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State Poverty Eradication Mission

VAIKOM MUNICIPALITY

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VAIKOM MUNICIPALITY: AN OVERVIEW

Vaikom, a capital town of Vaikom Taluk, is situated in the northwest of Kottayam District in the state of Kerala. The town is noted for its role in the Indian independence movement for being the venue of Vaikom Satyagraha. Vaikom Municipality in Kottayam district has 26 wards with a total population of 23,234 of which 11,304 are males while 11,930 are females as per the report released by Census India 2011. The female sex ratio is 1055 against the state average of 1084. The male child sex ratio in Vaikom is around 960, compared to the Kerala state average of 964. The literacy rate of Vaikom city is 96.84%, higher than the state average of 94.00%. In Vaikom, male literacy is around 98.30% while female literacy rate is 95.47%. Vaikom Municipality has total administration of over 6,068 houses to which it supplies basic amenities like water and sewerage.

National Urban Livelihoods Mission (NULM), a centrally sponsored scheme has been launched in Kerala as a continuation to the erstwhile Swarna Jayanti Shahari Rozgar Yojana (SJSRY) to alleviate poverty and vulnerability of the urban poor by enabling them to access gainful self employment and skilled wage employment opportunities resulting in an appreciable improvement in their livelihoods on a sustainable basis. The programme is being implemented through the urban local bodies. Kudumbashree Mission is selected as the Nodal Agency for implementation of the project in the state.

Having been appointed as the Multi Task Personnel in the NULM programme to be implemented in the Vaikom Municipality through the Kudumbashree Mission, I was asked to carry out a preliminary assessment of a few aspects of the functioning, programme implementation and beneficiary evaluation of the Community Based Organizations in the Municipality. Accordingly, through field visits and observations I have been able to write a report and is compiled into five sections. Section I evaluates an Asraya beneficiary in the Municipality. In Section II a Joint Liability Group (JLG) is discussed whereas Section III encompasses the functioning of a Neighbourhood Group (NHG). The activities of two micro enterprise units are discussed in Section IV, and Section V narrates the Community Development Society in the Vaikom Municipality.

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ASRAYA

**The Destitute Identification, Rehabilitation
and Monitoring Project**

VAIKOM MUNICIPALITY

2017

1.1 Introduction

An innovative extension of Kudumbasree Programme is the ASRAYA Project, the Destitute Identification, Rehabilitation and Monitoring Programme – initially launched by the Kerala government during 2002 – 03. The idea originated from the realization that even in a state like Kerala, the benefits of social and welfare schemes often do not reach the deserving. It is the first integrated programme for tackling the problem of the poorest of the poor who belong to the very lowest strata of the society – the really excluded.

The project envisages giving handholding support to the destitute families till they achieve a minimum standard of life. The project has to a great extent helped in overcoming the criticism that Kudumbasree groups have not helped the poorest of the poor due to the inability of the destitute to provide weekly savings.

1.2 Asraya Project in the Vaikom Municipality

The destitute families residing in the Vaikom Municipality area have been identified by the Neighbourhood Groups of women using the 9 point index developed by the State Poverty Eradication Mission. It has been learnt that after beneficiary identification, a need assessment of these families was undertaken by the Community Based Organizations (CBOs), officials and elected representatives. The present situation of the family was analysed and their multiple deprivations identified. For rehabilitation of each family, a detailed project consisting of different components like food, health, pension, education, housing, drinking water etc is prepared. Kudumbasree has been playing the role of a facilitator in the implementation of the project in the Municipality.

A separate data base was prepared and needs of immediate priority are grouped and reports with the financial assistance required for rehabilitating these families were prepared. The individual family reports are consolidated and the Asraya project of the Vaikom Municipal area is prepared.

