

# REPORT ON FIELD VISIT

SUBMITTED BY

*RUBY RAJ.P*

*DISTRICT PROGRAMME MANAGER-GENDER*

*MALAPPURAM*

SUBMITTED ON: *07/08/2017*

## **INTRODUCTION**

To gain knowledge and experience regarding functioning of Kudumbasree I had visited one Neighbourhood group, Community development society (CDS), Asraya beneficiary, Joint Liability Group(JLG) and 2 micro enterprise units. All case studies are conducted by visiting field and had discussion with beneficiaries of Kudumbasree. I am including my field experience and observation of these visits here .

## **ACTIVITIES DONE**

### **1. NEIGHBOUR HOOD GROUP**

Name of the NHG: Kairali

Reg no: MPM/53/119/11 Dated on 29/05/2011

To understand functioning of Kudumbasree, visiting its grass root level tier is essential. So I prefer *Kairali* Neighbourhood group of Kottakkal area to conduct study. On August 3<sup>rd</sup> and 6<sup>th</sup> ,I visited the NHG to observe the functioning of a NHG and had discussion with members of it.

## **EXPERIENCE AND OBSERVATION**

Kairali started on 2011 may 29 with 20 women of locality. Its comes under Kottakkal CDS .As all other NHGs Kairali also have Executive Committee including One president ,one secretary and 3 volunteers elected by other members in special 'election general body meeting' .The president of Kairali is Mrs.Soumya and secretary is Mrs.Rathi Shivadas. Mrs.Pushpalatha, Mrs.Jyothilakshmi and Mrs.Sheeja are Volunteer Income generation, Health and Education, Infrastructure respectively .The weekly meeting of the NHG conducts on every Sunday at 3pm.They gather in home of members in rotation. Members says that if they were not able to conduct meeting on Sunday they arrange it on next day itself and never skip a week without conducting meeting.

The meeting of Kairali NHG starts with Prayer by members. It is presided by president. Then a member welcomes whole members to the meeting. After that a member present minutes of previous meeting then discussion and collection of thrift take place. The meeting concluded by vote of thanks by a member.

Usually all members are attending meetings regularly. Out of 20 member of the NHG 9 are working women and 11 are housewives. The membership, structure, and functions of the NHG is as per the byelaws of Kudumbashree CDS. Membership was given to woman from the neighbourhood those who had wish to be member in a NHG .A women became member of the NHG only if signs in the Membership Register of the NHG and agreeing to work with the NHG, accepting the byelaws.

Even though membership of Kairali is limited to one woman per family, other women from same family are also participate in the discussions held at the NHG. They and their children also attend the awareness classes organised by the NHG and participated in all celebration held by the NHG such as Christmas, Onam and New year programmes.

NHGs generating fund for whole purpose noted above, from, membership fee, interest on internal lending, matching grants etc.

Members of Kairali NHG is depositing 50 rupees as the pre-fixed thrift amount .They fixed the money as everyone in the group can afford it. Thrift money collected and entered in thrift book and their passbook. Members gets rupees 10000 for 10 months from the group's savings as loan as per necessity with the approval of all member's or majority's. The NHG can decide instalment amount of repayment of loan as their wish.

Kairali NHG is linked with Kottakal Service Cooperative bank, So members can take loan. Unlike instalment of loan from the group saving ,repayment amount and duration is fixed as the rule of the bank.

## **EVALUATION**

Neighbourhood Groups (NHGs) are the primary units of the Kudumbashree community organisation. Maximum number of members included in the neighbourhood .The membership, structure, and functions of the NHG is performing as per byelaw of Kudumbashree CDS. The NHGs held weekly meetings, running a thrift and credit programme, and maintaining records and books of accounts as a typical NHG dos.

The NHG can begin micro enterprise units as more than 50% of members are house wives. But they didn't took any initiative yet.

One of the criteria for electing member is ,Either president or secretary of an NHG has to be compulsorily a member of a poor (BPL) family .if members from BPL families are absent ,members from APL families can perform both the roles .The NHG having members from BPL family but they are not willing to perform as president or secretary.

## **PROBLEM IDENTIFIED**

No problem identified while visiting the NHG

## **SUGGESTION**

As 50% of the NHG are housewives the NHG can begin a micro enterprise unit to utilise the time and ability of its members wisely

## **2.COMMUNITY DEVELOPMENT SOCIETY (CDS)**

**Reg: number:105/03**

**Place: Kottakkal**

**Name of CDS Chairperson: Mrs.Shaheerabi**

**Name of Member secretary: Mr.Rasheedudheen**

**Name of accountant: Mrs.Neethu**

### **EXPERIENCE AND OBSERVATION**

I Visited CDS of Kottakkal on 03/08/2017 and meet CDS chairperson Mrs.Shaheerabi, Member secretary Mr.Rasheedudheen, Municipality Chairman Mr.Nasar, vice CDS chairperson Mrs.Usha Kumari, Accountant Mrs.Neethu and discussed with activities and functioning of the CDS. Community Development Society (CDS) is the top part of three-tier Kudumbashree. As the third tier of the community network, CDS has the duty to monitor the activities of the NHGs and ADSs affiliated to it. The function of CDS has been institutionalised in the processes for plan formulation and implementation at the local governments. Kottakkal CDS keeps its savings account in Kottakkal service cooperative bank. Its a joint account is operated by the CDS chairperson and member secretary .The 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 organisations, individuals, and financial institutions, earnings from economic activities, and incomes from regular activities are added to the working fund.

