

**VISIT REPORT
OF KUDUMBASHREE ORGANIZATONAL STRUCTURE**

**NAME: KUMAR.K
DESIGNATION: MUNICIPAL FINANCE SPECIALIST
KOLLAM MUNICIPAL CORPORATION**

Kudumbashree is the women empowerment and poverty eradication program, framed and enforced by the State Poverty Eradication Mission (SPEM), Government of Kerala

Ayalkootam-NHG

I attended the meeting of PriyadarshiniKudumbashree Unit located in ElampaloorPanchayath. It was registered in 2002 starting with eleven members, their thrift amount is rupees fifteen for each member. Every Sunday they are conducting meetings chaired by President Smt. OmanaAmma. Meeting started at 5 o'clock by singing prayer song in the house of Smt. LathaChandran. After that Secretary read the previous week's minutes report and then collected the thrift from each member. The collected amount was given to Smt. LathaChandran for depositing to their bank account in Syndicate Bank. They took Rs.3,00,000/- as Linkage loan from their bank. Bank provided loan based on their aggregate thrift. They are also involved in business activities such as sale of curry powders and dress materials.

Community Development Society(CDS)

Kollam CDS

Kollam CDS is having a total of 27 CDS members headed by Chairperson Smt.Beema. Governing body comprises of Chairperson Vice Chairperson and five Sub Committee convenors. Their major activity includes supporting and formations of NHGs. Currently 1328 NHGs are working under the particular CDS.Kudumbashree is Three Tire systems of FunctioningNHG, ADS and CDS. Their activities also include auditing of six months old NHGs. As per NULM guide line Resource Organisation has been formed and the five Sub Committee members of CDS has selected as resource persons. They are given the responsibility to start new NHGs and providing awareness and adequate support to newly formed groups. They are supposed to visit one NHG per weak and they are incentivized with Rs.100 per visit. From my visit have understood that kollam CDS are working effectively for the promotion of NHGs.

Division Counsellor

I met Smt. Saleena Counsellor of Pallimukku division in Kollam Municipal Corporation on 02/08/2017.The division Consists of 30 NHGs and not yet started ME JLG and Balasabha. The PMAY project is progressing on their division. The division has Vayomithram project also.

MicroEnterprise Group

A) I visited Micro Unit on 06/08/2017 at VilappilPanchayath in Trivandrum.“THEJAS” is the name of the unit and they are making umbrellas, it is formed in 2013. This unit consists of Shanitha-President, Prabha-Secretary, Hazeena-Memembr and Jayakumari-Member. They started unit with linkage loan of Rs.One lakhs from Ayalkuttam “THEJAS”. Umbrellas will be sold in shops near their locality. Due to the increase in cost of raw materials they forced to sell it at high price and it affects their sales this year compared to last year.

Challenges faced

- Shortage of raw materials and high cost of raw materials.
- Marketing.

B) JANATHA unit deals with straw picture craft. This unit is a group of eleven members headed by Smt.VsasanthiAmmma. The unit is located in ThrikkadavoorPanchayath (Murunthal Ward) formed on 2002.They have started with an initial investment of Rs.1,00,000/- raised as bank loan with principal amount and subsidy of Rs.50000.They have successfully closed the loan amount.

Material required for their processing are paper cupboard, cloth, glue and straw. Their working process starts from collection of straw from farmers in nearby location. Later they will be fixing cloth with cupboard and with the help of an artist they will be drawing pictures in that particular cloth and straw will be pasted in the picture in such a way that makes it attractive and marketable. The product is having good demand in the market. Products are sold through direct selling and exhibitions/Mela.

Challenges faced

- Shortage of funds for expansion.
- Unavailability of regular market.

Joint Liability Group (JLG)

I visited JLG unit atThuruthumoola ADS ofVilappilGramaPanchayath in Trivandrum,“AISWARYA JLG” is the name of the unit and they are farmingvegetable items and banana in 25 cents of land. They sell vegetables among their members in the Ayalkuttam. This group consists of Usha-President, Chandrika-Secretary, Reetha-Member and Lakshmi-Member; it is formed in June 2017. Members of this group are from two Neighbourhood Group called Navayuga and Kairali.

One Ashraya Family:

Name of the Beneficiary : GomathyAmmma (aged 93)
She is suffering from some age related sickness.

She is beneficiary of Asraya from 2010. She gets nutritious food items monthly.
Provide medical check-up for the beneficiary.