KTM COLLEGE OF ADVANCED STUDIES



BEST PRACTICE
I

Madhuram Malayalam

KTM COLLEGE OF ADVANCED STUDIES
KARUVARAKUNDU

THE CONTEXT

Kerala witnessed an influx of migrant laborers from other states of India like Bihar, Uttar Pradesh, Bengal, Assam, etc. over the past two decades. A large number of such migrant laborers have come to settle in this part of the Malappuram district as well. It is not surprising that these 'guest laborers' -as they are fondly called in Kerala- feel a sense of alienation in a strange land. Language is by far the biggest barrier that adds to this alienation. The department of Malayalam, under the initiative of the college, drew up an elaborate plan to impart functional knowledge of Malayalam to these migrant laborers so that the latter can have a better working relationship with the native community. It was also felt that a working knowledge of Malayalam and a desirable degree of proficiency in it would eventually help them better their economic and social prospects.

The IQAC meeting held on 08/10/2016 resolved to implement the "Madhuram Malayalam" program in partnership with the department of Malayalam. The announcement of the program was made on the occasion of the 43rd anniversary of the parent institution and was subsequently launched on 03/01/2017. A special syllabus was prepared by the department of Malayalam incorporating the communicative approach to language teaching and also by giving thrust to speaking and reading skills. Special care was taken to integrate vocabulary items pertaining to their area of work. Malayalam scholars and subject experts from the vicinity were consulted before the syllabus was being prepared.

"Madhuram Malayalam" (sweet Malayalam)- literacy program for migrant laborers

OBJECTIVES OF THE PROGRAM

- To help migrant laborers gather functional and working knowledge of the Malayalam language.
- To make the interaction between the natives and migrants smoother
- To better the professional prospects of the migrant laborers
- To help them integrate into the society
- To promote national integration, sustaining cultural diversities

YEAR 1 (2018-19)

Eight coaching classes were organized in 2018 and two classes in the year 2019. Each session was of two-hour duration and was attended by 14 guest laborers. The modules of the program were prepared in such a way as they would fit into a twenty-hour time frame.

Migrant laborers from West Bengal, Uttar Pradesh, Karnataka etc. attended the classes. Relevant language segments such as essential vocabulary, syntactic patterns, reading skills, etc. were covered in each class, keeping the thrust always upon spoken and reading aspects of the language.









"Madhuram Malayalam" (sweet Malayalam)- literacy program for migrant laborers







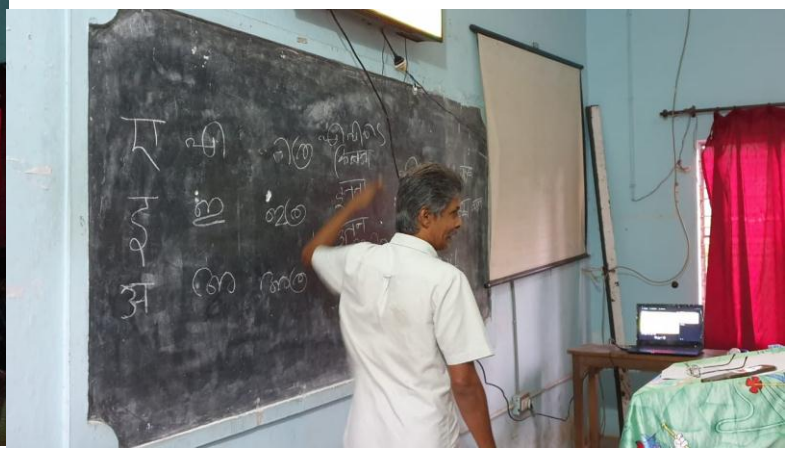


“Madhuram Malayalam” (sweet Malayalam)- litercy program for migrant laborers

YEAR 2 (2019-20)

The rapid and astonishing progress the migrant laborers, who participated in the "Sweet Malayalam" program had made in Malayalam communication, attracted a lot more of their compatriots to the program. Though classes for the second were started on 18 August 2019. Eight coaching classes were organized in 2019 and two classes in the year 2020. Both the department of Malayalam and the migrant community are keeping their fingers crossed for the good news of the lifting of covid restrictions and the resumption of the Madhuram Malayalam program. The department of Malayalam and a number of student volunteers of the college worked earnestly to make the program a grand success.









“Madhuram Malayalam” (sweet Malayalam)- literacy program for migrant laborers





“Madhuram Malayalam” (sweet Malayalam)- literacy program for migrant laborers

BEST PRACTICE
II

KIFBIS

THE CONTEXT

Since the College is located in an economically and socially backward region, majority of the students taking admission in the College are from low-income families. The College has been maintaining a fund to help the financially challenged students right from the time of its inception. The fund is raised with the donations and endowments from well-wishers and philanthropists in and around Karuvarakundu. This was, however, found too insufficient to meet the demands from the growing number of needy and deserving ones.

Under these circumstances, the IQAC meeting which was held on 04/07/2017 resolved to implement an interest free banking system in the name KTM Interest Free Banking and Investment scheme (KIFBIS) in the year 2018. In the light of this resolution, the department of commerce which met on 10/07/17 unanimously selected Mr Yaseen TT as the Co-ordinator of KIFBIS.