The Asraya project was launched by the Vaikom Municipality in the year 2004 – 05, and was included in the anti – poverty sub plan of the Municipality. In the initial phase of project implementation in 2004 – 05, 34 destitute families have been identified and included in the

project by the Municipality. The main source of funding for rehabilitation is the plan funds available with the Municipality. According to the guidelines for Asraya, the fund allocation for the project has to be in the 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., and 40 per cent of the total project cost to be derived from the Kudumbasree challenge fund. In the year 2004 – 05, 15 lakhs of rupees have been earmarked by the Municipality for financing the Asraya project under the anti – poverty sub plan. In order to support the Municipality for taking up this challenging task of helping the destitute, Kudumbasree has set up a Kudumbasree challenge fund. In the year 2004 – 05, rupees 5, 60,000 has been devolved to the Vaikom Municipality as challenge fund for financing the Asraya project. The project also envisages convergence of resources/ services from various agencies and departments.

1.3 A Case Study of Asraya beneficiary in the Vaikom Municipality: Field Observation, Assessment, Problem Identification and Suggestions

As part of delving into a detailed analysis of the Asraya project in the Vaikom Municipality, an attempt has been made to hold personal interview and discussion with one of the beneficiaries of the programme. Discussions have also been made with Municipal administration, charge officers of the project and the Community Based Organisations (CBOs). The first task accomplished was to call on one of the beneficiaries of the programme in the Municipality. The beneficiary has been identified as Annakkutty, who is a resident of Maniyathiara Veedu, Thekkenada, Vaikom. Annakkutty, a 78 year old woman was the first recipient of the benefits under the Asraya scheme in 2004 – 05 in the Municipality. Annakkutty, whose husband passed away several years back, has a widowed daughter and grandson studying in Xth standard in her family. Before being brought under the Asraya scheme, the family had been struggling hard to make both the ends meet and for their meager subsistence.

The need based approach of the Asraya scheme has been successful in reviving the hopes of the poor family by improving the livelihood and living standards of the family. As a first step, the family has been provided with entitlements under the Public Distribution System so as to ensure that the family is not starving. Annakkutty's family has been incorporated under the Antyodaya scheme of the government. In addition, they have been provided with land and shelter under the aegis of the church. When the scheme was started off in the year 2004 – 05, financial

assistance had been given to the family for meeting the requirements of food, clothing and medicine by the Municipality. Financial assistance had also been provided for safe sanitation and drinking water facilities. Through the help, support and effective intervention of the Municipality, Annakkutty's widowed daughter has been able to secure the job of a sweeper in the Government Taluk Hospital, Vaikom on a daily wage basis. The social security needs of the family have been met as Annakkutty is a widow pensioner in the Municipality.

It has been learnt that due to the insufficiency of funds in the Municipality, the authorities have been forced to stop the monthly assistance given to the family on food and clothing. Instead, the family has been provided with Onam kits during the Onam festive season. However, the Municipality has decided to continue the financial support given to the family for buying medicines. The medicine bill along with the medical certificate issued by the medical officer is submitted before the Kudumbasree charge officer, who, after having done the detailed verification of the documents submitted, issues the cheque to Annakkutty for financing the medicine bills.

In short, it has been learnt that the Asraya project has been able to make great strides in improving the living standards of Annakkutty's family. The programme has been successful in achieving gradual but progressive empowerment of the destitute family. The family has been provided with entitlements under the Public Distribution System, health benefits, social security benefits, basic infrastructural facilities, and human development aspects like education and employment.

Some of the **strengths** of the project as highlighted by the beneficiary are:

- ✓ The family interviewed is satisfied with this project as it could provide them with physical assets which they never had before.
- ✓ The destitute families have been empowered socially and economically to a great extent through this project.
- ✓ The presence of a well established network of Kudumbasree group in the Municipality with very active women members have made this project a great

success. Thus, Kudumbasree has been ably playing the role of an effective facilitator throughout the roll out of the project.

However, the project suffers from a few **pitfalls and problems** in its implementation.

