

A Report Based on the Visit to Kudumbashree
Organizations/Beneficiaries

Submitted By:

Jayan K R

State Programme Manager

Kudumbashree State Mission

Thiruvananthapuram

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Introduction

As part of a familiarization programme the newly joined staff of Kudumbashree had to

- A. Participate in a Neighbourhood Meeting (Kudumbashree Ayalkoottam Meeting)
- B. Visit CDS (Community Development Office) and an LSGD Member
- C. Two Micro Enterprises
- D. One JLG and
- E. One Ashraya Beneficiary.

Based on the given task a brief report is prepared.

1. Neighbourhood Group – NHG-(Ayalkoottam) Meeting

Name of the NHG: Vandana

Number: 62/06

Ward: VII

Commenced on: 2006

President: Mini Shaji

Secretary: Sheejamma Thankachan

Members: 20

Members Present for Meeting

Lizy Sebastian

Mini Shaji

Omana Joy

Ponnamma T P

Sonia Rajan

Salina Ibrahim

Sossamma Raju

Jayanthi Saji

Vilasini Gopi

Ashna Jaison

Agenda for the Meeting

Prayer: By all Members present

Welcome: Sonia Rajan

Presidential Brief: Mini Shaji – President

Presentation of Report and Accounts –Ponnamma TP

Deposit Collection: Membership fee, chit amount, Onam fund, loan repayment

Discussion: Plastic wastes should be washed and dried and shouldn't be littered. Panchayat will make arrangements for collection of plastic waste.

Vote of thanks: Soossamma Raju

National Anthem

Observation and Suggestion

Though the meeting has to be scheduled in members' houses on a random basis, meeting is held at Ms Ponnamma TP's house as she is having difficulty in movement. The meeting is held on every Sunday at 4.15PM. Total thrift is 2,07,320 and loan disbursed from the thrift amount is 2,06,520. The attendance in the meeting was poor and they have cited personal reasons for the same. It has to be improved as important messages are conveyed in the meetings. Two members are not regular and they have defaulted on the loan. They are still a part of the NHG and are encouraged to clear the dues.

2. Visit of Mundakayam Gram Panchayath President and CDS Chair Person

Mr Raju, Pnahecyath president was met and he has briefed about the organization structure of Kudumbashree at the panchayath level and for further details directed me to Ms Suprabha Rajan, Community Development Centre Chairperson. She has briefed me about the functioning and reporting structure as well as democratic nature of Kudumbashree. There are 350 Kudumbashree in Mundakayam Gram Panchayath spread across 21wards. From each ward 7 ADS members totalling to 147 ADS members elects the CDS chairperson. Panchayat too nominates 5 members to the CDS.

CDS extends affiliation as well as guidance to the NHGs.

3. Visit to Micro Enterprises

3.1. Anashwara Carry Bag Unit

Carry Bag Unit Run By: Anugraha Kudumbashree

No: 72/06

Ward-19, Paingina, Mundakayam Gram Panchayath

Members

Soosamma Mathew

Prameela Biju

Anitha Sam

Lini Scaria

Daisyamma Thomas

Mariamamma Thomas

Mariamamma Mathew

Jessymol Boby

Marykutty Shaji

Sojamma Vargheese

Commenced Operation six months back with an ME loan amounting to RS 4,00,000 at an interest of 10.5%, loan disbursed based on the project prepared and submitted by the NHG.

Mode of operation

The members initially used to get the raw material from agents at a higher rate which made the ME unviable. Then they studied the supply chain and stricken a deal directly with the company based in Coimbatore.

Production Process

They get the material in big roles which is then cut into sizes as requested by the customer and stitched by members.

Available Sizes and Colour

13X16 Inches and 17X20 Inches; white, brown and black colour

Financials

(1) Sales: 140KG X RS200 = 28000

Less:

Material Cost: 19824

Parcel Charge: 1300

Auto: 70

(2) Total Cost: 21194

(3) Profit = 6806 (28000-21194)

Challenges:

Face problem in finding buyers. Now they do not have any proper plan to identify and target potential buyers.



Pic 1: Members of Anashwara Carry Bag Unit

3.2.Kalpaka Rice Products

Kalpaka Kudumbashree

Ward No: 19/Paingina/Mundakayam Gram Panchayath

Members: 12

Ammini, Chinnamma, Kunjumol, Shyby, Jooby, Lizy, Pushpamma, Bhavani, Sigy, Jayakumari, Lincy and Geetha.

Mode of Operation

Procures rice from Public Distribution System and gets that processed in rice mill and is packed individually and sold off. They also make Unniappam.

Financials

Money Kept Away from Kudumbashree NHG for business: Rs 4000/

Sales

Rice Flour: 1 KG 35X60=2100

½ KG 28X30=840

Unniappam 5 (Packets) X 20=100

Total sales = 3040

Cost

Rice 50KGX20=1000

Auto = 250

Flouring Charges=450

Plastic cover and sheet=340

Total cost=2165

Profit from operation=875

Observation

They spent a large amount of money by outsourcing flouring. Rice procurement is not sustainable as govt might change the quantity of rice distributed through PDS. Packing has to be improved as it isn't air tight now.



Pic 2:Members of Kalpaka Rice ProductsME

4. Joint Liability Group

Kudumbashree: Karuna

Number of members 10

JG Name: Swapna

Ward: 12, Thekkemala, Peruvanthanam Gram Panchayath

JLG Members: 4

Secretary: Ms Selin

JLG formed for agricultural activities. In a 3 and a half acre land they cultivate vegetables, elephant yam, plantain etc. The total loan amount is Rs 1,00,000 taken from Union Bank, Kokkayar. Its virtually interest free loan.

5. Asraya Beneficiary

Name: Ms. Pankajakshi, Ekkulam

RPC PO, Vandanpathal, Mundakayam Gram Panchayath

Process Initiated by Darsana Ayalkoottam under secretary Ms Ambily Rajeev

- She owned only two cents of land
- Was living in a dilapidated house
- Have unwed daughter and grand daughter in the house
- Had no drinking water facility in the compound
- She is illiterate and no member of her family have access to a regular job

After becoming a beneficiary she has constructed the house with aid and is getting regular food items like cereals and pulses. Rice she accesses through public distribution system. For medicine she depends on a homeo doctor, Dr. Shaji who supplies medicines free of cost.

Observations

She is aged and doesn't have a regular job and doesn't have any skills. Her daughter can be trained in some skills of her choice and hence obtain an adequately paying job and could be able to support the family.



Pic3: Mrs. Pankajakshi Ekkulam; Asraya Beneficiary