

FIELD VISIT REPORT

NIMISHA K

DDU- GKY DPM

KUDUMBASHREE DISTRICT MISSION,

KANNUR

FIELD VISIT REPORT

Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission of the Government of Kerala. Kudumbashree has a three tier structure for its women community network with Neighborhood Groups (NHG) as primary level units, Area Development Societies (ADS) at the ward level, and Community Development Societies (CDS) at the local government level.

1. NEIGHBOURHOOD GROUPS



ANUGRAHA NHG

The grassroots of kudumbashree are NHGs. I have visited a NHG named Anugraha Ayalkootam in the 15th ward of ambalappara grama panchayat. This was formed on 17-02-2008.

- Name: Anugraha Ayalkoottam
- Address: Pilathara, Chunangad post, Palakkad
- Total members: 20
- Members list: Princy, Chandrika, Sumalatha, Jyothi, Bindhu, Mini, Geetha, Praseetha, Hajira, Mukulsu, Beepathu, Shamshath Beegum, Haseena, Vijayakumari, Sundhari, Sunitha, Sarojini, Mini.
- Secretary: Sumalatha
- President: Geetha

- Infrastructural volunteer: Bindhu
- Income generation volunteer: Jyothi
- Health& educational volunteer: Princy
- Weekly meeting: Sunday, 5 to 6pm
- Thrift amount: 50 rupees

The thrift amount collected from members will be deposited monthly in the joint account of both president and secretary in the Kerala Grameen Bank. Anugraha has a JLG named 'ARCHANA' cultivating banana and vegetables. There are no MEs under this NHG. Various books maintained by the NHG are minute book, membership register, finance register, loan register, pass book etc. The only problem that I have noticed is that all the members are not participating in the weekly meeting. The members are very polite and interested to provide detailed information regarding their NHG and moreover it is functioning properly and while talking I came to know that they are highly interested to begin a ME unit and seeking funds to start it.

2. COMMUNITY DEVELOPMENT SOCIETIES



CDS AMBALAPPARA

Community development society (CDS) is the apex body of the three tier kudumbashree community organization. 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 ADS. The executive committee selects two office bears and chairperson and vice-chairperson.

I visited Ambalappara Gramapanchayat Kudumbashree CDS in palakkad District. In ampapappara panchayat, kudumbashree started functioning on 1998 and CDS was formed on 2002. Present CDS Chaiperson is Mrs santhakumari and Vice-chairperson is M.Bindhu. ADS are functioning in each 20 wards of the panchayat. Each ADS took active part in the smooth functioning of NHGs. At present, there exist 360 registered NHGs. In which 300 NHGs are only functioning now. The main reason behind this is members shifting to other places after marriage and getting jobs. There are 20 micro enterprises under this CDS. Most MEs are doing tailoring. There are 42 registered Joint Liability Groups (JLG) in the Ambalappara CDS. But only 25 are live now. The main reason is the loan availed through JLG is using for personal purposes instead of collective farming. Ambalappara CDS gives skill training to family members through DDU-GKY programme. It is necessary to counsel women to come forward and ensure their participation in all sectors of society and bring out their individual capabilities and skill and contribute the same.

3. JOINT LIABILITY GROUP



JLG CHUNANGAD

Joint liability Groups (JLGs) of women farmers formed under the collective farming initiative to help women cultivators' access agricultural credit from the banking system. These JLGs are structured along NABARD guidelines and open bank accounts in the name of JLG. JLGs are brought under the purview of interest subsidy scheme of kudumbashree. They become eligible

for ISS when they avail agricultural loan from banks. 5% subsidy on 7% interest agricultural loan is provided by state government of Kerala through Kudumbashree.

I have visited a JLG unit in the 15th ward (Anugraha NHG) of Ambalappara Grama Panchayat in Palakkad district named Archana. It consists of 5 members: Jyothi, Sumalatha, Geetha, Sunitha, and Praseetha. Sumalatha is the president and Jyothi is the secretary of the JLG.

