



Report
On Visit to
KUDUMBASHREE
Institutions

Prepared by,

KRISHNAKUMAR GS

Multi task personnel

NULM

THIRUVALLA Municipality

PATHANAMTHITTA Distict

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1. Introduction – KUDUMBASHREE

Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The name Kudumbashree in Malayalam language means ‘prosperity of the family’. The name represents ‘Kudumbashree Mission’ or SPEM as well as the Kudumbashree Community Network.

Kudumbashree has a three-tier structure for its women community network, with Neighborhood Groups (NHGs) at the lowest level, Area Development Societies (ADS) at the middle level, and Community Development Societies (CDS) at the local government level.

Mission of Kudumbashree

‘To eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating organisation of poor for combining self-help with demand-led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty holistically’.

Roles and Functions of the Mission

The Mission looks after the overall implementation of the poverty eradication and women empowerment program across the State. It provides guidance and direction to the programmes as per the government policy. It also works as the platform for partnerships with government departments at the district and State levels.

The Mission’s functions include the expansion and promotion of the community network. It supports programmes in economic and social empowerment through financial and technical assistance. The mission also works towards enhancing women’s citizenship and agency through women empowerment programmes.

2. Visit to Neighbourhood Groups (NHGs)

a. Relevance and Functioning

Neighborhood Groups (NHGs) are the primary units of the Kudumbashree community organization. Ten to twenty women from a neighborhood 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 organizes.

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)

Every NHG elects its Executive Committee in special ‘election general body meeting’ in which only members can participate. Either president or secretary of an NHG has to be compulsorily a member of a poor (BPL) family. Members from APL families can assume both the roles only in case of absence of members from BPL families. Eligibility for election to the position of president and secretary is limited to two consecutive terms.

NHG – Functions

The NHGs in the community network performs all the functions of typical Self-Help Groups (SHG) such as conducting regular meetings, running a thrift and credit programme, and maintaining records and books of accounts. In addition, NHGs have development functions for which they work closely with the local governments. Participation in Gram Sabha meetings and other development related meetings is important to them. They also facilitate social audit at the Gram Sabha level.

Weekly Meetings

In the meeting which decided on the formation of a neighborhood 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.

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

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.

b. Experience and Observation

Attended meeting of the ward 7 ADS committee, meeting started at 2:30pm ward councilor ARUNDHADHI RAJESH participated there were ten members .There are five SHGs in this ADS.ADS presidents and secretaries of all the 5 SHGs(AYALKOOTAMs) also participated . Main agenda was distribution of revolving fund of ADS instruction where given about the distribution of revolving fund of ADS enquires their conducted to find out the number of AYALKOOTAM who could not get the RF(REVOLVING FUND) and also the reasons for that

CO (COMMUNITY ORGANIZER) explained the formalities to be observed for getting the RF (REVOLVING FUND). The councilor explained discrepancies in the published list of PMAY (PRIME MINISTERS AVAS YOGANA) beneficiaries those who have not submitted the applications can apply again.

c. Learning

I have understood the procedures for ADS & AYALKOOTAM meeting, I also understood the procedure for distribution of REVOLVING FUND.

d. Conclusion

I would gain such experience by more such meeting. As well as it was a new experience for me as I have never been in social field before.

3. Visit to Community Development Society (CDS)

a. Relevance and Functioning

Community Development Society (CDS) is the apex body of the three-tier Kudumbashree community organization. It functions at the local government level, in both rural and urban areas. While typically there is a CDS per local government, there can be more CDSs for urban government institutions with relatively large number of NHGs and ADSs.

Objectives

- ❖ To work towards women empowerment, local economic development, and poverty eradication through the three-tier community organization consisting of Kudumbashree Neighborhood Groups (NHGs), Area Development Societies (ADS), and Community Development Society (CDS).
- ❖ To look after the expansion of the NHG network, coordination and monitoring of NHGs and ADSs within the local government area.
- ❖ To work as a voluntary apex collective for the social, economic, cultural, and intellectual development of Kudumbashree NHGs.
- ❖ To function as a community monitoring agency in the preparation of development plans of the local governments as well as in their implementation and monitoring.
- ❖ To participate in the activities for strengthening of local self-government institutions and for good governance.
- ❖ To participate in activities relating to strengthening local level planning and for quality improvement.
- ❖ To take part and provide leadership in development planning in areas such as local economic development, poverty eradication, Women Component Plan (WCP), women empowerment, and good governance.
- ❖ To plan and implement local development activities for livelihood enhancement in general and poverty eradication and women's welfare programmes in particular as entrusted by the local self-government institutions.
- ❖ To provide leadership to NHGs in efficient conduct of thrift and credit programme.
- ❖ To link NHGs with government departments, development agencies of the government, financial institutions and other relevant agencies, help them in availing shares of

