

A STUDY REPORT ON KUDUMBASHREE

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INTRODUCTION

Kudumbashree is a poverty eradication project officially launched by the Government of Kerala with the active support of the Centre and NABARD for wiping out absolute poverty from the State. It aims at eradicating poverty through concerted community action under the leadership of Local Self Government bodies. For effective implementation of Kudumbashree a community based organization is in action. The neighborhood group (NHG), area development society (ADS), and Community Development Society (CDS)

The State Poverty Eradication Mission-Kudumbashree launched by the Government of Kerala is a massive poverty eradication programme in contemporary history. It has been proven without doubt that women empowerment is the best strategy for poverty eradication. Women, who were regarded as voiceless and powerless started identifying their inner strength, opportunities for growth, and their role in reshaping their own destiny.

OBJECTIVES

- DISCUSSION WITH A PANCHAYAT PRESIDENT IN ASPECT OF KUDUMBASHREE
- DISCUSSION WITH A CDS CHAIRPERSON
- VISIT ANY TWO MICRO ENTERPRISE UNITS IN KOZHIKODE
- VISIT ANY JOINT LIABILITY GROUP
- VISIT AN ASHRAYA BENEFICIARY

DISCUSSION WITH A PANCHAYAT PRESIDENT IN ASPECT OF KUDUMBASHREE

Olavannapanchayat,Kozhikode is formed in the year 1964.It consists of 23 wards with the total population of 44398. As a part of my assignment I met **Mrs. Thankamani. K**, she's elected as Panchayat President during the year 2015. As a President of Olavanna gramapanchayats, Kozhikode ,Thankamani has imagined ,pursued and achieved much that any leader could be proud of..

She took charge on 2015 as the president of Olavanna gramapanchayats. Many micro enterprise units are working in Olavanna, most of them are footwear upper stitching units.When I asked her about Kudumbashree ,she said that she would like to look Kudumbashree in a wider perspective, the changes in Kudumbashree has brought in the last few years have been remarkable. All members got equal opportunity to learn the banking process and are equally responsible in all projects. They learned about management system,financialtransactions,and more than that they all are now responsible towards the society. The upcoming project which going to be implement is Plastic Waste Management Project, this innovative project is planned to be set up in Parappurakunnu in Pantheerankavu, Olavanna. This project have a lost of environmental and social relevance as it is deals with hazardous waste plastic. This project will employ as many women in Kudumbashree units.

She agreed that kudumbashree program is an integral part of every village in Kerala. As women are the backbone of the family as well as society they are more aware of their rights. They are better organized and do things in the right way.

DISCUSSION WITH A CDS CHAIRPERSON

Mini.VM, the chairperson of Kakkoorcds of ChelannurBlock. She's elected during the year 2015. Before coming as cds chairperson's role she is an active member of social welfare activities. Kudumbashree activities are well working in Kakkoorpanchayat, as there is 50 active jlg groups are working. They used to conduct monthly markets. There is 5 micro enterprise units including nutrimix units. The ME units availed many benefits like revolving fund, second dose assistance, technology fund, crisis management fund etc from district mission and cds always gives necessary guidelines for availing these benefits. Ashraya project is also well going. She said that as a woman she is proud to be a part of this organization. She is actively participated in all district PRM's conducted by kudumbashree district mission Kozhikode. They already submitted a very good action plan in district mission. There is a huge change occurred among women as now they are capable of standing their own feet. They know about their rights, they know how to plan their life, they are aware of opportunities. When I asked her that as the cds election is going to be conducted in this year, will you be there, she smiled and answered that she may or may not be elected as cds chairperson, it doesn't matter I will be there as a active kudumbashree member and I definitely work for the benefit of our Panchayat.

VISIT A NHG

Neighborhood Group(NHG)

Kudumbashree operates through a three tier community based organization of poor women. The lowe tier constitutes neighbor groups. Meetings are convened on a weekly basis in the houses of NHG members. In the meeting ,the various problems faced by the group members were discussed . It consists of womenfrom 20-40 families and acts at grassroot level. NHGs are the building block of the organization.In each NeighborHood group from among its members , five volunteers are elected for undertaking various functional activities. THEY ARE SECRETARY, President,Community Health Volunteer,Income Generation activities Volunteer and Infrastructure volunteer.

Vishnukripa ii is an NHG registerd under Kozhikode South cds. It is formed in the year 2010. Currently there are 20 members.

Unit details

President :Sulekha

Secretary :Suharabi

Community Health Volunteer :Hamsina

Income Generation Volunteer :Ambili

Infrastructure Volunteer :Revathi

In this NHG unit, members are gathered for regular weekly meeting on every Wednesday. Meeting place is none other than each member's houses. They collect Rs.20 from each member per every week as Thrift. Out of 20 members 12 of the members availed internal loans for various purposes. This NHG availed Linkage from District Mission two times.

VISIT ANY TWO MICRO ENTERPRISE UNITS IN KOZHIKODE

Micro Enterprise is any income generating activity owned ,operated and managed by a group, consisting of atleast five and not more thanfifteen women members of the Kudumbashree NHGs with an investment ranging from Rs.5000 to Rs. 500000 and should have a potential to generate atleast Rs.1500 per member per month by way of wages or profit or both together, with an expectation of turnover ranging from Rs.1 lakh to Rs.5 lakh per year.

