

DEVI BALAKRISHNAN

DISTRICT PROGRAM MANAGER-MF

PATHANAMTHITTA

**KUDUMBASHREE
FIELD STUDY REPORT**

7/8/2017

As part of the study I have visited Konni CDS ,JLG,Micro Enterprises,Asraya and NHG.

CDS

CDS is a registered body under the charitable societies Act. The Chairperson of the CDS is elected from among the representation of ADS and the member secretary of the CDS will be in the rank of assistant secretary of that gramapanchayath.

CDS KONNI

Chair person-Rathnakumari

Vice chairperson-Rekha Pradeep

Accountant-Unnikrishnan

Convenor-shamla,Sujathamohan,Sujatha Sathyan,Shanthamma

NHG-240

Ward-18

Konni is concerned a major town and a Taluk headquarters in Pathanamthitta district, Kerala, India. Konni is known for its elephant cages, forests, and rubber plantations. Konni is an important town on the Main Eastern Highway (SH 08). Konni is about 10 km away from the district headquarters. Konni assembly constituency is part of Pathanamthitta (Lok Sabha constituency) Konni has a major elephant training center, located 11 km from Pathanamthitta. The prime attraction here are the huge cages of wood built to house elephants. These cages are locally known as Aanakoodu and can accommodate 3 to 4 elephants at a time. **Kattathipara** in Kokkathodu is a nearby tourist destination located a few kilometres away from Konni. Kattathipara is particularly attractive with its gigantic rocks and the triple-echo phenomenon.



Kumbhavuruthy is a waterfall amidst thick forest

Adavi Eco Tourism KuttaVanchi sailing is the main attraction here about 7 km from Konni Town.

KalleliOoraliAppooppankaavu, PathanamthittaGavi is a tourist spot in Konni assembly constituency

On 4/08/2017 Community investment fund is given to KonniCDS(CIF) consists of 5 lakh rupees. When I reached Konnipanchayath, a class was about to start on CIF. Some ADS members and CDS committee members and NHG members were present. CIF is an NRLM fund. It first introduced in 2015. In Pathanamthitta almost 19 CDS received CIF. CIF is mainly given to NHG members to start a new enterprise let it be curry powder, textile unit, homeshops etc.

Conditions to give CIF

- Auditing should be completed
- More than 6 year old NHG will be qualified to get CIF
- Given to start a new enterprise. will not meet other purpose

Rate of interest-8% .NHG should give 8% to CDS and CDS should give 4%. Maximum amount is Rs 50000/- to each NHG. ADS checks whether the NHG is eligible to get CIF fund.

Issues

- Though Konni CDS tried to get CIF Fund they didn't get it since there were lot of NHG members left to pay back the bank linkage loan
- Ignorance from Krishibhavan
- Mis concept about Bank linkage

ASRAYA

NAME-SARASWATHI AMMA

MEMBERS-3

Relevance and Functioning

Asraya is a destitute rehabilitation program designed by Kudumbashree. The program is targeted at the poorest of the poor population. While implementing the poverty alleviation programmes, it was observed that the programmes implemented by the Government and other agencies never reach this population. These people, who live in utter distress and despair, constitute a very small number in the society, approximately the bottom two per cent of the total population. 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. Asraya started off with a demand based approach. Initially elected heads of the local governments were sensitized on issues affecting the ultra-poor. It was primarily initiated in the gram panchayat areas in the state. Panchayats which were willing to take up the difficult and sensitive task of improving the livelihoods of such people, accept the continuous responsibility and meet at least 75 per cent of the cost of the project were identified for piloting the project. The Asraya project, supported by State Government was tried in 179 Gram Panchayats in the year 2003. From the XIth Five Year Plan, Asraya programme was universalized and plan preparation began in the remaining gram panchayats, and the urban local bodies. Today, it is implemented in 1042 local bodies, including the gram panchayats, municipalities and corporations across the state. Aged people need intensive and long term care, which may increase financial stress on family and the so-called family has to time and money to cater to their own parents' needs. Old-age brings many problems and lack of affection adds to their woes.

Despair was no stranger to MadhaviAmma, a poor widow in a remote village in Konni, whose spinal injury in an accident pushed her to the brink of destitution- until help came in the form of Kudumbashree, who took her plight to the GramaSabha and made her part of the KonniPanchayat's Ashraya Project for destitute rehabilitation. There are 3 members in the family. SaraswathyAmma's son who is having some mental problems and her grand son also lives with her. Through Kudumbashree's involvement, SaraswathiAmma now get medical

support. Asharaya kit is also given on a monthly basis which includes pulses, rice, sugar, horlicks, oat setc

Problems faced

- Asraya kit is not enough to meet their daily needs
- No bathroom facilities in the house
- Lack of space to build a latrine



ME – THANIMA

MEMBERS-4.USHA,PRAMEELA,PAVEENA,BINDHU

PRODUCTS-JACKFRUIT ITEMS

WARD-12

The role of micro enterprises in rural development and women empowerment is widely recognized the world over, particularly in developing nations like India. Micro enterprises play a vital role in poverty alleviation and socio-economic development of the poor. I have visited Konni CDS. Enterprise name is thanima. Main products include Jack fruit squash, pickle, chips, halwa, vada, mixture, chammanthi etc... There are mainly 4 members. They have started this 3 months back after completed a training program from RSET. They were the first to get CIF fund from Konni CDS. Tanima member Usha says that they are always on the lookout for new opportunities depending on market needs.

