

FIELD VISIT REPORT

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INTRODUCTION

As part of the field visit to familiarize with the system of Kudumbashree (State Poverty Eradication Mission, Kerala) I visited Kokkayar CDS in Azhutha Block, Idukki district. In my Visit I got opportunity to learn more about the functioning of the three tier system of Kudumbashree. The Kudumbashree mission activities helped the poor and backward families to achieve a higher position in society by getting financial independence and receiving the government aid through various schemes and policies. The kudumbashree system helped to increase the harmony and to build a good relation with the various social classes in the society.

In this report I'm detailing about the activities and programmes of the CDS, my experiences, findings etc. Azhutha Block Coordinator Mrs.Ajmi Shafi was also with me in the visit to explain the functions and performance of Kokkayar CDS.

The following are the various sectors that I used to study about functioning of Kudumbashree system.

NHG Meeting

Under the Kudumbashree, the grass root level unit is NHG. In Kokkayar CDS I visited the unit in 6th ward. This NHG unit name is "Girideepam", Kuttiplangad. This unit will meet in all Sundays afternoon at 2 P.M. at Mrs.Prasanna Sajeevans residence. The unit President is Mrs.Rosamma Varkey and secretary is Mrs.Prasanna Sajeevan. There are total 14 members in this NHG unit. The unit registered in the CDS on 17th Oct.2004. The activity carrying out by this unit is selling Soap to the members and Sarees (amount up to Rs.2000) on EMI basis which can be repayable within one year period. The NHG unit maintains bank account in Union Bank Kokkayar branch. The all unit members belong to BPL families.

CDS

I visited Kokkayar CDS as part of my assignment. Mrs.Sajini Mol M.L is the present CDS chairperson at Kokkayar. Mrs.Sajini Mol explains their all activities and achievements in the past years and their plans for future activities. Total there are 13 wards in Kokkayar panchayath. In all the wards Kudumbashree activities are executing in a very effective manner.

Micro Enterprise Units

1. Soap Making Unit
2. Tailoring Unit

Soap Making Unit

A soap making unit is functioning at Maruthummoodu, Kokkayar. There are total 17 members in the unit from the beginning year 2016. The major products from this unit is Soap

powder, Dish wash, Toilet cleaning lotion, Bath soap, washing soap etc. The unit started with investment from the members itself, without loan from the CDS or any financial institutions.

The members of soap making unit is planning to start another unit for Bakery items including “Unniyappam”, “Nurukk” etc.

The major issues faced this unit is the lack of Modern machinery for the soap making process. The unit members are confident that they can purchase the machineries from the profit with in a one year period to increase the production as well as the sales.

Tailoring Unit

A tailoring unit in the name “Nakshathra” is functioning in Kokkayar CDS from 2015. The unit is working at Mrs.Babitha Biju’s home. The unit members are BabithaBiju, Anju, Sanala, Bindu, Sija, and Soumya.

This tailoring unit accept orders for School uniforms, Nighties, Tops Churidars etc. Ath the beginning “Nakshatra” tailoring unit took loan from Union Bank, Kokkayar branch. After one year this unit closed the loan.

This tailoring unit aims to shift the entire activities to a shop in the nearby town at 35th mile for increasing the sales.

JLG (Joint Liability Group)

There are total 53 JLG’s registered under Kokkayar CDS. The JLG maintains bank account with District Bank (Mundakayam East branch) and Cooperative bank Narakampuzha. Tapioca, Elephant Yam, Banana are the main crops cultivating by the JLG’s in Kokkayar CDS. The all JLGs in Kokkayar conducts vegetable stalls in festivals seasons like Onam, Christmas etc. FFC (Farmers facilitation center) under CDS provides Agriculture machinery equipment’s to JLGs for their cultivation purposes. The registered JLGs receives financial aid of Rs.50, 000 from Kudumbashree district mission. The major issue faced by the JLGs in kokkayar is the attack from wild pigs during the night time. The members anyhow manage their problems very effectively by good cooperation

Asraya

As part of the assignment I got an opportunity to visit an “Asraya” beneficiary in the Kokkayar CDS. The Asraya beneficiary is Ms.Sreelakshmi Devarajan, 13, who got paralysed when she was 3 year old. As per the “Asraya” scheme she is receiving a kit from CDS for an amount of Rs.400 per month. This kit includes grains, pulses Sugar, etc. The family collect the kit from nearby Maveli store in Kokkayar panchayath. The Asraya scheme helped them to know more about the government policies for PWD’s and this scheme provide them a source to depend for their problems. The CDS members regularly visits the family of sreelakshmi and collects the data’s related with the scheme and they provide all type of guidance’s to the parents of sreelakshmi.

OBSERVATIONS

- The kokkayar CDS functions very well in all aspect, all members including the chairperson is very active in planning and implementing their own programs.
- The overall development of all members in the Kudumbashree system is possible through the various activities and policies which will help them to increase their financial stability.
- The Kokkayar CDS have a good example of coordinating their activities.
- The Members in the CDS keep a very good relation between them
- All members are very active in exchanging their ideas, suggestions to improve their productivity and to increase the income through various activities.
- Kudumbashree members cooperate with the officials and ward members in the panchayath to accomplish the task assigned by the Kudumbashree district mission.
- The soap making unit is facing a problem of the absence of suitable machinery to increase their productions. The unit is planning to purchase the machinery within a year period.
- The Kudumbashree activities helps the members in their personality development and to face the social issues confidently.
- The Kudumbashree experience helps the members to start savings in bank accounts which helps them to get financial independence.

CONCLUSION

The Kudumbashree system functions very well in grass root level with the proper screening and evaluation from the upper bodies like district mission and state mission. If the NHG can attract more women's from the nonmember families it can include a wide variety of peoples from the various social groups. The assignment I got from the Kudumbashree state mission helped me to understand the various schemes of Central and state government, the three tier system of Kudumbashree, the activities of various NHGs and CDS. The financial inclusion programs helps the society in many ways to achieve the goal to eradicate poverty from the society in all ways.
