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KUDUMBASHREE MISSION, FIELD REPORT

INTRODUCTION

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. Kudumbashree differs from conventional programmes in that it perceives poverty not just as the deprivation of money, but also as the deprivation of basic rights. The poor need to find a collective voice to help claim these rights. Kudumbashree was conceived as a joint programme of the Government of Kerala and Nabard implemented through Community Development Societies (CDSs) of Poor Women, serving as the community wing of Local Governments. The grassroots of Kudumbashree are Neighbourhood Groups (NHG in short) that send representatives to the ward level Area Development Societies (ADS). The ADS sends its representatives to the Community Development Society (CDS), which completes the unique three-tier structure of Kudumbashree. Today, there are 2.77 lakhs NHGs, over 19,854 ADSs and 1073 CDSs in Kudumbashree.

MISSION

The mission of Kudumbashree is “to eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating organization of the poor for combining self-help with demand-led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty, holistically”.

ORGANISATION STRECTURE

Organisation strecture of Kudumbasree are follows

- Kudumbashree Ayalkoottam (NHG)
- Kudumbashree Ward Samithy (ADS)
- Kudumbashree Panchayat Samithy (CDS)

The paradigm shift in the approach is that any woman who is residing in the Grama Panchayat can become a member of the Kudumbashree Ayalkoottam irrespective of whether she is in a below poverty line (BPL) family. Since this aspect gives an opening for the above poverty line (APL) families to enter into the community structures envisaged by Kudumbashree, it is further ensured that majority of the office bearers should belong to BPL families. These structures give added importance to women empowerment both social and economic.

KUDUMBASREE AT A GLANCE

In contrast with the previous poverty eradication programmes there are no specific financial and physical targets set for Kudumbashree. Kudumbashree practices a process approach and not a project approach. Milestones of the Mission, at a glance, are as follows

- The largest women movement in Asia with a membership of 41 lakhs representing equal number of families.
- 41 lakh poor families brought under the community-based organisations (CBO)s consisting of 2.59 lakh Neighbourhood Groups (NHG), 19,773 Area Development Societies (ADSs) and 1,072 Community Development Societies (CDSs)- rural & urban.
- Mobilised a sum of Rs. 2073 crores as thrift and disbursed loans amounting to Rs.8539.55 crores to the members of Neighbourhood Groups.
- 1,50,755 NHGs graded under Linkage Banking Programme, out of which 1,28,425 NHGs linked with banks and an amount of Rs.2712 crores mobilised as credit.
- 25050 individual enterprises and 1757 group (with minimum 5-10 members) enterprises of women developed in urban areas.
- 3516 individual enterprises and 10620 group (with minimum 5-10 members) enterprises of poor women formed in rural areas.
- 2,01,650 Women cultivators in 47611 groups for collective farming.
- 376 group enterprises and 319 individual enterprises started under the Special Employment Programme (Yuvashree).
- Ashraya-Destitute identification and Rehabilitation Project implemented in 745 Local Self Governments and 58,389 destitutes identified.
- 44,586 houses constructed under the Bhavanashree housing loan scheme (without subsidy) for the poor in rural areas.
- 248 entrepreneur groups (Thelima) formed for the municipal solid waste management in urban areas.
- 'Buds'-55 special schools for physically and mentally challenged children set up under the leadership of the Local Self Government.
- 54,000 Balasabhas (Children's) Neighbourhood Groups) with 4.25 lakh children formed in urban and rural areas.

NEIGHBOURHOOD GROUPS

Neighbourhood Groups (NHGs) are the primary units of the Kudumbashree community organisation. Ten to twenty women from a neighbourhood form a NHG. The membership, structure, and functions of the NHGs are bound by the byelaws of Kudumbashree CDS.

