

REPORT

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DESIGNATION : MULTI TASK PERSONNEL, ALAPPUZHA MUNICIPALITY

DISTRICT : ALAPPUZHA

1. SHG MEETING

General Information

Name of SHG : Ushas
Location : Pallathuruthy ADS
Ward : Pallathuruthy Ward
Number of Members : 19
Formation Date : 01- March – 2009
Secretary : Anitha
President : Asha



Experience and Observations and Findings

I got a chance to attend the meeting of Ushas SHG which is in Pallathuruthy, Alappuzha district. The meeting was on 05/08/2017. As soon as the members came, the meeting started at 4:00 P.M . Meeting was held at one of its member's house. Ushas SHG includes 19 members. Asha M.P. is the President of Ushas SHG and Anitha is the Secretary. At the time of meeting, 18 members were present.

The meeting started with a prayer. Every member stood up and sang the prayer song. After the prayer song, the secretary welcomed all the members. In the welcome speech, secretary briefed about the purpose of that meeting. After the meeting the attendance was taken. An attendance register has been maintained and the attendance was marked on the register.

The president disclosed the accounts and read the incomes and expenses incurred during the period. Also the report has also been presented at the meeting. Then they collected the weekly collection from the members. Then they were recorded in the books. The group is maintaining separate records and registers for entering the details. The total investment within the group is about Rs.140000.

The group has received revolving fund before. The fund has been utilized for self-employment activities among the members in the group. Earlier the group has taken linkage loan, and the loan has been closed on this month. Again they are looking forward to take linkage loan. This purpose of this loan is to, start a stitching unit which manufactures, floor mats..

The group discussed the development activities which could be implemented and plans for the future development. The meeting was dispersed with a vote of thanks. They are about to study this project and implement as soon as possible. This is the future plan of this SHG and they believe that this will be successful.

COMMUNITY DEVELOPMENT SOCIETY (CDS)

Community Development Society (CDS) is the apex body of the three-tier Kudumbashree community organisation. It functions at the local government level, in both rural and urban areas. While typically there is a CDS per local government, there can be more CDSs for urban government institutions with relatively large number of NHGs and ADSs.

General Information

CDS	- Alappuzha CDS
Location	- Indira Junction , Alappuzha
Ward	- Avalookunnu ward
CDS Chairperson	- Rajeshwari Udayan (South CDS) - Laly Venu (North CDS)

Experience and Observations

I have visited Alappuzha CDS which is at Indira junction , Avalookunnu ward, near Kaichoondimukku. Two CDS's are running in the same building itself namely North CDS and South CDS. Rajeshwari Udayan is the Chairperson of South CDS and Laly venu is the Chairperson of North CDS. I have discussed with the Chairperson regarding the activities of the CDS. I came to know that the CDS's are running successfully. The activities of the CDS's are being monitored by both the Chairpersons. The CDS is helping in the developmental activities with the help of Kudumbashree. CDS is looking towards women empowerment, local economic development, and poverty eradication through the three-tier community organisation consisting of Kudumbashree Neighbourhood Groups (NHGs), Area Development Societies (ADS), and Community Development Society (CDS) which is considered as the important objective of the CDS.

There are 27 ADS woking under South CDS and 25 ADS are working under North CDS. The CDS is co-ordinating and monitoring the activities of these ADS's within the local government area. The CDS is functioning as a community monitoring agency in the preparation of development plans of the local governments as well as in their implementation and monitoring. So far as Alappuzha CDS is concerned, the activities are successful so far. CDS is encouraging and supporting SHG members in finding self-employment opportunities and managing initiatives in self-employment.

As the third tier of the community network, CDS is taking responsibility to monitor the activities of the SHGs and ADSs affiliated to it. In addition, CDS works as a local government level entity of women and works closely with local governments in development programmes. The role of CDS has been institutionalised in the processes for plan formulation and implementation at the local governments. CDSs have capacity building and awareness building roles; they also have a definite role in women empowerment.

Thus it has been a good experience in visiting Alappuzha CDS. The Chairpersons co-operated well when i have visited. .

