

REPORT

Report for the activities of various Kudumbashree units visited. Neighbourhood Group (NHG), Community Development Societies (CDS), two Micro Enterprises (Pure Malappuram Water Unit and Al-Ameen Food Unit) and Joint Liability Group(JLG).

Reported by NOUFAL M, Municipal Finance Specialist, Malappuram Municipality, Malappuram District.

KUDUMBASHREE:-

The Kudumbashree mission was launched in May 1998, to create a state wide base of community organizations of women that would work in tandem with local self governments for poverty eradication and women empowerment. The main aim of this mission is women empowerment and poverty eradication. There are three type community structures in rural side, such as Neighbourhood Groups (NHG) representing ten to twenty families, Area Development Societies (ADS) at Panchayath/Municipality ward level and Community Development Societies (CDS) at the Panchayath/Municipality level. There are different kinds of activities in Kudumbashree. Kudumbashree market its activities in the societies with launching of small scale entrepreneurship in the field of agricultural, education and labour. It becomes an unavoidable social institution in Kerala. Its organizational system is different as given below

➤ NEIGHBOURHOOD GROUPS (NHG)

Kudumbashree covers the entire state of Kerala. It is a three tier structure, NHG is the primary level. Ten to twenty women members are one NHG. Structure, faction and membership of NHG's are bounded by the bylaw of Kudumbashree. Membership is for adult women and is limited to one woman per family, others women can participate in the discussion.

As part of the project I could attend the *Chola* Neighbourhood group 7th Ward in Malappuram Municipality on 2017 August 5. *Chola* NHG established on November 18 2005. 20 families are actively working in the NHG. They conduct weekly meeting in every Friday at various houses. Their main activity is to provide loan to the needy members for the various purposes. The loan is based on their investment in NHG. The loan has to be returned monthly or weekly wise. It's found that this unit has not at started any initiative for entrepreneurship even after completing sixteen years. I put forward several suggestions which are suitable for them to start in their locality. I wish them and say goodbye to the member and return new experiences.

➤ COMMUNITY DEVELOPMENT SOCIETIES (CDS)

Area Development Society (ADS) is the middle tire of the Kudumbashree community organizational structure. ADS formed at the ward level. Community Development Societies (CDS) is the upper body of the three tire kudumbashree organizational structure. The main aim of CDS to control, provide guide line, suggestion and ensure the availability of fund Neighbourhood (NHG) and Area Development Society (ADS).

(PTO)

Now there are two CDS are working in Malappuram Municipality. 40 ADS and 386 NHG are also work in there. Firstly I met Municipal Chairperson, wise chairman and CDS chairperson and I enquired various activities of Kudumbashree functioning different parts of Municipality.

➤ **MICRO ENTERPRISES :-**

Micro enterprises are one of the significant strategies of Kudumbashree mission to facilitate economic empowerment of the poor. This constitutes support trainings, financial marketing and hand holding to the enterprise. These kinds of supports are applicable for both existing micro enterprises and new ones. As part of the project I visited to enterprises, details below

 **PURE MALAPPURAM WATER UNIT:-**

Pure Malappuram water unit is working at *Valiyangadi* locating Malappuram Parappanangadi state highway, I visited here on August 3 Thursday. Its aim use to provide drinking water to house and office with affordable price. The unit supply 20 litter water bottle, for this purpose two employees are working with contract base. This unit are working are under the municipality premise. This unit are found hygiene and clean. The bottles are filled after purifying with modern equipment. This unit supply average 600 bottles in summer season and around 200 bottles in other season.

Problems of this unit are found they have not at got ISI approval its also major threat to them for their existing. Government has already issued show cause notice to them but this is only existing because of this unit is under Kudumbashree. They have already submitted project to CDS office with purpose obtaining ISI approval before receiving another warning letter from authority. They hope that this unit can be extended to other village and bottles with contains half and one litter can be produced if they got ISI approval.

 **AL_AMEEN FOOD UNIT:-**

On 2017 August3, I visited *Al_ Ameen* food unit, it is located at 29 Ward in Malappuram Municipality; it is far away from town situated at inn land. Unit members gave us warm reception which was shown their hospitality. This unit producing and selling rise bread (Pathiri) and Chappathi. They explained everything about their unit and activities since starting from 2014. Five members actively working for this unit, in and around of this unit is found clean and tidy. It is functioning with sound financial capacity. There producing chappathi and pathiri with two machine which are installed their unit. These products are being supplied near restaurant and houses. Products also supply as per order. Many customers are attracted by their cheep prise of the product.

There next objective to buy new modern machinery to increase the production at the same time keeping the existing machinery. We are informed that new planning has been decide and submitted to CDS. I said goodbye to them after noted in the visitors' book that may god bless them for more production and prosperity in their future.

(PTO)

➤ **JOINT LIABILITY GROUP (JLG):-**

Kudumbashree encourage the collective farming (sanga krishi) to ensure the food security and availability of food. As part of this, Kudumbashree achieved to get land for lease and field out waste land which gave new boosting for agriculture field.

Santhwanam NHG functioning at *Cheratuthodi* locating near paddy field in Malappuram Municipality. This unit president is main exponent of this project. She started agriculture in her own field then later this became part of Kudumbashree when she took the charge as a president of this NHG. Various kinds of seasonal vegetables and bananas are being cultivated. Presently flowers are cultivating for the purpose of finding markets at Onam season. I visited their own land and land under the lease.

There are facing lot of problems such as, lack of quality seeds, subsidised manure shortage of water and availability of enough electricity etc.

GRATITUDE

I express my great gratitude to Municipal Chairperson, who gave me necessary suggestion and advice and also extend my gratitude to CDS chairpersons, different NHG members who supported me lot to visit Kudumbashree units and make this report.