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**Neighbourhood Groups (NHGs)** are the primary units of the Kudumbashree community organisation. Attended NHG meeting at Division 53. Vrindavanam is a 19 member neighborhood group. President Ms. Sujatha presided the program. The meeting started with prayers followed by welcome speech. President addressed the program. NHGs are conducting regular weekly meetings. The secretary read the minutes of the last meeting .The Secretary presented the cash and bank balance of the NHG. Secretary collected the amount from the members who all bring the money and marked in the pass book. One member requested for internal lending. Monthly fee was collected by appointed member.

President collected bank linkage loan repayment from members and informed the current status and circulated the Bank pass book among members. Upon regular repayment of bank loan the group will be eligible for subsidy after submitting a request to bank. The group also discussed on terrace farming, floriculture, Peoples Plan Campaign scheme, and other financial support for water supply, house maintenance, PMAY/Life schemes Education financial aid, also planned Onam celebration and participation in ward sabha.

The secretary is keeping the minutes-book, membership register, fund register and documents related to affiliation. The books are audited by South CDS. It was told that 5 members of the NHG have attended 3 day training on farming initiatives. The meeting was concluded with vote of thanks and national anthem.

**Community Development Society (CDS)** is the apex body of the three-tier Kudumbashree community organization. Visited West CDS in Fort Kochi, met CDS Chair person Ms. Viji Antony and community organizers and member secretary Mr. Najeeb. Understood about the various activities of Kudumbashree from CDS.

Enquired about the Ist DPR beneficiaries who not yet started the construction, New demand survey forms, Issues with banks to get loan for beneficiaries etc. Met Ms Hema Prahladan,

Councilor of Division 11. Later assisted in the meeting for the beneficiaries who not yet started the construction held in Palluruthy Town hall.

**Micro enterprises** -Developing an entrepreneurial culture among its member-women has been an early idea with Kudumbashree Mission.

- a. Darsana is a jute bag manufacturer run by Ms. Tasnim of Elamakkara in 72 division. She started it as a house hold business with 10 supporting members , collecting the materials from her house and working part time from their own house. It will help them to get extra earnings.

They produces back packs, side bags, children bags and carry bags. These bags are made up of cotton or jute materials which are re usable, washable and eco friendly. Bags are foldable and it takes less space to carry and look like a mobile pouch. She is getting more orders for carry bags. She got bulk orders from CMFRI for around 450 pieces of carry bags and also from Andra Pradesh. Current capacity per day is around 100 pieces. Supporting NHG members doesn't have power machines for stitching Jute and zib parts of the bag to increase output to take more orders.

Darsana need more exposure to market the product. Participation of expo and giving awareness to the other NHG`s , Schools and colleges. Ms.Tasnim is giving skill training to colleges and other NHG`s. St. Theresa's college adopted the program in their campus and all students avoided plastic carry bags.

- b. Visited My Touch beauty Care at Pottakuzy Ms. Beena is running this establishment dealing with cosmetic and beauty care for women since last three years. She has a supporting staff and giving training to a two member batch in every three months. She has enough customers for skin health, facial, foot care, nail manicures, aromatherapy and bridal make up. Since the space is limited to 200 sq ft she has limitation to accommodate more customers and more people for training. She is planning to start a new venture in nearby places.

**Joint Liability Group (JLG)** is Kerala women's collective farming initiative, billed as the largest livelihood venture of the kind in the country by transforming women laborers into master cultivators. Joint Liability Group in Pachalam Division 73 has a group of four NHGs cultivating more than 60 cents of land. The fallow land was cleaned with the help of the division counsilar. They have not taken loans for the cultivation. They use organic farming methods avoiding chemical fertilizers and pesticides. The women group are already harvested vegetables, banana and tuber crops. It sold through among the members and nearby markets. Due to rain currently withheld vegetable farming. Presently their major cultivation is banana plantains which will be ready for Onam markets. They are facing water shortage for irrigation in summer. As the land owner has put the land for sale, so high investments in the development of the land is not practical.

**Ashraya** is an integrated project aimed at identification and rehabilitation of destitute families. We met Kasim of Division 73 at Pachalam , unemployed and living in a dilapidated house. The unmarried man ailing with mental problems and breathing difficulties. His sister is looking after him. She has applied for PMAY under BLC-NC. Cochin corporation is providing onam and Christmas kits, contains 10 kg rice & pulses . ADS persons often visit them with support. His sister mentioned it would be better if he gets medical aid too.