

FIELD VISIT REPORT

KUDUMBASREE PROGRAMMES

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Introduction

Kudumbasree the poverty eradication mission of the state of Kerala is a community based self help initiative which helped women create a state wide based community that works directly with the local governance system and led to the overall empowerment of women. The mission kudumbashree is “to eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating organization of the poor for combining self –help with demand-led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty, holistically”. Kudumbashree’s mission is conceived as an approach to alleviate poverty by focusing primarily on micro enterprises and micro finance development and essentially linking the community development society with the local self-government institutions.

I have selected to visit Kadalundy panchayath in Kozhikode district. Kudumbashree activities are going very well in this panchayath. I have interacted with CDS Chairperson Ajitha kumari ,Ex-CDS Chairperson Sindhu Pradeep and accountant. They have given a detailed explanation regarding Kudumbashree activities in their Panchayath. I have visited One Kudumbashree unit ,one Ashraya beneficiary, one JLG and attended one Neighborhood meeting in Kadalundy Panchayath. And I have visited one more Kudumbashree unit under Kozhikode Corporation ward 6th.

NHG(Neighborhood Groups)

I have attended a NHG meeting named Ashirvadh at Kadalundi panchayath 6th ward, Kozhikode. They have read minutes of the last meeting. I have interacted with the group members, secretary and President over there and understood the

functions and its activities. Mrs. Suharabeevi is the President and Mrs. Ayisha is the Secretary of this NHG. 17 members are consisted in this NHG. They have started a JLG with another NHG named Sankarath. They have discussed to start “Onachantha” in the coming week.

They are conducting weekly meetings for collecting thrift, sharing their experiences, Loans and other discussions, etc , will broaden their outlook on better health, better education better social and economic status. They have taken linkage loan from Mannoor Co-operative Bank and Kerala Grameen Bank. The important activities of the NHGs include credit and thrift programme. They are collecting Thrift amount minimum Rs.60 from all members. They are attending CDS and ADS meetings in every month. NHG meeting is fixed in every Saturday 4.00pm at presidents/secretary’s house. They have taken loan from their thrift. Every member should go to bank to deposit thrift for familiar to the bank activities. They have an active participation in Grama sabha, micro plan preparation, operating joint bank account, account keeping, reporting etc.

Problems

By interaction with the members I came to know that they have some problems.

1. The membership in NHG is based on the rule of one family one member .But majority of NHG members are more than 60 years ago. They are not capable to start micro enterprises and they are not willing to hand over their membership to their daughter in laws.
2. They have lack of water to start JLG.
3. As per their opinion they have some problems in conducting CDS/ADS meeting frequently. In every month 3 or 4 times they are conducting meetings.

Discussion with CDS Chair person

I have discussed with CDS Chairperson Ajitha kumari and Ex-CDS Chairperson Sindhu Pradeep regarding kudumbasree activities in Kadalundi Panchayath. From the discussion I came to know the following matters.

Neighbourhood group, the grass root level organizations and the building block of the Kudumbasree Community Based Organizational structure

ADS the second level of the community based organizational structure of Kudumbashree, is a cluster formed by networking neighborhood Groups existing at the ward level of the village, panchayath or municipality normally 10-15 in number. The elected president secretary and five members to the committee from the general body constitute the governing body of the area development society. The anganwadi worker and the officer in charge will be ex officio member of the ADS. The duties and responsibilities of the ADSs include conducting monthly meetings, monitoring NHGs, monitoring credit and thrift, Linking NHGs and Grama Sabha, initiating micro enterprises, organizing trainings, micro plan, leadership ,micro enterprises etc..

CDS is the apex body of the three tierd systemof Kudumbashree, formed at Local Self Government level. This is a federation of all the ADSs in the respective local body and is registered non government organization. The duties and responsibilities of CDS ARE Conduct general body meetings once in three months, governing body meetings once in every month, monitor kudumbashree activities of the panchayath, monitor credit and thrift, organizing trainings project consolidation etc..

In kadalundi panchayath they have 402 NHGs. From the last 6 years CDS Chair person is Mrs.Ajithakumari. Every three year they are conducting election

and to select CDS Chairperson. Between 5- 30 NHGs registered from every ward. Cluster meeting are conducted in every month within 5th working day.

They are providing skill training to 30 kudumbashree members under DDU-GKY and they started leather stitching unit with the help of Minority Development Corporation and Panchayath.

In this panchayath started only one micro enterprise is Jana Seva Kendra. No one is ready to take loan to start micro enterprises.