NHG – Functions

- Regular weekly meetings; secretaries of NHGs are expected to keep updated minutes-books showing details of all meetings.
- Running thrift and credit scheme; NHGs decide on an amount which members should bring for weekly meetings. This money is added to a thrift account. NHGs run an internal lending programme using the money thus saved.
- Maintaining bank account: Every NHG opens a bank account operated jointly by the president and secretary of the group; NHGs can open savings accounts in nationalised, commercial or cooperative banks. All receipts including those of savings are deposited in the bank account on the next working day.
- Account keeping and records: NHG keeps minutes-book, membership register, finance register, consolidation register, passbook, documents relating to affiliation, and other files in formats prescribed by the Mission.
- Participation in *Gram Sabha* and general neighbourhood group meetings: NHGs take part in the *Gram Sabha* and related meetings.
- Working with local governments: NHGs work closely with the local governments in its general administration, planning, and plan implementation.
- Gender awareness: NHGs take up studies and awareness programmes on gender and women empowerment.
- Social audit: NHGs ensure participation in *Gram Sabha* to facilitate social audit.
- Social action: NHGs take initiative to organise *Balasabha* and similar other programmes.
- Implementation: NHGs plan and implement programmes proposed by the State government and Kudumbashree State and district Missions.
- Basic units of CDS: NHGs work as the basic units of CDSs in realising the objectives of CDSs.
- Bank linkage: NHG establish bank linkage and avail loans for onward lending to members.
- Training: NHGs organise training programmes to equip members in running thrift and credit and micro enterprises.

KARUNYA NHG,17TH WARD, KADIRUR GRAMA PANCHAYATH



I have visited an NHG named Karunya at Kadiroor on 06/08/17 at 3.00 pm. At one of the members house. The group consist of 16 members 13 was there to attend the meeting. kudumbasree is became a part of there like without which they can't exist. Karunya NHG was started from 2006 onwards.

The NHG general body includes Smt. Ramya (President), Smt. Bindu K(secretary) , Smt. Rama-Volunteer (Income generation), Smt. Reshma- Volunteer (Health and Education), Smt Ajitha Volunteer (Infrastructure). Smt. Rama is the ADS member.

Meeting was started with prayer song. After that Smt. Bindu gave welcome speech. Discussion was started after and that was about the 25 chickens per head that they got from Panchayath on 15000 rupees loan and they also get its food and cage along with the chickens'. One of the members' have now only 6 chickens with her other ones died of disease. Panchayath promised them that all the dead chicken will replace with new one. They were decided to visit Ward member.

Although the NHG was started from 2006 onwards they still not started any Micro Enterprises. They have got linkage loan of Rs.750000. The NHG was running like a centre thrift and credit. I suggested them to read news papers and write main points. So that they could understand the society and they will realize the opportunities that the world opens. I came to know that they use to gather meeting regularly and because of the finance problem they were unable to forward in Micro enterprise activities except micro finance. It will be good if this kind of cases was provided with good counseling help. Also if some more personal management sessions was given will reduce this kind of issues. To facilitate economic development suitable skill trainings will be given to women. Problems are always there in any kind of group activity. How we manage the problems and move ahead is very imported for successful running of an organization or a group.

COMMUNITY DEVELOPMENT SOCIETY (CDS)

Community Development Society (CDS) is the apex body of the three-tier Kudumbashree community organization. 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.

I visit CDS of Thalassery municipality Mrs. Kanchana (Chairperson) Mrs. Sheela U K (Vise chairperson). CDS have four subcommittee conveners, Sheeja (Center Govt. programme) Sunitha (ME) Vijila (Balasabha) Sheela (Micro finance & linkage) and it consist of 45 CDS members from 52 wards.

There is no NHG in ward No. 48 and 11 and no ADS in wards of 10, 38,47,50,52. NHG should create on those wards which have no NHG. And create ADS in those wards which have no ADS.

PEOPLE'S REPRESENTATIVE



Mr. Manoj M - Member of Kadirur Grama panchayath (Ward 17). He is a keen supporter of kudumbashree in 17th ward. Who forwards the suggestions of Panchayath in ADS. Most of the Panchayath programmes were reaches to its roots through kudumbashree members. He was so thankful to the kudumbashree members without whom the programs and decisions of panchayath will not reach to the people of his ward. And mostly kudumbashree meeting will discuss problems of the ward and it make easy for him to clarify those problems which is very helpful for development of the ward.

