



Report
On Visit to
KUDUMBASHREE
Institutions

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CONTENTS

Page No.

1. Introduction to Kudumbashree	3
2. Visit to NEIGHBOURHOOD GROUPS (NHG)	5
3. Visit to Community Development Society (CDS)	8
4. Visit to Micro Enterprises	12
5. Visit to Joint Liability Groups (JLG)	15
6. Meeting one “ASRAYA” beneficiary.	17
7. Conclusion	20

1. Introduction – KUDUMBASHREE

Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The name Kudumbashree in Malayalam language means ‘prosperity of the family’. The name represents ‘Kudumbashree Mission’ or SPEM as well as the Kudumbashree Community Network.

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.

Kudumbashree has a three-tier structure for its women community network, with Neighborhood 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. 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 Mission

Kudumbashree Mission refers to the State Poverty Eradication Mission (SPEM) of the Government of Kerala. It is a registered society under the Travancore Cochin Literary, Scientific and Charitable Societies Act 1955.

Mission Statement of Kudumbashree

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

Roles and Functions of the Mission

The Mission looks after the overall implementation of the poverty eradication and women empowerment programme across the State. It provides guidance and direction to the programmes as per the government policy. The Mission takes the lead in ensuring convergence of the community network with local self-government institutions. It also works as the platform for partnerships with government departments at the district and State levels.

The Mission's functions include the expansion and promotion of the community network. It supports programmes in economic and social empowerment through financial and technical assistance. The mission also works towards enhancing women's citizenship and agency through women empowerment programmes.

The Mission – Governance and Administration

Governance of the Mission is with the Governing Body chaired by the Minister for Local Self-Government, Government of Kerala. Principal Secretary, Department of Local Self-Government is the vice chairperson and the Executive Director of Kudumbashree Mission is its convener. The Governing Body has representatives of the three layers of PRIs, different government departments, the State Planning Board, State Women's Commission, and NABARD as members.

Program Domains:

- **Local Economic Development:** Micro Finance, Micro Enterprises, Farming Initiatives, Samagra Animal Husbandry.
- **Social Development:** Asraya, BUDS, Balasabha, Tribal Special Projects, Attapadi Special Project
- **Women Empowerment:** Gender Self Learning, Snehitha, Gender Corner, Community Counselors, Rangasree, Anti Human Trafficking, Nirbhaya & Crime Mapping, Vulnerability Mapping.
- **Centrally Sponsored Program:** PMAY, DAYNRLM, NRLP, DAYNULM, DDUGKY, RAY, BSUP, IHSDP.
- **Special Focus Programs:** ABCD Program, Construction Team, Labor Bank
- **Urban Programs :** Intervention Areas, JNNURM, ISHUP

2. Visit to Neighborhood Groups (NHGs)

Kudumbashree has a three-tier structure for its women community network, with Neighborhood Groups (NHGs) at the lowest level, Area Development Societies (ADS) at the middle level, and Community Development Societies (CDS) at the local government level.

a. Relevance and Functioning

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

Membership

Membership is open to all adult women, and limited to a single membership per household. If a woman leaves the NHG, another woman from the family can be given membership. Even though membership is limited to one woman per family, other women can also participate in the discussions held at the NHG; they can also attend the training and development programmes that the NHG or ADS organizes.

NHG Structure

The NHG general body includes all its members. NHG elects a five members Executive Committee consisting of the following positions.

1. President
2. Secretary
3. Volunteer (Income generation)
4. Volunteer (Health and Education)
5. Volunteer (Infrastructure)

Every NHG elects its Executive Committee in special 'election general body meeting' in which only members can participate. Either president or secretary of an NHG has to be compulsorily a member of a poor (BPL) family. Members from APL families can assume both the roles only in case of absence of members from BPL families. Eligibility for election to the position of president and secretary is limited to two consecutive terms.

NHG – Functions

The NHGs in the community network performs all the functions of typical Self-Help Groups (SHG) such as conducting regular meetings, running a thrift and credit programme, and maintaining records and books of accounts. In addition, NHGs have development functions for which they work closely with the local governments. Participation in Gram Sabha meetings and other development related meetings is important to them. They also facilitate social audit at the Gram Sabha level.

Weekly Meetings

In the meeting which decided on the formation of a neighborhood groups, decisions are taken on the day and time for weekly meetings. NHGs are expected to hold the weekly meetings at the houses of members in rotation. All members are to attend meetings regularly; even though a quorum of 75% attendance has been fixed for meetings, 100% attendance is expected.