They are:

- The first and foremost problem confronting the Asraya scheme of the Municipality is the lack of sufficient funds for financing the various requirements of the identified destitute families such as food, housing, drinking water, sanitation facilities, health care and clothing as Asraya is designed as a need – based programme targeting the poorest of the poor.
- The total estimated project cost of meeting the entire needs of destitute families has been much higher than the available funds with the Municipality meant for financing the programme.
- Though the project envisages convergence of various schemes, it is learnt from the Municipality that this has not been effectively materialized so far.
- The project reports are prepared anticipating funds from different sources including various government agencies, MLA/ MP funds, contribution from voluntary agencies etc. However, the Plan Fund and Kudumbasree challenge fund is the only assistance available for the rehabilitation package. Thus, it has been learnt that the project is suffering from significant resource constraints.
- Another major problem confronting the project is the ineffective targeting and inclusion of those who are not eligible (based on the identification criteria) and exclusion of the ‘real’ was learnt to be observed. Some officials are of the view that the number of destitutes identified is quite high while the real number may come to only 50 – 60 % of the identified list of beneficiaries.

After having done the field observation and assessment of the Asraya scheme of the Vaikom Municipality, the following **suggestions** have been made:

- ❖ The fund requirements of financing the project need to be dealt with on a war time basis, as the success of the project depends to a great extent on the availability of adequate funds. Hence, efforts should be made to allocate more funds to the Municipality under the Plan Fund and Kudumbasree Challenge Fund by the government.
- ❖ Another suggestion is to identify philanthropic individuals and voluntary agencies as sponsors for effectively financing the programme.
- ❖ It has been suggested that the criteria for identifying the poorest of the poor need to be well refined so that the deserving real poor is to be included and those undeserving can be effectively wiped out.
- ❖ Another suggestion is to impart more skill upgradation training to the members of destitute families and help them start viable micro enterprise units.

HARITHA

The Joint Liability Group (JLG)

VAIKOM MUNICIPALITY

2017

1.1 Introduction

The Joint Liability Group (JLG) is an initiative introduced by Kudumbashree to encourage farming among neighbourhood groups of women. “Haritha” (Reg. No. 05/02/26 Haritha/ 01), the sole Joint Liability Group initiative in the Vaikom Municipality, came into existence on 15 December 2013. The JLG belongs to Ward 26 of the Municipality in Sreenarayanapuram. “Haritha” comprises six women members from 3 neighbourhood groups.

1.2 Lease Land Farming of ‘Haritha’: Field Observations, Assessment and Problem Identification

After having formed the JLG, the members of ‘Haritha’ took 4 acres of land on lease for paddy cultivation. The source of funding for the agricultural operations was the interest free linkage loan availed from the bank with the support of Kudumbashree. Soon, they started cultivating paddy on a large scale in the 4 acres of land. The rice variety they have cultivated is “Uma”. However, their knowhow about farming, especially paddy cultivation was insufficient and this prohibited them from venturing into the accurate mode of farming and agricultural practices. The JLG members have reportedly said that they were not given any sort of training or other technical support and guidance needed for undertaking the farming and the processing of the yield.

The members have also complained that they were not able to procure high yielding variety seed, better fertilizers and pesticides, and the authorities have given little support in this direction to procure them. The climatic conditions were also not favorable. All these together led to the failure in crop production although the members have worked really hard to have a better yield. The members have complained that the utter failure in crop production occurred mainly due to the flaws in undertaking agricultural operations and farming practices. Had they been provided with adequate training, technical support and guidance by the authorities, this could have been avoided, the members retorted. The entire harvest got wasted as the rice yield they reaped was black in colour.

1.3 'Haritha' in debt trap

The total failure in agricultural yield has put the JLG members into the inevitable debt trap as they have taken a loan of rupees 2.25 lakhs from the bank as working capital for agricultural operations. The members have whined that they were not given adequate financial assistance by the authorities to tackle the menace. The Kudumbashree District Mission has provided them with Rs. 25, 000 as interest subsidy and the Krishi Bhavan granted a one time assistance of Rs. 30,000, either of which was not sufficient enough to repay the bank debt. Still, 'Haritha' has an outstanding debt balance of Rs.1, 02,062 with the bank. The JLG members have whimpered that Kudumbashree is paying little heed to their concerns. Their grievances and worries are yet to be sorted out.

