

**REPORT ON THE VARIOUS PROGRAMMES
OF**



KUDUMBASHREE
STATE POVERTY ERADICATION MISSION, GVT. OF KERALA

SUBMITTED BY

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INTRODUCTION

In India, the welfare of women has become one of the primary goals of the Nation right from the day of independence. The women development received priority in all the poverty eradication programmes launched during the Fifth plan and subsequent Five Year Plans. The emphasis of these programmes is on economic betterment of women by providing them employment and income generating assets.

In this context, Kudumbashree with a wide network of NHGs plays a vital role in promoting the collective strength of the poor and provide remarkable support in the events of crisis, thereby reducing dependence of the poor on the rich. Kudumbashree is the largest women based organization in Kerala and has been identified as one of the twenty best practices in governance identified by UNDP. The objective of Kudumbashree is to involve the poor women actively in planning, managing and monitoring of programmes for their development. NHG's on the grass root level is a strategy of empowerment of the poor based on trust and mutual support.

Kudumbashree materialises the concept of Women empowerment through various programmes such as Micro Credit initiatives, Micro Enterprises with subsidised loans, NHG – Bank Linkage programmes, Lease land farming, monthly markets etc. Social development is initiated through BalaSabhas, BUDS school, Ashraya – Destitute Rehabilitation Project etc.

This report is based on an exploratory visit to various Kudumbashree programmes and beneficiaries at Tripunithura Municipality. It depicts the experiences of the reporter from the field, shared viewpoints of the beneficiaries and the officials, the opinions and suggestions of the beneficiaries, challenges faced by the CDS representatives in reaching the bottom level of the society etc. The report also includes suggestions from the public to scale up the programme and to ensure that the benefits reach the needy on time.

Objectives:

The study aims to look into the following objectives.

1. The activities of Neighbour Hood Groups (NHG's)
2. The functioning, roles and responsibilities of CDS and interaction with Local Self Government representative elected from the public so as to know how Kudumbashree achieve its objectives in the area of operation of the counsellor.
3. Visit to Micro Enterprises of the area to know about the success stories of women entrepreneurs and to understand the challenges faced by them.
4. Visit to a JLG group, so as to know the interest of women in farming, use of modern technologies and to know more about marketing techniques.
5. Interaction with an Asraya beneficiary to know more about the scheme and how the benefits reach the hands of the poor and destitute.

Methodology:

The study was conducted by a field visit from 02-08-17 to 05-08-17 with the assistance of CDS members and ADS members. Primary data was collected through interviews with the members of the various components, beneficiaries and the public. Secondary data was collected from Kudumbashree website and other related websites. Various publications & reports of Kudumbashree and the reports published by Tripunithura Urban Local body were also used to collect secondary data.

1. Visit to a Neighbour Hood Group at Pottayil ADS, Tripunithura ULB.

The Kudumbashree community organisation works in a local government through its three tier system – Neighbourhood Groups (NHGs) as primary level organisations, Area Development Societies (ADSs) at the ward level, and Community Development Societies (CDSs) at the local government level. NHG's on the grass root level is a strategy of empowerment of the poor based on trust and mutual support.

The Visit was on 4th August 2017, to "Ethal", Neighbour Hood Group of Tripunithura CDS. As the NHG was constituted on the same day formation of new NHG was witnessed .It was constituted as the 8th NHG under Pottayil ADS, (42nd ward in Tripunithura ULB).The ADS Secretary Mrs Vijayalakshmi & Chairperson Mrs. Sudha were present and the meeting was chaired by ward counsellor Mr. O.V Salim.The NHG had 19 ladies & all were present during the first meeting. Majority of the members were home makers; the rest were home maids and sales girls. The Secretary, President and other 3 other volunteers were elected from the members and each of the candidates was supported by 2 other members of the group.



Meeting for new NHG formation at Pottayil ADS, Tripunithura ULB.

It was decided to collect Rs.100 from each member as a fund rising towards their initial expenses .The thrift amount of Rs.50 was decided to be collected from each member on a weekly basis. The monthly contribution per member was decided to be Rs.10.The procedures for affiliation of the NHG with the ULB were discussed by the ADS chairperson with the newly elected office holders. The ADS members advised the group on the various procedures of NHG meetings, how to conduct a meeting and the way of writing the minutes.

