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REPORT AS A PART OF TRAINING FOR THE NEWLY
JOINED STAFF OF KUDUMBASHREE MISSION

SUBMITTED BY,

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KUDUMBASHREE

Launched by the Government of Kerala in 1998 for wiping out absolute poverty from the State through concerted community action under the leadership of Local Self Governments, Kudumbashree is today one of the largest women-empowering projects in the country. The programme has 39.97 lakh members and covers more than 50% of the households in Kerala. Built around three critical components, **micro credit, entrepreneurship and empowerment.**

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.

Kudumbashree is formally registered as the "State Poverty Eradication Mission" (SPEM), a society registered under the Travancore Kochi Literary, Scientific and Charitable Societies Act 1955. It has a governing body chaired by the State Minister of LSG. There is a state mission with a field officer in each district. This official structure supports and facilitates the activities of the community network across the state.

Under Kudumbashree women have organized themselves under a three- tier community based organization. The bottom of the kudumbashree programme is formed by the Neighbourhood Groups (NHGs) comprising of 20-40 women members selected from poor families. Area Development Society (ADS) is formed at the level of ward of local self-government by federating 8-10 NHGs. The community development society (CDS) formed at the village panchayat level. Today, there are 2.58 lakhs NHGs, over 19,854 ADSs and 1073 CDSs in Kudumbashree.

1. NEIGHBOURHOOD GROUPS

Neighbourhood Groups, the grass root level organization of kudumbashree is given a position just below the gramasabha. Each family below poverty line is being represented by a women member into a NHG at the local levels with 15 to 40 families at the ward level, gramasabha consisting of all the registered voters in the village has got a powerful position. The gramasabha may appoint general or special subcommittees for the detailed discussion on any issue or programme and for the effective implementation of the schemes and its decisions. Meetings are convened on a weekly basis in the houses of NHG members (maximum of 20 members). In the weekly meetings all members bring their thrift, which will be collected and recycled to the system by way of sanctioning loans .

In each NHG five office bearers are selected for undertaking various activities.

1. Community health volunteer: she will look after the various health related aspects of the group members including children, women and the aged.
2. Income generation activities volunteer: the collection, consolidation and maintenance of accounts and register in connection with their mobilization are looked after by this volunteer.
3. Infrastructure volunteer: infrastructural backwardness is tackled with the help of various ongoing governmental programmes under the leadership of this volunteer.

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4. Secretary: the proceedings of the meeting are recorded by the secretary, necessary follow up including motivation and team building are the major responsibilities of the secretary.

5. President: she will preside over the weekly meetings and impart necessary leadership and guidelines to the group members.

CASESTUDY: NHG-KARUNYA 1st.

WARD NO.30(KOMMERI), Kozhikode corporation

Date: 4th August 2017

This comprises of a group of 19 energetic women. As usual they started their ayalkkootam meeting at 3.30 pm (Friday) with a prayer song followed by their normal procedures which includes a welcome speech and the report presentation.

They had discussions on time management and punctuality.

After that, they discussed on the harmful effects of social networking sites, mobile phones and video games (blue whale game) on children. Each and every member made their active participation in the discussion.

Then, after considering the convenience of all members, they fixed up a date for the Onam celebration (on August 28, 2017) and the programmes, competitions etc. They all decided to bring dishes and utensils from their respective homes.

For meeting the expenses during these celebrations, they are collecting an amount of Rs. 10 from each member monthly.

The meeting ended up at 5.30 p.m. with vote of thanks by the secretary followed by our National Anthem. Before leaving, they decided the next meeting place. Tea and snacks were served for all.

Observation: They certainly had different opinions on certain topics. But they tackled it together smoothly.

They celebrate all festivals irrespective of religion, caste or creed.

Various problems faced by the group members are discussed in the meeting along with suggestions for improving the situation.

Feedbacks:

- Quite satisfied with their group and the support getting from kudumbashree mission.
- In need of kudumbashree's fund allotment as they propose to start up a micro unit which provides them a more dignified life.