Working for women empowerment, local economic development, and poverty eradication through the three-tier community organisation consisting of Kudumbashree Neighbourhood Groups (NHGs), Area Development Societies (ADS), and Community Development Society (CDS), expansion of the NHG network, coordination and monitoring of NHGs and ADSs within the local government area, act as a community monitoring agency in the preparation of development plans of the local governments as well as in their implementation and monitoring., participating in the activities for strengthening of local self-government institutions and for good governance, planning and implementation of 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, providing leadership to NHGs in efficient conduct of thrift and credit programme, association NHGs with government departments, development agencies of the government, financial institutions and other relevant agencies, training to member families for social and economic empowerment are major activities of CDS

In the case of CDS, members are NHGs.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.

Maximum number of ADSs that can be associated to a CDS is 30. if there are 31 or more ADSs, another CDS created. The CDS general body is composed of all the members of the seven-member Executive Committees of all the ADSs .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.

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.

## **EVALUATION**

Kottakkal CDS is one of the actively working CDS. There are 32 wards in Kottakkal Municipality. Maximum number of ADSs that can be associated to a CDS is 30. Usually if there are 31 or more ADSs, another CDS created. But no additional CDS formed here.

## **SUGGESTION**

When I talked with Kottakkal Municipality Chairman,Mr.Nasar ,he told that there is one building is situated in the Kottakkal town for starting women's micro enterprise.Under supervision of Kottakkal CDS ,NHGs can starts MEs there.



### **3.MICRO ENTERPRISE**

#### **ME-1**

**Name of ME:Pure Malappuram,Misty fresh Drinking water.**

**Product :Distilled water**

**CDS:Malappuram CDS 1**

#### **EXPERIENCE AND OBSERVATION**

I visited *Pure Malappuram* water purification and distribution enterprise unit on 05/08/2017.

5 Ladies named as Suhara,Ayishabi,Areema,Shareena and Laila are running the unit.They started the ME on 14<sup>th</sup> April 2015 in own building. Purifying polluted water and distributing it to shops,offices,hospital,houses is the main activity of the unit.The activity is carried out by water purifying machines .The packing of distilled water and transportation is main task of members.They didn't got any training for running the enterprise. Except the 5 members they appointed an assistant for cleaning.Working time of the unit is morning 8'o clock to evening 5'o clock. They are sailing bottle of 20 litres water for rupees 30 directly from the manufacturing unit and selling bottle to the shops for 40 rupees including transporting charge.

The members says that cost for starting the unit is about 25 lakh.The lend 17 lakh rupees from Canara bank,5 lakh rupees from Malappuram Municipality and got 3 lakh rupees as subsidy yet. To meet maintenance charge, recently they again take 1 Lakh rupees as loan from Kudumbasree .They says that they didn't get profit from the ME so far and the money (about 30000) got from the business is not enough to repay the loan.

They didn't get ISI certification for their product. It is the challenge they faced in making profit .But their existence without having ISI certification is doubtful.

#### **EVALUATION**

To assist poor for economic empowerment of the Kudumbasree is encouraging Micro Enterprise. This constitutes trainings, economic and marketing support to the enterprises. *Pure Malappuram* is one of the ideal initiative of members from 4 different NHG .But its running is under trouble due to lack of ISI Certification for their product. Food Safety and standard authority of India demanding the certificate of the product for getting their approval to continue the ME. Without getting certificate for quality, it is difficult to market the product.

## SUGGESTION

The ME need help for getting ISI certificate to continue.



## **ME-2**

**Name of ME:Janatha Carry Bag Unit,Kottakkal**

**Product:Carry Bags, Dresses**

**Reg No:KTKL/5/2015**

**CDS:Kottakkal**

### **EXPERIENCE AND OBSERVATION**

I visited Janatha Carry Bag Unit,Kottakkal on 05/08/2017.

The ME started with 10 members and now 7 Ladies named as Jyothi,Geetha,Sumathi,Naseera,Seenath,Nadiya and Bindu from 4 different NHGs are running the unit. They started the ME on 24<sup>th</sup> February 2015 in building provided by Municipality. The working time of ME is 10.30am to 5.30pm.