The ADS Chairperson Mrs.Sudha had excellent opinion about the functioning of NHG groups in their ward .It was the 8th one under Pottayil ADS. “A lot of empowerment was witnessed among women as a result of the initiatives of Kudumbashree and poverty alleviation has been escalated to high degrees. “Says Sudha .She was the ward Counsellor during 2000- 2005 and is performing as a social activist in the area. Her motivation was there behind the formation of NHG’s in the area.”

“Many young candidates were offered placements in good companies through NULM – ESTP programmes in our ward and this reveals the participation & awareness level of the member groups .This is achievement which no other ADS could boast of .” – Mrs. Sudha proudly says.

“I was not able to save a single penny out of my small salary for personal use and the success stories of the members of other NHGs prompted me to become a member of this newly formed group” – Says Santhi , a sales girl in a textile shop.

Another NHG Meeting was visited the next day ,named ” Mantharam” of Ward 37 ,Statue Ward , under Tripunithura CDS .The meeting was held at the residence of Mrs.Leelama Baby at 3 PM on 05-08-2017.

A well disciplined and formal procedure of meeting followed by the NHG was really surprising, which began with a prayer song. The agenda was followed Mrs. Lilly Elias ,the President of the NHG welcomed the gathering and myself and the Community Organiser as special guests to their meeting .The minutes of the last meeting was read out and discussions were initiated about the Revolving Fund schemes of Kudumbashree as a part of NULM programme. They decided to charge a fine of Rs.10 for unauthorized absence from meetings. The major head lines of the day’s news paper was discussed .The decisions were approved by the quorum, the members signed their attendance, and the meeting was dispersed after National Anthem.15 members out of total 20 were present.

“Earlier I was scared to step into a bank and I didn’t knew how to fill up a deposit slip or a cheque leaf .Now, after becoming the secretary of this NHG, I feel I am independent and could socialise in a much better way .Also I am able to address the various issues faced by the women of my neighbourhood “Says Leelama Benny.

While comparing the two NHG meetings it is found that the enthusiasm of the women in forming a new group was not kept alive in the same degree in the NHG which was functioning since past 2 years. Though the members could point out many positive outcomes, there are instances of them not attending the meetings in a proper way. The members should be aware about the day to day happenings in the world around them and NHG meetings should be a platform for women to share their views. The volunteers of the early formed NHGs are not found to be successful in imparting information about health care, income generation etc.

2. Visit to CDS and Interaction with Counsellor

In my attempt to formulate this report a visit was paid to Tripunithura CDS, located at Tripunithura Municipal Office. The Chairperson Mrs. Ajitha Gopi and Vice Chairperson Mrs.Sajini gave inputs about the activities and programmes carried out by the CDS.Mrs.Shaiby K Eliyas are deputed as the member secretary of the CDS. A Upper Division Clerk and an Accountant also form part of the CDS.

There are 36 wards in Tripunithura CDS and a total of 282 NHGs are registered in these wards. There are 5766 members in these 36 ADS. 256 NHGs are provided Linkage Loans and revolving fund of Rs.10,000 is provided for newly formed NHGs which successfully continues their activities .The Chairperson told that “2472 women had taken membership in Sthree Suraksha BeemaYojana “.Credit linked insurance schemes were also arranged for the members. Special NHG’s like elderly groups and NHG’s of mothers of disabled children are also formed under Tripunithura CDS where meetings are a venue to discuss their common issues.

Tripunithura CDS have identified 62 destitute families under Asraya Scheme .The beneficiaries were provided with food items including pulses, flour, sugar etc free of cost on a monthly basis based on requirements. Also, medical camps were organised twice a month in Taluk Hospital where the needy could get free medical consultation and medicines.

I was given a brief narration about the Micro Enterprises in the CDS.179 ME were registered in this CDS ,but only 124 are functioning now. “So many challenges are faced by the women entrepreneurs ,including lack of marketing , scarcity of skilled labour etc which lead to closure of the MEs “- Says Ajitha ,when I asked about the reason for drop of ME’S after getting the loan.

