

FIELD VISIT REPORT

Submitted by

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Alappuzha

Field Visit Report

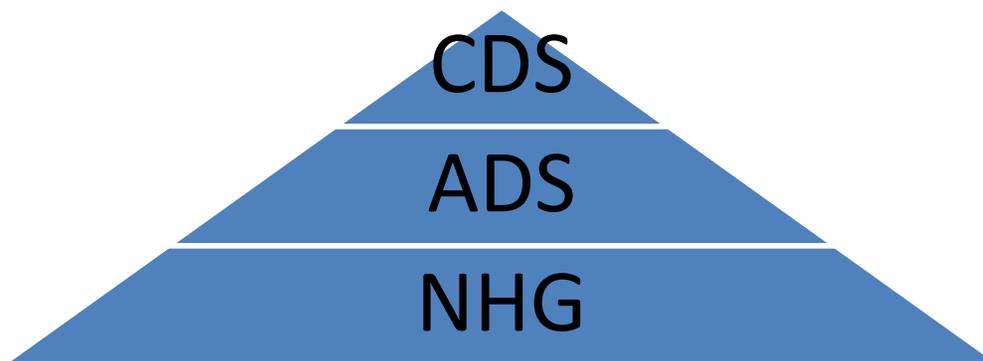
1. Name : V.N. Lakshmi
2. Designation : District Programme Manager- ME
3. District : Alappuzha
4. Objective of the Engagement: Better understanding of Kudumbasree
5. Engagement Plan :
 - Visit one N.H.G
 - Visit one C.D.S
 - Visit two Micro Enterprise Unit
 - Visit one J.L.G
 - Visit one Aasraya Beneficiary
6. Understanding of Institutions
 - 6.1. Institution Functioning
 - 6.2. Reflection and Learning

6.1 Institution Functioning

KUDUMBASREE

Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. 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. The mission was officially inaugurated by the then Prime Minister Atal Bihari Vajpayee in 1998. 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. In 2011, the Ministry of Rural Development (MoRD), Government of India recognised Kudumbashree as the State Rural Livelihoods Mission (SRLM) under the National Rural Livelihoods Mission (NRLM). 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 is essentially a community network that covers the entire State of Kerala. It consist of a three tier structure with Neighbourhood Groups (NHGs) as primary level units, Area Development Societies (ADS) at the ward level, and Community Development Societies (CDS) at the local government level. It is arguably one of the largest women's networks in the world. While the community network is formed around the central themes of poverty eradication and women empowerment, its main features include democratic leadership, and support structures formed from the 'Kudumbashree family'.



Neighborhood Groups(N.H.G)

Kudumbashree, a community organization of Neighborhood Groups (NHGs) of women in Kerala, has been recognized as an effective strategy for the empowerment of women in rural as well as urban areas: bringing women together from all spheres of life to fight for their rights or for empowerment. The overall empowerment of women is closely linked to economic empowerment. Women through these NHGs work on a range of issues such as health, nutrition, agriculture, etc. besides income generation activities and seeking micro credit. All the poor families are to be members of the NHG formed in that neighbourhood; the economic state of families – whether they are poor or not – is decided based on the standards that the government fixes from time to time. While membership is open to women of all families, the benefits under government programmes or programmes of other agencies including financial assistance meant for poor families and families belonging to Scheduled Castes (SC) and Scheduled Tribes (ST) are limited to women from families belonging to these categories. Women whose families have come out of Below-Poverty-Line (BPL) status after taking membership can continue with the membership. Special NHGs can be formed for the people with impaired speech and hearing, visually challenged persons, physically or mentally challenged persons, people who have been tested HIV positive (or AIDS affected), and destitute families. These NHGs are to be formed with the permission of the government and once formed, will enjoy the same status as any NHG.

Special NHGs can be formed for Scheduled Tribe (ST) communities. If necessary, special ADS covering such special NHGs can also be formed with the permission of the State Mission. Special NHGs can also be formed for mothers of mentally-challenged children or those living with people with special needs. Women Self-Help Groups formed under central and State government schemes such as Swarnajayanti Gram Swarozgar Yojana (SGSY) are accorded the same status as that of NHGs under the Kudumbashree community network and affiliated to the CDS subject to the following conditions. Membership is given to any woman from the neighbourhood desiring membership in a NHG subject to agreeing to work with the NHG, accepting the byelaws. Once a woman gets membership, she signs in the Membership Register of the NHG.