Meeting with Ward Councilor,

Name of the Councilor - A.M. Noufal
Ward - Civil Station ward Alappuzha
Political Party - Muslim League

With the help of Kudumbashree, several development programs are being conducted in the civil station ward. From those development programmes, the two major projects are,

1. Green Earth Art – paper bag manufacturing unit
2. Thavackal Cafe Kudumbashree

Green Earth Art paper bag manufacturing unit has been set up with the help of Thrift Loan. The unit has been started on November 2016 with an initial loan amount of Rs. 500000. Four members from two SHG's namely, Ashiyana SHG and Bismi 3 SHG are working together for the unit. All the members in the unit has undergone Skill Training Programme under the guidance of Kudumbashree.

Thavackal Cafe Kudumbashree has been setup under SJSRY Project of Kudumbashree. The unit has been running successfully since 2014. Five members of Thavackal SHG in Civil station ward are working in this cafe. All the members has been undergone Skill Training Programmes. Also they have got Food Safety license. The unit is providing food for the public in reasonable rates and in a healthy and neat environment.

Hence with the support of Kudumbashree and Ward Councilor, development programmes are being done successfully in this ward and they are looking forward for further development in the ward.

MICRO ENTERPRISE UNIT

Micro Enterprise promotion and development is one of the significant strategies of Kudumbashree Mission to facilitate economic empowerment of the poor. The Mission developed specific strategies analyzing the requirements of enterprises. This constitutes trainings, partial financial support marketing support and hand holding support to the enterprises.

1. SAGARASHREE MUNICIPAL CANTEEN

General Information

- Name of the Unit - Sagarashree Municipal Canteen
- Location - Sagarashree Municipal Canteen, Alappuzha Municipal Campus
- SHG - Archana SHG, Gurumandiram ward
- Activity - Food Production
- Group Leader - Susamma
- Group Secretary - Susanna
- Members in group - 5
- Total project cost - 150000
- Established on - 2017



Experience and Observations

Sagarashree Municipal Canteen has been started by the provisions of National Urban Livelihoods Mission (NULM), by a group of 5 women who are living at the coastal region of Alappuzha District on 2017. These women are the members of Archana Kudumbashree in Vadakal Gurumandiram ward in Alappuzha. They wish to earn money by self employment and to become a role model for the society.

The members of this group has undergone skill training of G.O.T, E.D.P. skill (KITCO) under the guidance of Kudumbashree enterprise unit.

This Venture is running at the building which is situated in the campus of Alappuzha Municipality. For promoting eco-friendly environment, this canteen is not using plastic which cannot be recycled. Food and beverages are being served in utensils which are made of steel. Special staffs are appointed for taking the waste to the waste management unit of the municipality.



Presently the canteen is running successfully. It is more convenient for the staffs of the municipality to get food at a reasonable price. As there is no other canteen nearby it is also a boon for the public who comes to the municipality. The unit is looking forward to get more orders from outside so that they can supply there also and make good profit from this canteen and to become a role model for the society.

2. APOOS KOZHIYADA

General Information

- Name of the unit - Apoos Kozhiyada
- Location - Apoos Kozhiyada, Zacaria ward, Alappuzha
- SHG - Anugraha SHG
- Established on - Since 2012
- Activity - Wholesale of a snack named Kozhiyada
- Members in group - 5
- Project Cost - Rs.500000 (Loan)

Experience and Observations

Apoos Kozhiyada has also been setup under the provisions of National Urban Livelihoods Mission (NULM). It has established on 2012-2013 by 5 women of Anugraha SHG , Zacaria Ward, Alappuzha.



Members :

- Safeena - President
- Beema - Secretary
- Sajitha - Member
- Raseena - Member
- Daly - Member

The purpose of this micro enterprise is to supply a snack named “kozhiyada” to its customers as per order. The business was started with its members as the workers. Now they are hiring 12 staffs excluding the members. The staffs are hired at a wage of Rs.120 per day per staff. The working hours are from 11 AM to 5 PM. At the beginning stage they took a loan of Rs.300000/- . The loan amount was utilized for buying machinery and other equipments for the production. The loan has been closed now. At the beginning stage they struggled to earn profit. But gradually with a great effort and team work, they began to get good number of orders. Now the business is in profit. Their present objective is to expand the working unit by constructing a new shed nearby , so that they can expand their business. The project seems to have a great scope as they are receiving good number of orders now. In future they have a chance to make different types of food items as a part of expansion of the business. Kudumbashree is giving a greater support to promote units like these, so that the women can find money for their needs without depending anyone.