Thrift and Credit

In the weekly meetings, members deposit the pre-fixed thrift amount with the secretary and get the corresponding figure entered in the passbook and signed. NHG can issue small loans from the group's savings to its members as per requirement. All decisions are to be taken by consensus or through majority support. All loans are subject to decision of the NHG.

Once an NHG is formed, it works for three months with regular meetings and savings by members before it starts internal lending. Loans are approved by consensus or majority decision by the group after examining the demands by members put forward in weekly meetings. It is the prerogative of the group to decide on priority. NHG charges interest on loans at rates decided by the group. Members are expected to keep high level of discipline in repaying their loans in installments as fixed by the NHG

Bank Linkage

NHGs initiate steps to establish bank linkage on completing six months of functioning with regular meetings and savings. The NHGs undergo grading to qualify for bank linkage. Once an NHG is linked with banks, it can avail loan and use the funds to lend to its members. For loans extended to members out of bank loans, repayment terms are fixed based on the repayment requirements of the bank.

Funds

NHGs have own working fund generated from entry fee, membership fee, monthly subscription, interest on internal lending, penal interest, donations, and grants. All the funds are included in the accounts of the NHG and money is kept in the bank account.

b. Experience and Observation

On 02/08/2017, I had visited an NHG named "GRIHALAKSHMI" situated in ward no. 15 of Kayamkulam municipality. It comes under Kayamkulam East CDS. It is formed on 28/01/2011. It has 20 members and that day 18 members were present. Presently their president is Suma Thomas, Secretary – Aruna trideep, and three volunteers – sreekumary (health), seema (income), Jasmine (infrastructure). They were conducting meetings every Week on Wednesday 5.00 pm, as it is available time of the members. That day it was conducted on secretary's house. The meeting started at sharp 5.00 pm with prayer, and then welcome speech

was done by one of the members. Presidential address was done next. Then previous meeting Report and finance report submission was done by secretary. Attendance and Signature of the Present members were entered in Register. Then finance report and weekly report are placed for approval and is approved. Then they discussed about the duties to be performed from next week onwards, duties assigned to them from CDS, Ward councilors etc. They also planned about the upcoming Onam Vegetable fest. Then thrift amount collection was started, it was entered in the respective members passbooks and Day book. Discussed about the Loan pending and Repayment issues. Then Vote of thanks has done by a member. The meeting ended with National Anthem. It took around an hour to finish the meeting. It was my first experience as part of a Neighborhood Group.

c. Learning

It was a good learning experience, as women from different homes come together for their common needs, and they are becoming strong by being united. They can do a lot by working as a team. It improved their lifestyles, Social standards of living, they are coming to discuss about the things happening around them and becoming a change in their society. Getting good financial aids, starting micro enterprises, doing Agriculture as part of JLG's and providing skill training for employment opportunities attracts women to be a part of NHG. Can surely come in front, if they have good leadership skills.

d. Problems and suggestions

As they are a six year old NHG, they are not facing many issues, they studied to tackle and solve arising issues from within. They also discuss with ADS and CDS regarding their issues from time to time and find a solution. So the members of "GRIHALAKSHMI" NHG are performing well and are happy with their output.

e. Conclusion

NHG 's are the inevitable part of Kudumbashree as they are the Roots which spread across to support the growth of The BIG TREE – **The Kudumbashree** . Any change in Kudumbashree should begin with NHG; s as it's the primary unit of Kudumbashree Family.

3. Visit to Community Development Society (CDS)

a. Relevance and Functioning

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.

Objectives

- ❖ To work towards women empowerment, local economic development, and poverty eradication through the three-tier community organization consisting of Kudumbashree Neighborhood Groups (NHGs), Area Development Societies (ADS), and Community Development Society (CDS).
- ❖ To look after the expansion of the NHG network, coordination and monitoring of NHGs and ADSs within the local government area.
- ❖ To work as a voluntary apex collective for the social, economic, cultural, and intellectual development of Kudumbashree NHGs.
- ❖ To function as a community monitoring agency in the preparation of development plans of the local governments as well as in their implementation and monitoring.
- ❖ To participate in the activities for strengthening of local self-government institutions and for good governance.
- ❖ To participate in activities relating to strengthening local level planning and for quality improvement.
- ❖ To take part and provide leadership in development planning in areas such as local economic development, poverty eradication, Women Component Plan (WCP), women empowerment, and good governance.
- ❖ To plan and implement local development activities for livelihood enhancement in general and poverty eradication and women's welfare programmes in particular as entrusted by the local self-government institutions.
- ❖ To provide leadership to NHGs in efficient conduct of thrift and credit programme.
- ❖ To link NHGs with government departments, development agencies of the government, financial institutions and other relevant agencies, help them in availing shares of cooperative institutions, making deposits, and availing credit with the objective of

improving the economic independence of the people of the area in general and the NHGs in particular.

