

GENERAL REPORT–KUDUMBASHREE MISSION WAYANAD

NAME : AMALDA P D

Designation: Multi Task Personnel

Bathery Municipality

District: Wayanad

- **NHG VISIT REPORT**

Name: Malarvady

Date of formation : 17-09-2015

Total Thrift : 232700

Total Internal Loan : 247000

Kudumbashree is the women empowerment and poverty eradication program, framed and enforced by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The Mission aims to eradicate absolute poverty within a definite time frame of 10 years under the leadership of Local Self Governments formed and empowered by the 73rd and 74th Amendments of the Constitution of India. Kudumbashree, a community organization of Neighborhood Groups (NHGs) of women in Kerala, has been recognized as an effective strategy for the empowerment of women in rural as well as urban areas: bringing women together from all spheres of life to fight for their rights or for empowerment. The overall empowerment of women is closely linked to economic empowerment. Women through these NHGs work on a range of issues such as health, nutrition, agriculture, etc. besides income generation activities and seeking micro credit.

On 6th August 2 pm we went to a NHG named Malarvadi at Manthandikunnu, Sulthan Bathery. There are 13 members joining together every Sunday at 3 pm. They are collecting thrift every week and they are giving internal loan as per the requirements of members. When we reached there they were planning about paddy cultivation and another new JLG group formation. All members are interested to start JLG and cultivation.

- **CDS VISIT REPORT**

Sulthan Bathery CDS

Ward -23

NHG -510,

ST NHG-78

JLG - 135

Balasabha - 48

Ashraya - ST running -169

Linkage - 469

NULM RF received – 980000

NULM Loan Subsidy passed– 192170

Kudumbashree was conceived as a joint programme of the Government of Kerala and NABARD implemented through Community Development Societies (CDS's) of poor women, serving as the community wing of local governments. At the Panchayath/municipal level a community development society(CDS), a registered body under the Travancore- cochin literacy scientific and charitable societies Act is formed by federating various ADS's in the panchayat.

ROLE OF CDS

- LSG liaison
- Linkage Banking co-ordination
- Information Dissemination
- Community network Strengthening Activity
- Facilitating Income Generating Activity
- Facilitating Identification of Poor for the purpose of LSG led Development Programmes.
- Articulation of Community demand for Development
- Leadership of NHGs
 - Legal Literacy
 - Facilitation of Centrally Sponsored Schemes
 - LSG Plan Intervention

Sulthan Bathery CDS consist of 23 wards (or 35 divisions). There are efficient 23 CDS executives .46 ADS members and 161 ADS executives,510 NHG's and 33 PWD NHG's and 2 old age NHG's are there. Most of the JLG's are cultivating various crops. This CDS is getting ready to make arrangements for onam marketing programs.

Micro Enterprises visit

Micro-enterprises foster the economic status of women as an effective mean to eradicate poverty. The income generating activities under individual and group initiatives to meet the livelihoods of the poor women are massively promoted under the schemes of Kudumbashree programmes in the state of Kerala. The study critically analyses the impact of micro-enterprises units run by the Kudumbashree programme in poverty eradication process and to compare the economic status of entrepreneurs before and after their membership in the enterprise. The study was conducted with the help of structured interview schedule administered to the 100 sample Kudumbashree micro-enterprise units in the state of Kerala. The analysis shows that the income level of the members of the units have a gradual progress after they become a member of the units.

1. Name – Mayoora vanitha catering & canteen

Place – Sulthan Bathery, Near Mini civil station

No of members – 4

Date of Formation - 3-02-2013

Capital – 200000

Monthly Income – 250000

On 4th August 2017 myself and CDS Chairperson visited Mayoora Catering & Canteen unit. They are running their hotel very successfully. They started it on 2013 with a capital of Rs. 2 lakh. They got 190000 as Loan and 50000 as subsidy and Rs.10000 as their own capital. They are earning Rs.250000 every month. Their working time is 9 to 5-30. Due to the lack of sufficient water they are suffering a lot. They are spending Rs.1200 for water. Except electricity,rent and other expenses. They are doing catering services also. They are expecting Revolving fund and technology fund for expanding business.

2. Name - Ruchi Catering Unit

Place – Kattayad, Bathery

Year of Formation – 2007

Capital – 25000

No of members – 5

On 5th August 2017 at we were with Ruchi catering unit. They started unit with a capital of Rs.25000. They are catering for various functions, meeting, social gathering marriage and other function and ceremonies. They are serving various kind of dishes viz vegetarian, non-vegetarian. Now they are interested to start hotel in city for that they are applying for loan and renovate their business. They need training and detailed analysis of market trends for smooth running of the business

JLG VISIT

Name – Thilakkam

No of Members – 5

Place – Poothikkad

Kudumbashree brought in NABARD's concept of joint liability groups (JLGs) in collective farming in 2009. This resulted in making NABARD's scheme of interest subsidy available to groups engaged in collective farming. The step reduced the interest rate of farm loans effectively to 2%, as NABARD provided 5% interest subsidy on loans taken by JLGs at 7% interest rate.

The process starts with the Kudumbashree community network identifying and assessing cultivable fallow land in the area of the local body. Once the land is identified JLGs are to be formed of four to ten NHG members. The members are from the same NHG or from different NHGs. Each JLG is controlled by the ADS to which the members belong. If JLG membership is from two ADSs, then the ADS to which the maximum membership belongs controls that JLG.

After visits ME unit we went to see JLG unit. Thilakkam JLG have 5 members situated at Poothikkad. They are cultivating Banana,yam and Beans. They have JLG loan of Rs.50000. Due to wild animal disturbances and lack of rain they are not getting actual profit.

ASRAYA VISIT

Asraya is one of the flagship programmes of Government of Kerala initiated and designed by Kudumbasree Mission. While implementing the poverty alleviation programmes, it has been

observed that the programmes implemented by the Government and other agencies never reach the rock bottom poor. These people, who live in utter distress and despair, constitute a very small number in the society - the bottom 2% of the total population. Kudumbashree designed a project called Asraya - Destitute Identification Rehabilitation and Monitoring Project for the rehabilitation of destitute families. Destitute families are identified using a transparent risk index framed by the Mission. 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 programme has received national attention and fetched kudumbashree the Prime Minister's Award for excellence in public administration for the year 2007-08.

Asraya is a destitute rehabilitation program. This project is very appreciable because so many destitute people surviving through this. We went to Mullankunnu colony on 5th August morning 11-30. There are six Asraya beneficiaries in this colony. They are not satisfied with this. Among the six members I met Machi, Mullankunnu colony Sulthan Bathery. She is dump. She has a daughter. They have no earnings. Contracting works of their home was not finished. They need medicines, cloths, educational assistance, employment opportunities etc.