

## **Report**

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Kudumbasree has a 3 tier frame work which are

1. Neighborhood Group (NHG)
2. Area Development Society(ADS)
3. Community Development Society (CDS)

### **Neighborhood Group (NHG)**

Neighborhood Group (NHG) is the lowest tier or the basic unit which consists of 10-20 members from economically backward families. They will conduct meeting once in a week. In weekly meeting they will bring thrift, which will be collected and deposited in the bank. I have met kudumbasree unit named "Thanal" from division VIII. This is a newly formed kudumbasree unit and it consists of 11 members. They have selected Mrs. Snehalatha K R as President of the group and Mrs.Jolly P I as Secretary. It was formed on 08/01/2017. Till now they have collected a thrift of Rs 16500/ as a group and individually Rs 1550/. They haven't got revolving fund as this is a new kudumbasree unit and they didn't do the grading yet. They have started a small cottage industry business of curry masala powder and they are interested to expand the business to next level.

### **Community Development Society (CDS)**

Community Development society is the apex body of the three-tier Kudumbashree community organisation. It functions at the local government level, in both rural and urban areas. The CDS has 2 distinct bodies – The General Body and The Executive Committee. The General Body constitutes all ADS governing bodies and Executive committee comprised of CDS chairperson, Member Secretary and 5 executive committee members. I have met the CDS Piravom unit. It has 17 CDS members. They will conduct meeting twice in a month. In the meeting all the directions for the ADS and NHGs will be given to the CDS members.

### **Micro Enterprises**

Avani flour Mill.

This is a flour mill located at Kalambur, Piravom. It was started in 2015 and consists of 6 workers. They started the enterprise with an initial capital of Rs 2,50000( 2 lakh loan and 50000 subsidy). Now the loan is closed and they don't have any liabilities now. The business is running profitably.

**Kripa Candle Unit.**

Kripa Candle Unit is located in Piravom. This is a small scale candle unit. It was started in 2012 and it has 5 workers. They have started the candle unit with an initial capital of Rs 1 lakh( 50,000 loan and 50,000 subsidy). Now the loan is closed and they don't have any liabilities now. The business is running profitably.

### **Joint Liability Group(JLG)**

Joint Liability Group is an agriculture group initiative. 4 to 10 members form a group and start an agriculture initiative in small scale. Kudumbasree provides all the necessary help for this initiative. Kudumbasree provides the applications for the JLG and the application will be forwarded to the bank once it is scrutinized by CDS chairperson and Member Secretary. The group will get loan for agriculture from bank at 4 % interest. Piravom Municipality consists of 92 JLG groups and out of that 54 are active groups. I have met JLG group "Thrithiya". They consists of 4 members and they are cultivating different vegetables, tapioca etc. They have taken a loan of Rs 4 lakhs. The business is running profitably.

### **Aasraya Consumer.**

Aasraya kit is provided by Kudumbasree for the poorest of poor people. Based on certain criteria's like people who don't have anybody to take care, physically and mentally challenged, extremely poor etc this kit will be provided. Each aasraya kit costs Rs 400/- , which includes food grains and medicine. It is provided on 24<sup>th</sup> of every month in Piravom. Piravom Municipality has 110 aasraya consumers and right now 364 aasraya in hand applications are pending. I have met ' Elamma Chellappan, Chupprath, Kollikal' an aasraya consumer. She said this aasraya kit is very helpful for her.