

## **Report on Kudumbashree structure and programmes**

Kudumbashree has the basic concept of poverty eradication and women empowerment through a well networked community based organisation and at present it plays a vital role in balancing the emerging needs of middle class family and capacitating the women to enter any community or local body system. Mainly Kudumbashree has a three tier for its women community network with neighbourhood groups (NHGs) in lower or primary level, area development societies(ADS) in middle or ward level and community development society(CDS) at the local government level. The main feature of this three tier system is its democratic nature.

I got a chance to attend these three tier meeting process and is able to help me to clear about its structure and characteristics. Firstly I attend meeting of Soorya kudumbashree of ward 22 of Payyannur Municipality. This NHG includes 19 members and have proper weekly meeting, thrift- credit system, bank linkage, enterprise initiatives, proper documentation etc. This NHG have regular meeting at the houses of members in rotation and have 100 percentage of attendance in most of times. Members have a fixed thrift deposit of Rs. 30 per week and have small internal loans from this savings and proper depositing in bank. This particular NHG got bank linkage and also have joint group liability (JLG). The NHG meeting has a pre fixed agenda and proper minutes and have excellent keeping of books and records. Apart from these, used to communicate information from CDS, LSGDs about their initiatives and ventures. It is a collective platform to express each persons ideas regarding future and plan accordingly.

I feel this meeting is democratic one and all the members had an opportunity to share their views and experiences. The main drawback I felt is the lack punctuality among members and so the meeting requires more time.

Next of my journey is with the ADS of ward 10 and the speciality of this ADS meeting is the presence of the municipal counsellor and moreover he is the first presented person in meeting hall. He is a wonderful supporter and actively involves in all the segments. ADS actively done their roles like, subscription charges, discussions regarding PMAY, Life, CDS communications, MGNREGS etc. Here also the lacking of punctuality is the major drawback I felt.

In addition I got an opportunity to attend the CDS meeting of Payyannur municipality on 5/8/17 at municipality hall and is chaired by CDS chairperson. Most of the CDS members were presented and five women counsellors, and member secretary also there. I also attended the meeting as silent observer. CDS meeting has a pre fixed agenda and based on that have discussions, report presentations of community organisers, review of subcommittee programmes, discussion on new initiatives and present programmes, steps to improve the quality of work etc. are the features of this meeting. Without doubt I can say that it is purely democratic and respect individuality of each one and also act as a role of catalyst for new initiatives of women empowerment.

Micro enterprises:

I visited two micro enterprise initiatives and one is individual and the other is group initiative.

Individual micro enterprise initiative is a DTP centre owned by Mrs. Bindu a member of Angana Kudumbashree of ward 10. This initiative is started before 1 and ½ year back with a 2.5 lakh loan support from Kudumbashree linkage. Even though the centre is situated in internal area of Payyannur municipality but also have good business. She got an average profit of Rs. 20000 to 25000 per month and is able to compete with any other centers with service and facility. She is so satisfied in her work and this steady income helps her to improve the standard of life and savings.

The second visit is to a canteen of 5 members of Akshaya Kudumbashree of ward 20. The canteen situated in near by location of Municipality and municipality meetings and programmes are one of major source of business. They provide fresh food in cheap rate and it helps to improve the business. This initiative is good and profitable but their major drawback is they are less competing with new business tricks and apart from have limited facilities only. If it will establish more it will more profitable. Otherwise it is satisfactory only.

I go through a JLG initiative of 5 members of Soorya NHG of ward 22. It is a paddy cultivation in 5.50 acres and also have some seasonal vegetable farming. It is profitable because the labours are the members only and they have spent enough time to look after the cultivation and involve all the stages so no other labour charges.

Asraya:

Ammini amma 90 years old widow from 22th ward and have no children. Few years back she had tough life choice in front of her after the death of her husband. She has a house but no other income sources, not healthy to meet her needs and no children to look after her. Some of her relatives took care and they had no other sources. Then she includes in Asraya programme she get a nutritional support of 400 Rs. kit includes various food materials and free treatment facility from government hospital. More than providing the basic facilities the kudumbashree members did continous follow up and give emotional support to ammini amma. Now she is so happy and able to live satisfactorily without much worry.

Apart from all these I got an opportunity to interact with chairman, vice chairman, standing committee chairpersons and few of the counsellors of Payyannur municipality. All of them are very much interactive in kudumbashree programmes and actively involve in ADS meetings. Former 5 CDS members are the counsellors of this counsel and they have keen interest in all the programmes.

As summarising this report this assignment helps me to have a thorough knowledge regarding the structure of kudumbashree, its functions and features. In this journey I felt that Kudumbashree is more or less is the backbone of LSGD and act as the foundation of economic, social and personal empowerment of women.

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