Area Development Society (A.D.S)

Area Development Society (ADS) is the middle tier of the Kudumbashree community organisation. ADS is formed at the ward level of the local governments. There is a one-to-one correspondence between the wards and ADSs except for the tribal ADSs which are formed with special permission of the government. Tribal ADSs can take into account the nature of tribal habitats and villages, and therefore the ADS need not necessarily be at the ward level. In a Gram Panchayat, the ward member is the patron of the ADS. Similarly in Municipalities and Municipal Corporations, Ward Councilors are patrons of the ADSs. In places where ward development committees exist, ADS works as its sub-committee. ADS is not a registered legal entity. All the NHGs within the operational boundary of an ADS that are affiliated to the CDS automatically become members of ADS as well. A NHG can have membership in only one ADS; in rare cases where an NHG has members from more than a ward, the NHG decides on which ADS to take membership in.

ADS is formed if there are at least two Neighbourhood Groups (NHGs) in a ward of a local government. In case a ward has only one NHG, till the time another NHG comes up there, it is affiliated to the ADS in the adjacent ward. ADS general body meets at least quarterly and the Executive Committee meets monthly. The functions of A.D.S includes monitoring of N.H.Gs, encourages NHGs in setting up and running micro enterprises, act as the link between NHGs and CDS and take up development programmes as directed by the government from time to time. ADS has its own fund. ADS is entitled to 25% of the annual subscription charges that the CDS gets from the NHGs.

ADS has a seven-member Executive Committee elected from its general body. There are three office bearers, elected from among the members of the Executive Committee includes ADS chairperson, ADS vice chairperson, ADS secretary. An individual cannot hold any of the above three positions for more than two consecutive terms. In addition to the seven members of the Executive Committee, the four ex-officio members (ICDS/Anganwadi worker, Saksharata Prerak, Two experienced members co-opted to the Executive Committee from among the former office bearers as per the decision of the current Executive Committee, Junior Public Health Nurse working in ward) are part of the ADS general body and Executive Committee.

Community Development Society (CDS)

Community Development Society (CDS) is the apex body of the three-tier Kudumbashree community organisation. It functions at the local government level, in both rural and urban areas. While typically there is a CDS per local government, there can be more CDSs for urban government institutions with relatively large number of NHGs and ADSs. This is a federation of all the Area Development Societies (ADSs) in the respective local body and is a registered nongovernment organization. As it is formed at LSG level, there is only one CDS for each of the grama panchayats and urban local bodies with the exception of Cochin corporation, which is having two CDSs. CDS works for the removal of risk factors, which are the basic causes, as well as effect of poverty. CDSs at the local body levels facilitate autonomy and linkage with local selfgovernments. It monitors the programmes undertaken by the ADSs on monthly basis and takes steps to improve the implementation of the programmes. The general body meeting of the CDS will be convened once in every three months to evaluate all activities done in Panchayat / Municipality level under Kudumbashree. The CDS has a general body and a governing body to carry out its functions. The general body of the CDS consists of all the members of the Governing body of ADSs in the respective local body along with representatives of resource persons and officers of the local government who are involved in implementing various poverty alleviation and women empowerment programmes. The Chairperson, Vice Chairperson and seven other members elected from the General body of Community Development Society and the member secretary constitute its Governing Body. The secretary of the CDS will be a government official nominated by the local self-government while the chairperson is elected from among the representatives of ADSs. At the rural level, the president of the Village Panchayat is the patron of the CDS. The Standing committee chairperson (welfare), all women members of the panchayats, secretary of the grama panchyat and block panchayat member of the respective division are ex official members of the CDS. The welfare Standing Committee directly monitors the functioning of the CDS. In the urban set up a monitoring and Advisory Committee headed by the Mayor/ the Municipal Chairperson, is constituted. The municipal Secretary is the Convener of the committee and the project officer of UPA is the Joint Convener. The functions of C.D.S includes

