

## Kudumbashree join hands with Department of Co-operation for Muttathe Mulla Scheme in Palakkad

Muttathe Mulla scheme which involves the disbursement of loans at low rates of interests to rural households was launched as a pilot project in Palakkad. Shri. Kadakampally Surendran, Minister for Co-operation, Tourism and Devaswoms, Government of Kerala launched the scheme at a programme held at Palakkad on 26 June 2018. The programme is implemented by Department of Co-operation, Government of Kerala with the support of Kudumbashree, aiming at liberating the women from the local blade mafia and also private micro finance companies as the latter's interest rates vary between 24 and 30 percent.

Muttathe Mulla seeks to disburse loans at lower rates of interest and the women have to repay it on a weekly basis. Under the scheme, each woman will be disbursed a loan between Rs 1,000 and Rs 25,000. The interest rate will be 12 percent, that is Rs 1 for a loan of Rs 100 for one month. Loans which can be repaid in 10 weeks were also available. The loans will also be given to close old loans taken from blade companies which can be settled on a one-time basis. The scheme is being implemented in each ward through the three units of the Kudumbashree which would be selected based on its efficiency in its working and its credibility. The members of Kudumbashree will go to the houses of its members who need loans and disburse it to them. They would also



collect the loan repayment visiting the households in weekly basis. Each Kudumbashree unit will get a cash credit of Rs 10 lakh at an interest of 9 percent would be disbursed as loan. Of the 12 percent interest to be levied, 9 percent will go to the primary cooperative societies, and 3 percent to the Kudumbashree women. Therefore the Muttathe Mulla Programme of Department of co-operation would help the Kudumbashree women raise themselves while raising their fellow citizens, putting an end to the exploitation of the local blade mafia and private micro finance companies.

## Collegiate Education Department join hands with Kudumbashree Mission

Collegiate Education Department joins hands with Kudumbashree Mission offering job opportunities for Kudumbashree Women. The Kudumbashree women are entering into new horizons as the Collegiate Education Department, Government of Kerala entrusted Kudumbashree Mission for the house keeping, cooking and sanitation jobs in the Arts & Science colleges and hostels in Kerala. As per the order, 54 women across the state has got job opportunities.

It is during when the strength of non teaching staff at the Arts and Science colleges and hostels in the state was found inadequate, the Collegiate Education Department decided to entrust the Kudumbashree Women for the same. Government of Kerala has issued order advising the Principals of the Colleges to sign MoU with the concerned District Mission Coordinators for assigning the house keeping, cooking and sanitation works at the Colleges and hostels. As per the MoU, Kudumbashree will provide the units for meeting the needs of the colleges as per the request from the principals. Uniform and ID card would be provided and the quality of their work would be ensured by Kudumbashree through CDS and respective Assistant District Mission Coordinators. The Colleges would provide the space for the units and also arrange the rest room and sanitation facilities for the unit members as well. The cleaning equipment, cleaning materials and other utensils would also be supplied by the college.

Government Model Hostel, Attungal and Government College from Thiruvannanthapuram, Kollam Government College and BJM Government College from Kollam, Government Polytechnic from Kottayam, Government College, Kattappana from Idukki, Maharajas College and Law College from Ernakulam, Government Arts College,



Kuzhinjapara from Palakkad, PMGC, Chalakkudy from Thrissur, Thunchan Memorial Government College and Mankada Arts and Science College from Malappuram, Manthavady Government College from Wayanad, Manjeswaram Govinda Pai College and EKNayanar Memorial Govt College, Elerithatt from Kasargode are the identified colleges.

Kudumbashree women units from the respective districts would be identified for the same. The lack of non staff teaching in the colleges and hostels were creating inconvenience for the students and it was a solution to this issue, that the Government issued the order. Cleaning staff, sanitation worker, sweeper, night watch man, cook, house keeping, hostel cook, lab attendant, security and matron are posts on which the job opportunities are offered for the Kudumbashree Women.

## Kudumbashree Kannur District Mission's Soccer Shree adds to Football Fever

Soccer Shree, the Quiz Competition conducted by Kudumbashree exclusively for Kudumbashree women adds to the Football fever. World Club Foot Ball was the theme for the quiz competition. The Quiz competition was conducted on 22 June 2018 in connection with the Reading Week observance. The Competition was conducted to ensure the participation of common women in celebrating the World Cup Foot Ball Championship. The competition underlined the fact that 'Nothing is impossible to women'. The programme envisioned to encourage the reading habits and interest in sports activities among women as well. Smt. EP. Latha, Mayor, Kannur Corporation inaugurated the Soccer Shree Quiz

Competition. K. Jisha and Sumangala from Peralassery CDS came first in the Soccer Shree Quiz Competition. K. Shijina and O. Nimina from Mattannoor CDS came second and Shanthakumari and Haritha of Keezhhaloor CDS came in third place.

