

KUDUMBASHREE

Field visit report

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Introduction

As part of the field visit the author visited Karakulam Community Development Society (CDS). Karakulam Gram Panchayat is in Nedumangad Block in Thiruvananthapuram district. The CDS Chairperson is Ms. Sheejakumari. There are 23 Area Development Societies (ADS) and 422 Neighbourhood Groups (NHGs).

The main objective was to visit and study two micro enterprise (ME) units and one Joint Liability Group (JLG). The study also included meeting the members of CDS, ward member and an Ashraya beneficiary and also participation in an NHG meeting.

1. NHG Meeting

As part of the field visit, a weekly meeting of the NHG, Panchami, was attended. The NHG was formed four years earlier. There are 18 members in the NHG. The President of the NHG is Ms. Lekha and the Secretary is Ms. Shantini. They have been in the post since the start of the NHG. When asked why they continued to hold their positions, their reply was that they needed someone with capability in the position and that no one else was willing. They said that in the forthcoming elections, they will elect someone else to the posts and they wondered who the capable ones for the same are. When pointed out that they need to elect someone who is not capable so that they can also be a part of the empowerment process like they are meant to be, the members looked unsure about it. The income generation volunteer is Ms. Lathakumari, health and education volunteer is Ms. Siji and basic infrastructure volunteer is Ms. Aarathi. Except 2 all members including the President and the Secretary belongs to Below Poverty Line (BPL) group. They all go to Gram Sabha. When enquired about Balasabhas, they said Balasbhas are not active and nothing is being done to revive them.

The meeting which was supposed to be conducted in one of the members' house was conducted in the nearby paper bag making unit owned by some of the members, due to limited space and heavy rain. The meeting lasted about an hour and had the following sessions. Before the meeting, when the members arrived they gave the thrift amount to the Secretary and she wrote them in a book. The Secretary said that the thrift amount they collected every week was Rs 30/-. They kept a minute's book, an attendance register, a loan register, pass books and cheque book, a thrift maintenance register etc.

The program started with prayer followed by speech by the President in which she welcomed everyone to the meeting. This was followed by the report analysis by the Secretary in which she just mentioned where they met for the previous meeting and what they discussed in the said meeting. Then the President invited each member to talk. The members who were part of the paper bag making unit mentioned how happy they were to be a part of it and though they currently face difficulties, they will work hard to overcome them. Some members just mumbled that they were happy to be a part of the NHG and some seemed shy. This makes one wonder whether everyone's self confidence was as boosted as claimed by the CDS members. One member reminded everyone to be cautious against monsoon related diseases. Another member reported about a murder she read in newspaper and yet another told

everyone about online game – related suicide and reminded everyone that playing games in mobile is not good for their kids. This stirred a murmur among the members. After the meeting, the President said that everyone was supposed to read newspapers and discuss the news they deemed important. However that did not actually happen. After the discussion, the President said vote of thanks and the meeting ended after deciding where to meet the next time. Throughout the meeting the youngest member of the group was noting down everything. The Secretary said that they also have a chit fund among themselves in which every member deposit Rs 500 every month for 30 months. This week they conducted the lot and the lucky member got Rs 4000/-. After that, the ADS Secretary, Ms. Sulphath Beevi, talked to them about various trainings being conducted in Panchayat and other institutes and asked them to participate in it. She also encouraged them to go on with the paper bag making unit despite the obstacles and reassured that they will uplift the unit gradually. She also warned the President and Secretary that she heard someone in their group had taken loans from private financial institutions at high rate of interest and told them that such actions by the NHG members must be strictly discouraged. The NHG members asked the author whether she had anything to mention and the author told them about Ashraya project and reminded them that it is their duty to report any destitute in their neighbourhood to ADS and to ensure that they become a beneficiary of the said project. The NHG members said that there was only one Ashraya beneficiary in their neighbourhood and she already belonged to another NHG but that they will talk to other NHGs about the project.

The author feels that the meeting could have been conducted with more zest and the members could have discussed new projects and programmes of Kudumbashree and Gram Panchayat which is beneficial to all. They should also ensure that every one in their group feels involved and actively take part in the meetings rather than conducting the meeting as a routine work.