25 wards in Tripunithura CDS are having Balasabhas, which ensures the participation of children in building the society. They were given awareness about our governing system and constitution. Balasabhas give inputs to the children about the various issues faced by the community and the remedies to solve them; thereby bringing up good citizens for the country.

There are 11 JLG’s functioning under Tripunithura CDS. Being an urban area, non availability of land for cultivation is tackled by terrace farming in “grow bags”; that too using organic manure which guarantees vegetables and fruits safe to eat. Monthly markets are organised every month to sell the vegetables and fruits grown by these JLGs. Also monthly markets are a venue to market the other home made products of the NHG’s. Special markets are organised in festive seasons like Onam, Christmas, Vishu etc.

The ward Councillor of 49thward, Maramkulangara, Mr.T.K Shine was visited.”The initiatives of Kudumbashree have significantly contributed to attain new hope and meaning in all walks of life of the women “ – Comments Mr. Shine on the activities of Kudumbashree in his ward. There are 17 NHG’s performing commendable jobs in Maramkulangara .Mr. Shine added that they have initiated steps to protect the environment from the problems created by plastic waste. They have started an action plan in which the households are requested to segregate waste materials into Plastic and non-Plastic categories .The NHG volunteers of the ward would collect plastic wastes from households once in a month and gives away them to a plastic recycling unit nearby. All the households have been requested to pay Rs10/ each to the volunteers for their service and for meeting transportation

expenses. The counsellor confidently says. "I want to transform my ward to a Plastic free zone. I am not alone; I have the support of my Kudumbashree network".

3.Report on 2 Micro Enterprises in Tripunithura CDS.

India, though the largest democracy in the world, the education, literacy, & economic status of women are far behind many other nations of the world. Micro Enterprises in India allows the empowerment of women in rural India, which gives considerable status to them in the family and the society as well when women become income earners of the family.

Micro Enterprises allows the women to organize and mobilize for a common objective and when the process is done in mass the enthusiasm and motivation becomes doubled. Micro Enterprises pave the way for skill development of women in several arenas which women could not even imagine before.

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. These kinds of supports are applicable for both existing micro enterprises and new ones.

As a result of the Micro Enterprise campaigns by Kudumbashree and SEP campaigns under NULM programmes ,179 Micro Enterprises are registered in Tripunithura CDS of which only 124 are functioning now .I visited a beauty parlour cum stitching unit and a Kiosk run by women with financial aid from Kudumbashree for formulating this report.

1.Avanthika Beauty Parlour & Stitching Centre, Municipal Shopping Complex, Tripunithura.



Avanthika is a beauty Parlour cum stitching centre run by Mrs.Aruna Kumari. She procured a loan from Kudumbashree in the year 2010 for this Micro Enterprise .She got loan for Rs.2, 50,000 through SBT Tripunithura, and subsidy of Rs.50,000 was also sanctioned. Mrs.ArunaKumari says that she is earning an average monthly income of .25, 000 after all expenses including building rent of Rs.4000.

“Lack of adequate personnel is a disadvantage faced by the Enterprise. Hiring of trained beauticians and tailoring staff is not feasible now “–ArunaKumari replied when I asked whether it is possible to manage the stitching unit & beauty parlour alone. Ensuring timely and prompt delivery of stitched clothes is a tedious job and Mrs.ArunaKumari is planning to expand her business with further loans from Kudumbashree so that she could hire adequate human resources.

2.KudumbashreeCanteen by Tripunithura CDS.

Another ME that I visited in the premises was the canteen run in Municipality Shopping Complex, Tripunithura under the leadership of Tripunithura CDS. The venture was started in the year 2012 with financial assistance from SGSRY fund .Initially it was started as a tea shop and a venue for the NHGs to market their home made products. The canteen incurs only a minimal of 2% commission for the sales of products by the NHG's.

Many challenges were faced by this ME, the major one being the non cooperation among the ladies who are authorized to run the venture. The canteen serves the public by providing homemade food at subsidized rate. At present the canteen is run by Mrs.Radha Mani and Mrs.Sujatha.They are working for a daily wage of Rs.200.



