



Report
On Visit to
KUDUMBASHREE
Institutions

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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 was set up in 1997 following the recommendations of a three member Task Force appointed by the State government. Its formation was in the context of the devolution of powers to the Panchayat Raj Institutions (PRIs) in Kerala, and the Peoples’ Plan Campaign, which attempted to draw up the Ninth Plan of the local governments from below through the PRIs.

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

Kudumbashree community network was extended to cover the entire State in three phases during 2000-2002. The Kudumbashree network by 15th March 2017 had 2,77,175 NHGs affiliated to 19,854 ADSs and 1073 CDSs with a total membership of 43,06,976 women. Kudumbashree membership is open to all adult women, limited to one membership per family.

Kudumbashree Mission

Kudumbashree Mission refers to the State Poverty Eradication Mission (SPEM) of the Government of Kerala. It is a registered society under the Travancore Cochin Literary, Scientific and Charitable Societies Act 1955.

Mission Statement 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 programme across the State. It provides guidance and direction to the programmes as per the government policy. The Mission takes the lead in ensuring convergence of the community network with local self-government institutions. 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.

The Mission – Governance and Administration

Governance of the Mission is with the Governing Body chaired by the Minister for Local Self-Government, Government of Kerala. Principal Secretary, Department of Local Self-Government is the vice chairperson and the Executive Director of Kudumbashree Mission is its convenor. The Governing Body has representatives of the three layers of PRIs, different government departments, the State Planning Board, State Women's Commission, and NABARD as members.

Program Domains:

- **Local Economic Development** : Micro Finance, Micro Enterprises, Farming Initiatives, Samagra Animal Husbandry.
- **Social Development:** Asraya, BUDS, Balasabha, Tribal Special Projects, Attapadi Special Project
- **Women Empowerment:** Gender Self Learning, Snehitha, Gender Corner, Community Counselors, Rangasree, Anti Human Trafficking, Nirbhaya & Crime Mapping, Vulnerability Mapping.
- **Centrally Sponsored Program:** PMAY, DAYNRLM, NRLP, DAYNULM, DDUGKY, RAY, BSUP, IHSDP.
- **Special Focus Programs:** ABCD Program, Construction Team, Labour Bank
- **Urban Programs** : Intervention Areas, JNNURM, ISHUP

2. Visit to NEIGHBOUR HOOD GROUPS (NHG)

Name : Karuna Neighbourhood Group

Kudumbashree members are playing a vital role in different fields of Kerala. Neighbourhood Groups (NHG) is very important part of Kudumbashree.

I have managed to visit Karuna NHG which is in the 23rd ward of Cherthala Taluk on 5th August of 2017. Their meeting will start at 3pm of every Saturday. Every 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)

They have a total strength of 15 members and 14 members were present when I visited there. They started their meeting with prayer. One of the members then addresses the gathering and then they begin their discussion. Their discussion was about to start a poison less green chilly farming. Meanwhile, they already had planted the seeds and now their discussion was all about the expansion of farming and does it in more systematic way. They also discussed about the funds and sources for this purpose.

Then they began to look after the reports and collected the money. They also collected thrift amount. They receive an amount of Rs.450/- as thrift amount. One of them will collect this amount and will pay it in the bank. They also have 2 books, one is called Day book which contains the details of collection and the other one is Attendance book where the members register their attendance.

They don't have even a single Micro unit. It may be because of lack of money. They are interested in doing farming but the lack of land restricted them from JLG (Joint Liability Group) groups.

They also informed about the vegetable farming which they did earlier years. It is now no more as the flood took away all their vegetables and it led them to financial crisis. They haven't done any projects after that and now they again started a new project of cultivating green chilly plants. They are sure that this will give them a good income. I can see the hope and determination of each member for this beginning and it is the strength of their NHG.

It was really a good experience for me. I was able to understand their working and the problems which they are facing.

3.Visit to Community Development Society (CDS)

Name : Cherthala Municipality CDS (A11/94) .

I had visited Cherthala municipality CDS on 2nd August of 2017. CDS office is situated closely to the Cherthala municipality building. CDS chairperson Smt. Snehalatha V.K, Vice chairperson, Accountant and 2 CDS councilors in CDS office. They used to conduct their meetings every month, where they used to discuss the problems and the events taken place in each ward of corresponding councilors. They have 405 NHGs (Neighbour Hood Groups) which includes 9 special NHGs, 3 SC NHGs and one vayojana NHG. They have 35 ADS functioning under this CDS. NHG,s functions are controlled and maintained by ADS and ADS is governed by CDS.

JLG (Joint Liability Group) groups are formed as part of NHG 's, used to harvest crops and vegetables in the field and these products are sold on the market during festivals like vishu, Christmas, onam and other events. Their prices are very less for the commodity compared to the market price and with good quality.. Estimation proves that they even get a good profit from this.

190 Agathi Asraya are presently included in the list and foods are supplied to them from CDS office in a regular basis. Food kit of Rs.200/- is given if it is for a single person, whereas a food kit of Rs.300/- is given for a family of 2 person and food kit of Rs 400/- is given if a family has 3 or more persons. Houses and amenities are also provided in certain cases.

Moreover they used to give dress to the people who is included in the Agathi Asraya as "Onam Pudava". Meanwhile It is given by sponsorship as they don't have special funds for this. It is done by collecting money from the nearby shops of Cherthala municipality.

Even though they have more than 90 children association or club, their working is not much appreciable. It may be due to the lack of funds for the working. I am pretty sure that they can run it in a good manner if a fund is provided. It is also seen that few councilors are not much interested in the activity as they are not provided by an income. They can be active by giving them a financial support through a scheme or so.