Kudumbashree has provided larger space for micro credit programme by setting up thrift and credit societies. The poor women bring in small sums according to their capacity and the income generating volunteer who is responsible for thrift operations collect the money. This amount is utilized for lending the members for consumption needs and contingent needs and a member can avail loan up to a maximum of 4 times of her savings. The amount of loan and the priority of disbursement are decided by the NHGs. The income towards interest from thrift is generally

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used for relouaning. NHGs should be seen as a strategy of empowerment of the poor based on trust and mutual support.

Conclusion

It has been proven beyond doubt that interventions through NHGs can make a big change in living standards, through regular savings, improved levels of family earnings, expanded assets and better socio political access, thereby reducing vulnerability and poverty and contributing to a wide range of development goals.

2. C.D.S- the highest tier, is the federation of all the ADSs in the respective panchayat (rural) or municipality(urban) or corporation(city).

CDS Action Plan

As per the modified byelaws, the CDS has to prepare and implement a 'CDS Action Plan'. This is a demand plan,consolidating the status of interventions in the areas of microfinance entrepreneurship, farming, social development activities etc. and indicating quantum of need in each of these areas. The CDS Action plan is to be integrated with the development plans of the local self governments. The Community Development Societies are also very active in Government programmes and play significant roles in development activities ranging from socio-economic surveys and enterprise development to community management and social audit.