- Conduct general body meetings once in three months and governing body meetings once in every month.
- Monitor credit and thrift
- Report on NHGs to the officer in charge
- Project consolidation on PEP
- Organize trainings and seminars
- Provide guidelines to the panchayat for poverty eradication programme (PEP) through NHGs
- Monitor Kudumbashree activities of the panchayat
- Explore government schemes

6.2 Reflection and Learning

6.2.1 Visit to Haritha Kudumbasree : I have visited a NHG named Haritha Kudumbasree at Chettikulangara. The visit was done on 6th August 2017 at 3.00 pm at Karuvallil House. The group consists of 18 members. After the prayer, the NHG president Krishnalekha and secretary Ambili Sivadasan carried out the normal proceedings. They collected thrift as 20rs from every member. Then they carried out the discussion regarding weekly market, Balasabha and Onam fair. The visit was a new experience, which help me to understand the working of NHG.

Observation:

Name of the NHG: Haritha Kudumbashree

Meeting Conducted at: Karuvallil House

Ward/ panchayat: 18 th ward, Chettikulangara Panchayat

No of Members: 18

President: Krishnalekha

Secretary: Ambili Sivadasan

All the participants are actively participated in the meeting and discussion. They decided to take initiatives in Balasabha.

Learning : During the discussion with the members it can understood that NHG having an important role in empowering the members. Most of the members are collectively involved in farming. This is the main income source of these families. They also depend on NHG for micro credit. This helps them in meeting their urgent financial needs.

Suggestions : Majority of the members are interested in farming and they interested in getting expert advice. The NHG can arrange expert class regarding farming.

6.2.2 Visit to CDS

I have visited Chettikulangara CDS. The visit was done on 3rd August. There I meet CDS chair person Indira Das, Ambili Sunil Kumar(Education Health Standing Committee Chair Person) and Sherly (Accountant). They explained me the working and various activities of the CDS. The CDS started functioning in the year 2002. Under this CDS there are 347 NHGs registered, and 330 NHGs are working and 17 NHGs are inactive. This is mainly because o f the conflicts and financial problems. One Special NHG is working under the CDS. Eleven members are included in the special NHG. They identified another 21 special NHGs. Physically and mentally challenging persons,

transgender etc are included in the special NHG. There are 21 ADS is under the Chettikulangara CDS. There are more than 300 Micro Enterprise Units are successfully working. This ME units mainly include apparel units, IT units, farming units and catering unit.

Learning :

CDS Name: Chettikulangara CDS

Panchayat : Chettikulangara Panchayat

No of NHG : 347

No.of ADS: 21

No of ME Units: 310

Problems:

There observed the problem with santhanam voluntiers, their medical report is not accepted by PHC doctor.

Suggestions: The most of the NHGs under the CDS is involved in farming activities so the CDS must take necessary actions such as informing the Jeeva team about the same. Their weekly market is not functioning. Take immediate steps to start weekly market.

6.2.3 Visit to ME Units:

ME Unit: The definition of Kudumbashree micro enterprises are those having an investment ranging from Rs. 5,000 to Rs. 2.5 lakh, owned, run and managed by the entrepreneurs themselves. It could be individual or group (5-10 members) enterprises having an annual return of Rs. 1 lakh to Rs. 5 lakh. A potential to generate a minimum of Rs. 1,500 per member a month. There are several micro enterprise support schemes are there for promoting and setting up of the micro enterprises by women. The scheme supports both the individual and group enterprises. The group enterprises may have 5 - 10 members. There are several financial support schemes in the form of funds available to strengthen the micro enterprises. Subsidy interest benefit can be available for these groups. The revolving fund is provided to the enterprises for the working capital needs, the technology fund is for the upgrading technology used, the innovation fund is for promoting and supporting the innovative efforts of the entrepreneurs, second dose assistance is for enhancing the capital base of the enterprise, crisis management fund is a loan assistance for overcoming a short term crisis. Kudumbashree provide financial support and training to the members and also give training in order to select the right enterprise for them. Kudumbashree promote entrepreneurship among women and youth with all the handholding support for six months and all kind of training from time to time. General Orientation training(GOT) is given to all the potential entrepreneurs and Entrepreneurship Development Programme (EDP) is provided to the entrepreneurs who have completed the GOT.