It was really a good experience for me. I was able to understand the working and the problems of CDS members by having a chat with them. I think the systematic working of offices like CDS will be very helpful for the public.

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) UNIT -I

Name : Printograph offset Press

I had visited Printograph offset press which is working in the 11th ward of cherthala municipality on 2nd August of 2017

This project was started on 26th January 2003. Even though they had 12 members in the beginning, it has now reduced to 7 members. This unit was started by an amount of 4 lakh rupees which was given to the Kudumbashree organization by SJSRY Scheme. They got an amount of Rs.1.15 lakh as subsidy. Printing and binding are the processes which are going on a daily basis. Moreover, they also took the work of Kudumbashree units and Cherthala Taluk hospital. It is seen that the people behind the press worked a lot to build up the company to this level.

I have seen the sincerity and hard working of the seven members of Kudumbashree in the progress and development of the press. They are putting their efforts to the establishment of this project. Even though they have only 2 machines which is for printing and binding, they never disappointed their customer's and has managed to keep up a standard.

They are fully satisfied with this but now the only problem is, recently they had spent a huge amount of money for the maintenance of the machines and now they are unable to cop-up

as the profit is less. More over they are not getting a good amount of works which they used to have on the beginning. It may be due to lack of good infrastructure or the location of press is away from the town and also they face good competition from other firms. It is very important to tell that this crisis didn't made those seven women a step back a little bit to give up their project. It is true that the financial crisis has affected them and their family but it has neither disappointed them nor taken away their confidence. They are very confident that they can increase the income of their press and can run it in a good way if they get more funds for the maintenance of printing press.

ii. Unit- II

Name: Lekshmi's stitching unit.

The next micro unit which i have visited is the Lekshmi's stitching unit. It is working at the 15th ward of Cherthala municipality and iam managed to visit this place on 2nd August of 2017. This unit is working since 2012. They also have started it by taking a loan of Rs 1 lakh through Kudumbashree organization. They got an amount of Rs 25000/- as subsidy. It was started by a single person and then she began to train her colleagues of Kudumbashree unit. Presently 8 members completed the training and now this unit is working on a good basis.

I got a good response from everyone. Each one of them is working hard as a team and is getting a good profit. They are also getting good volume of works and more people are coming here to study tailoring.

It can become a huge success in future, if they get more dedicated staffs, financial aids, and more marketing support.

5. Visit to Joint Liability Groups (JLG)

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 Neighbourhood 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 organisations 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.

Name of JLG -MAHIMA

I visited a JLG group named “MAHIMA”, on 05/08/17 which is in 23 rd ward of Cherthala municipality. JLG groups can be formed by 4 to 10 members from NHG’s. 5 NHG members formed this particular JLG and is working on cultivation of poison less Bio Organic vegetables. As Municipality areas have less availability of space, they are cultivating Vegetables in their own homes separating 5 cents of land each and totally covers 25 cents of Cultivation Land. This Mahima JLG is mainly Cultivating vegetables like turmeric, Tomato Green chilly Ladies finger, Bitter gourd , Brinjal, Long beans, Beans , Snake gourd , , Red Spinach, Drum stick, Elephant foot Yam, ginger, Ivy Gourd and cucumber. These products are sold on special markets conducted by Kudumbashree like Onam fest, Vishu Fest, Christmas Fest etc. They are using bio-organic pesticides and fertilizers instead of Poisonous chemical fertilizers and pesticides. They are producing only Poison free Fresh organic Vegetables.

These groups are registered and affiliated under CDS’s of respective Municipalities. These people till now didn’t avail any incentives and gathered the capital from their own means. So it would be better if any Incentives or Bank loans with subsidy should be made avail to them for their future growth.

Thus if every groups of kudumbashree encourages Organic vegetable farming , we can develop a healthy and better next generation. Visiting their Vegetable farming and knowing better things was a new experience for me. So I too planned to do vegetable cultivation in small scale in my home. Wishing a success to them for their future plans.

6. Meeting one “ASRAYA” beneficiary

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.

Name : Gowri Kunjiyamma (Agathi Asraya)

I visited an Agathi Asraya Member Gowri Kunjiyamma on 3rd August of 2017. She is living in the 23rd ward of Cherthala taluk. She was living alone in her old 80s before even though she had a brother and his family. They never managed to look after her. She is also not married. She then became the member of Agathi Asraya when she fail to manage even the basic necessities like food and shelter. It was done through 2 steps. First step was started in 2003 and the 2nd step was on 2014. During first step which was on 2003, Gowri Kunjiyamma get included in the list. She then began to get nutrient rich kits of Rs.200/- on every month via supplyco. She is also getting Onapudava (dress) on every year which is sponsored by CDS. Moreover she get free medical treatment and the money for medicine.

Through EMS scheme, she also get a home with 2 rooms and one kitchen. Meanwhile, she informs that she is buying household things and her day to day needs with the money from pension and she is also spinning the ropes for an income.

She is happy with the help and kindness provided to her. I also feel privileged to have a talk and spent time with her.

7. Conclusion

As part of this study I got an opportunity to visit some of the major Kudumbashree projects. I really had a nice experience and It was an eye-opener. Asraya was a heartfelt experience and JLG was amazing. The people involved in Microenterprises had high level of self confidence and NHG's really are a part of Social Mobilization. Kudumbashree projects are really good ones and with proper co-ordination and adequate availability of resources and funds we can develop this into a Gigantic project which will develop a new Kerala as well as a New India.

