

**REPORT**

**Submitted by**

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## **INTRODUCTION**

Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of Govt. of Kerala. Kudumbashree has a three tier structure for its women community network with Neighbourhood Groups at the lowest level, Area Development Societies (ADS) at the middle level, and Community Development Societies (CDS) at the local Govt. level. As part of submitting detailed report I select Attingal Municipality. This Municipality has 31 Wards.

### **1. PARTICIPATING NHG MEETING**

I visited one of the NHGs in Attingal Municipality that is named as Kailasam, Muzhiyil, Velarkuzhi, Chirayinkeezhu Taluk, Trivandrum Dist. The Kailasam NHG which is in 23 Ward and formed in 21/07/2012. This group having 20 members, all are neighbours. 10 Members are from BPL family and 10 from APL family. In that 6 members are from OBC Community, rest of them are from General Community. Each meeting starts with prayer song and ends with National song. The name of the President of the NHG is Smt. Remya and Secretary is Smt. Jyothy Lekshmi who is also an Asha Worker. The President as well as the Secretary plays a vital role for the success of their NHG. Weekly meeting conducted in all Saturdays at 5 O'clock in different houses of members. Weekly they collect 50 rupees from each of the member and also collect monthly thrift amount of rupees 30. Three members of that NHG run microenterprises such as poultry farm, Soap Business, Goat farm. They avail fund from Bank loan, revolving fund, etc. From this microenterprises they get a handsome amount of money for their lives.

### **Experience and Observations**

The NHG that I visited is one of the successful NHGs and it has been working since 2012. They go through number of micro enterprises. But some members are not actively participated in group activities. That is one problem they have to face. Otherwise all members are blissful with their NHG. They properly keep register and minutes book. Moreover they can financially support their family.

### **2. COMMUNITY DEVELOPMENT SOCIETY**

Attingal Kudumbashree office is near to the Municipality. Smt. Radhamani as the CDS chairperson of Attingal Municipality. She was very co-operative and I could collect details about NHG, ADS and CDS.

In Attingal Municipality there are 282 NHGs and one special NHG by the mothers of differently abled people. The name of special NHG is Sandhwanam. This particular NHG is situated in Melattingal that is in ward 31. Apart from that there are 42 SC NHGS and no ST NHGs. In Attingal Municipality 31 ADS and only one CDS are working successfully. More over I got a chance to view the formation of two new NHGs under the leadership of CDS chairperson.

After that I met Mr. P.J Rajeshkumar who is the councilor of ward No. 28. He detailed the Kudumbashree activities that are working in his ward and also introduced me to the Asraya Beneficiary whose name is Remya. He is also very helpful and co-operative.

### **Experience and observations**

In Attingal around 60% NHGs have their own micro enterprises and they can earn a handsome amount of money. Using this money, they can financially support their family. But a good number of NHGs do not have any business activities. They take loan from bank and give this amount to the needy one for interest basis and they divided this interest amount and take their own part. That is their profit. The another problem that I noticed that fallout between Member Secretary and CDS chairperson. Only through good relationship between these two persons, the activities of Kudumbshree can done properly.

### **3. MICRO ENTERPRISES**

#### **1) Annapoorna**

This group contains 5 members and they are from same NHG. They run a canteen in Attingal Municipality. They give tea and snacks for the employees daily. The employees can buy it in a less amount and other people can buy it from their shop near to the Municipality. In their opinion it is a profitable business and they plan to enhance their canteen.

#### **2) We Help**

This we help group contains five member from same NHG. They started it in 2003. From 2003 onwards they help the common people to fill different forms as well as help to prepare request.

### **Experience and observations**

The above two micro enterprise are working successfully and can earn good amount of money. They divides their profit daily. These two groups are very helpful the common people who visited the Municipality for different purposes. But now a days, majority of the application and certificates are given through online. It decrease their profit. This is the major problem of we help group have to face.

#### **4. JOINT LIABILITY GROUP**

As part of J.L.G. visit, I went to Velamkonam Ward, Attingal Municipality. Smt. Radhamani who is from Surya NHG cultivate almost all vegetables with the help of 4 members from the same N.H.G. They cultivate vegetables in 100 cent land which is in the ownership of Attingal Municipality with Rupees 175/- annual fee. They use bio-fertilizers for their crops.

#### **Experience and observations**

They are very satisfied with their work and they can earn a handsome amount of money. They don't face any difficulty for marketing. All products are good in quality because of that, the products are very demandable. They have fixed market. The most appreciable thing is that the leader Smt. Radhamani who is 71 years old and very energetic at this age. Kudumbashree providing a livelihood opportunity and promoting eco friendly agriculture through this joint liability groups.

#### **5. ASRAYA**

I met one of the Asraya beneficiary with the help of Mr. P.J. Rajesh Kumar Councilor, Remya who is a mentally challenged girl, is the beneficiary of Asraya, She get Rs.1150/- for her lives. The pathetic thing is her sister also suffering with mental problems, Apart from that her mother is not able to look after their daughters due to physical problems. These three members are look after by a neighbour.

#### **Experience and observations**

This family really in a pathetic condition. The amount is not sufficient for their purpose even though they get number of favourness from government.

#### **CONCLUSION**

In my experience Kudumbashree play a vital role for poverty eradication and empowerment of women. After the formation of Kudumbashree women can stand independently and can stain every nerve in their own way. Burning question of some NHGs is marketing. They do not have a fixed market to sell their products this problem they can over come if they have a supermarket. If the idea of Kudumbashree super market is come true, the marketing problem can solve in the long run. Each and every group have to strengthen their members participation and cooperation for the smooth functioning of their NHGs. I can strongly say that Kudumbashree Mission success in their vision and Kudumbashree became cog in the machine of each and every family in Kerala.

