

REPORT

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COMMUNITY DEVELOPMENT SOCIETY (CDS)

Community Development Society (CDS), a registered body formed by federating various ADSs at the Panchayat/Municipal/ Corporation level. I choosed Mariyapuram CDS for report preparation where the people's main occupation is agriculture.I went to CDS by morning 11.am. Well maintained office gave me a pleasant welcome. I met Jolly Jacob, president of the gram panchayat is the patron of the CDS, Mrs. Alice, standing committee Chairperson (welfare) an ex-officio members of the CDS. Mariyapuram CDS consists of 13 ADS (Area Development Society) and 196 NHG (Neighbor Hood Group) s. It monitors the thrift and credit activities of NHGs at panchayat or municipal level. The executive meeting of CDS evaluates and appraises the various activities of Kudumbashree and takes necessary measures to improve the operations. It takes loan and disburses to each NHG or its members under bank linkage scheme and Bhavanashree scheme. It identifies uncultivated land and facilitates the lease farming under JLG (Joint Liability Group) programme. It ensures the annual auditing of all the NHGs and ADSs. It initiates activities in identifying entrepreneurs for starting micro enterprises and assists in developing their project ideas. It explores the possibilities for making facilities under schemes of various government, semi government and non-government agencies available to NHGs. It takes lead in organizing Balasabhas and Teenage Clubs. It coordinates the activities of ADS. The registers they kept were JLG register, ME (Micro Enterprise) register and minutes register. It was interesting to notice that a box named 'Kootukari', which means women friend, placed in front of CDS for complaints and suggestions. The delay in reaching fund to the beneficiaries were a complaint, which has to be undertaken by Govt. By analyzing various activities of CDS I understood that, it is a great responsibility to monitor and smooth conduct of central Govt. projects, which has launched so as to reduce proverty and providing employment opportunities, and resulting in improvement in their livelihoods.

NEIGHBOURHOOD GROUP (NHG)/AYALKOOTTAM

I visited lowest tier of poverty eradication programme, the ayalkoottam named Surya with affiliation number A 41. The 12 womens of Millumpadi ward of Mariapuram panchayat Joins here. The members of this Ayalkoottam deposits a fixed amount of Rs.25 in the Union bank of Cheruthoni (Account number: 346702010024690). Out of the 12 members 9 were BPL and 3 were APL. All of them had primary education.

Meetings are convened on a weekly basis (Sunday) in the houses of NHG members. In the meeting, the various problems faced by the group members are discussed along with suggestions for improving the situation. Sometimes Government officials are invited to the meeting for explaining the schemes implemented by them. Activities and Responsibilities: In the weekly meeting all members bring their thrift, which will be collected and recycled, to the system by way of sanctioning loans. Micro plans are also prepared after taking stock of the situation. Five volunteers are selected for undertaking various functional activities. Out of the 12 members 8 were house wives. The meeting starts with prayer followed by welcome, report presentation, bank account details checking, basic facility development, health, education volunteers reports, discussion on repayment of loan, kudumbasree newspaper,common discussion, classes, loan repayment, vote of thanks and end up with national anthem. Community Health Volunteer, Seema look after various health- related aspects of the group members including children, women and the aged. Convergence of various programmes undertaken by Health and Social Welfare Departments are also carried out under the leadership of the Community Health Volunteer. Income generation activities volunteer, Saraswathy carry out the collection, consolidation and maintenance of books of accounts and registers in connection with thrift mobilisation is looked after by this volunteer. Secretary, Meenu recorded the proceedings of the meeting and make necessary follow up including team building. President, Prabha chair the weekly meetings and impart necessary leadership and guidelines to the group members.I noticed since the ayalkoottam is a newly formed and their weekly deposit is only small amount they didn't get any loan or subsidies and are less aware of JLG formation, so within the limited time I explained about JLG formation and its advantages.

ASRAYA

Asraya is one of the flagship programmes of Government of Kerala initiated and designed by Kudumbasree Mission. 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.

Participatory identification of destitutes

In order to avoid patronage and introduce transparency and community ownership, simple social acceptable criteria were determined through an elaborate process of consultation with experts, elected leaders and the poor themselves. The criteria are used in a two-stage manner.

Two level risk assessment

- First level – (families falling in at least seven of the following categories)
- Landless
- Houseless
- Without access to drinking water
- Without access to toilet
- Woman - headed
- Unemployed
- Belonging to SC/ST
- Physically/mentally challenged person (at least 1 member)
- Illiterate adult member (at least one member)

Second level – (aggravating risk factors) – (families falling in any one risk factor)

a. Squatter families

b. Sleeping in public places

c. Family headed by widow/abandoned woman/unwed mothers living in distress

d. Those with terminal or Incurable disease

e. Beggars

f. Woman victims of atrocities/trafficking

g. No bread winner in the family

Asraya care package

The key components of the Projects are:-

1. Food Security – food grains through PDS, supplementary nutrition where needed, cooked food where needed
2. Health care – Medicines, palliative care, counselling, support for hospitalisation in convergence with RSBY, transportation
3. Old-age care
4. Support for obtaining welfare pensions
5. Provision for permanent shelter - land, house, drinking water and sanitation
6. Support for education – learning materials, uniform, transportation support
7. Livelihood support – special support for productive employment