1) Sreedevi Curry powder Unit Visit: I have visited the unit near Udaya Studio at Pathirappally. The Curry powder unit is established in the year 2011 at Mararikkulam South Grama Panchayath. There are 10 members from the Maveli Kudumbashree Unit started the enterprise. They got GOT and EDP skill training from the District Kudumbashree Mission. The capital investment is rupees 4,50,000 and working in a rented building having rupees 2000/- month. They started the Unit with rupees 3,25,000 as a bank loan. They got subsidy and revolving fund assistance from the District Kudumbashree Mission. The unit have its own 2 pulverizer, a electronic sealing machine, a hand seal and a weighing machine. The four members are working as a shift basis. Curry powder such as chilly, coriander ,turmeric, sambar and masala powder and rice and wheat flour are producing here. They having the sales of one lakh per month. They have the dream of own curry powder factory. They all work hard to accomplish their dream.

Observation: It is observed that the curry powder unit is working successfully. All the members are working systematically and there is no conflict among the members. The prize of certain product is written by hand and food license no. is not mentioned in the packet.

Learning: This ME unit got rupees 10,0000 as subsidy assistance and rupees 25000 as revolving fund from District Kudumbashree Mission. They participated in the various fairs organized by Kudumbashree Mission and their product having demand in the market.

Problems: The pulverizer need frequent repairing. The pulverizer having 2 HP power. So it take more time to fulfilling the order.

Suggestions: They must upgrade their machinery. Through this they can improve their production and earning. For this they can get Technology Up gradation Fund assistance from District Kudumbashree Mission. The name board of the Unit is damaged so they have to replace a new board. The product pack need standardization.

2) Sthreeshakthi Tailoring Unit : The visit was done on the 1st August 2017. The Unit was established in August 2016. The Unit is situated in the Kanjikuzhi Grama Panchayat Building. There are 9 members in this group. They got 15 stitching machines with the help of Kanjikuzhi Panchayat Fund Initially they got small local orders. Now they got an offer from Nedumbanam Apparel unit. They got the stitching order of 2000 overcoat for Anganwadi teachers. Now they decided to take orders from kudumbashree units. They are interested in Skill Training. They planned to purchase cutting machine, batten hole stitching machine etc. For purchasing machinery they expect Technology Fund from Kudumbashree Mission.

Observation: There are 12 members are working there working for fulfilling the order. All the members are interested in the training and learning embroidery work. The name board of the Unit is not present there.

Learning: The ME unit is the new initiative. They didn't get any assistance from the Kudumbashree Mission. It is because of they didn't get any skill training. After the training the Kudumbashree Mission can provide immediate assistance to the unit.

Problems: The members didn't get any training in embroidery work. So they need external assistance for this. It reduce their earning from the unit.

Suggestion: Enough space is available in the same building so the Skill Training can be immediately done there. The name Board must be present in front of the Unit.

6.2.4 Visit to JLG:

JLG name: Navajyothi JLG

No of members: 5

Area: 1Acre

Navajyothi JLG is functioning in the 11 th ward of Chettikulangara Grama Panchayat. Five members are engaged in the activities. Shobhana Vikraman is leading the activities in the one acre farm. They are also engaged in poultry farming.

Engaged in : Farming includes paddy, turmeric, ginger etc and poultry farming

Problems: There is difficulty in marketing the products and need MEC consultation regarding Expanding the JLG.

Suggestions: They didn't get any financial assistance from Kudumbashree mission. So they can avail assistance from mission. The CDS is willing to help them in collecting and marketing the products. They can avail their help.

6.2.5 Visit to 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 of the Asraya beneficiary : Radhamma

Age: 60

Name of Panchayat: Chettikulangara Panchayat

Ward no: 13

I have visited a Asraya beneficiary in the Chettikulangara CDS. Her name is Radhamma. She is living in her incomplete home. Radhamma is 60 yrs old. She got benefits under the 2 nd phase of the Asraya scheme. So she got nutritional food kit in monthly basis. There is no other member with Radhamma.

Problems: She is not getting any medical assistance.

Suggestions: Santhanam volunteers' help can be given to the Asraya persons. So periodic medical monitoring can be done.

