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District:Ernakulum

## **1. NHG Meeting**

The name of NHG is Trinity in ward 30 of Kalamassery East CDS and started functioning on 2011. There are 20 Kudumbashree women. The NHG meeting is started with a prayer song and secretary of NHG invited all members to the meeting. Out of 20 Kudumbashree members 1 member is BPL rest are general category. They collectthrift of Rs.50/- per week from each member. The NHG have linked with Bank in 2012 and they had taken loan from bank 3 times till date of Rs. 280000/-, Rs.500000/-, and Rs.1000000/- respectively. They discussed the seriousness of mobile usage among children and women and be alert with fake calls and messages.

### **Experiences**

The NHG meeting held in every Thursday of a month at 5. Pm. The age group of members are between 35 to 65 and 2 of NHG are working women. So the meeting is conducted with the time availability of all members. They shared their experiences as member in kudumbashree system. They could able to attain not only financial stability but also social empowerment through this system.

### **Observations**

I can see unity and co-operation among the team members.

### **Evaluations from Field**

They attained financial stability from the kudumbashree system but the NHG members are not willing to earn themselves or otherwise they are not financially self-sufficient.

### **Suggestions**

I suggest them to start a micro enterprise like day care, tuition etc.

## **2. CDS**

I visited Kalamassery CDS with ward counselor Sri.Sadique (Counselor Ward 5) and Smt.UshaVenugopal(Counselor ward 9). In Kalamassery Municipality CDS is divided in two Kalamassery East & West.

In Kalamassery East Smt. Girija is CDS chairperson of 21 wards and SmtSameenaRasheed is CP of Kalamassery West. In both of the CDS there are 370 NHG s and 6200 NHG members are there. There are 10 SC NHGs. All of the NHG s is linked

with bank. The total linkage of the CDS is 7 crore. There are 300 micro enterprises, 15 JLGs, 114 Asraya families, and 41 balasabha.

Under NULM Scheme 80 New NHGs are formed. Revolving fund of Rs.1440000/- paid to 144 NHGs and Rs.1150000 to 23 ADS as revolving fund. BRC is undergoing process.

The Ward Counsilar Sri.Sadique expressed his new initiative to start a tailoring center at VanithaVikasanaKendram with 5 kudumbashree women.

### **Observations**

The CDS conducts cluster level meetings in every month after district wise planning review by district mission. In that meeting the NHG president attends and the important plans and decisions done by district mission team discussed in NHG meetings. Gender corner meetings are held at ward level.

### **3. Joint Liability Group**

The name of JLG is Nanma and it is situated at ward 18 of Kalamassery East CDS. There are 8 kudumbashree women jointly cultivating turmeric, ginger and tapioca in 12 cent land. They also cultivated bindi, pulses, brinjal as intercrops.

### **Experiences**

The dedicated mind of kudumbashree women to wards this kind of JLGs is a good model to cities like Kochi.

### **Observations**

The Kudumbashree women actively united for cultivation. We can see a dedicated mind towards agriculture within the limited land availability. They did not link with bank

### **Suggestions**

In Ernakulam district, terrace farming is highly promoted in land less areas like cities. I suggested them to link with bank. If they get training on various agriculture practices they will attain food sufficient to the near future.

### **4. Two Micro Enterprise Units**

#### **a. *Soubhagya Canteen Unit at Medical College Kalamassery***

The Unit started functioning on 2004 under SJSRY scheme with 10 kudumbashree women. The project cost of the unit is Rs. 250000/- and subsidy of Rs.125000/- . The unit is functioning within 5000 square feet area of medical college building on a rental basis. They got revolving fund. District Mission Office Ernakulum has approved their technology fund proposal last month. The unit

### **Experiences**

The Unit started functioning with 10 women and now the same persons are there. After 13 years it is proved that co-operation and unity among them.

### **Observations**

The unit is the only one canteen in Kalamassery medical College. The medical college doctors, staff, patients, and public depend on this unit.

### **Problems**

The union in medical college has compelled them to open canteen for 24 hours and the union asking them to leave a portion of the canteen to start a coffee shop with external parties for fast food. Now it is a big threaten facing the unit.

### **Suggestions**

If they get any professional person's advice or training on various cooking it would avoid the medical students to try another cafeteria and it will be a successful one in our canteen projects.

#### **b. Smile laundry Unit.**

This micro enterprise unit started functioning on 2014 under SJSRY scheme and subsidy of Rs.140000/- as a group enterprise with 5 members. Now the unit runs with 1 member. The entrepreneur gets regular order from nearby houses and flats. She could earn Rs.20000/- month.

## **5. Asraya Family**

I visited asraya family in ward 18 of East Kalamassery. In that family only a woman naming Ramba age of 69 is living alone and she is unmarried. She is suffering disc problem and diabetic so she cannot go to work for last 5 years. She has no house and now she is living in a rented home Rs.2000/- month. The NHG members in that ADS help in her day to day activities

### **Observations**

Now she has a feeling of loneliness.

### **Suggestions**

If she gets a shelter home we can reduce her sufferings.