It has thus been learnt that the Joint Liability Group initiative of the Vaikom Municipality 'Haritha' was an example of one of the unsuccessful ventures of collective farming, the utter failure of which could be attributed to several reasons. These are as follows:

- The level of knowledge, awareness and experience of the members of the JLG in agricultural operations, especially paddy cultivation was very much insufficient. The members were not imparted adequate training, technical assistance and guidance on farming and the processing of the agricultural product. Hence, the women farmers carried out farming without proper knowledge about the methods of farming and mode of cultivation. Hence, lack of knowledge together with lack of proper training has resulted in crop failure.
- The second reason cited for crop failure was the non – availability of high yielding variety seeds, better fertilizers and pesticides.
- Another reason for crop failure was that the authorities have not paid adequate attention on the agricultural practices and mode of cultivation being carried out by the JLG members. There was hardly any authoritarian control, supervision and organization of farming by the JLG. Thus, lack of supervision and authoritarian control has led to crop failure.

- Adverse climatic conditions too paved the way for the agricultural crisis.

1.4 Suggestions

The following suggestions have been made to revive the ailing 'Haritha' and helps it to come out of the debt trap:

- ✓ It is suggested that before venturing into collective farming on a large scale by the JLG, it is to be made sure that all the members of the JLG are well aware of the agricultural operations, farming practices and mode of cultivation. If not, they are to be imparted with adequate training on farming, crop management, harvesting and post – production processing of the agricultural yield. Also, technical assistance and guidance to be given to the farmers at every stage of cultivation.
- ✓ The farmers to be provided with adequate financial assistance so as to help them come out of the debt trap. Also, special financial assistance to be given to the loss making agricultural production ventures like 'Haritha' to help the ailing women farmers to tackle the agricultural crisis.
- ✓ The interest subvention scheme of agricultural loan to be effectively made available to the JLG. Also, in case of crop failure, measures to be taken to waive off the bank loan availed by the JLG.
- ✓ It is suggested that JLG farmers to be provided with high yield variety seeds, better fertilizers and pesticides.
- ✓ All possible measures to be undertaken to promote the collective farming practice of JLGs as it can contribute significantly towards ensuring food security by increasing agricultural production on a massive scale.

SOUPARNIKA

The Neighbourhood Group (NHG)

VAIKOM MUNICIPALITY

2017

Introduction

‘Kudumbashree’ is a multi faceted, women based, participatory poverty eradication project undertaken by the Kerala State Poverty Eradication Mission, under Local Self Governments of the Government of Kerala. The Community Based Organizaion is the lifeblood of “Kudumbashree”. At the grass root level, poor women are organized through Neighbourhood groups, (NHGs) consisting of 20-40 members with 5 functional volunteers – Community Health Volunteer, Income Generation Volunteer, Infrastructure Volunteer, Secretary and President. Meetings are convened on a weekly basis in the houses of NHG members. In the meeting the various problems faced by the Group Members are discussed along with suggestions for improving the situation. Micro plans are also prepared after taking stock of the situation. The Neighborhood Groups (NHGs) are coordinated at ward level through Area Development Society (ADS) by federating 8 to 10 NHGs. To coordinate the activities at the Panchayat level there is the apex body called Community Development Society (CDS), which is heading the Area Development Societies (ADSs).

