

## 1. AYALKOOTTAM (NEIGHBOUR HOOD GROUPS NHG)

Neighbour hood groups are the primary units of the kudumbashree community organization, about 20 women from a neighborhood form a NHG. The membership structure and functions of the NHGs are bound by the byelaws of kudumbashree.

The members are adult women and limited to a single membership per house hold. If a woman leaves the NHG another woman from the family can be given membership, The NHG general body includes all its members nhg elects a five members executive committee 1. president 2. secretary 3. volunteer (income generation) 4. volunteer (health and education) 5. volunteer (infrastructure).

In NHG weekly meetings are compulsory in the meeting they take the necessary decisions and solutions for the problem they are facing, in weekly meetings members deposit the prefixed amount with the secretary and the NHG can issue small loans from the group's savings to its members.

In NHG members are expected to keep high level discipline in repaying their loans in installments as fixed by the nhg, NHG can also link with banks, once an nhg is linked with banks, it can avail loans and use the funds to lend to its members. NHG are normally known as ayalkoottam.

## 2. CDS (COMMUNITY DEVELOPMENT SOCIETY)

Community development society (CDS) is the main factor of the kudumbashree organisation. It functions at the local government level, In both rural and urban areas, the cds works for the women empowerment, poverty eradication. CDS coordinates and monitors NHG and ADS, CDS helps for strengthening of local self government institutions. CDS encourages and support nhg members in self employment opportunities, the role of cds is the developing process for plan formulation and implementation at the local governments,

### 3.MICRO ENTERPRISES

Micro enterprise promotion and development is one of the significant strategies of kudumbashree. its mission to facilitate economic empowerment of the poor. This constitutes trainings, partial financial support, marketing support and hand holding support to the enterprises and new ones. The mission gives priority on the concepts of local economic development(LED) and also I have visited micro enterprises of kudumbashree that is a chappathi making unit “MATHRIKA” and the location is kolathara, rahman bazaar, Kozhikode. Total 4 womens are the workers and there the workers are doing their duties very efficiently and easily without any complaints,through this chappathi unit so many peoples are getting the advantage like hostels wedding parties etc.

### 4.JLG(JOINT LIABILITY GROUP)

National rural livelihood mission(NRLM) aims at increasing the visibility of women in agriculture, reducing drudgery and providing a livelihood opportunity by adopting sustainable and eco friendly agriculture. Programme implementing agency (PIA) for kerala has undertaken the project through the institutioin of joint liability group of women farmers, I have visited one JLG in vengeri ADS Kozhikode district. In that 5 member groups are formed and they are cultivating vegetables for their personal use and also to sell the vegetables to the public through kudumbashree vegetable shops and the total profit is divided by the 5 members of the group.

## 5.ASRAYA GUNABHOKTAVE

Asraya is a destitute rehabilitation program, this program is targeted at the poorest of the poor population. It was observed that the poverty alleviation programs implemented by the government and other agencies never reach this population. The asraya 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. So many poor families are able to survive their needs through this Asrayaproject. Actually this asraya project is a virtue.

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