Only one team per CDS was allowed to participate in the competition. Micro Enterprises Consultants, Kudumbashree Accounts & Audit Service Society Members, Gender Resource Persons, Balasabha Resource Persons etc were considered for participating in the Quiz Competition. As the participation was beyond expectation, it is sure that the upcoming seasons would be more colourful.



## Kudumbashree receives work order from Lal Bahadur Shastri National Academy of Administration for handmade soap



Kudumbashree received work order from Lal Bahadur Shastri National Academy of Administration, Mussorie, India's premier institution dedicated to train Officers of the country's higher civil services. The order is received for supplying 2300 handmade toilet soaps. Kudumbashree had sent toilet soap samples of different fragrances to Lal Bahadur Shastri National Academy of Administration, Mussorie. It is after that they placed the order for 2300 handmade toilet soaps. The orders are placed Turmeric, Pappaya, Rose and Sandal fragrances.

As per the order Kudumbashree will supply toilet soap bars of 40 gm weight. The Eladi Soap Unit from Elambakappally, Perumbavoor, Ernakulam would supply the soaps. Eladi Soap Unit had participated in several trade fairs inside and outside Kerala and their product had received wide acceptance among the customers. The soap is also available at kudumbashreebazaar.com, Kudumbashree's online portal. Kudumbashree would deliver the order to the Lal Bahadur Shastri National Academy of Administration, Mussorie by August 2018.

## Kudumbashree launches its sixth Reverse Osmosis Plant in the State



Kudumbashree Mission in convergence with the Kollam Corporation has launched Reverse Osmosis plant (RO Plant) in Kollam Corporation. The RO Plant was inaugurated by Smt. J. Mercykutty Amma, Minister for Fisheries, Harbour Engineering and Cashew Industry, Government of Kerala on 28 June 2018. Located at the premises of Kollam Corporation, the plant is run by 'Mithra' a group of 5 selected women from Kudumbashree groups in Kollam. Minister said that the Venad Purified Water would be a solution for the drinking water scarcity in Kollam District.

Kudumbashree had launched the idea of launching a Reverse Osmosis Plant to produce bottled drinking water, as part of the National Urban Livelihoods Mission Project being implemented in Kerala. The bottled drinking water is named as 'Venad Purified Water'. The public need to give only a nominal charge of just Rs 25 for 20 litres of Venad Purified Water. The total investment of the project is Rs 25.5 lakhs which is met from LSG fund, bank loan and Kudumbashree financial assistance. The other RO plants are located at Kozhikode Old Corporation office, Malappuram Corporation, Kasargod Municipality, and Kochi.

# Interview with a Santhwanam Volunteer from Palakkad

We live in a society where almost everyone has health-related issues. Labs and health check-ups are not extravagant. It has become an essential part of every common man. Knowing this fact, labs are charging high price for most of check-ups which is not affordable for proles. Cost and time, the people spending for travel, queues, checking, etc makes loss of a day for even small tests.

To create an alternative solution for this, Kudumbashree introduced Santhwanam volunteers all over district. They will reach to the patients at their comfortable time with their modern equipments and check the blood pressure, sugar, cholesterol and body mass index in consequential time. Currently there are a total of 17 Santhwanam volunteers working at Palakkad and their working pattern is different from all other Santhwanam volunteers in state.

Miss. Deepa from Pudussery panchayat of Palakkad started her work earning only Rs 4000 per month, excluding the expenditure for strip and traveling expenses. Within a short span of 6 months her income has increased to Rs 57000 in a single month. Now let's understand the secret from her.

**1.Could you please tell something about yourself?**

I was born and brought up at Pudussery, a small village in Palakkad district. I got married at a very young age. But it didn't last long. Four years ago when I was about to give birth to my second child he left me and my kid. Since then I am living with my family. I have my father, mother, younger sister, brother, grandmother and two my kids at home. My first kid is studying in first standard and the second one is studying in Pre-KG.