- ❖ To encourage and support NHG members in finding self-employment opportunities and managing initiatives in self-employment.
- ❖ To provide training to member families for social and economic empowerment.
- ❖ To take up and implement programmes for local economic development. To engage in activities for ensuring the rights of mentally or physically challenged persons, marginalized sections, and children, and work towards ensuring social justice for them.

Membership

In the case of CDS, members are NHGs, and mode of membership is affiliation of the NHG with the CDS. As per the CDS byelaw (2008), every woman Neighborhood Group within the operational area of a CDS, which agrees to 'abide by the CDS byelaws', and 'functions under the auspices of local governments and as per the guidelines of central and State governments and Kudumbashree Mission' is eligible for affiliation.

The NHG seeking affiliation fills up an 'affiliation form' and submits it to CDS through ADS. The NHG is liable to pay an affiliation fee and annual subscription at rates fixed by the State government. NHG gets an 'affiliation certificate' on completing the process for affiliation. Each NHG has a unique 'affiliation number', which is recorded in the 'affiliation certificate'. CDS keeps an 'affiliation register' with details of affiliated NGOs.

CDS – Structure

The upper limit for the number of ADSs that can be affiliated to a CDS is 30; when there are 31 or more ADSs, more CDSs are formed. The CDS general body is composed of all the members of the seven-member Executive Committees of all the ADSs within the local government area (or the operational area of the CDS if there are more CDSs).

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 ADSs.

Executive Committees of the all the ADSs hold special meetings to elect their representative to the CDS Executive Committee. The Executive Committee of the CDS selects two office bearers – Chairperson and Vice Chairperson. An individual can hold either of these positions only for a maximum of two consecutive terms of three years each.

In addition, the member secretary is the ex-officio member of the Executive Committee. The local government nominates an appropriate official as member secretary as per the directions of the State government. Typically it is the Assistant Secretary of the Gram Panchayat who would be nominated as the CDS member secretary. In places where there is no Assistant Secretary, the Panchayat may nominate Village Extension Officer (VEO) to the post.

Other ex-officio members of the CDS Executive Committee and general body are:

- Five women ward members / councilors nominated by the local government.
- Two experience former office bearers of the CDS, selected by the current Executive Committee.

In addition to the two ex-officio members typically selected by the Executive Committee in its first meeting after election, CDS can bring in appropriate officials as invitees to the committee. Each member of the Executive Committee gets the responsibility of an ADS; this is allotted in the first meeting of the committee. Volunteers (for income generation, health and education, and infrastructure) are also selected in the first meeting.

As per the CDS bye-laws, proportionate SC/ST participation is to be ensured in the general bodies and Executive Committees of CDS and ADSs.

CDS – Functions

As the third tier of the community network, CDS has the responsibility to monitor the activities of the NHGs and ADSs affiliated to it. In addition, CDS works as a local government level entity of women and works closely with local governments in development programmes. The role of CDS has been institutionalized in the processes for plan formulation and implementation at the local governments. CDSs have capacity building and awareness building roles; they also have a definite role in women empowerment.

CDS – Funds

Kudumbashree CDS has a working fund of its own. Entry fee/ affiliation fee, annual subscription, donations, grant received from government, the three-tier local government, other organizations, individuals, and financial institutions, earnings from economic activities, and incomes from regular activities are added to the working fund.