2. Meeting the CDS and elected representatives

The author met the CDS Chairperson Ms Sheejakumari and discussed with her the working of the NHGs under her. She said that there were 169 JLGs out of which only 52 are active now. This was because many did not get incentives and they subsequently lost interest in JLG activities. It seems many failed to understand that the JLGs were supposed to be an income generating activity. Rather many were doing it for incentives only. The Chairperson also said that many took loans which became nonperforming assets (NPA) and the banks are unwilling to give agriculture loans any more. She said that the MEs also face the same dilemma and many were unprofitable. There are only 14 MEs now out of the 60 started. The author also met three CDS members – Shakuntala (ME volunteer), Sindhu (Ashraya volunteer) and Sulphath Beevi (JLG volunteer).

When asked how Kudumbashree has influenced the women in the Panchayat, every one opined that it economically empowered women and that many women who were voiceless now have the ability to voice their opinion and participate in various activities. They said their opinions are accepted in their families now and that their families support them wholeheartedly. When asked about their attitudes towards social problems, the members said

that in Kachani, Kudumbashree members organised a protest against opening of bar in the area though they failed in their attempt. However when asked about problems that debilitate women's position in society like dowry, domestic violence etc. women grew silent.

The Panchayat President, Ms. Anila M.S. said that out of 23 members, 14 are women and despite their political background they were all part of Kudumbashree NHGs. She also said she did not have any political background and got the courage to participate in elections because she belonged to Kudumbashree.

The Chekkakonam Ward Member, Mr. Raveendran opined that the NHG activities were dull for some time but now many are becoming active again. He said that MEs need more funding. When asked about Ashraya beneficiaries, he said that the beneficiaries were not getting benefits like nutritious food kit or health card. It also seemed that many NHG members the author met were unaware of the scheme. The members of the Panchami paper bag unit said that it is only with the effort of Mr. Raveendran that they were able to start their unit.

3. **Micro Enterprise Units: paper bags, canteen, bakery, soaps, curry powders**

a. ***Panchami paper bag making unit:*** Panchami paper bag making unit was started this July. They make paper bag and cloth bag. There are 10 members in it. They gave their name to Gram Sabha when asked if anyone is interested in paper bag making unit and their group's name was selected. They took a linkage loan of Rs 3 lakhs from Federal Bank. They got training from Centre for Management Development and Kudumbashree. They also got Rs 1.5 lakhs from the District Mission. They have registered in District Mission. They also got license from Panchayat with the help of ward member. They go to hotels, shops and other establishments to get order and accordingly make paper bags. They get raw materials for paper bags from Veli at a loss and cloth from Pazhavangadi. They have to pay rent of Rs 1000/- for the room in which their unit is in. They went to Kottayam to buy a paper cutting machine whose price is Rs one lakh. They also need a punching machine costing Rs 8 lakhs. However due to lack of money they are unable to buy it. They also said that it was difficult to get orders from different establishments as they are new in the field. They have to sell the bags at Rs 15-20/- per bag to break even. But there are units which sell better quality bags at a unit price of Rs 7/-. This seriously jeopardises the unit's ability to become profitable.



b. ***Kudumbashree canteen:*** The Mahima canteen in Karakulam Gram Panchayat office is run by Kudumbashree members. There are 6 members in it. It was started in 2015. They started it by taking gold loan from Karakulam society. They have registered in District mission. The Panchayat has given them space rent free. They also pay the canteen's electricity and water bills. The major problem faced by the unit is limited space. They said that they could not cook rice in the canteen. Instead they cook it at home and bring it to the canteen. They also said that canteen is not profitable and that whatever they get at the end of the day is divided among them. They also thought about shutting down the unit as they were struggling to make the ends meet. However the Panchayat discouraged their move and allowed them to increase the price of the items. This has helped the group to some extent.