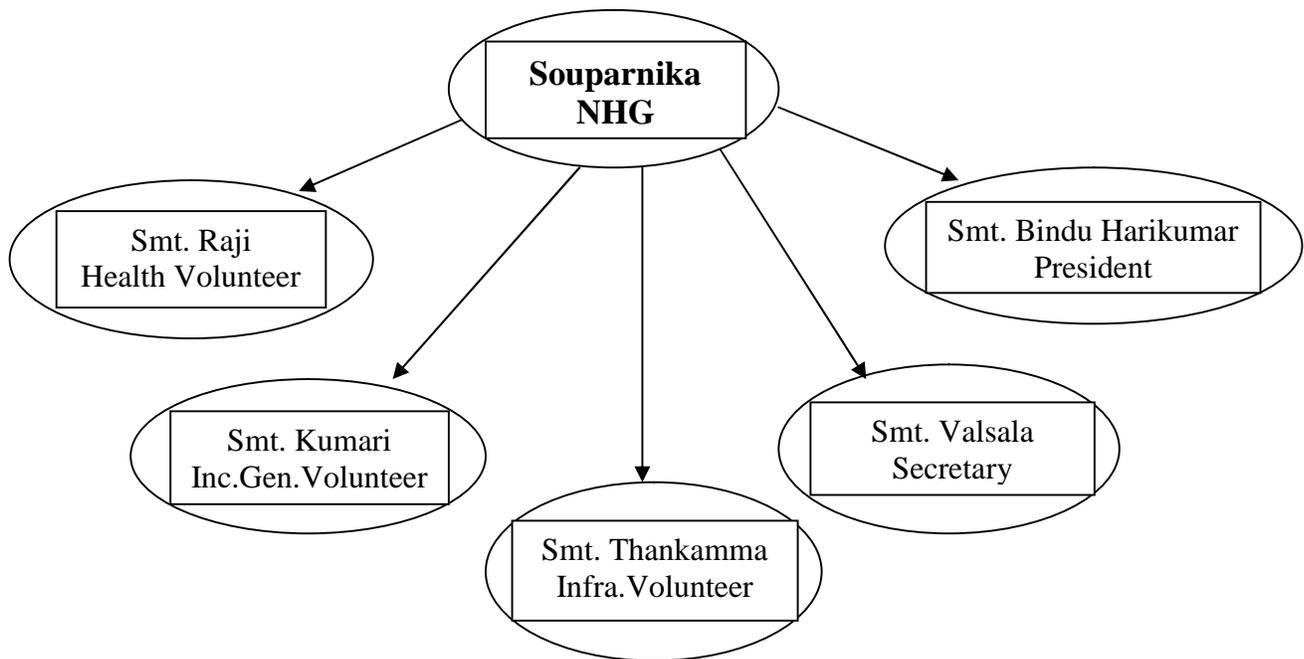
1.2 A Case Study of Souparnika NHG, Vaikom Municipality

‘Souparnika’ is one of the NHGs functioning at Kizhakkenada of Ward 7 in the Vaikom Municipality. The grass root level poor women organized through ‘Souparnika’ NHG consists of 21 women with 5 functional volunteers, viz,

- Community Health Volunteer - Smt. Raji
- Income Generation Volunteer - Smt. Kumari
- Infrastructure Volunteer - Smt. Thankamma
- Secretary - Smt. Valsala
- President - Smt. Bindu Harikumar

The organizational set up of the ‘Souparanika’ NHG is illustrated in the following figure:

Figure (i)
Organization of 'Souparnika' NHG



Smt. Raji, the Community Health Volunteer of the 'Souparnika' NHG looks after the various health related aspects of the group members including children, women and the aged. Smt. Kumari is the Income Generation Volunteer of the NHG. The collection, consolidation and maintenance of books of accounts and registers in connection with thrift mobilisation is looked after by this volunteer. Infrastructural backwardness of the group is tackled with the help of various ongoing governmental programmes under the leadership of Smt. Thankamma, the Infrastructure Volunteer of the group. Smt. Valsala is the Secretary of the 'Souparnika' NHG who records the proceedings of the meeting and necessary follow up including motivation and team building. Smt. Bindu Harikumar is the President of the NHG who presides over the weekly meetings and imparts necessary leadership guidelines to the group members.

1.2.1 Functioning of 'Souparnika' NHG

The following section narrates the details of a visit made to one of the weekly meetings of the 'Souparnika' NHG on 2 August 2017. The NHG used to meet once in a week on every Wednesday in one of the member's house. In the weekly meetings, they open up their minds. Women who were confined to their own families ventilate their feelings, discuss their problems

and make joint effort to find solutions to their grievances with the support of the functional volunteers. This generates a group feeling and supportive attitude which build confidence in these women.

Apart from this, they practice small savings through thrift which should be used to create productive assets. Rupees 20 is collected as weekly saving from each member. In the weekly meetings, all members bring their thrift, which will be collected and recycled to the system by way of sanctioning loans. The 'micro-plans' are prepared at the NHG meetings and the formulated plans would be sent to ADS for scrutiny and finalization to form the 'miniplan'. In the weekly meeting NHG members make repayment of their loan. The interest of the loan is fixed at 1 per cent.