cooperative institutions, making deposits, and availing credit with the objective of improving the economic independence of the people of the area in general and the NHGs in particular.

- ❖ To encourage and support NHG members in finding self-employment opportunities and managing initiatives in self-employment.
- ❖ To provide training to member families for social and economic empowerment.
- ❖ To take up and implement programmes for local economic development. To engage in activities for ensuring the rights of mentally or physically challenged persons, marginalized sections, and children, and work towards ensuring social justice for them.

Membership

In the case of CDS, members are NHGs, and mode of membership is affiliation of the NHG with the CDS. As per the CDS byelaw (2008), every woman Neighborhood Group within the operational area of a CDS, which agrees to ‘abide by the CDS byelaws’, and ‘functions under the auspices of local governments and as per the guidelines of central and State governments and Kudumbashree Mission’ is eligible for affiliation.

The NHG seeking affiliation fills up an ‘affiliation form’ and submits it to CDS through ADS. The NHG is liable to pay an affiliation fee and annual subscription at rates fixed by the State government. NHG gets an ‘affiliation certificate’ on completing the process for affiliation. Each NHG has a unique ‘affiliation number’, which is recorded in the ‘affiliation certificate’. CDS keeps an ‘affiliation register’ with details of affiliated NGOs.

CDS – Structure

The upper limit for the number of ADSs that can be affiliated to a CDS is 30; when there are 31 or more ADSs, more CDSs are formed. The CDS general body is composed of all the members of the seven-member Executive Committees of all the ADSs within the local government area (or the operational area of the CDS if there are more CDSs).

CDS Executive Committee consists of one representative of every ADS within its area. The number of members in the Executive Committee is equal to the number of ADSs.

Executive Committees of the all the ADSs hold special meetings to elect their representative to the CDS Executive Committee. The Executive Committee of the CDS selects two office bearers – Chairperson and Vice Chairperson. An individual can hold either of these positions only for a maximum of two consecutive terms of three years each.

In addition, the member secretary is the ex-officio member of the Executive Committee. The local government nominates an appropriate official as member secretary as per the directions of the State government. Typically it is the Assistant Secretary of the Gram Panchayat who would be nominated as the CDS member secretary. In places where there is no Assistant Secretary, the Panchayat may nominate Village Extension Officer (VEO) to the post.

Other ex-officio members of the CDS Executive Committee and general body are:

- Five women ward members / councilors nominated by the local government.
- Two experience former office bearers of the CDS, selected by the current Executive Committee.

In addition to the two ex-officio members typically selected by the Executive Committee in its first meeting after election, CDS can bring in appropriate officials as invitees to the committee. Each member of the Executive Committee gets the responsibility of an ADS; this is allotted in the first meeting of the committee. Volunteers (for income generation, health and education, and infrastructure) are also selected in the first meeting.

As per the CDS bye-laws, proportionate SC/ST participation is to be ensured in the general bodies and Executive Committees of CDS and ADSs.

CDS – Functions

As the third tier of the community network, CDS has the responsibility to monitor the activities of the NHGs and ADSs affiliated to it. In addition, CDS works as a local government level entity of women and works closely with local governments in development programmes. The role of CDS has been institutionalized in the processes for plan formulation and implementation at the local governments. CDSs have capacity building and awareness building roles; they also have a definite role in women empowerment.

CDS – Funds

Kudumbashree CDS has a working fund of its own. Entry fee/ affiliation fee, annual subscription, donations, grant received from government, the three-tier local government, other organizations, individuals, and financial institutions, earnings from economic activities, and incomes from regular activities are added to the working fund.