CDS keeps its savings account in a nationalized, commercial, or cooperative bank. The account is jointly operated by the chairperson and member secretary subject to approvals and decisions by the Executive Committee.

b. Experience and Observation

On 02/08/2017, I visited the Kayamkulam Municipality CDS office. It's located at the Kayamkulam Municipality main building. CDS started functioning there on 1998 onwards. As Kayamkulam Municipality has around 543 NHG s and 44 ADS , they have 2 CDS functioning over there, namely Kayamkulam East CDS and Kayamkulam West CDS. So the office have 2 elected CDS chairpersons, 2 CDS accountants for East and West CDS , one CDS member secretary (Local self government staff from Health dept.), One special Govt. clerk and 5 or more councilors are included in the General body. They conduct meetings every month separately for East CDS and West CDS. Final Decisions and approvals regarding projects monthly action plans are decided and formulated in these meetings. The projects presently handling by kayamkulam CDS is regarding PMAY, NULM, Asraya, Balasabha, LIFE etc.

c. Learning

As part of my study report I met the 23 rd ward councilor of kayamkulam Municipality named P. Sasikala. She is happy with the works of CDS going on in the Municipality. 2 Chairpersons and ADS members are doing their parts well . Member secretary thoroughly studies the projects and approves what is good for the municipality and also takes certain initiatives which boost up the performance of CDS activities especially in kayamkulam Municipality. She said it's a good team work by Kudumbashree and Govt Staff and Elected representatives makes it a good success.

d. Problems and suggestions

The main problem facing is time delay for Conducting surveys, Report updation, Conducting Council meetings, Getting approvals from various Departments, getting funds etc. As Govt. officials and elected representatives are busy going on other works, there will be some sort of delay happens. Co ordination is the main thing missing in Govt. departments... So if we can do better co ordination and getting adequate funds we can move ahead and can develop a good future in socio economic development.

e. Conclusion

The theme of Kudumbashree- Poverty Eradication can be achieved only through a group initiative of Local self governing bodies and the CDS initiative. So CDS remains as an important Governing Body of Kudumbashree.

4. Visit to Micro Enterprises

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. The Mission gives priority on the concept of Local Economic Development (LED) – local production, catering to local consumption to increase the economic activity within the local areas for micro enterprise development. In order to facilitate this concept we ensure the involvement of the community and LSGs to analyze the market demand and the development of products and services accordingly.

i) Unit –I- Eswary Flour Mill

a. Experience and Observation

On 05/08/17, I visited a micro enterprise named **ESWARY FLOUR MILL** in the 32 nd ward of Kayamkulam municipality. It was started on 2013 by taking Rs. 2, 00,000/- loan from Kudumbashree. It was taken as an individual loan and later some other members of NHG s joined with them and by themselves they collected Rs. 3, 00,000/- from other sources. So they started it with a total capital of Rs. 5, 00,000/-. Training was also provided to them by Kudumbashree. At first they had only one machine for grinding and crushing Grains to flour. Later they added machines for Crushing and grinding Spices like chilly, coriander, turmeric and one machine for grinding copra for taking coconut oil. Now they have a total of 6 machines and the mill is running smoothly. They got an award for best micro enterprise from Alappuzha Kudumbashree state mission on 2015. Now they are in profit zone.

b. Learning

As the flour mill is situated in an inside area of Kayamkulam municipality, they have business from their own native areas. There is less competition in this business there. So they can gain

maximum profit from this micro enterprise and the people who are part of it are enthusiastically moving it forward.

c. Problems and suggestions

Presently they are not facing any problems. They are getting good business and planning to expand it with more machines and was trying to make a packing and selling unit for powdered spices. Hope they can reach more heights in the future.

d. Conclusion

This flour mill totally changed the lives of those who are associated with it. It's a success story. They are now ready to face any obstacles and can move forward with courage.

ii) Unit-II – Udyanam Pusthakasala

a. Experience and Observation

On 03/08/2017, I visited a kudumbashree micro enterprise called **UDYANAM PUSTHAKASALA** on 34 Th ward of Kayamkulam Municipality. It was started on December 2015. At that time it was one of the different micro enterprise concept available and took an individual loan from kudumbashree for Rs 1, 00,000/- and also other members later joined collected an amount of Rs. 4, 00, 000 /- by themselves. Thus they invested a capital of Rs. 5, 00,000 /- and started the book stall. They also got training from Kudumbashree. By the help of kudumbashree, they got the agency for DC books. It was one of the remarkable help done to them by Kudumbashree. Presently they have other agencies of bhasha sahithya institute, NBT, NBS, Balasahithya academy. They are issued books in credit method with a repaying span of 2 months. Working hours is from 9.30 am to 7.00 pm .Presently they are going well and was happy.

b. Learning

Kudumbashree comprises of woman from various life styles, so they can select any Micro enterprise which can suit their skills and capacity. Book stall is a different concept. So they took it without any hesitation and now making it a success.

c. Problems and suggestions

The books once they brought cannot be returned back to agency. They have to either sell it or put it as dead stock. As they are buying books on credit basis, after credit payment, they can't return it back or cannot be used for any other purpose. This creates some loss for them. The only way of getting rid of this is they are conducting Book fair every year and gives discounts on dead stock mainly and sells it for half the prices, thereby reducing their loss margins. They are also facing competitions from other book stalls also. But still they have the confidence of coming forward and move on with their confidence.

d. Conclusion

As they are facing certain problems, still they on the profit side, they will surely thrive ahead and can solve those issues in future.