c. ***Rich and Fresh bakery and cool bar:*** This unit was started by the members of the NHG Varnam. It was started in 2005-06 and number of members is 5. They sell bakery products which are made by the members themselves. They had rented a room at the rate of Rs 6000/- per month to start the bakery. One of the members, Shakuntala started the bakery by herself and later other 4 members joined her. Even now she is the one who really runs the bakery. ADS member whose name is also Shakuntala kept telling the author to help the lady to procure funds as she is a widow with 2 girls (who were married). They started the ME with Rs 5000/-, the matching grant their NHG received. They have registered themselves with the District mission. They market the products in Gram Panchayat and other houses also, apart from the sale of products in the bakery. Other members of the ME do the marketing of the products. They do not get much profit out of the business and wish to enlarge the bakery into a hotel. However they face money crunch and was not interested in getting loans.

d. ***Varnam curry powder making and agarbati making unit:*** The same members who run the Rich and Fresh bakery and cool bar are also engaged in agarbati making. They were taught agarbati making by Vasantha Shanmugham, one of their own members. They also buy turmeric, chilly etc and powder them in the nearby mill and sell them to nearby houses and Gram Panchayat officials. They also sell them in Melas organised by Kudumbashree. When asked why they did not own their own mill, they said this was the cheaper way. However they do not have their own label and said that label making was a costly affair. They just buy some label given by the shops in Chalai and use them to sell their products.

e. ***Udayam soap making and curry powder making unit:*** Sulphath Beevi, one of the CDS members have organised 3 members of her NHG in 2010 to start a soap making unit in her house. They buy raw materials for the same, from Chalai. The cost of soap making is Rs 250 for 22 soaps and they sell them at Rs 15/ soap. Similarly they also buy turmeric and powder them at mills at a cost of Rs 160/- per kg turmeric. They sell turmeric powder at the rate of Rs 25 per 100g. Sulphath said that they sell their products to Gram Panchayat officials and other households in their area and also in monthly markets in their village.

4. Joint Liability Groups

a. **Sukratham JLG (Udayam NHG):** There are 4 members in the group. The group's leader is Sulphath Beevi. They have leased 75 cents and planted 160 banana plants. They do not have to pay rent now as the owner wanted them to give him rent in the form of banana bunches. The owner did not want to keep land fallow and hence leased the land. Sulphath said that they wrote a rental agreement. However he did not want to lend them his land tax receipt and she said this would make them ineligible for area incentive. They used organic method of cultivation and used tobacco decoction and neem cakes to ensure pest control. They bought all the inputs from Krishi Bhavan. They used JCB for tilling the land. When she asked the author of her opinion about insuring the crops, the author recommended it in addition to propping the crops properly. Sulphath has kept all cost details of banana cultivation for the benefit of the group. They also kept a board detailing the JLG name, crop name etc. She said they did not take any loan but used the profit from last season's crop for this season's cultivation. They sell raw banana bunches to temples and other villagers.



b. **Harithamitram (Varnam NHG):** The JLG was started in 2014 with 5 members. They used to cultivate banana on leased land. They complained that they did not get any incentive last year. They availed all inputs from Krishi Bhavan. For labour they depend on MGNREGA labourers. The challenges they faced were crop destruction and water scarcity. They sold the products in nearby shops. This year they have resorted to cultivation of vegetables in their own homes only.

c. **Karshakashree JLG (Gosalakunnu NHG):** The JLG was started in 2012 with 4 members. They cultivated in Shakuntala's land who is also a JLG member. They cultivated cassava with banana, elephant foot yam, colocasia and yams as intercrops in 1.25 acres of land. They also used JCB for tilling the land. They sell the crops to nearby houses and had taken no loans. Shakuntala said that her husband looks after the entire operations and when she and her husband could not; her daughter – in – law does it. When asked about the role of other JLG members she said that the entire operation is done by JLGs. This created a suspicion whether the cultivation is done by Shakuntala alone in the name of JLG.

5. Ashraya Beneficiary

a. **Gopi K:** Gopi is included in the Ashraya beneficiary list in the second phase. Actually he is listed along with his mother Sarada Pillai who unfortunately passed away recently. His elder brother has come to live with him to take care of him now. Gopi is paraplegic. His

mother was a member of a nearby NHG. He recently got Antyodaya Anna Yojana (AAY) ration card. As it is in his mother's name, his brother said that they will give application to supply office to change it to Gopi's name. Gopi lives in a dilapidated house owned by his brother. Though they have a well nearby they do not have a usable sanitary toilet. Gopi is illiterate. He had a twin brother who also passed away. Sindhu, the CDS member said that when the mother was alive, she enquired one day whether they ate and the old lady replied in negative. So Sindhu, with the help of NHG members, ensured that the family got cooked food from the nearby Anganwady. However Sarada who came to know about the caste of the teacher refused to eat the food afterwards. Since then, one of the NHG members buys them rice and other supplies from ration shop. Gopi is really a deserving beneficiary of Ashraya project.