The members of ME says that cost for starting the unit is about 4 lakh.The lend the amount from Bank of India,Kottakkal and got 1 lakh 40000 rupees as subsidy yet.

At beginning they started the ME as Carry bag production unit as they got 2 days training for it. Later they changed the product into to dress materials like two pieces and nighties as they were not able to market carry bags .They told that lack of perfection in making carry bags and high charge for manufacture it had forced them to change the product .Now their loan had completed and single member getting rupees 1500 as profit and it increases to rupees 4500 in festival seasons.

### **EVALUATION**

The group started their ME with great expectation .Proper training of member before starting MEs is very important in deciding success of it. As the members of *Janatha* didn't get proper training ,they were not able to continue carry bag production.

### **SUGGESTION**

If the members gets proper training and equipment for different kind of dress making, it will enhance the profit of ME.

#### **4. JOINT LIABILITY GROUP VISIT**

Name of JLG: Thaliru

UID number:AKM/15/01

CDS:Anakkayam

#### **EXPERIENCE AND OBSERVATION**

I visited Joint Liability Group at Perimbalam on 04/08/2017. The group consist of 4 ladies named Khadeeja.M.C(Master farmer) ,Maimoona,Sainaba and Kadeeja.P .In 2003 ,they joined in Neighbourhood group ,Velliyengalmukk(17/03) and in 2010 they started the JLG ,Thaliru.They says that they not consider it only for income generating purpose .All of them are interested in doing farming.

The JLG *Thaliru* is cultivating crops and vegetable such as banana,Yam,pea,tapioca,turmeric and colocasia in 1 acres of their own land. They are mainly using bio pesticide in their farming.

They are selling products at home and shops Anakkayam and getting monthly profit about 15000 rupees. Their products have high demand in their localiy.They also selling their products in Onam and New Year special markets of Kudumbasree.

The JLG got 9 lakh rupees as linkage loan from Irumbuzhi Kerala Gramin bank for their farming in 6 terms. They says that they are repaying it using their profit from farming and not getting subsidy from Kudumbasree.Once they got only 4000 rupees as subsidy. The group received incentive regularly until 2013.But now they didn't get incentive regularly.

#### **EVALUATION**

The JLG *Thaliru* is a ideal JLG with minimum number of group members.Its really motivating people to perform collective farming receiving subsidy.The programme help to develop interest of people to make vegetables for their own need and for trading and become self sufficient. The JLG got loan from bank to carry out cultivation .But they says that they are not getting subsidy from Kudumbasree now.The group deserve subsidy for farming.

#### **PROBLEM IDENTIFIED**

- The geographical structure is not friendly to adopt new tools for improving farming.
- The JCL not getting incentive regularly

## SUGGESTION

- The JLG is one of the best performing one. If they get training in new methods of farming, it will improve their confidence as well as profit from farming.
- The JLG is deserve to receive subsidy for cultivation. It will motivate them to continue farming in better way



## **5.ASRAYA BENEFICIARY**

Name: Sulaikha

Age:65yrs

Address:Thottungal (H  
Panikkarkundu  
Indianoor.P.O  
Kottakkal  
NO:22/2014

Sulaikha lives in Kottor ,a place situated in Kottakkal Municipality.Her husband Sulaiman passed away 12 yrs back and they have one son .He is married and lives at Manjery with family.Sulaikha had been living alone in a single hut .She had nobody to look after her.Her hut is situated in her undivident property.As she converted to muslim religion she is not in good terms with her relatives living near to her.Hence they refused to give land to her by registration but they allow her to live in the premise.Because of it Kudumbasree and LSGI were not able to sanction amount to her to build home there.But now a person helped her by constructing small home in her land. Sulaikha is receiving food kit,health care and clothing through Asraya programme.She had about 15 goats as her source of income.

### **EXPERIENCE AND OBSERVATION**

Sulaikha is an beneficiary of Asraya ,the a destitute rehabilitation program of Kudumbashree. The program is mainly aims the upliftment of at the poorest of an area. The objective of Asraya is rehabilitation of the impoverished people with the full support of the local self-governance structures of their area and providing the destitute families basic necessities such as food, housing, drinking water, sanitation, health care and clothing based on the their needs . 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.

### **EVALUATION**

Asraya helps poor and uneducated persons like Sulaikha to receive benefits from government in easy way. Other poverty mitigation programmes of Government and other agencies never reach this population. Follow up of the programme is very essential to archive the objective of it.

### **SUGGESTION**

Sulaikha's new home need repair work.Kudumbasree and LSGI can help her by addressing this need of her.



## CONCLUSION

By visiting field (Neighbourhood group, Community development society (CDS), Asraya beneficiary, Joint Liability Group (JLG) and 2 micro enterprise units),I got basic information regarding functioning and activities of Kudumbashree. The experience acquired from field will help me to carry out my work easily in future.