They are prepared two new projects to start micro enterprises, are Vanitha Hotel and Boat service. Boat service at Kadalundi river for promoting tourism.

Revolving fund Rs.15000/- providing to 5 groups as per their performance.

Problems

1. They have getting honorarium only. No fixed income
2. No Telephone allowance
3. Meetings and other programmes are attending by their own cost

Other Activities

Balasabha- One Bala sabha includes 10-20 children under the age group of 5-15 years. Conducting awareness classes, Quize programmes and Pookkalam competition for children.

Helping to others- Collecting money from NHG members to help poor families for their daughter's marriage or Cancer patients etc.

Kudumbasree Micro Enterprises

I have visited two micro enterprises; one unit is under Kadalundy panchayath and another one in Kozhikode Corporation.

1. Meta Women Health Club

Meta women health club has started around 2 years back exclusively for ladies ar Eranjippalam under Kozhikode Corporation. This health club is running by 5 kudumbashree members from three NHGs Vedhasree ,Kousthubam and Karunya . They have taken 9 Lakhs loan from scheduled bank and 3 lakhs linkage loan from co-operative bank. They had received Revolving fund Rs.25000 in 2016. Around 500 customers came for Gym, Steam bath etc in the starting year. But after one year they have only one or two customers. So they are started Day Care center, stitching class Cookery class etc. Registration fee is Rs.1000/-and monthly fee Rs.750/- per head.

In the starting year they got vast publicity, media coverage etc..After that they can't maintained that. This health club is open at 7.00 am to7.00pm in every day. They are started umbrella making as per the season, named "Meta Lady Umbrella".

Problems

1. Lack of customer
2. No advertisement
3. The way to building is not proper. (It's a rented house)
4. Only a small board is displayed in the gate.



Photo 1. Healthclub



Photo 2-Health club

2. Jana Seva Kendram

Jana seva kendram is working in Kadalundi panchayath office running by 5 CDS members from various NHG's. They have started this unit around one year back. They had taken their money to start this unit. They are providing the following services to the public and take minimum fee.

1. Photo Copy
2. Selling Government forms
3. Help to fill the forms
4. Help for Norka attestation

They don't have a computer and printer. If they are getting one computer and printer they can do online activities and DTP works. They have given request to CDS Chair person for a computer and printer. CDS Chairperson prepared and submitted a project to Panchayath president for purchasing computer and printer urgently.

JLG

15 JLGs were registered in the last year under Kadalundy panchayath. But in this financial year only 5 JLGs are renewed. Around 5-10 members are included in one JLG. They are making vegetables etc.. Two types of incentives are providing for JLGs .Production Incentive and Area Incentive. Three JLGs had received this incentive on last year. They are taking linkage loan from Mannoor Co-operative Bank.

I have visited a JLG in ward 6th. Two NHG's members combined to start JLG named Ashirvadh and Sankarath. They are making vegetables for "Onachantha". Lack of water facility is their main problem.

Most of the members are not interested in Joint activities. That is the main drawbacks of this project. Individually they are ready to start agriculture. Lack of water is another problem to not interest to start JLGs in this area.

Ashraya Beneficiary

To address the poorest of the poor, destitute who lives in distress, Ashraya programme was introduced by kudumbashree. The beneficiaries of Ashraya were identified by using particular indicators framed by the kudumbasree mission. The aim of the Ashraya project is to provide relief to the destitute families by provision of food, built house, health care, Water and sanitation facilities, education, skill development and employment opportunities

139 AShraya beneficiaries were registerd under Kadalundy panchayath. In the last year 16 Ashryas were removed by panchayath because they weren't eligible. I have visted an Ashraya beneficiary in kadalundy panchayath Kozhikode. Her name is Leela Aliz and she is 65 years ago. She is residing in a house under CSI Church. She is happily to interacted with me. Through this project she is receiving food items, sugar, Ayurvedic medicines etc in every month. She is getting only 4kg rice through public distribution system.



Photo.3 Discussion with Ashraya beneficiary

Conclusion

NHG's have the potential to have an impact on women's empowerment. But the success of NHG's depends on several factors, the primary of them being whether the women are able to become a part of it, second of them would be mutual trust amongst the members and the third is the cordial relation among the members which go long way towards their sustainability.

Kudumbashree has an inevitable role to raise women's social or economic status in kerala. LSGD's are very much interested in kudumbashree programmes. Women's empowerment in kerala is safe in the hands of various projects of kudumbashree