

**REPORT ON THE ORGANISATIONAL**  
**ESTABLISHMENT AND STRUCTURE OF**  
**KUDUMBASHREE**

Submitted by,

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## **Introduction**

### **1. NEIGHBOUR HOOD GROUP**

Mythri Kudumbashree group (SHG/505), one of the two Ayalkootams' functioning in the Parichamundi area of Ward – VI of Pampady Panchayat. It is affiliated to Pampady CDS and presently has 19 members.

I got an opportunity to attend the regular weekly meeting of Mythri Ayalkootam held at Shanthamma Mani's house on 6<sup>th</sup> of August 2017 at 3:30 PM. The members and the host were very happy to have me at their meeting and extended a very warm welcome. The gathering followed all procedures of standard meeting, as the meeting started off with a combined prayer song, welcome address, report presentation and discussion, Common discussions, getting into consensus over decisions made over discussions, Vote of Thanks and wrapping up proceedings with National Anthem.

The office bearers of Mythri Neighbourhood Group are:-

President	: Ambily Anilkumar
Secretary	: Shalini Manoj
Infrastructure Volunteer	: Kunjumol Anil
IGA Volunteer	: Omana Raveendran
Health Volunteer	: Sherly Rajan

### **Overview**

Mythri NHG's financial credentials are very sound. They have both monthly and weekly CHITTS, have claimed linkage loan in the previous and current financial year and prompt thrift and credit system.

### **Thrift and Credit**

Each member contributes a sum of not less than Rs.20 towards the thrift fund. The amount contributed is documented at the meeting and lend to member's credit upon demand. They have created an account at Canara Bank, Pampady and have received loan of Rs. 2,70,000/- and an interest subsidy of Rs.5600. In the past financial year, they have received Rs.1,20,000/- as Linkage loan. The secretary reported that they have never defaulted in the Linkage loan and extra care is taken in the meetings to prompt the members for repayment.

### **Chitts**

Mythri NHG coordinates one monthly chitt and one weekly chitt. Monthly chitt have 10 Instalments of Rs.1000 Face value and weekly one have 100 Instalments of Rs.100 each. All members actively participate in both chits and NHG follows unbiased random selection and trustworthy accounting. Monthly chits, due to its popularity, they are hosting four chits simultaneously. Collectively contributing 40,000/- as its corpus.

### **Onam Fund**

Mythri NHG additionally keeps its own thrift collection called Onam fund. Each member contributes a sum of not less than Rs.100 and with a forward limit according to each

member's willingness, weekly. The corpus fund hence collected is circulated among the members as loan on Rs. 2/every hundred rupees they borrow. The members shall the amount on or before ayalkootam meeting before Onam. The collected corpus along with the interest is distributed accordingly among the members for the festival of onam. The secretary reported that this year's Onam fund would have approx. Rs.3,00,000/- as its Corpus. They keep separate book of account for this fund collection and the account is maintained in Pampady Service Co-operative bank.

### **Host Support**

Mythri NHG members contribute Rs.10/- to raise Host support fund. The collected amount is given to the Women host of the meeting as support money.

### **Other Support**

Mythri NHG raises funds on need basis to lend support to the dear and near of NHG Members, in the event of marriages, to met treatment cost and at funeral services.

### **Joint Liability Group**

Four members of Mythri NHG have formed a JLG and have started vegetable cultivation. They have started vegetable cultivation at each member's household premises. The JLG cultivates beans, green chilli, Ladies finger, brinjal and ginger. Members of the JLG reported that this group cultivation have significantly reduced the NHG's dependence on vegetable shops for household usages. The members are very motivated to scale up their cultivation but reported that non availability of land is a deterrent.

Mythri keeps well documented Minutes Report and Books of Accounts. The secretary reported that accounts are audited monthly by CDS appointed Accounting team. The attendance for the gathering was 10 women members and in the absence of the president, the secretary handled the proceedings. As Secretary informed, the low attendance was first of its kind and pointed out that it members had duly notified genuine inconvenience. Members of Mythri regularly participates in markets and meetings hosted by CDS.

The current financial year, two members of Mythri NHG resigned their membership sighting personal and health inconvenience, whereas one new member joined the group.



Picture No.2 : Mythri NHG members after meeting on 6<sup>th</sup> of august 2017

### **Observation**

- This particular NHG is shrunk to its opportunities of thrift and credit only.
- When notified the members about the new campaigns and initiatives of Kudumbashree, it was completely new to them.
- The accounting practices followed by the NHG are in complete agreement with the group members.

### **Suggestions**

It would be beneficial to circulate Kudumbashree Magazine among NHGs and directing them to discuss over the information exhibited.

## **2. Community Development Society (CDS)**

On 7<sup>th</sup> August 2017, visit to Pampady CDS with affiliation number 265/2003 was conducted. The CDS Chairperson, Mrs.Sindhumul. C and the Accountant Mr. Ratheesh were present at the office. The office is located in the one shutter room of Coperative Housing Board Complex, Near Krishi Bhavan, Pampady.

