

## **MARADU REPORT**

### **SOCIAL MOBILIZATION & INSTITUTIONAL DEVELOPMENT (SM&ID)**

Micro finance is recognized as a key strategy for addressing issues of poverty alleviation and women's empowerment. Women become economically self-reliant, contribute directly to the well-being of their families and play a more active role in decision-making. In this regard Kudumbashree facilitated the concept of Neighborhood Groups among urban poor women to encourage them to participate in their development and work towards day-to-day through small savings. In Maradu municipality 38 SHGs, 27 elderly SHGs formed and 4 SHGs revived.

103 old NHGs are linked with different banks and availed linkage loan and 4 NHGs newly formed also obtained linkage loan.

### **SELF-EMPLOYMENT PROGRAMME (SEP)**

The Self Employment Programme of Urban poor is a component of the National Urban Livelihoods Mission (NULM). It provides financial assistance to individuals/groups of urban poor for setting up gainful self-employment ventures/micro-enterprises, suited to their skills, training, aptitude and local conditions. 3 Group Enterprises and 34 Individual enterprises received loan from different banks. Linkage loan manually calculated and disbursed was Rs. 1237621 and through Paisa portal Rs. 140710.79

SEP started through ADS RF - 6

**Kathir Flour Mill**—SHG members of Aiswarya Kudumbashree of Ward 6 started this group Enterprise with 5 members. There were not many flour mills in the area so they decided to invest to start flour mill. The money was partly from their savings and the rest was from beneficiary side. Binitta, Flory, Annie, jointly



borrowed 7 lakh from Punjab National Bank, Maradu. Team members did most of the work individually and doubled up as a mechanic, salesman and accountant. They used to visit several shops, carrying products on their two wheeler. Determination and hard work began to pay off and Kathir product soon became popular in our urban area because of the quality product it offered, that too at a competitive price. After two months Kathir forayed into spices with packed turmeric

powder, coriander powder and curry powder. At present, Kathir manufactures 12 products including flour, 7 varieties of spices and other items. Its products are sold through Kudumbashree SHGs and monthly marketing.

**Swaruma Textiles** –Rationale behind to start this venture was that Seema K step into this textile



business through direct marketing of clothes on installment basis. For this she took loan from linkage and thrift. Seema K, Shamla Beebi and Zerina C.K availed bank loan of Rs. 4 lakh from Bank of Baroda, Maradu. The textile shop was started at Purakkeli Road, Nettoor. Monthly EMI was Rs. 4938 and the duration of loan repayment is 84 months. The group members identified the market and the challenges entails. The industry is considered as a profitable for new and aspiring entrepreneurs. Initially they procured dress materials directly from Coimbatore but later they realized that it is more profitable if it is bought from Ernakulam wholesale dealers. They are looking for modern and elegant textile products, especially for products for girls.

**Amrutha tailoring unit** – The dress is part of our lifestyle, when it comes to ladies, mainly there



dress was stitched by buying materials. The prompt delivery and affordable price are the key elements to the success of Amrutha tailoring unit which was started at Madhyamam Road, Ward 7. Though there are a lot of stitching units, the demand for another stitching unit is also very high. This profession gives the entrepreneur a decent income and opportunity to provide employment to multiple ladies. Mrs. Nisha Baby, Mrs. Kalpana Robert and Mrs. Anitha Sumesh started this group enterprise and they availed 2.25 lac loan from Bank of Baroda. These ladies were already trained and learnt about the techniques of stitching, usage of machinery, stitching patterns for different designs of ladies garments etc. Their product/Services

and process includes, Shirts, Trousers, Churidars, Blouses, Skirts, Lining work etc. At present each of them are earning and saving Rs. 5000/- every month.

**AISWARYA PLAY SCHOOL & DAY CARE Centre** – Daycare is a necessity for most parents because many family require two incomes to get by financially...while the inability to do it all is often stressful for many parents, they can rest assured daycare is a viable option. Keeping this in mind Mrs. Raghila Sinil,



already trained for child care started Play school and day care center at Priyadarshini Road, Nettoor on 5<sup>th</sup> January 2020. She received Rs. 2 lakh SEP (I) loan from Bank of Baroda.

### **EMPLOYMNET THROUGH SKILL TRAINING AND PLACEMENT (EST&P)**

Maradu is a region in the city of Kochi and three national highway pass through the municipal area (NH 66, NH 85 and NH 966). Maradu also houses two 5 star hotels and also quite famous for its string of automobile showrooms. Lakeshore hospital and Nucleus mall other is also located in Maradu.

A mobilization camp was organized with the support of CDS and around 300 students enquired about different courses.

No: of candidates enrolled – 38

No: of candidates placed – 8

### **Skill gap Analysis**

Skill gap analysis was conducted on 5<sup>th</sup> November 2018 at Mini Conference hall. Officials from EVM Motors, Crown Plaza, Lakeshore hospital, BMW, Hyundai VTJ Group, Nucleus Mall, Sarovaram, TVS, Rajasree motors and Peninsular Honda participated in the Focus Group discussion. 2 candidates successfully completed skill training were placed in VTJ and Sarovaram.

### **SUPPORT TO URBAN STREET VENDORS (SUSV)**

- Conducted 3 TVC meeting during this financial year
- Distributed ID cards to all street vendors
- Prepared a structure of bye law in Malayalam

### **ARISE**

Electronics – 3 (Mohammed Jabber, Simina Ismail, Mini Pradeep)

Electrical – 4 (Jaivaraj R, Thomas, Danya Shanmugan, Prashanth C.G)

Plumbing – 3 (Jaivaraj R, Maneesh, Prashanth C.G)

4 candidates are presently attending training at SB Global Vyttila.

**RO PLANT** – Identified 4 beneficiaries and land in Ward 30 Ambalakkadavu.