Mariapuram CDS has 55 destitute, the care package will be provided upto 3 years. I visited Mrs. Shantha Bhaskaran's home, which situated in remote area of the panchayat. She was at the age of 71, has a son at the age of 44, who is mentally retarded and his wife left him and his son. Shantha Bhaskaran is the only source of income. She has to go for daily wage job to take care of son and grandson. They have no provision for better house. Through asraya they obtain food grains and supplementary nutrition through PDS. The major problem regarding them is she properly don't know what all are the Govt. support for such destitutes, where to go, whom to say. It would be better to engage an authorized person to give proper guidelines to such persons.

JOINT LIABILITY GROUP (JLG)

I visited JLG named Jeevan, 7members of 'Pulari' ayalkoottam at Mariyapuram pachayat joins in this group since 2014 onwards. The group exploits significance of land and labour, out of the previous experiences of Kudumbashre's intervention in agriculture, it was found that initially the main constraint for the groups was access to agricultural credit. If they did manage to procure

credit, it was at very high interest rate, charged by the money lenders. They even procured internal loan from NHG at the rate of 12%. By 2010, it was crucial for Kudumbashree to enable the farming groups to access credit at a low interest rate. This ultimately led to an institutional innovation in due course of the intervention thereby initiating the formation of Joint Liability Groups (JLGs). The concept of individual farming was withdrawn by the introduction of JLGs and after that only group based farming was promoted. The major crops they cultivating are banana, beans, tapioca, amaranthus which spreaded at an area of 150 cents. They obtain seeds from Kattappana, KVK and agriculture office. They mainly practice oraganic agriculture. The main problems identified were they are selling their products at a very low market price in the local markets itself, eventhough they are practicing oraganic agriculture they are not aware of much more oraganic farming practices except cowdung for manuring, chilli extract for plant protection, eventhough CDS is provided with machineries due to lack of operating knowledge JLG group is not using. My suggestion to these problems are Kudumbasree has to make arrangement to sell farmer's produce at higher market price by value addition, by providing vehicles for sale etc., it is very essential to give classes and trainings on new organic farming practices and handling of agriculture implements and machinaries.

MICRO ENTERPRISES

Jeevan Amrutham Nutrimix Consortium

Jeevan Amrutham Nutrimix Consortium is located at Mariapuram CDS, which started in 2007 with 9 members. The Integrated Child Development Services (ICDS) provides Supplementary Nutrition for children in the age group of 6 months to 3 years in the form of Take Home Ration (THR). The Social Welfare Department, Government of Kerala has adopted the decentralized model of production and distribution of the THR in collaboration with Kudumbashree – State Poverty Eradication Mission.

From 2006 onwards Kudumbashree collaborates with the SocialWelfare Department for the supply of Take Home Ration for Supplementary Nutrition in the Anganwadies in the State. The Amrutham Nutrimix is a cereal-based powder mix developed by the Central Plantation Crops Research Institute (CPCRI) Kasargode, Kerala. It's constituents are:

Ingredient 100 gms of Amrutham Nutrimix

Ingredient	100 gms of Amrutham Nutrimix
Wheat	45 gm
Soya Chunks	10 gm
Bengal Gram	15 gm
Groundnut	10 gm
Sugar	20 gm

They obtain raw materials from Kattappana and Koppramkudi. The products supplied to 7 panchayats. Initially they obtained Rs. 5 lakhs loan. Nearly 6 months from start no members got salary. Then afterwards the salary increment were Rs. 2000, 3000, 5000 and now finally Rs.10000 per month. Still Rs. 1500000 has to get from Govt. as the remaining loan amount. They have initiated product diversification concept i.e., started to market rice flour, coriander powder, chilli powder, turmeric powder etc. The major problem in this is they don't have a brand name, which may reduce market preference.

Soubhagya Kudumbasree canteen

The unit has of 5 kudumbasree members and 1 outside staff. The kudumbasree members belongs to different kudumbasree units. The unit started on 27th March 2006 with the help of loan amount of Rs. 300000. The unit started with 7 members, now only 5 members remain. This project was as a result of a three way convergence between the District mission, Panchayat and the DTTC. Unit is situated in the collectorate compound. Initially the wage for staffs is Rs. 50 per day, they had a yearly increment of Rs.50 and now the wage is Rs.300 per day. Repayment of loan has completed, till now they got a subsidy of Rs. 50000 and a revolving fund of Rs.15000. The unit has one hall and a kitchen. The major problem was identifying customer profile. It was crucial to first understand the potential customer segment, their preference and pattern of food, their outside dining behavior. Secondly, among the customers too, the kind of potential customers who would be benefitting from the services of the canteen as proposed needed to be identified so as to divide various aspects of canteen. Within less course of time, a close observation of customer preference solved the problem. Increased market rate of domestic things is treat now. It would be better if kudumbasree can provide financial support with increase in domestic things cost.