According to the records and action plan of 2016-17, the CDS have 4010 members across 20 ADS and 215 NHGs. The total savings is accounted to Rs.58,39,047 whereas, internal lending accounts to 1,40,36,853 rupees. 72 NHGs has linked their thrift with banks and availed Rs.1,35,60,000. On records, there are 10 Balasabhas functioning but on account of the statement of CDS Chairperson Balasabhas and Balapanchayat activities remains frozen.

CDS registers shows that there are 18 Micro Enterprises across the sectors of Poultry, Dairy farming Goat Rearing, Fashion Designing boutiques, Curry powder Units, Flour Mills, Carry bag Manufacturing and Tailoring Units.

There exists 11 Joint Liability Groups cultivating in across 9 Acres of land. Every JLG is involved in the cultivation of Plantain, Elephant Yam, Vegetables, Tapioca and Pumpkin.

The CDS have identified and assisted 79 Beneficiaries under ASHRAYA program and have spent Rs.1,21,93,600 towards the rehabilitation and support.

Monthly markets are not conducted in Pampady CDS.

The current panchayat have 5 members who are from Kudumbashree background

The chairperson reported that Members of the respective wards doesn't take importance to convene and preside over regular ADS Meetings. Ward members trying to isolate them while conducting beneficiary identification survey for programs like LIFE and blaming CDS members for errors in panchayat overviewed beneficiary identification programs was also brought to notice. District Gender Resource Person who is also ward member of Pampady panchayat is not coordinating activities inside the CDS with the Chairperson. CDS chairperson stated that only support she gets from panchayat is from the Member Secretary. She also pointed out that elected representative only account Kudumbashree as a method to gather people for Grama shabhas and other Panchayat Sponsored meetings.

### **Observation**

The CDS office record keeping procedures not prompt. Registers are left un- updated and are missing with key data and cumulative figures.

The office of CDS chairperson is in a bad shape. There are no basic amenities, under numbered furniture, electronic infrastructure is in bad shape and building itself is under maintained. The office area is unable to accommodate monthly CDS meeting and Kudumbashree members

The sub committees elected under the CDS is not convening meetings and Regular CDS executive meeting is not convened in proper intervals

The CDS chairperson reported that they don't get proper support from the panchayat. Panchayat members are reluctant to sanction their mission activities in their respective

panchayats. Panchayat is reluctant to allocate rooms in the Grama Panchayat Building for the Kudumbashree CDS Office.

CDS chairperson itself has only average understanding about the Novel Kudumbashree Projects.

Information Dissemination across the community structure of Kudumbashree is poor in the case of Pampady CDS.

### **Feedback**

The Fund allocation to ASRAYA beneficiaries takes time due to technical formalities like Land not registered in the name of beneficiary, Death certificate of the care giver etc.

Land owners providing land in rent for JLG are reluctant to provide Tax Receipt fearing future complications involving loan availed for cultivation by JLG members



Picture No.2 : Office of the CDS Chairperson

### **3. Discussion with Member of Panchayat**

On 7<sup>th</sup> of August, I met Mrs. Sujaatha Shasheendran, Vice Chairperson, Pampady Panchayat, Srimathi. Sandhya Rajesh 5th - Ward Member to discuss about the role of Kudumbashree in Local Governance of Pampady Panchayat.

Both of the elected representatives were a part of Kudumbashree family until elected towards Local Body. The feedback they shared in perspective of Pampady CDS is that:

They are not able to mobilize the organisational capacity of Kudumbashree to the fullest due to the non-cooperation of CDS members of the respective wards. They accounted the reasons to be Ego Problems, low level of social competitiveness in interacting among the people and non convergence of team work to the social objective.

The Members also quoted the in-competency of CDS Chairperson to coordinate the activities of the CDS and striking the rapport with the Governing Council of the Panchayat.

The Vice Chairperson has good praise for two CDS members who are coordinating actively with their respective members but pointed out that the higher strata excluding some are very idle and noncompeting in Pampady CDS, hence panchayat is unable to mobilise and utilise Kudumbashree's true potential.

#### **Observation**

The political difference is expressive in the terms of coordination among elected representatives and CDS member. This can be accounted as prime reason for Non convergence of activities.

There are ego clashes among Kudumbashree elected representatives and Local body members accounting from personal to sectarian reasons.

Local Body is aware of the pooled strength of Kudumbashree and Organisational ability and fears credit loss while implemented through Kudumbashree

Even the Local body representatives have only average understanding about the Novel Projects of Kudumbashree.

Supports lend to Kudumbashree in terms of Physical Infrastructure, accommodation of plan fund towards and according to the action plan submitted are very negligible.

#### **Suggestions**

For proper information dissemination, the circulation of Kudumbashree Magazine among NHGs would be good and if directed to make common discussion over the information provided in the magazine would be beneficial.

The patronisation of the elected members whose parent organisation was Kudumbashree shall be augmented through their participation in NHG and ADS meetings and through District level panel discussions.

Non performance of upper strata of the three tier system completely topples the organisational goals, hence monitoring and evaluation at the block levels shall be strengthened.