OBJECTIVES OF THE PROGRAM

- To provide students with hands on experience in the running of the interest free banking system.
- To make practical application of the core principles of interest free banking system at the micro level.
- To provide interest free financial loan for the economically backward students.
- To encourage saving habit among students
- To buck the dropout trend among students.

IMPORTANT FEATURES OF THE PROGRAM

- A students' initiative

KIFBIS was a program the initiative of which was taken by the students themselves. The teachers' deposits were only to raise the seed capital.

- Micro finance: KIFBIS was meant for the students of the college and necessarily therefore the functioning of the scheme was fixed to be at the micro level.
- Experiential learning: KIFBIS provided opportunities for students to apply the principles of interest free banking in real life. The students were responsible for executing the concept by collecting deposits and investing it in different ventures. They also maintained all the records pertaining to the deposits, loan etc.
- Both the concept and the implementation of KIFBIS was in keeping with the vision and mission of the college, which is to ensure education to the most marginalised and needy. Through the interest free financial scheme, the college could be of help to a number of disadvantaged students.

Launched in 2017-18 academic year, KIFBIS could be successfully run in the college for three years consecutively. Except for some teething troubles in the beginning, the working of the scheme, on the whole, was smooth and hassle free.

The official launching of KIFBIS was done by the principal on 5May 2018 at a small function attended by the staff, students, representatives of the management committee, PTA and alumni. The coordinator of the scheme briefed about the scheme to the audience. The collection date and time were fixed as the first and third Friday of every month between 4pm and 5pm..





Year- I (2017-18)

Number of students who joined the scheme	**62** (first year BA&BCom 40, second year 15 and third-year 7=62)
Number of staff members who deposited in the scheme	**11**
Amount in total from the staff members:	**Rs1,10000/-** (11x10000=1,10000)
Ventures in which money was deposited during this year	**50000/-** (Pisces culture: Rs.20,000 & Vegetable cultivation: Rs30,000)
Profit from the two ventures**:**	**12350/-** (Rs. 7000 from fish farming and Rs. 5000 from vegetable farming)
Profit amount distributed among the depositors	**Rs 6182/-**
profit amount kept with the KIFBIS	**6168/-**
Number of students who availed loan during the period	**16**
Total loan amount disbursed students:	**40000/-** (2500 for each)
Amount withdrawn from the saving scheme by 7 Final year	**5250/-**
Deposit refunded for 3 staff members	**30000/-**
Amount accrued from loan processing charges:	**800/-** (16X50)
Amount of stationary bills	**2050/-**
Closing balance at the end of the academic year	**1,03,268/-**

Year- 2 (2018-19)

Number of students who joined the scheme	**53** (First year BA/BCom = 53, i.e., total 55+53=108)
Amount in total from the saving scheme	**80,210/-**
Number of students who deposited in the scheme	8
Amount in total from the students:	40000/- (Each member 5000),
Ventures in which money was deposited during this year	**50000/-** (Deposited in Fish farming)
Profit from the two ventures**:**	**13200 /-** (From fish farming)
profit amount distributed among the depositors	**6600/-**
profit amount kept with the KIFBIS	**6600/-**
Number of students who availed loan during the period	**18**
Total loan amount:	**45000/-** (2500 each)
Amount withdrawn from the saving scheme by 15 Final year students**:**	**30400/-**
Deposit refunded for 2 staff members	**20000/-**
Amount accrued from loan processing charges:	**900/-** (18X50)
Amount of stationary bills	**225/-**
Closing balance at the end of the academic year	**1,77,403/-**

Year- 3 (2019-20)

Number of students who joined the scheme	**52** (First year BA/BCom= 52, i.e., total 108+52=145)
Amount in total from the saving scheme	**79270/-**
Number of students who deposited in the scheme	**2**
Amount in total from the students:	**10000/-** (Each member 5000)
Ventures in which money was deposited during this year	**75000/-** (Deposited in in nut trade)
Profit from the two ventures**:**	**20000/-** (From nut trade)
Total profit distributed among the depositors	**9998/-**
Total profit kept with the KIFBIS	**10002/-**
Number of students who availed loan during the period	**21**
Total loan amount:	**56700 /-** (2700 each)
Amount withdrawn from the saving scheme**:**	**93840/-**
Deposit refunded for 5 staff members & 5 students	**75000/-**
Amount accrued from loan processing charges:	**1050/-** (21X50)
Amount of stationary bills	**250**
Closing balance at the end of the academic year	**99935/-**

Besides its tremendous academic impact, the social and economic spin offs of the finance scheme are far too many. Through this scheme, the department could provide financial support to many needy and economically marginalised students. Over the last three years 55 students could be granted educational loans through KIFBIS and 145 students could be brought under the saving scheme. All the three major ventures initiated by KIFBIS were successful and impressive profit could be made out of them. The depositors were distributed dividends. The students could accumulate hands-on experience in interest free financial enterprises. Both the vegetable farming and fish farming provided practical lessons to students in community farming and marketing.