The canteen is open from 10 AM to 7 PM .It serves tea & Snacks at all time of the day and lunch including “*Kanji* “with vegetable curries .Mrs.Radhamani is happy that she could find a decent earning from the canteen and since it is open by 10 AM only, she is able to finish all her household chores before starting for work. Being a canteen that sells food in subsidized rates, the shop is beneficial to the common people around.

“This canteen is capable of delivering more “- Says Sujatha ,but lack of interest shown by the CDS in rejuvenating the Enterprise ,coupled with the non-readiness of the NHGs in selling their home made products through this outlet is a serious issue faced by this ME. Conflicts occurring within the group also led to the deterioration of the enterprise.

Lack of awareness among the Neighbour Hood Groups in marketing their products through this canteen is reflected in the present day situation of the Enterprise. This shows that the NHGs are in need of continual motivation and awareness about the avenues open in front of them.

4.Visit to a JLG at Chathari, Tripunithura ULB.

Kudumbashree recognized the role of Women in farming for empowerment of women both financially and socially. Apart from women empowerment the other objectives are transforming fallow & cultivable waste land for agricultural use, there by ensuring food security and the availability of pesticide free agricultural products for consumption.

Collective farming technique is realized with the help of Joint Liability Groups of Women in the neighbour hoods.(JLG) .Each JLG consists of a minimum of 5 members and they are structured as per NABARD guidelines. Loans with interest subsidies and agriculture incentives are offered for the successful completion of the venture. Kudumbashree takes leadership in identifying the land ,selection of beneficiaries ,training on farming techniques with the use of bio fertilizers etc.

A JLG farming venture under the leadership of Mrs. Beena Latheef was visited on 3rd August 2017.The plot was at Chathari, Ward 17 of Tripunithura ULB. It was constituted by the ADS of the locality and is registered under Tripunithura CDS.





The cultivation was done in 25 Cents of land, owned by Southern Railway. The JLG group procured special sanction for the project and initiated farming. Rotational farming technique has been followed in the land .With the outbreak of Monsoon, Elephant Yam and Plantains were grown and they had cultivated vegetables in the previous season.

“Tapioca was a good choice; but frequent rodent attack was a serious threat and we decided to switch over “Says Beena.

The group received Agriculture loan for Rs.2.5 Lakhs from SBT Tripunithura with a subsidy of Rs.87, 500 for 2 years and the group was able to successfully close the loan.

The products were sold in the local market, so that the people in the locality received fresh organic vegetables and the members of the group were able to earn a small amount of their own.

“ We were able to sell vegetables in our neighbourhood during last Onam and we didn’t expected much profit .It was the joy of working together and the minimal earnings that made us continuing the farming “ – Words of satisfaction by Mrs.Aliamma of the group. Apart from this land the members maintains vegetable grow bags in their terraces for their daily use.

Lack of proper facilities for watering, fluctuating weather conditions etc are causing serious threat to the farming .Difficulty in easy access to the land, being the property of Railway is another disadvantage.

5.Interaction with an Asraya Beneficiary at Thiruvankulam CDS ,Tripunithura ULB.

In a situation where the Government policies and welfare schemes fail to reach the rock bottom of the society, Asraya is a project designed by Kudumbashree for identification, rehabilitation and monitoring of destitute families. Kudumbashree Mission identifies such families with an index where individual needs of the family are identified through a participatory need assessment. 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..

The visit was on 2nd August 2017 to the living premises of the Ashraya beneficiary, Kavamma aged 67, residing in Ward 25 (Chakkuparambil) of Thiruvankulam CDS . The beneficiary was visited along with CDS chairperson Ms.Susheela and the Community Organiser Ms.Soumya .Kavamma along with her elder sister Karthyayani aged 80, is living in a small house laid with asbestos sheet . Both of them are unmarried and Kavamma is finding the means of living for herself & her sister with the minimum earnings from MGNREP.



Kavamma & Karthyayani in front of their house.