Marketing

The members visited each house in ward 12 and explained about their products. Also conducted an exhibition along with other micro enterprises

FUNDS

- Bank linkage
- CIF fund

STRENGTH

- They worked as a team and they got good local support
- .Linked to KrishiBhavan . So there is a large scope to diversify.
- Qualified to get CIF Fund of Rs 50000/-
- Received a subsidy amount 1 lakh rs/-
- The kits are attractively packed in cloth bags

THREAT

- Difficulty in getting Jack fruit during rainy season
- Difficult to carry to long distance

SOLUTION

Proper guidance and communication must be given to the local authorities, semi government organizations and government aided institutions to purchase the products made by

Kudumbashree units. They have to give priority to Kudumbashree units while inviting quotations from the suppliers. This ensures a ready marketability of the products.

MAHADEVA TAILORING UNIT

MEMBERS-3

NAME-MAHADEVA TAILORING UNIT

NAME OF THE MEMBERS-RADHIKA,AJITHA,JAYASREE

CDS-Konni

The three women in Mahadeva Tailoring unit believe in the adage 'unity is strength'. They started working together three years ago after completed a training from kudumbashree. That time Radhika was the only Kudumbashreemember. Rest of the two were wokers. Later by understanding the benefits from Kudumbashree they joined kudumbashree. The unit was set up with an investment of 50000 of which Rs.35000 they got as bank linkage and rest was put by Radhika. Along with tailoring they sell salwarmaterials. they give thrift weekly RS 20 o 50. The group leader work on all days of the week, often even on Sundays. Their commitment and focus are contributors to their success.

Stength

- Team spirit
- Leadership quality
- Proper Utilization of training programs
- Teach young girls ,thereby generate an extra income and increase in member participation

Difficulty

- Space problem-Radhika wants to increase the members by buying new stitching machines, but they don't have enough space to accommodate it. For that they need CIF fund but its not available

NHG –SHREE DHANYA

CDS- CHATHANNOOR

FORMED ON 2011

SECRETARY-SINDHU

PRESIDENT-USHA

EDUCATION VOLUNTEER-RADHIKA

HEALTH-SUNITA

BASIC NEEDS-AMMINI BALAKRISHNAN

NHG

Relevance and Functioning

Neighbourhood Groups (NHGs) are the primary units of the Kudumbashree community organisation. Ten to twenty women from a neighbourhood form a NHG. The membership,

structure, and functions of the NHGs are bound by the byelaws of Kudumbashree CDS.

Membership

Membership is open to all adult women, and limited to a single membership per household. If a woman leaves the NHG, another woman from the family can be given membership. Even though membership is limited to one woman per family, other women can also participate in the discussions held at the NHG; they can also attend the training and development programmes that the NHG or ADS organises. All the poor families are to be members of the NHG formed in that neighbourhood; the economic state of families – whether they are poor or not – is decided based on the standards that the government fixes from time to time. While membership is open to women of all families, the benefits under government programmes or programmes of other agencies including financial assistance meant for poor families and families belonging to Scheduled Castes (SC) and Scheduled Tribes (ST) are limited to women from families belonging to these categories. Women whose families have come out of Below-Poverty-Line (BPL) status after taking membership can continue with the membership. Special NHGs can be formed for the people with impaired speech and hearing, visually challenged persons, physically or mentally challenged persons, people who have been tested HIV positive (or AIDS affected), and destitute families. These NHGs are to be formed with the permission of the government and once formed, will enjoy the same status as any NHG. Special NHGs can be formed for Scheduled Tribe (ST) communities. If necessary, special ADS covering

such special NHGs can also be formed with the permission of the State Mission. Special NHGs can also be formed for mothers of mentally-challenged children or those living with people with special needs. Women Self-Help Groups formed under central and State government schemes such as Swarnajayanti Gram SwarozgarYojana (SGSY) are accorded the same status as that of NHGs under the Kudumbashree community network and affiliated to the CDS subject to the following conditions. Such groups agree to abide by the Kudumbashree byelaws. The groups democratically elect their Executive Committees The groups open bank accounts before applying for affiliation. The groups agree to accept the leadership of local governments. The groups accept the right and authority of the local governments and CDS in examining

the utilisation of the funds that the local governments or CDS allot to the groups. Activity groups for taking up economic/ business activities are formed by drawing in members from one or more NHGs; these members will continue to hold their memberships in the respective NHGs and continue to function as other members of the NHGs. The activity groups, however, can claim support under eligible programmes including subsidies. Membership is given to any woman from the neighbourhood desiring membership in a NHG subject to agreeing to work with the NHG, accepting the byelaws. Once a woman gets membership, she signs in the Membership Register of the NHG.

NHG Structure

The NHG general body includes all its members. NHG elects a five members Executive Committee consisting of the following positions.

