

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

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Report containing the experience, findings, problems and recommendations with regard to visit in the following units:

1. One SHG
2. One CDS
3. Two Micro Units
4. One JLG
5. One Ashraya Family

SHG Visit:

Kudumbasree, a community organization of Neighbourhood groups (NHG) of women in Kerala has been recognized as an effective strategy for the empowerment of women in rural as well as urban areas, bringing women together from all the spheres of life to fight for their rights of empowerment.

Details about the visited SHG:

| | |
|------------------------|--------------------|
| Name of SHG | KarunyaKudumbasree |
| Date of Formation | 25.06.2011 |
| Total no: of members | 15 |
| President | Bindhu |
| Secretary | SandhyaVinod |
| Bank Linkage | yes |
| Amount of bank linkage | 2.5 lakhs |
| Weekly Payment | 20 |
| Source of Income | Soap, Lotion |
| Is training provided | no |

Problems & Recommendations:

Training was provided by the CDS, not from NULM. 5 members were participated in the training program. Repayments are very prompt. Minutes are prepared in the proper way. So they can be considered as an good unit. So if proper training is initiated, they can win new heights and could emerge the concern in a wide angle

One CDS

Mangakunnu CDS

The CDS is functioning for 3 years. They are functioning in DeepamKudumbasree. They have 20 members. Bank linkage was not done. They were handling so many units like pickle soap etc, but due to the lack of training and internal issues currently it is stopped. But it can be made into a successful CDS if proper training and instructions were done.

Problems & Recommendations:

Initiatives should be taken to give proper skill development and financial assistance through bank linkage. Should make them understand the available facilities and should make use of it at the fullest.

ME Units:

1. Shiva Parvathy Tailoring

Shiva Parvathy Tailoring unit is functioning under CDS. It is formed 2 months ago and the registration process is going on in ParavurMunicipality. They have not received any credit facility through NULM. Now they are functioning with their own funds. They make a reasonable profit from the concern after meeting all the expenses.

No of persons working in the concern : 5

No of sewing machines : 4

Findings: Due to low financial position they were unable to complete a government order for stitching "coat". As it's a government order, the initial investment should be made in huge. Money will be provided only after successful completion of entire order. So they were unable to complete it. But somehow they manage to complete 528 out of 1000 orders.

Recommendations: Further financial assistance can be provided through NULM once the registration process is over.

2. Carry Bag Unit

This concern has started one month ago and it is registered. Training is provided to the 6 members in Mainakapalli CDS.

Findings: Lack of the printer is the main issue as the manufacturer needs their name to be printed in the carry bags. Now they sell their carry bags to those who don't insist the same and hence earning only a minimal profit. NULM, Paravur was ready to provide financial assistance to

them but they were not ready for the interest subsidy terms. If it is principal subsidy they are ready for the same

Recommendations: providing interest subsidy will encourage those who take loan for prompt repayment, but again it works slowly for some small concerns. Necessary steps can be taken so that people like this could be beneficial.

One JLG unit:

“Haritham” JLG unit

| | |
|----------------------|------------|
| Date of Formation | 05.03.2017 |
| Total no: of members | 4 |
| President | Saritha |
| Secretary | DivyaLal |

4 Members are going on with their cultivations in 72 Cents of land.

Some of the Vegetables cultivated :

1. Ladies finger
2. Green Chilly
3. Beans
4. Cucumber
5. Pumpkin
6. Ginger

Total Expenses incurred while starting the cultivation : Rs.9675/-

Income earned in the month of June : Rs 4050/-

Recommendations: Most difficult problem they are facing is the destruction of cultivated veggies. It can be due to weather problems and lack of pesticide/fertilizers. Proper training should be provided to make them understand how what and when should we use for getting the maximum resources.

One Ashraya Family:

Name of the Beneficiary : Lalitha

She is suffering from some mental disorders.

Problems & Recommendations: Medicines can be provided to Ashraya beneficiary as they find it very hard to afford the same. Medicines are equally important for those who suffering from illness. Hence proper measures can be initiated to provide medicines along with the food grains