5. Visit to Joint Liability Groups (JLG)

a. Relevance and Functioning

The Kudumbasree poverty eradication mission under the Union Rural Development Ministry launched the ambitious Mahila Kisan Sashaktikaran Pariyojana (MKSP), which is a sub-programme under the National Rural Livelihood Mission (NRLM). Under the MKSP programme, JLGs have to be registered in all the panchayats just as the Neighborhood Groups (NHGs) which form the core of community-based action to eradicate poverty and prevent inter-generational transfer of poverty. The Joint Liability Group (JLG) was first introduced by Kudumbasree in 2010 as thousands of women farmers took to collective farming on leased land.

A JLG consists of around 4 to 10 members with a President and a Secretary formed by women who were members of same or different NHGs. The groups which were formed earlier were then brought under the banner of JLGs. The JLGs were registered in CDS with an affiliation number known as Unique Identification Number (UID). JLGs maintained a register on their farm activities, economics and calendar of operations. The groups in turn produced the documents as and when necessary to the organizations like ADS, CDS and Panchayat etc. UID along with a Management and Information System (MIS) solved the purpose of tracking the performance of the JLGs.

For each JLG formed and linked, NABARD encouraged the formation of JLGs by providing a promotional incentive of Rs 2000 per JLG to the facilitating agency. In the course of the intervention, CDS was made the facilitating agency which was eligible for the promotional incentive. With constant efforts of Kudumbashree, JLGs were also brought under the purview of interest subsidy scheme (5% subsidy on 7% interest agricultural loan) facilitated by the Government of Kerala. Meetings were conducted with banks for having a common set of banking procedures for Kudumbashree JLGs across the state, especially for the documents to be produced by the groups while opening the savings and loan accounts which could reduce the complexity for both the banks and the groups. JLGs were also made eligible for Kisan Credit Card (KCC) scheme. In this scheme, for Kudumbashree JLGs apart from 5% subsidy on interest, they could also retake the amount once paid back and would need to pay interest only for the amount left as loan. Each JLG member was made eligible for personal accidental insurance.

Groups could continue in the scheme for three years with one time documentation. In the course of the intervention, insurance was also provided to the JLGs through the National Agricultural Insurance Scheme, promoted by banks and State Agricultural Insurance promoted by the agricultural department.

b. Experience and Observation

On 03/08/2017 I visited a JLG group named KALAVARA on 15 th ward of Kayamkulam Municipality. They were members of Grihalakshmi NHG. This JLG consists of 5 members. They started this JLG in 2014. That year they took loan from bank of Rs. 1,00,000 and Started Tapioca Cultivation in 25 cents of land taken on lease. But due to heavy rain on that year their cultivation was not much profitable and they can't able to continue to take that land on lease afterwards. So on next year onwards they did cultivation on their own houses on 5 cents of Land each, thus total JLG cultivation is 25 cents. They are presently using bio-organic cultivation methods and produce pesticide free vegetables, which can be used for their house hold purposes and also for the Vegetables Fest conducted by Kudumbashree. They are mainly cultivating vegetables like Ladies finger, Long beans, Beans, Green chilly, Bitter gourd, Snake gourd, Brinjal, Elephant foot Yam, curry leaves, Red Spinach, Drum stick, Bottle Gourd, ginger, Ivy Gourd, cucumber etc. Presently they are planning to cultivate a large amount of Vegetables for the upcoming ONAM Fest. Presently they have not taken any loans for this cultivation, they took payments from their own pockets for this one, and they didn't receive any incentive benefits till yet. They are happy producing their own Poison less pesticide free Organic vegetables.

c. Learning

JLG's are doing their part well in making Greener Vegetables which would benefit their own families NHG's and the whole society would be benefited. If we have a certain amount of land available in our homes it can be beneficially used for organic farming and eat Healthy vegetables.

d. Problems and suggestions

The main problem they are facing is agricultural losses due to naturally affecting factors like wind, flood, insects, pests etc. Those factors cause them heavy losses which can't be reversible. So Planning to give Insurance for cultivation is an n better option which could help them in suffering loses to a certain extent.

e. Conclusion

JLG 's have a good Scope in future Cultivation systems, If they are given scientific cultivation training and adequate Funds for equipments, we can bring back the Golden Agriculture Era again to Kerala. Kudumbashree mission can be proud of that Achievement.