On 2 August 2017, the NHG meeting of 'Souparnika' was started at 5 pm. All the 21 members were present. The meeting was presided over by Smt. Bindu Harikumar, the President of the NHG. The agenda of the meeting was as follows:

- ✓ Prayer
- ✓ Welcome address
- ✓ Report presentation
- ✓ Discussion
- ✓ Vote of thanks

The meeting started off with a silent prayer. Smt. Raji delivered the welcome address. Smt. Valsala, the Secretary, presented the detailed report of the NHG which is followed by a discussion on a number of issues being confronted by the members. The domestic violence issues being faced by one of the members due to her alcoholic husband was the most widely discussed matter in the meeting. It is learnt that the NHG is keeping books of accounts, records, and minutes in a systematic manner.

We have had a discussion with the NHG members. The members are well aware of the programmes being implemented under the National Urban Livelihood Mission (NULM). We have informed them about the skill enhancement training programs and self employment opportunities being provided under the NULM. Smt. Kumari proposed the vote of thanks. The meeting was concluded at 6 pm.

1.2.2 Bank Linkage Programme and Micro Enterprise Units

The members of the 'Souparnika' NHG have availed financial assistance under the Bank Linkage Programme for setting up two individual micro enterprises – Flour Mill and Coir Manufacturing Unit. Both the ventures are going successfully. The NHG members have been able to obtain Rs. 10,000 as Revolving Fund, and Rs.16, 285 was given as interest subsidy. The matching grant disbursed was Rs. 5000. The Kudumbashree District Mission has endowed them with an assistance of Rs. 4280.

1.2.3 Balasabha

A Balasabha comprising 5 children is functional under the 'Souparnika' NHG. It functions as a platform of the children to help develop their overall capabilities that combines education, entertainment and empowerment.

DHANASREE

Coir Manufacturing Micro Enterprise Unit

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WOMEN FRIENDLY AUTORICKSHAW

VAIKOM MUNICIPALITY

2017

1.1 Introduction

Kudumbashree views Micro Enterprise Development as an opportunity for providing gainful employment to the people below poverty line and thereby improving their income and living standard. Micro enterprises foster the economic status of women as an effective means to eradicate poverty. The income generating activities under individual and group initiatives to meet the livelihoods of the poor women are massively promoted.

1.1.1 Dhanasree

‘Dhanasree’ is one of the successful coir manufacturing micro enterprise units in the Vaikom Municipality. The unit is functional in the Thuruthikkara area of Ward XIV. Ten members of two Kudumbashree units have gathered together and formed the unit. The financial assistance for setting up the venture was the bank linkage loan of rupees 1 lakh obtained with the support of Kudumbashree. Having obtained the needy training from the Kudumbashree, ‘Dhanasree, the coir manufacturing unit started off. They have procured raw materials from private individuals. Once the production is over, the coir is bought back by these individuals. The members of the unit are given a daily wage of Rs. 200 for manufacturing the coir. The members of ‘Dhanasree’ have obtained a Revolving Fund of Rs. 15, 000 from the Kudumbashree. It is learnt the members are least aware of the marketing possibilities of coir.

1.1.2 Women Friendly Autorickshaw

Smt. Manju Suresh is a member of the ‘Akshaya’ neighbourhood group of Ward XV in the Vaikom Municipality. Her husband, working as an attender on a daily wage basis in the Vaikom Homeo Hospital, is a handicapped person. He is the sole breadwinner for a family comprising Manju’s father, mother and two children. The family had been struggling hard to make the two ends meet.