JLG programs of the ward was mostly run forward with the help of Mr Manoj who is connecting the labour group to Krishi Bhavan and give them helps by providing organic vegetable seeds, fertilizers, grow bags ect through Gramasabha. He was very glad to reveal the secrete of cleanliness in his ward. This is waist and plastic free. The achievement was done by kudumbashree members. Who came forward to abolish plastic and E waist. They were collecting the waist each house on a contract basis. Brain storming of Mazhakuzhi (rain water storage programme) was done kudumbashree members.

He is going to forward the application of LED bulb unit and catering unit to the panchayath projects.

MICRO ENTERPRISES UNITS

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.

Café Kudumbashree



I visited a café Kudumbashree at Thalassery municipality. It was a good running tea shop located prime place. Municipality of Thalassery forward the plane to start a café within the compound of Thalassery Municipality. Five women from CDS came forward to start this café unit on 2014. Capital investment was Rs. 350000/- on that Rs 2, 50,000/-was taken as bank loan and they got Rs. 52000/- subsidy. Loan completed.

The food materials available are tea, milk, snacks, rice gruel etc. although there is dement for meals they can't make meals from there due to un convenient place and environmental problems. This café is running by five women. Average daily turnover from tis café is Rs 2500/- minimum daily earning person is now Rs. 300/- accounting activities properly done and monitored by Kudumbashree accounts and audit system.

KUDUMBASREE LAUNDRY UNIT



Kudumbashree Laundry unit have a story of golden success of the last 17 years. The team of Anjali NHG started this unit on 2000April 15. Starting time there was 10 women were associated with this unit but now it is 6 only.

This micro enterprise startup with a capital investment of Rs.250000/-they got 115000 as subsidy.25000 Rupees contributed by each members. Loan was closed successfully.

They are using three semi automatic washing machines. Laundry is working in the car shed of one of its members. So the electricity bill of that member is affording by the laundry unit so that hire charges are not taken by the owner of the house. Average monthly turnover from the laundry unit is Rs. 30000/-. Minimum monthly earning for a person is Rs 5000/-.

Main problem facing by the laundry unit is there is no sufficient place to dry their cloths due to heavy rain. A basic facility of the laundry unit is very poor. So they wish a support from Govt. side to improve their basic facilities.

JLG (Joint Labour Group)



The programme, to be implemented in the state in a big way, is expected to usher in innovative agricultural practices such as Zero Budget and precision farming on a larger scale. than now is being practiced in the state. It is pointed out that the Kudumbashree mission had helped to form nearly 6,000 joint liability groups (JLG) through which the women farmers operate. The objective for the formation of JLG is to avail farm loans and other facilities.

I visit Amruthan NHG who are doing JLG from 2016 April. They are cultivating spinach, rice, turmeric and different other vegetables. They also cultivating winter season vegetables like cabbage, cauliflower etc. , no bank loan was taken labour groups itself take all finance without any support.

Main problem faced these group is the scarcity of good seeds and fertilizes. These are not comming from Krishi Bhavan on time. The actual matter regards to agriculture is the on time avail;ability of seeds and fertilizes.

Making a wasteland to a good cultivated land is very expensive. This is another problem facing by this group. Krishi bhavan must co-operate with this groups and shoud provide them kelp by living proper guidance. Curcicity of organic fertilizer is another problem faced by the group. Because of the highly expensive production group cannot achive profits.

ASRAYA BENIFITER



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 met Mr. Raveendran Palissery (Kungan veedu, P O thalassery 01) who is an Asraya program benefiter of Thalassery municipality. He got a house through this program and getting nutritious kit of worth 200 per month. Now he get meals from the hungry eradication programme (Visapu Rahitha Thalassery).

Although he is a patient of various diseases he did not get proper medical support from the Gov. Hospital. He did not have any earnings he is struggling lot to forward his life.

CONCLUSION

Problems are always there in any kind of group activity how we manage the problem and move ahead is very important for success. If the problem are left unattended, it will definitely effect the quality and performance of any organization.