b. ***Omana***: Omana lives alone and is a heart patient and has physical disability. Her niece lives nearby but she herself is plagued by marital problems. Omana is an Ashraya beneficiary since 2003 and has an AAY card. She lives in a dilapidated house but has 5 cents. She has no sanitary toilet and is illiterate. She is a member of NHG and goes to meeting regularly. She said she got nutritious food kit in 2011 and never after. She does not have a health card and complained that she has to take lots of medicine and has to buy them from medical shop. She gets disability pension every month.

c. ***Premalatha***: Shakuntala the CDS member took me to Premalatha's house and told me that she is also eligible for Ashraya benefits as she is old and has many diseases. She goes to Ayurvedic hospital every month. She used to work as a maid earlier. Her husband left her and has two sons. She belongs to Anugraha NHG. She was an Ashraya beneficiary in the first phase. However it seems that as her sons are adults now and can do menial jobs, her name is removed from the Ashraya beneficiary list. Since she doesn't have a house, it is sanctioned to build a new house in her 3 cents under LIFE Mission.

Conclusion

The CDS members said that they get full support from the Gram Panchayat members irrespective of the political party to which they belong. Sixty percent of the Karakulam Gram Panchayat members are women and all of them belonged to Kudumbashree NHGs. The Panchayat President said the being a part of the CDS gave her the confidence to try her luck in Panchayat elections. The CDS members commented that Kudumbashree has enabled women to stand on their own foot and created a space for them in the society.

However while participating in the NHG meeting the author feels that those who already show leadership skills are the ones who actively participate in the meeting. Also the meeting seemed to be more like a routine work rather than a productive one. Also some members still depend on money lenders despite other opportunities available to them like linkage loans.

It seems that most of the JLGs are not active any more. The main reason the CDS members said was that the JLGs did not get incentives from District Mission and they lost their interest

in further activities. This totally defeats the purpose of forming JLGs as a livelihood means. The JLGs also face cash crunch and since many have not paid their loans back the banks are unwilling to lend more loans. The JLG members also lamented the fact that it was difficult to get land on lease as the land owners get suspicious when they ask for the land tax receipts for getting incentives. Some members said water availability for irrigation was an issue. The author had earlier done a study on 'The evaluation of Kudumbashree JLGs engaged in agriculture' in 2010 as part of her post graduation course. During the time she met many JLGs in Idukki, Ernakulam and Thrissur. The author feels that compared to those groups, the work done by the groups she met in Karakulam is not commendable.

Though the MEs were active, the women complained that they do not get enough profit to sustain their ventures. Though some said that they do not get enough support to further their activities, others were happy with the support they get. They seemed unwilling to take loans for expanding their businesses and lacked confidence that they can make their businesses profitable.

In case of Ashraya project, some members seemed unaware of the project. Out of the three members visited, two genuinely deserved help. One is newly included in the list while the other seemed to be removed from the list. The Ashraya beneficiaries, NHG members and the ward member said that the beneficiaries did not get the benefits they deserved.

On the whole, the women met by the author seemed to have some sort of income though they are all struggling. But it seems that they need to put more effort in their ventures and they all need more support from the ADS, CDS and Gram Panchayat to boost their confidence. There is a tendency in general to stop the activities when they seem unprofitable rather than to put in more effort. The CDS and other Gram Panchayat officials seem to fail to put a stop to such tendencies. This somehow dilutes the objective of Kudumbashree, i.e. poverty eradication.

Also women seemed unaware of the fact that they should actively participate in order to improve their status in the society. Women need to be reminded that social evils like dowry, foeticide etc should be eradicated from the society and only then they could be truly empowered. The Child Sex ratio in Kerala (2011) is, alarmingly, only 964. This is in contrast to the improving position of women in society and it is an indicator that we still have miles to go before we achieve the objective of women empowerment.