However, she has been able to secure a better livelihood for herself through the assistance and support given to her by Kudumbashree. She found a means of livelihood when she took an autorickshaw in the year 2014. Through the support of Kudumbashree, she obtained a linkage loan of Rs. 1.95 lakhs from the bank at 7 per cent rate of interest. Kudumbashree had rendered all sorts of assistance for obtaining the license. Also, she had been imparted with adequate

training for riding the autorickshaw which was completely free of cost. Having obtained the training, she started working as an autorickshaw driver, and thus earns reasonable income for the family's sustenance. She said that on an average she earns Rs.300 to Rs.350 daily. However, she has to incur reasonable cost on petrol as she has to pay Rs. 400 on petrol once in every two days. She said that she has been provided with an interest subsidy of Rs.47, 000. However, she has still an outstanding due of Rs. 48,000 with the bank. And she is hopeful that she will be able to repay the debt on time. Now she is a proud homemaker that she has been able to contribute to the domestic income of the family.

COMMUNITY DEVELOPMENT SOCIETY

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Talk with a Municipal Councilor

VAIKOM MUNICIPALITY

2017

1.1 Introduction

Community Development Society (CDS), a registered body under the Charitable Societies Act is formed by federating various Area Development Societies (ADSs) at the Panchayat/Municipal/ Corporation level. As in the case of ADS, the CDS has also a general body and a governing body. General Body consists of all the Chairpersons and Governing Body members of ADS along with Resource Persons and Officers of the Local Body who are involved in implementing various Poverty Alleviation and Women Empowerment Programmes. The Governing Body consists of President, Member Secretary and five selected Committee Members.

1.2 Community Development Society (CDS) in the Vaikom Municipality: An Overview

The Community Development Society (CDS) in the Vaikom Municipality comprises representatives from the 26 Area Development Societies (ADSs). The Chairperson of the CDS is Smt. Valsala. The following are the ex – officio members of the CDS:

- Smt. Bindu, who is in charge of Social Justice, Asraya and Balasabha
- Smt. Sarada, who is taking care of the Centrally Sponsored Schemes
- Smt. Lathika, who is dealing with Micro Finance and Micro Enterprises.

The CDS comprises 214 Neighbourhood Groups and 26 ADSs. As far as the micro enterprise ventures of the CDS are concerned, 6 women from various NHGs are riding autorickshaws. One Joint Liability Group (JLG) named ‘Haritha’ is also functional under the CDS. Sticking units, Flour mill, coir manufacturing units, papadam making units, Curry powder units etc. are some of the prominent micro enterprise units with the CDS. The Goat Village programme was another important project under the CDS. The total number of destitute families identified in the Vaikom Municipality in two phases includes 117 families. There are 42 Balasabhas operational under the CDS, of which 26 Balasabhas are worth mentioning as they are functioning in a very good manner. Also, there is a ‘gender corner’ functioning in the CDS under the Chairmanship of Sri. Anil Biswas. The Vice Chairperson of the ‘gender corner’ is Smt. Maniyamma. The CDS meeting is held once in every month, either on the first or the last week

of the month. The interest subsidy given to the micro enterprise units is being availed from the Kudumbashree District Mission.

1.3 Functioning of the CDS, Vaikom Municipality

The CDS monitors the thrift and credit activities of NHGs at the municipal level. The executive meeting of CDS evaluates and appraises the various activities of Kudumbashree and takes necessary measures to improve the operations. It identifies uncultivated land and facilitates the lease farming under *Harithasree* programme. It ensures the annual auditing of all the NHGs and ADSs in the Vaikom Municipality. It initiates activities in identifying entrepreneurs for starting micro enterprises and assists in developing their project ideas. It explores the possibilities for making facilities under schemes of various government, semi government and non-government agencies available to NHGs. It takes lead in organizing *Balasabhas*. It coordinates the activities of ADS.

1.3 Talk with a Municipal Councilor

The Municipal Councilor with whom I have had a talk was Smt. Maniyamma, who represents Ward XI in the Vaikom Municipality. She belongs to the Perumballiyam area in the Municipality. The total number of population in the Ward is 789. She said that there are 10 NHGs operational in Ward XI. The ADS meeting is held once in every month. When asked about the impact of Kudumbashree on the livelihood of women, she said that the impact is not that significant as many poor women still rely on the money lenders for their credit needs. In her opinion, the beneficiary identification has many flaws associated with it, and in most cases the deserving women is kept outside the realm. Hence, according to her, strict corrective measures and monitoring to be done so that the Kudumbashree Mission can be more effective at the implementation stage.