

REPORT

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INTRODUCTION

Kudumbasree, the poverty eradication mission of the state of Kerala is a community based self help initiative involving poor women. It has been envisaged as an approach to poverty alleviation focusing primarily on micro finance and micro-enterprise development, and integrally linked to local self-government institutions. National Bank of Agriculture and Rural Development (NABARD) initiated women Self Help Groups (SHGs) in India with the support of local NGOs. The formation of SHGs led to the implementation of *Swarnajayanti Gram Swarozgar Yojana* (SGSY), launched by the Ministry of Rural Development. In a similar line *Kudumbashree* is sponsored by local self-government institutions in Kerala. Though local government institutions are not organically linked to *Kudumbashree*, they are active partners in the programme.

National Urban Livelihoods Mission (NULM), a centrally sponsored scheme has been launched in Kerala as a continuation to the erstwhile Swarna Jayanti Shahari Rozgar Yojana (SJSRY) to alleviate poverty and vulnerability of the urban poor.

National Urban Livelihoods Mission (NULM) was launched by the Ministry of Housing and Urban Poverty Alleviation (MHUPA), Government of India in 23rd September, 2013 by replacing the existing Swarna Jayanti Shahari Rozgar Yojana (SJSRY). The NULM will focus on organizing urban poor in their strong grassroots level institutions, creating opportunities for skill development leading to market-based employment and helping them to set up self-employment venture by ensuring easy access to credit. The Mission is aimed at providing shelter equipped with essential services to the urban homeless in a phased manner. In addition, the Mission would also address livelihood concerns of the urban street vendors.

1. SELF HELP GROUP (SHG)MEETING

A **self-help group (SHG)** is a village-based financial intermediary committee usually composed of 10–20 local women or men. 1028 SHGs function under Kannur Corporation.

Visited Archana Kudumbasree meeting (Chovva West Kannur) on August 1st 2017. This group started functioning on April 7th 2014 consisting of 14 members. In the beginning the thrift was fixed 30 Rupees but one year later it was changed to Rs 50. At present the president of this group is Mrs Sunitha and Secretary Mrs. Seena. They used to pay monthly loan on time. At present their account balance is Rs 58835/-. The members were active and all of them interacted very pleasantly.

The participation in the meeting was average, only 9 attended out of 14. There are no means of income generation in this group. They started making cloth bag in the beginning but later it was dropped as the production cost of material was high.

Active participation in the meeting and team work can lead them for finding better means for income generation.

2. COMMUNITY DEVELOPMENT SOCIETY (CDS) VISIT



At the Panchayat / 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 ADSs in the Panchayat. The CDS has 2 distinct bodies – The General Body and The Executive Committee. 6 CDS comes under Kannur Corporation.

CDS meeting was conducted in Kannur on August 5th 2017 at 11.50 AM. Member secretary and CDS chairperson controlled the meeting. Cloth bag campaign, Haritha Keralam Mission Campaign, Jala Subiksha Programme and Life Mission, all came under the agenda. A cleaning programme was planned on August 15th highlighting the slogan “Ente Malinayam Ente Uttaravadithvum”. Onam stall installation was planned from August 30th to September 3rd. The onam stall will be functioning under the individual responsibility of each member. Under Skill Employment Programme, General Duty Assistant classes will be starting on August 10th. Module I, II training under NULM for all SHGs will be from August 7th to August 9th at science park or chandrashekara auditorium Kannur.

The member participation in the meeting was too low as only 25 members were present in the meeting. Revolving Fund Applications were low under each CDS, and work progress in most of the CDS was also slow. Balasabha is not functioning properly in Kannur CDS after Kannur was changed from Municipality to Corporation. It was decided to enroll 5 children from each ward and thereby making an active participation of 100 children from 20 wards.

Visited Adv. T.O. Mohanan, Standing committee chairperson. He is the present councilor of Vethillapalli Division. He was satisfied with the various initiatives of NULM. He was of the opinion that progress of kudumbasree in corporation was low than that of rural areas. He too suggested that the Balasabha should be properly planned as it was completely stopped.



3. MICRO ENTREPRISE UNIT VISIT

Visited Kannur Apparel Ladies Tailoring and Stitching Training Centre, Markarkandy , Kannur on 4th August. This Centre started functioning in 2015. 10 staffs are presently working here. Mrs Ananthi is the president and Mrs. Anilu is the secretary. The working time is from 9 am to 6pm. The building is under scheduled caste department, with a monthly rent of Rs 4000/-. Loan was properly paid on time. Skirts, cloth bags, hijabs, maxis,etc were stitched and made here.

9 lakhs loan was passed for three groups but they only took 3 lakhs. The building was functioning under scheduled caste department but still rent was collected from them. Rupees 25000 was spent for making the stitching facility arrangements. For getting electricity facility in the building they spent another 15000 rupees. There was no proper agreement for the building. They only earned Rs.1000 -1500 per month.They are still in a fear whether they will be vacated.

Visited Carpentry shop of Mr. Ranjith, which was started in November 2016. There is one assistant for his carpentry work. The shop starts functioning from 9am to 6pm. The building rent is Rs.3000/- and the electricity bill will be near Rs.1000/-. He is getting a monthly income of Rs.15000.

At present the business is low and there is no other major issues



4. JOINT LIABILITY GROUP VISIT



Visited CheloraSthree ShaktiJLG on August 5th 2017. This group was started jointly by 5 members in 2009. Rice crop was cultivated. In the beginning the seed Athira was used and later Uma seed was experimented which was a success. The field consists of two and a half acres. They got approximately 1000 tons of rice per acre. Sometimes they used to cultivate vegetables in between. They used cow dung, potassium, urea as fertilizers. The rice was distributed to supply co and other festival stalls. Sometimes people approach this group and buy required quantity of rice. This JLG took a loan of Rupees one lakh. At present the group has no other issues except leach problems in the fields.

5. ASHRAYA BENIFICIARY

Visited Chelora CDS, Ashraya Beneficiary named Nani, 80 yrs on August 5th. She was single, homeless and landless. She has no close relatives now and is staying in a distant relatives house. Food grains was supplied to her and other necessary items for rupees 200 was also provided. Her proper place was Chembilode but now she is at Chelora. She is suffering from stomachache, headache. Medicines were given to her free of cost from nearby health center.

Four homes were built for the homeless. There are nearly 37 Ashraya beneficiaries residing in chelora, majority of their health condition was weak. Most of them were alone.

CONCLUSION

In Kerala the Kudumbashree mission a process-oriented project has been implemented which lays great emphasis on the qualitative and Socio economic development of women. The mission took active role for the formation of micro enterprises in Kerala through the network of community development societies and Self Help groups with the objective of attaining social and economic empowerment of the marginalized especially women.