As a part of "Ashraya" programme during the first week of every month the old women are provided food items consisting of pulses, sugar, flour etc free of cost. This is initiated by the CDS chairperson

of the area. Kavamma says that the provision of food materials is a blessing for them as it is hard for her to work anymore to find an earning for herself and her elder sister at this age. It is observed that no other benefit other than the provision of food grains has been given to them. Request was given to Thaluk Hospital, Thiruvankulam from Tripunithura ULB for organising medical camps twice a month, but has not been become fruitful yet. ” It will be a great help if medical care is extended to us “Says Karthyayani.

After the interaction, the sisters shared their expectations about the outcome of the visit as they are very much anxious about the other benefits including medical care which is offered to Ashraya beneficiaries.

The statistics reveals that there are 68 Ashraya beneficiaries under Tripunithura CDS and 21 listed under Thiruvankulam CDS; both included under Tripunithura ULB. The beneficiaries of Thripunithura CDS were provided with supply of food products during the first week of every month. Medical camps were organised twice a month at Tripunithura Thaluk Government hospital. Medicines were provided free of cost to the beneficiaries from the medical outlets of supplyco. But it is observed that the programme has not been extended to such a range in Thiruvankulam CDS as medical care is lacking for the beneficiaries there.

Suggestions:

As an output of the field study & analysis of the data collected, certain suggestions are furnished below.

1. Political interference is a major challenge faced by the bodies such as CDS and ADS .It is suggested to provide autonomy to the implementing bodies of Kudumbashree so that the CDS & ADS members could take collective decisions and implementation could be effected successfully. This helps to reduce the conflicts within the groups and ensures smooth operation.
2. Even though the products of Kudumbashree are branded, it is recommended standard packing and labelling for the products as quality conscious customers always demand products with standard labelling & packing .It is suggested to provide training to Micro Entrepreneurs, especially the concerns branding food items on branding & labelling.
3. It will be highly beneficial ,if home groups and other small scale micro entrepreneurs are provided sufficient sale skills .The concept of “Sales “ need to be separated from “Marketing” and those who are engaged in sales need to trained in a professional manner.
4. Much more awareness need to be provided to NHG’s especially in organic farming as the use of pesticides is growing at an alarming rate and the common man is facing the consequences in the form of fatal diseases.
5. Initiatives could be taken at the ward level to ensure all the benefits are received by the poor Asraya beneficiaries. The situation has to be made transparent so that the ADS & CDS members could address such issues in front of higher authorities.

Conclusion :

In our society women are in need of security, a decent life, a share in the property of the nation and a dream of good life for her children. Kudumbashree placed the women, particularly poor women at the centre and recognizes the fact that her labour and enterprise create the wealth of the nation and her hard work leads to the country's wealth. Kudumbashree has brought about a visibility for the poor women which did not exist before. Micro credit can be considered as a significant and powerful component in the overall socio-economic development agenda for the poor. Micro finance and Micro enterprise development gets paramount importance in the programme.

The field study gave an insight that the initiatives of Kudumbashree have significantly contributed to attain new hope and meaning in all walks of life of the women .But it is also observed that even though there are extensive campaigns, the benefits are not penetrating to the rock bottom of the society where the needy and the destitute are concentrated .Loans for Micro enterprises were sanctioned with subsidized interest rates, and loans are sanctioned without collateral securities. But many enterprises do not flourish; the reason could be the conflicts within the groups which eventually lead to closure of the concern. Issues in Marketing, availability of skilled labour & economic reasons play fatal roles on the future of these enterprises. It is also observed that the women in urban areas are reluctant to form JLGs for farming. Asraya beneficiaries were not able to avail all the benefits due to lack of sufficient information and due to the non cooperation from associated bodies like medical team. Certain suggestions in this regard are included in the report after analysing the data collected from field study.

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ABBREVIATIONS

ADS –Area Development Society

CDS- Community Development Society

CBO-Community Based Organization

JLG-Joint Liability Group

LSG-Local Self Governments

MGNREGS-Mahatma Gandhi National Rural Employment Guarantee Scheme

NHG-Neighbourhood Groups

ULB – Urban Local Body