CDS keeps its savings account in a nationalized, commercial, or cooperative bank. The account is jointly operated by the chairperson and member secretary subject to approvals and decisions by the Executive Committee.

b. Experience and Observation

Attended CDS on 03-08-17 MEMBER SECRETARY,WARD COUCILOR,CDS CHAIR PERSON,ACCOUNTANT, COMMUNITY ORGANIZER and CDS MEMBERs also present. The functions of newly selected RESOURCE ORGANIZERs were explained in the meeting the work include attending and preparing minutes of new KUDUMBASREE unites, instructions were also given to organize software/computer and mobile hardware training, to educated person between the age group 18 to 40.

c. Learning

I could observe and learn the methods for conducting a disciplined meeting.

d. Conclusion

By attending the above meetings,I could gain over all details about the function of the KUDUMBASREE system.The details that are discussed in the CDS Meeting.

4. Visit to Micro Enterprises

Micro Enterprise promotion and development is one of the significant strategies of Kudumbashree Mission to facilitate economic empowerment of the poor. The Mission developed specific strategies analyzing the requirements of enterprises. This constitutes trainings, partial financial support marketing support and hand holding support to the

enterprises. These kinds of supports are applicable for both existing micro enterprises and new ones.

The Mission gives priority on the concept of Local Economic Development (LED) – local production, catering to local consumption to increase the economic activity within the local areas for micro enterprise development. In order to facilitate this concept we ensure the involvement of the community and LSGs to analyze the market demand and the development of products and services accordingly.

i) First unit- VIJI'S HOME SWEETS

a. Experience and Observation

On 03-08-17, I visited a micro enterprise named VIJI'S HOME SWEETS in the 14 ward of Thiruvalla municipality. It was started on 2003 by taking Rs.50,000/- loan from kudumbasree . it was taken as an individual loan. Training provided to them by kudumbasree. Now they are functioning profitable.

b. Learning

As the venture is situated in their own native area of Thiruvalla municipality. There is less competition in this business there. So they can gain maximum profit from this microenterprise.

c. Conclusion

This venture totally changed the lives. It's a success story they are now ready to face any obstacles and can move forward with courage.

ii) Second unit- JOTHI NADAN PALAHARA UNIT

a. Experience and Observation

On 04-08-17, I visited a micro enterprise called JOTHI NADAN PALAHARA UNIT in the 14 ward. The ward of Thiruvalla municipality. It was started on 2004. At that time it was one of the different micro enterprise concept available and took an loan from kudumbasree for Rs. 1,50,000/- . They got the training from kudumbasree.

b. Problems and suggestions

It is not having license in municipality authorities there is no coordination between the partners cleanliness is poor.

The unit should be given training for upskill and also train them for maintaining a hygiene unit. They should be given instructions to procure licence from LSGD.

5. Visit to Joint Liability Groups (JLG)

a. Relevance and Functioning

The Kudumbasree poverty eradication mission under the Union Rural Development Ministry launched the ambitious Mahila Kisan Sashaktikaran Pariyojana (MKSP), which is a sub-programme under the National Rural Livelihood Mission (NRLM). Under the MKSP programme, JLGs have to be registered in all the panchayats just as the Neighborhood Groups (NHGs) which form the core of community-based action to eradicate poverty and prevent inter-generational transfer of poverty. The Joint Liability Group (JLG) was first introduced by Kudumbasree in 2010 as thousands of women farmers took to collective farming on leased land.

A JLG consists of around 4 to 10 members with a President and a Secretary formed by women who were members of same or different NHGs. The groups which were formed earlier were then brought under the banner of JLGs. The JLGs were registered in CDS with an affiliation number known as Unique Identification Number (UID). JLGs maintained a register on their farm activities, economics and calendar of operations. The groups in turn produced the documents as and when necessary to the organizations like ADS, CDS and Panchayat etc. UID along with a Management and Information System (MIS) solved the purpose of tracking the performance of the JLGs.