Nirmalyam Gold

Nirmalyam gold-plated jewellery unit is situated at CHERUVANNUR –Nallalam municipality, started in February 8th 2008, which is said to be first completely technical enterprise under Kudumbashree mission in Kozhikode.

The unit was started with the initiative of Mrs. Nirmala ,and she was the cheruvannurcds chairperson in 2008 and Mr.T. Sivadasan, and he was the Panchayat member during the time.This unit is started with 10 members with an investment of Rs. 5 lakh, out of which more than Rs. 3 lakh was loaned from Federal Bank. THEY AVAILED A SUBSIDY OF Rs. 1 lakh from Kudumbashree.Unit members get trained in ornament making at training institute based in Thrissur.The unit repaid the loan within 3 years and it is only because of their best performance in the market. Currently there are 5 members are working. The unit president is Mrs. Preethi and Secretary is Mrs. Nirmala.Their main marketing method is door to door delivery; they have field staff for performing this work. These field staffs get commission based on the sales, so for the unit it is not a big task to avail these field staffs. Their field staff covered potential areas like offices and where there were a demand exists. The unit participated in most of the fest and fare conducted in the various parts of the state. And there by they are getting many orders for the ornaments.

The unit has all varieties of gold covered ornaments pertaining to the latest fashion, which are more competitively priced and are proven to outsmart the rest in the market. They sell ornaments within the price of Rs.30 to Rs.2500. The unit is running so very well for the last 9 years and they have a monthlyturnover of more than Rs. 1,50,000/- now.

Star Book Binding Unit

Star book binding unit is located at Iringallur block of OlavannaPanchayat. It is started in 2003 with 9 members but currently working with 5 members. Book binding is a service activity to bind books, registers, exercise books and other items of mass consumption used in trade, education, industry, commerce etc. As their market potential is very high, they need not to worry about the marketing aspects. They are using basic raw materials for book binding are outer cover, stitching wire, jute twines, gum which are plenty available in common market. The members got trained. The unit Secretary is Mrs. Girija and Mrs. Sajitha as unit President. Their monthly turnover is Rs. 40000/-, but they can still hike their capacity to reach a monthly turnover of Rs. 150000/-. In order to gain that they need to know about marketing ideas like how to get bulk orders from the market, for that they can approach educational institutions, Offices etc. They said that they require a training on book keeping, because they are not technically trained to do that. But still they conduct weekly meetings, and then they minutes it. They used to keep cash book, registers etc.

Suggestions

- Require orientation classes, workshops that must be conducted by those people having expert knowledge in the concerned subjects
- Officials must ensure that they a visit to the enterprise unit more frequently for giving proper support system, clarifying doubts and proper guidance.
- Advanced level classes in topics like Organizational management, financial accounting, entrepreneurship and marketing have to imparted
- Proper communication must be given to the local authorities, semi government organizations and Government aided institutions to purchase the products made by Kudumbashree units. This ensures a ready marketability of the products.

VISIT ANY JOINT LIABILITY GROUP

“Greeshmam” is a joint liability group working in 14th ward of Puthuppadicds, There are 4 members .Sheeba is the president and Shiji Sebastian as the Secretary. They are having a total cultivating area of 5 acre in Kavumpuram, Puthuppaadi.

They used to follow the mixed cropping system. Main product is Banana.They are cultivating various banana types like nenthra, nhalipoovan ,mysoore versions. Also producing Tapioca, Vegetables like tomatoe, green spinach, cow pea, lady finger, cucumber, bitter guard etc.

Currently they used to sell their products in local markets only and they said said that they are willing to bring their products for monthly market sales. They took a jlg loan of Rs.200000/- The group members are getting Rs.16000/-per month, but it will be increased in peak seasons.

VISIT AN ASHRAYA BENEFICIARY

Ashraya Beneficiary

Ashraya is the first integrated programme for addressing issues affecting the poorest of the poor who generally are not covered by any of the designated poverty alleviation programmes and who lives in the margins of economy and society and polity. The programme was implemented in all gramapanchayats and municipalities . Destitute families are identified according to some criteria, the gramapanchayats and municipalities have been asked to prepare a package of care services for the destitute families under the Ashraya. This will cover food, health, education, water and deprivation etc. As a part of assignment I went to meet an Ashraya beneficiary and she is Chiruthakutty, aged 70 years. She is residing at Theerthamkara ward of Kakkoorcds. She is unmarried, there is no relatives for her to take care of her. She was living in a shed and then as a part of Ashraya project with the help of cds and well-wishers , a home is provided to her during 2012.

Currently as an Ashraya beneficiary she is provided with food in every month, it includes rice, wheat etc worth Rs. 200/-

COCLUSION

Kudumbashree with a wide network of NHGs is very important as these groups promote collective strength of the poor and provide remarkable support in the events of crisis, thereby reducing dependence of the poor on the rich. Kudumbashree activities empowered the women, the changes are reflected in their financial independence, political awareness and increased commitments to social activities.

- The End-