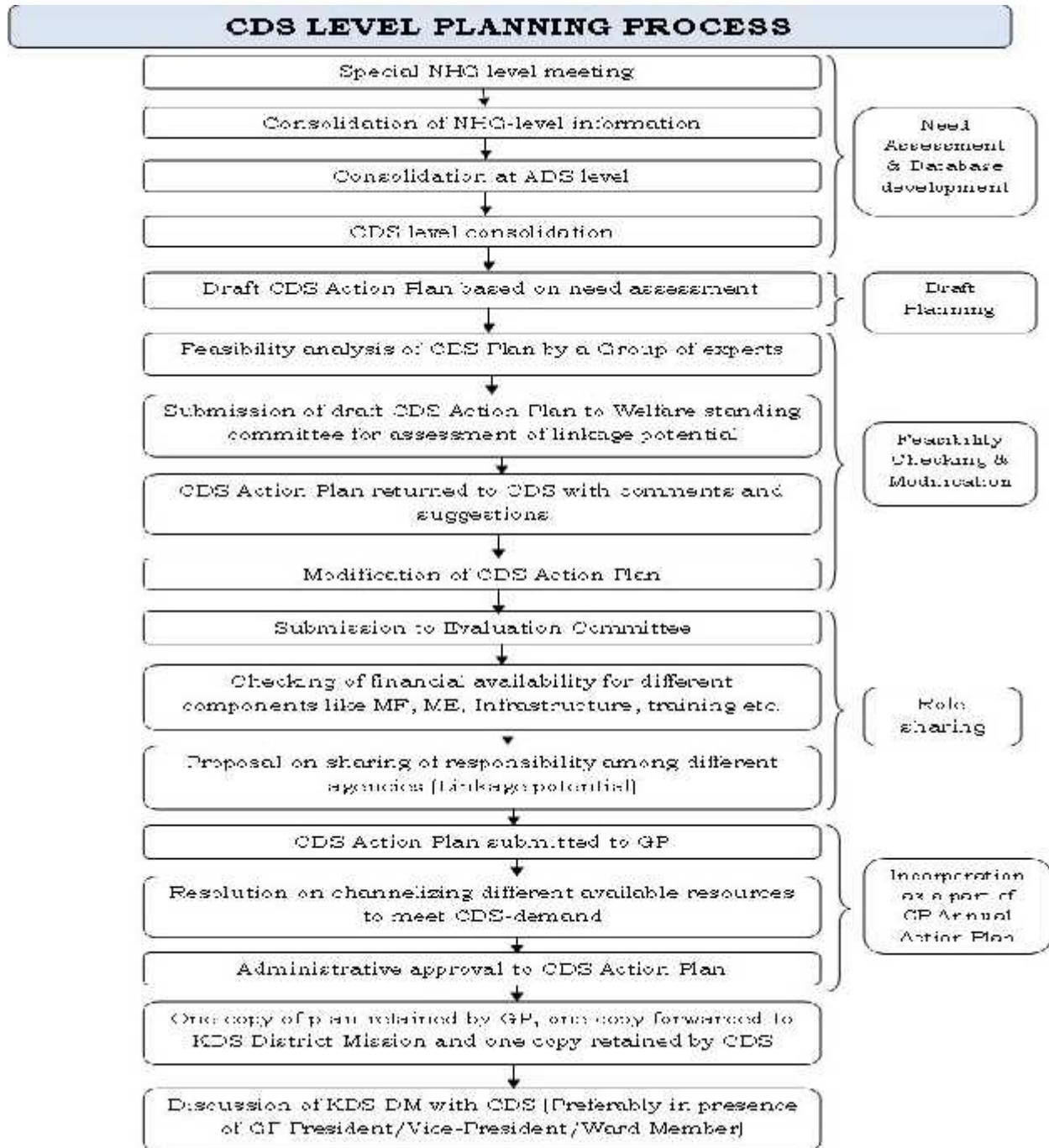
Process

The micro demand plans of the NHG are consolidated at ADS & CDS level to form the CDS Action Plans. After a process of consultation with the LSG Standing Committees and Evaluation Committees, the CDS Action plan is given formal approval by the LSG. Implementation is monitored by the evaluation committee.

Got an opportunity to meet and have a discussion with

- **Smt.Anitha Rajan** –(Counsellor)Chairperson(Welfare Standing Committee),Kozhikode Corporation.
- **Smt K Beena**-CDS Chair person(Kozhikode Corporation-Central)

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3. Micro Enterprise Units

The Kudumbashree initiative has today succeeded in addressing the basic needs of the less privileged women, thus providing them a more dignified life and a better future through the Micro enterprise units.

CASESTUDY:1

THEERTHAM-PURIFIED DRINKING WATER SUPPLY PROJECT.

Plant Location: Next to the office (old)building- Kozhikode corporation.

Kudumbashree has formulated a new project for the production and supply of safe and purified drinking water with the help of Dharana Infrastructure Pvt.Ltd.(DIPL).A five member group had set up a community water treatment plant . These five members are doing the marketing part and control the sales of the water.They are charging only **Rs.20 for a 20 litre** watercan. An investment of Rs.19,55,000 is the total investment to set up the plant.

One operator of the plant is a woman from the locality .One driver and a helper to deliver the watercan are gents.

DIPL is giving all technical support,operation and maintenance of the plant till the loan repayment for a price of Rs.10 per 20 litres.



6 stage treatment equipment in the plant

1. Activated carbon filter
2. Dual media filter
3. Iron removal filter
4. Micron filter

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5. Reverse osmosis membrane
6. Ultraviolet filter

This small project is a livelihood project for atleast 10 people. Kudumbashree-the powerful and efficient unity of women under LSG –is now able to supply safe and purified drinking water to both rural and urban areas and thereby to earn an income to improve the living standards of its members. This will hopefully speedup the Governments decision to implement safe drinking water system by 2022.

CASESTUDY:2

RUCHIPPURA-THE RESTAURANT FOR COMMON MAN.

Location: Next to focus shopping mall(opposite to new bus stand)- Kozhikode corporation.



This kudumbashree project got its commencement in 2008(navajyothi group) with an initial fund of 5 lakhs(subsidy-1.75 lakhs) under the leadership of 6 women. By 2013 they grew up as a micro enterprise unit. They are keen on serving good quality and affordable rate food(lunch) for common man for which they are receiving good response and comments. At the present situation **a team of 30 women** including the 6 leader members are employed there with a weekly mode payment.

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The daily wages of each varies from Rs.350 to Rs.650 depending on the work nature and their experience. As they have no water connection, currently they are buying 3000 litres of water daily to meet their needs.