**2.How did you survive all these years ? Is your father working?**

It was very hard to survive only with my father's income. He was working on daily wages of about Rs 350 per day, and most of the days he didn't have any work at all. Those were very hard days. Then I started to work as a sales girl in Horticornp which helped me earn Rs150 per day. Then I moved to a press where I earned Rs 200 per day. I worked there for 2 years. Then I came to know about Santhwanam and the rest is all good.

**3. There are a lot of programmes in Kudumbashree. Why did you select Santhwanam?**

I am interested in serving people. When I happened to read about Santhwanam in newspaper, it gave me the idea that is a health related care programme. In my family also there were lot of health related issues. Santhwanam gave me opportunity to serve people and help them to identify health issues at proper time.



**4. Can you describe any such examples?**

Lots of examples happened in past 6 months. The person whom we send to the District Hospital from Malabar Craft Mela stall is now diagnosing for Cardio disease. The Manager of Canara Bank, the media person who understood their hyper tension only after my diagnosis etc are there.

But the most important one is a person who lives nearby my home who used to mock at my profession and equipments. One day he called me to check his mother. So I went there and checked the blood pressure. It was too high. I asked to him to consult a doctor immediately. They consulted a nearby doctor and she prescribed to admit his mother immediately and asked him how he found out her blood pressure. He told doctor about me and doctor told that she was saved due to admission at the right time. From that day on wards they have become my regular customer and the doctor promote at any place she went.

**5. How did you increase your income to this level in quick time?**

It is mainly because of the strategy given by Palakkad District Mission. After my first month I got only a very less amount of Rs 4000 and everybody else was also getting less amount. So District Mission called us and asked to follow SWOT analysis method, we didn't understand at first. So the District Mission asked us to maintain a book which contains the data of a place we are going. This idea changed our whole working style. We started recording data every day. It gave me a clear idea about my income started to rise. Every month there was a review at District Mission. In that review they gave proper guideline on how to work. In a structured way, I started classifying the strengths, weakness of a place and plan my travel accordingly. Then my income began to increase. Within a month my income reached Rs 14000. Seeing this District Mission offered me opportunities at Malabar Craft Mela, Saras Trade Fair etc. From Saras Fair only I earned Rs 37500 in 10 days. Other than fairs, District



Mission encouraged me to participate in all local festivals and programmes. And by these activities my earnings reached Rs 57000.

**5.What are the changes occurred due to joining in Santhwanam Community?**

I became stronger personally. Now I am able to manage my whole family, especially my kids. I don't feel weak any more. Now I can support my family financially also. All this is due to Kudumbashree Santhwanam programme. I will never forget the help of CDS, Kudumbashree District Mission and Panchayath for supporting me. I would always be thankful to Everyone.

# Devi Industrials from Ernakulam

Most of the People are worried as they get aged. But a neighbourhood unit near Arakkunnam, in Edakkattuvayal Panchayat from Ernakulam is not at all worried of their age. Named as "Ragaam" the neighbourhood unit operates "Devi Industrials" which achieved a good target in producing handicrafts materials. They have a pickle producing unit, which also have good reputation. Shri. Velappan, who was working as a handicraft employee, suffered from heart disease and abstained from his job due to illness, needed to negotiate with their poverty. With the help of his wife, started this unit that became a role model in entrepreneurship in 2015.

**1.When did you started this unit?**

We started this unit in 2015 August at Edakkattuvayal panchayath ward 5 and named it "Ragaam". Subalakshmi and Sumathi Velappan were elected as President and secretary. Within 7 months ,we started a unit manufacturing handicraft products in the name "Devi Industrials". Our raw material is MDF wood, as it is less dust allergic compared to our previous plywood. We got Rs 10,000 as subsidy. Kathakali Face, Peacock, welcome lady, dancing lady, symbol OM, were the primary products. We have templates for all these in our unit. It is purely a machine work. We are equipped with machines. Finishing works are done by hands and polished with rose wood paint.

**2. What are the fast moving products?**

Welcome lady is prominent. The cost of 8"x4" MDF wood will cost Rs 60 to Rs 280.

**3. What about the 'Ragaam Pickle Unit'?**

Smt Mary Chacko and Smt. Subalakshi are managing this unit. Mango, Lemon and Garlic are the prominent products. They are selling good and customer review also good. District mission and Animators helped a lot. "Ageing is not a constraint "for an entrepreneur, and in fact it is our strength and vision that lead us forward.

