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## **KUDUMASHREE MEETING**

I Have visited a kudumbashree meeting in my village. Its contain 16 womans. The meeting was arranged in one members house. The meeting was mainly conducted by Kudumbashree unit secretary. They were talking about the self sustainable life woman. Through the starting of some small scale businesses. And investing small amount for the linkage loan. Secretary and president properly maintaining the book of accounts for the linkage loan etc.....

## **CDS WITH CHAIRPERSON**

I am visited CDS office at varkala municipality. It contains 33 ward and 418 CDS units. 28 ward secretaries were present at the meeting. CDS chairperson read the ajenda's of the meeting and they were talking about the problems of their ward and finding appropriate solutions,discuss about the starting of small scale business units in the ward,arranging of linkage and thrift loans to their ward by the ADS secretaries etc.....

## **MICRO FINANCE**

### **➤ Thrift loan**

The small regular savings of neighborhood groups are pooled together and given out as internal loan to the most deserving member of the group. The amount of loan and the priority of disbushment are

decided by the NNG. The repayment is collected weekly during routine NHG meetings.

➤ **Bank linkage**

Bank linkage programme has made intensive growth possible by providing easy access to the bank loan with out any physical collateral. The efficiency and effectiveness of the NHGs are verified on the banks & some objectives verifiable and easioudly identifiable

**JLG (JOINT LIABILITY GROUP)**

It is a sub component of the national Rural Livelihood mission aims at increseing visibility of woman in agriculture providing a livelihood opportunity by adopting sustainable and eco friendly agriculture. Kudumbashree, the programme implementing agency for kerala, has undertake the project through the institution of Joint Liability Group(JLG) of woman farmers. The project target was kept at promoting 30,000 JLG with 1,50,000 woman farmers undertaking cultivating in 24,000 Ha

**ASHRAYA**

It is a destitute rehabilitation programme designed by kudumbashree. The programme is target at the poorest of the poor people. While implementing the poverty allevation programme. The people, who live in utter distress and despair, constitute very small

number in the society, approximately the bottom two percent of the total population. The project envisaged to address lack of food, health problems including chronic illness, pension, education facilities to children, land for home, shelter, drinking water, safe sanitation facilities, skill development, employment opportunities etc....

## **FINDINGS**

- Kudumbashree aims to eradicate absolute poverty.
- It strives to develop the model of micro finance.
- It is the most important woman empowerment programme.
- It is the strength of old-age woman.
- Ashraya project is the heart of kudumbashree.

## **PROBLEMS**

- Educational problems of members
- Little knowledge about all the programme.

## **SOLUTIONS**

- Giving proper training to chairperson to guide every kudumbashree.
- Better communication between the members.