Since the site identified for the project is corporation owned, they need not pay a rent for this.

Observations, feedbacks and suggestions:

- A backside compound wall is needed in a security view point for the women.
- The ambience of the space need to be elevated.
- In rainy season they are facing leakage problems for which they need missions' attention and fund -for roofing and flooring maintenance works.

4. Joint liability groups of women farmers

Collective farming is an initiative introduced by Kudumbashree to encourage cultivation by Neighborhood Groups (NHG's). It facilitates to enhance agricultural production by bringing fallow and cultivable waste land into agricultural use, and has significance as a food security measure. Women enter the programme as cultivators as opposed to agricultural labour and control over the means of production and access to formal credit help in increasing the returns from farming. Joint Liability Groups (JLG's) of women farmers are formed under the collective farming initiative to help women cultivators access agricultural credit from the banking system.

These JLGs are structured along NABARD guidelines, and open bank accounts in the name of the JLG. JLGs are brought under the purview of Interest subsidy scheme of Kudumbashree (ISS). They become eligible for ISS when they avail agricultural loan from banks. 5% subsidy on 7% interest agricultural loan is provided by state government of Kerala through Kudumbashree.

Through the collective farming programme of NHG's the twin benefits of poverty reduction, food security and financial returns through agriculture and increased agricultural production are being accomplished by the poor women

The programme is being implemented in all districts of Kerala with the support of Local Self Governments (LSG's). Kudumbashree plays an important role in enhancing the financial status of women through JLG activities. Collective farming is one of the important interventions areas of Kudumbashree in the livelihoods sector. This was made possible because of the integration with the CDS action plans, where a bottom up demand flow was able to identify larger number of women who wanted to come into farming, and the LSG linkage helped in channelizing inputs and training, increasing the confidence of women to take on cultivation, and to find the lands to do so.

The paper highlights the various process of promoting the JLG's of NHG's women and how they take up collective farming in Kozhikode corporation of Kerala by presenting a case study. The Study focused on the processes of formation of JLG's, the support they received from Kudumbashree and the outcome thereafter. A typical farming group formed consists of 4-10

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members. These groups are organized as Joint Liability Groups (JLG's) to access institutional credit.

Study Area: JLG-KOVOOR WARD(NO.22),Kozhikode Corporation
NHG-VANDANA

The group started cultivation in own land with all the funding done by themselves. They cultivate in an area of 25 cents. Eligible assistance is made available from all the converging partners.

Vegetables like bitter gourd, snake gourd, cucumber, beans, bottle gourd, bhindi, turmeric, green chillies, colocasia, elephant yam etc. are cultivated here.

The outcome and their profit are shared among the 5 JLG members.



Observations

They are in need of kudumbashrees support to get seeds from krishi bhavan. Also they are waiting for the classes promised by kudumbashree mission in the initial stage of JLG on pesticides, weed control etc.

Since farm lands are available with them, they are interested in more cultivation like plantain, for which they need mission advice.

5. ASHRAYA BENEFICIARY



K KRISHNAN & PANKAJAM

WARD-60,PUTHIYAKOVILAKAM PARAMB,CHALAPPURAM P.O,(NEAR PALAYAM VEGETABLE MARKET)

Kudumbashree mission is helping the couple by giving food kits(cereals&grains) monthly and clothes occassionally.Electricity connection is made available recently.They appreciated missions activities and their support.

Observations,feedback and suggestions

The male beneficiary is currently working on daily basis(no regular income).So they need mission involvement to get their elderly pension.

Since this is a slum area,the toilet/ drainage system needs maintenance to attain a hygienic living condition.

They suggested for an occassional change in the items(cereals) included in the foodkit to avoid repetition.

Conclusion

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. It is this network that brings women to the Grama Sabhas and helps them bring the needs of the poor to the attention of the local governments.

Through its efforts to engage women in civil society in development issues and opportunities, Kudumbashree in association with the local self government of Kerala is charting out new meaning and possibilities for local economic development and citizen centric governance.