JOINT LIABILITY GROUPS (JLG)

Joint liability groups of women farmers are formed under the collective farming initiative to help women cultivators access agricultural credit from the banking system. These JLGs are structured along NABARD guidelines, and open bank accounts in the name of the JLG. JLGs are brought under the purview of Interest subsidy scheme of Kudumbashree(ISS). They become eligible for ISS when they avail agricultural loan from banks. 5% subsidy on 7% interest agricultural loan is provided by state government of Kerala through Kudumbashree.

NELKATHIR JLG

General Information

- Name of JLG - Nelkathir JLG
- Location - Pallathuruthy, Alappuzha
- SHG - Akshaya SHG and Navashakthi SHG
- Starting year - 2012
- Number of Members - 7
- Activity - Cultivation
- Group President - Omana
- Group Secretary - Ratnamma



Experience and Observations

Nelkathir Joint Liability Group (JLG) is situated Pallathuruthy in Alappuzha District. It has been formed since 5 years back. The members of two SHG units are performing together as the members of Nelkathir Unit. Akshaya SHG and Navashakti SHG are the SHG units performing as JLG. There are 7 members in the JLG. Omana is the President of Nelkathir. The members shared their experiences to me when i made a visit.

Nelkathir project has been implemented on 12 acres of land where the land has been taken on lease. They get the land for lease according to the number of members in the group. Since the last 4 years, they are depending on loan for doing cultivation. This year they have not taken any loan. The last loan they took was from Punjab National bank for Rs.300000 and has been closed now.

Most of the times they have to hire workers fro outside to work for them. At the stage when the paddy grows it will be difficult to spray fertilizers. Hence they hire male workers. They pay Rs.700-750 per male worker per day. Rs.600 for female workers.

For the last two years the cultivation was not so successfull. Salt water which enters to the field are harmful for the cultivation. In the last two years, salt water came to the field and a huge loss has ben incurred. This year they are hoping for a sucessful reaping. The JLG unit is getting subsidy for buying seed and fertilizer. Also they are getting incentives from Kudumbashree.

They are working from 8 AM to 2 P.M. Nelkathir JLG is expecting to harvest 25 quintals of paddy from 1 acre of land. Now they are getting Rs.2250 for one quintal. Hence they are hoping to get a good harvest this year. They are getting help and monitoring from CDS.

ASRAYA

Asraya is a destitute rehabilitation program designed by Kudumbashree. The program is targeted at the poorest of the poor population. Kudumbashree has designed Asraya for the Destitute Identification Rehabilitation and Monitoring Project for the rehabilitation of destitute families. The project envisaged to address lack of food, health problems including chronic illness, pension, educational facilities to children, land for home, shelter, drinking water, safe sanitation facilities, skill development, employment opportunities, etc.

Meeting Asraya Family

General Informations

Name of Asrya	- Lakshmikutty Puthenparambu
Location	- Beach Ward, Alappuzha
SHG of Asraya	- Karthika SHG
Stage of Asraya	- Asraya second stage

Experience and Observations

I have visisted an Asraya member on 05/08/2017. The name of the Asraya member is Lakshmikutty Puthenparambu. Also another Asraya member was living with the same member and her name is Janaki. Both the Asraya members are living in a small house at beach ward, Alappuzha. They are the members of Karthika SHG. They belongs to the Second stage of Asraya Rehabilitation project. They became the members since 2016. The main income of Asraya is one of the member is going for house keeping job and they are living with the small income that they get from house-keeping job. One of the member (Lakshmikutty) is 90 years of age and she was too weak. She was lying on bed and was not able to move. Also she is suffering from diseases. The other member is a also a patient. From Asraya rehabilitation program, they are getting the money for food. The members gets Rs.210 per member per month. While talking with the members and CDS Chairperson i came to know that they have submitted a report fot getting assistance and financial support for medicine. As the project envisaged to address problems icluding chronic illness and health, they are hoping that they will get assistance for getting medicines. The CDS Chairperson is giving full support for their needs. Also there is some maintenance work to be done in the house of Asraya. For this purpose, a project report and an application has been submitted at Alappuzha Municipality. In my opinion the Kudumbashree should take more effort in finding people like them, so that it will be a great help for them. There are many people around us who are under the same situation. The Government should implement new plans for their Rehabilitation.