1. President
2. Secretary
3. Volunteer (Income generation)
4. Volunteer (Health and Education)
5. Volunteer (Infrastructure)

Weekly Meetings

In the meeting which decided on the formation of a neighbourhood groups, decisions are taken on the day and time for weekly meetings. NHGs are expected to hold the weekly meetings at the houses of members in rotation. All members are to attend meetings regularly; even though a quorum of 75% attendance has been fixed for meetings, 100% attendance is expected.

Thrift and Credit

In the weekly meetings, members deposit the pre-fixed thrift amount with the secretary and get the corresponding figure entered in the passbook and signed. NHG can issue small loans from the group's savings to its members as per requirement. All decisions are to be taken by consensus or through majority support. All loans are subject to decision of the NHG. The weekly thrift amount for members is fixed as equal to the weekly savings that the poorest member of the NHG can afford to make. Even though this is the general rule, NHGs may decide to allow reasonable levels of variation in the weekly thrift amount among members. Members who do not have source for savings at all are exempted from weekly savings. However, the exemption is not applicable for membership fee. In the case of those who have been exempted from weekly savings, their exemption does not prevent them from availing subsidies, financial assistance, and other support provided by the government and other agencies. Once an NHG is formed, it works for three months with regular meetings and savings by members before it starts internal lending. Loans are approved by consensus or majority decision by the group after examining the demands by members put forward in weekly meetings. It is the prerogative of the group to decide on priority. NHG charges interest on loans at rates decided by

the group. Members are expected to keep high level of discipline in repaying their loans in installments as fixed by the NHG. In case of default in repayment, the NHG could resort to the following methods.

- — Motivating the members to make repayment; CDS members may visit the group to

discuss the matter.

- — Charging penal interest from defaulters.
- — Effecting repayment from the defaulting member's savings.
- — Legal steps

Bank Linkage

NHGs initiate steps to establish bank linkage on completing six months of functioning with regular meetings and savings. The NHGs undergo grading to qualify for bank linkage. Once an NHG is linked with banks, it can avail loan and use the funds to lend to its members. For loans extended to members out of bank loans, repayment terms are fixed based on the repayment requirements of the bank.

Funds

NHGs have own working fund generated from entry fee, membership fee, monthly subscription, interest on internal lending, penal interest, donations, and grants. All the funds are included in the accounts of the NHG and money is kept in the bank account.

Experience and Observation

Meeting started at 4 pm and all 18 members were present. First they discussed about the upcoming gramasabha meeting. They planned to do a free eye test on 7/8/2017 at secretary's residence. The treatment will be sponsored by Focus Eye Clinic along with Kudumbashree. Their main source of income are soap making, selling vegetables under brand name 'Polivu'

Turn over-around 3000 RS.

Savings account amount-140000 RS/-

Problems and suggestions

- They want to start a napkin unit but didn't get proper fund
- Misconcept about bank linkage
- Since they didn't take bank linkage CDS is hesitated to give CIF and bank linkage to start a new enterprise
- Internal lending is less which questions the trust factor



JLG

Name-Dhanalekshmi(SC JLG)

Members-4

Area-1 acre 75cent

CDS-Konni

JLG is a group of four to ten women, coming together to undertake agriculture as part of their livelihood. They lease the lands from land owners and start cultivation based on the local resource availability .Under the MKSP programme.As part of the study I have visited a JLG in Konnipanchayath.They formed this JLG last year .

JLGs have to be registered in all the panchayath just as the Neighbourhood Groups (NHGs) which form the core of community-based action to eradicate poverty and prevent inter-generational transfer of poverty. They are registered based on criteria like the area available to the group for cultivation. A group has to have at least 50 cents under paddy or at least 25 cents for vegetable cultivation. Exceptions are being made in some cases where land area is less than the standard. The exceptions are based on the urban nature of some panchayats where land availability may be restricted.

A workshop has been conducted Konni.It helped them to know more about the benefits of group cultivation. It helped to increase agricultural production by bringing fallow and cultivable waste land into agricultural use, and has significance as a food security measure. Paddy, banana, vegetables like bitter gourd, snake gourd, bhindi have been cultivated.

Role of District mission

For realizing the objective, District Mission is Providing support for these JLGs in various levels.Capacity building, credit linkage, technical support,convergence of various

agencies, promotion of sustainable agricultural practices, training for skill development, capacity building, drudgery reduction etc. are ensured through various activities.

Outcome

- ❖ Collective farming in Kerala had gone beyond the sole objective of ensuring food security.
- ❖ It has become an instrument of social and economic inclusion and provided women a “collective voice”.
- ❖ Women have become leaders and have control over time, resources and produce.
- ❖ From a laborer destined to work for minimal wage, collective farming has transformed the beneficiaries to ‘effective producers’.
- ❖ Increased Financial Returns and sustainable employment opportunities have given them a sense of security and the much needed hope for the future

Issues

- They didn’t get assistance from Krishibhavan to raise fund
- Without fund they couldn’t purchase enough fertilizer and the result is not up to the mark
- Workers are demotivated
- Lack of fertilizers lead to cause disease in plantains(kumilrogam)