- JLG name: Archana
- JLG affiliation no: Amb/15/4/2017
- Grama Panchayat: Ambalappara
- Ward no: 15
- NHG: Anugraha

The initial capital raised by themselves from taking a loan of Rs 2000 each from Kudumbashree. The unit took a loan of Rs 1 lakh at 4% interest rate from Union Bank, Ottappalam. The land is occupied from another person by lease. The unit engaged in the cultivation of vegetables, banana, and chendumalli. Krishibhavan is providing seeds, plants, and fertilizers. About 150 bananas were cultivated but during the summer season, due to water scarcity, some of them were damaged. They participated in various training programmes of Kudumbashree.

Issues identified

- They have not yet availed any incentive or subsidy from Kudumbashree.
- Block co-coordinator so far visited the site.
- Non-availability of proper funds and fertile seeds.
- Non-availability of fertilizers under subsidized rate.

Suggestions

- Free distribution of seeds and plants through Krishibhavan
- Ensure proper training
- Responsible authorities have to visit the site and provide proper guidelines.

4. ASHRAYA



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.

I went to the house of one ashraya beneficiary named sarojini residing at kothamangalampadi (Ho) , ward 13, pookottukavu panchayat, palakkad district and in conversation with her, I came to know that she is aged 50 years having a son aged 25 years and both of them were residing with her age old mother parangodi. Sarojini's husband has left her during early stage of her pregnancy and moreover she is a TB patient and his son sudheesh became incapable of doing any hard work or to go for a koolie work for earning by because of one accident that he had met with.

And her old aged mother is suffering old age diseases and completely bed ridden. So family became completely helpless and in need of any hands. From 2005 onwards, they are receiving

ashraya benefits and its assistance. And they have been getting grams and groceries in every month in accordance with the number of members in family. They have got assistance from panchayat for repairing their house. Medicines and other medical services are availing to them through CHCs. Now they are depending on the mother's pension, Asraya project and some least amount earned by her son.

In conversation with the family, I would like to report the same that those people are really satisfied with the services and assistance that has provided by the mission under its various programmes. And also they conveyed their utmost gratitude to the governing bodies for other assistances provided by them.

5. MICRO ENTERPRISES

Micro enterprise promotion and development is one of the significant strategies of kudumbashree mission to facilitate economic empowerment of the poor. I visited two micro enterprises namely Surya Garments and Bismi Tailoring.

SURYA GARMENTS



SURYA GARMENTS

Surya garments was formed on 2005 with 6 members from two NHGs. 4 members Sundhari, Sudha, Kalyani and Sindhu from Dhanalakshmi NHG and 2 members Vasantha and Rathi from Sreelakshmi NHG. The unit is located in the 2nd ward of Ambalappara grama panchayat in Palakkad district. The unit concentrates on making 'brassieres'. They market their product

through both wholesalers and retailers. Sales concentrated to Malappuram, Thrissur, and Palakkad districts. The raw materials are purchased from Coimbatore. They acquired necessary training before starting the unit. The unit took 4 lakh rupees loan from Canara bank at 4% interest for its smooth functioning. The unit got 50000 rupees as subsidy and 21000 Rs as revolving fund. Productions as well as packing are carried out by themselves. Now the unit is running efficiently and profitable. Their demand in the market increased. Now they don't need to go for purchasing raw materials. Suppliers frequently came and collect orders.

BISMI TAILORING



BISMI TAILORING

Bismi tailoring is located in the 15th ward of Ambalappara grama panchayat in Palakkad district. It started functioning on april 2017. The unit run by four members Suhara, Faseela, Subina and Suhara of Bismi NHG. The main activity carried out by them is tailoring. They also sells some garments like nighties, tops etc... And sales are concentrated to their local areas. The initial capital raised by taking loan of Rupees 4 lakh from KSBC DC Micro credit loan project at 4% interest.

Issues found

- They have not yet acquired any training from kudumbashree.
- The amount earned through this is using wholly for the repayment of loan. So there is no outcome and profit.