For each JLG formed and linked, NABARD encouraged the formation of JLGs by providing a promotional incentive of Rs 2000 per JLG to the facilitating agency. In the course of the intervention, CDS was made the facilitating agency which was eligible for the promotional incentive. With constant efforts of Kudumbashree, JLGs were also brought under the purview of interest subsidy scheme (5% subsidy on 7% interest agricultural loan) facilitated by the Government of Kerala. Meetings were conducted with banks for having a common set of banking procedures for Kudumbashree JLGs across the state, especially for the documents to be produced by the groups while opening the savings and loan accounts which could reduce the complexity for both the banks and the groups. JLGs were also made eligible for Kisan Credit Card (KCC) scheme. In this scheme, for Kudumbashree JLGs apart from 5% subsidy on interest, they could also retake the amount once paid back and would need to pay interest only for the amount left as loan. Each JLG member was made eligible for personal accidental insurance.

Groups could continue in the scheme for three years with one time documentation. In the course of the intervention, insurance was also provided to the JLGs through the National

Agricultural Insurance Scheme, promoted by banks and State Agricultural Insurance promoted by the agricultural department.

b. Experience and Observation

On 03/08/2017 I visited a JLG group named SEETHAL on 14 th ward of Thiruvalla Municipality. This JLG consists of 5 members. They started this JLG in 2013. That year they took loan from bank of Rs. 1,00,000 and Started PLANTAIN cultivation, in 70 cents of land. They are presently using bio-organic cultivation methods and produce pesticide free vegetables, which can be used for their house hold purposes and also for the Vegetables Fest conducted by Kudumbashree. They are mainly cultivating vegetables Elephant foot Yam, curry leaves, Red Spinach, Drum stick, Bottle Gourd, ginger, Ivy Gourd, cucumber etc. Presently they are planning to cultivate a large amount of Vegetables for the upcoming ONAM Fest. Presently they have not taken any loans for this cultivation, they took payments from their own pockets for this one, and they didn't receive any incentive benefits till yet. They are happy producing their own Poison less pesticide free Organic vegetables.

c. Learning

JLG's are doing their part well in making Greener Vegetables which would benefit their own families NHG's and the whole society would be benefited. If we have a certain amount of land available in our homes it can be beneficially used for organic farming and eat Healthy vegetables.

d. Conclusion

Agriculture unit is functionally well, it deserves to be supported.

6. Meeting one “ASRAYA” beneficiary

a. 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.

As an incentive to Local Governments to take up Asraya, Government have committed to provide 40 per cent of the project cost subject to a maximum of Rs.25 lakh as special grant to each of the local bodies. This is known as Challenge fund, and is provided via the Kudumbashree Mission. According to the guidelines for Asraya, the fund allocation has to be on a ratio of 60:40, wherein a minimum of 60 per cent of the funds need to come in from the local government by means of plan fund, convergence with schemes etc. There is no restriction on the amount the local government can contribute towards the project. But all other sources including the challenge fund cannot exceed 40 per cent of the total project cost. Also, the challenge fund cannot be used to meet the infrastructural needs of the Asraya beneficiaries, which needs to be

done in convergence with the schemes under the local government or the Plan fund. Special Asraya projects for the tribal population have also been initiated in Local Self Government Institutions where Government provides up to 40 per cent of the project cost subject to a maximum of Rs.40 lakhs.

Since Asraya has tremendous social appeal some of the enterprising local governments have managed to mobilize additional resources by way of donations from philanthropic individuals, sponsorships from institutions, and service commitments from hospitals and so on.

b. Relevance and Functioning

Name : SARASWATHY N K

On 02/08/2017, I had visited an Asraya Beneficiary named SARASWATHY M K(aged 60) in ward no. 14 of Thiruvalla Municipality. Her husband was died. Beneficiary suffers from breast cancer. Free checkup providing by municipality doctor Her survey was done in the starting phases of Asraya on 2006-2008. She was given Nutrition food kits every month for 3 peoples (Rs.200*3= Rs. 600) under andyodya anna yojana.

c. Learning

Presently 90+ peoples are getting advantage of Asraya scheme in Thiruvalla Municipality.

d. Conclusion

Asraya Project is really an eye opener to the society. I can say it is one of the most awesome social development project committed by kudumbashree. It is a viable projects for making Agathi Rahatha Keralam.

7. Conclusion

It is observed from attending the meetings that the schemes help providing by kudumbasree contribute to irradiation of poverty among the lower income groups of poor women. It has made 40 Lakhs family free from poverty and has earned dignity for a gender equality