6. Meeting one “ASRAYA” beneficiary

a. Relevance and Functioning

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.

Asraya started off with a demand based approach. Initially elected heads of the local governments were sensitized on issues affecting the ultra-poor. It was primarily initiated in the gram panchayat areas in the state. Panchayats which were willing to take up the difficult and sensitive task of improving the livelihoods of such people, accept the continuous responsibility and meet at least 75 per cent of the cost of the project were identified for piloting the project.

As an incentive to Local Governments to take up Asraya, Government have committed to provide 40 per cent of the project cost subject to a maximum of Rs.25 lakh as special grant to each of the local bodies. This is known as Challenge fund, and is provided via the Kudumbashree Mission. According to the guidelines for Asraya, the fund allocation has to be on a ratio of 60:40, wherein a minimum of 60 per cent of the funds need to come in from the local government by means of plan fund, convergence with schemes etc. There is no restriction on the amount the local government can contribute towards the project. But all other sources including the challenge fund cannot exceed 40 per cent of the total project cost. Also, the challenge fund

cannot be used to meet the infrastructural needs of the Asraya beneficiaries, which needs to be done in convergence with the schemes under the local government or the Plan fund. Special Asraya projects for the tribal population have also been initiated in Local Self Government Institutions where Government provides up to 40 per cent of the project cost subject to a maximum of Rs.40 lakhs.

Since Asraya has tremendous social appeal some of the enterprising local governments have managed to mobilize additional resources by way of donations from philanthropic individuals, sponsorships from institutions, and service commitments from hospitals and so on.

b. Experience and Observation

Name : Chandrika Kochutharapadeettathil

On 05/08/2017, I had visited an Asraya Beneficiary named Chandrika Kochutharapadeettathil (aged 46) in ward no. 24 of Kayamkulam Municipality. Her husband was died in an accident and have 2 children where the both children Mahesh and Monisha where mentally handicapped. She was uneducated and doesn't have any house to stay on. Their relatives shooed them away with those mentally handicapped children. They went on going streets without any shelter, food or help. Her survey was done in the starting phases of Asraya on 2006-2008. She was given Nutrition food kits every month for 3 peoples (Rs.200*3= Rs. 600) under andyodya anna yojana. She was given 2 cents of land and a house was made under VAMBAY project. Medical aid is also given to their children by some social service groups.

I came to know about her, when she approached municipality again for rebuilding her house as her house was in a tragic condition for the recent years. A part of it has been fallen off and water will get inside when raining. So Municipality is planning to make a move in rebuilding her house. Her present mental condition is getting worse as been years she has been looking after her kids and now she is in a medical condition of losing her memories. Her Physical conditions are also getting worse.

c. Learning

It was an unforgettable and heartfelt experience as I was approaching this kind of a helpless person for the first time. It made me to open my mind that these types of things are also

happening around as. Presently 90+ peoples are getting advantage of Asraya scheme in Kayamkulam Municipality.

d. Problems and suggestions

Asraya is facing the main problem of rehabilitation of asraya beneficiary. Asraya fund is the convergence scheme fund of different govt. schemes and funds. So it takes co-ordination of different govt. groups to implement it effectively. It's a time consuming process and so things getting delayed a bit. Also the project is for long run as they have to be provided with Food and medicine, there should be an effective Govt. setup to be made for its smooth and Effective functioning.

e. Conclusion

Asraya Project is really an eye opener to the society. I can say it is one of the most awesome social development project committed by kudumbashree. Can do better in Upcoming days.

7. Conclusion

As part of my study report in Various Kudumbashree institutions, I came to the Conclusion that Kudumbashree is one of the best Socio-Economic projects available in India. After the initial starting troubles, now a day's Kudumbashree Mission is in Full speed mode with dedicated staff network and had a huge beneficiary base. It will become an eye opener to every Indian citizen in performing their duties which where beneficial to their family as well as the society. Everything starts from one's own home. So kudumbashree is doing the right thing by starting its Operations from every ones home and the Homemakers are the biggest part of Kudumbashree now. It's a high wave movement which can transform our Kerala as well as India. Best wishes for its future Endeavors.

