The biggest revolution that happened in connection with covid-19 is that the education system has turned completely online. As a short term measure to provide infrastructure for this change, various social groups are doing many activities to set up televisions at a public institutions. TVs are set up by many volunteer groups, mainly in public institutions near to the schools for those who do not have television at their houses. The activities to arrange televisions at their homes through sponsorship is also progressing.

As it would be needed to arrange education through online ways for a long time, and as we realised that online education would be the future of our education system other than classroom classes, it is needed to arrange laptops for the needy as it is the basic entity to strengthen the general education system. Micro Chitty Programme is launched jointly by Kudumbashree and KSFE is designed (Kerala State Financial Enterprises) foreseeing this.

Today, myself and Shri. V. P Subramanian, Managing Director, KSFE signed the Memorandum of Understanding (MoU) regarding the same. The MoU was exchanged in the presence of Shri. A. C Moideen, Minister, Local Self Government
Department, Government of Kerala, Prof Raveendranath, Minister of Education and Dr. T.M Thomas Issac, Minister, Finance Department, Government of Kerala. As per this contract, KSFE would start a micro chitty of Rs 15,000 for all Kudumbashree members those who need a laptop. The installment per month for the chitty is Rs 500 for 30 months. Kudumbashree members will be encouraged to join in the chitty. A person can enroll for only one chitty. The chitty installment repayment would be monitored by NHGs and CDSs.

As per this new project, after the payment of the third installment, a Kudumbashree member may inform the NHG if she needs a laptop. KSFE would purchase and give to them the laptop. Laptop will be with the specifications prescribed by the Education Department. It will be procured from the agencies empanelled by IT Department. These laptops would cost less than Rs 15,000.

So, after the payment of the third installment, all in need can own a laptop. When the chitty installment payment would be complete, the members would get the remaining amount in the chitty (if any) excluding the cost of the laptop. And this will be laptop with 4 years plus warranty and hence all who need laptops in Kerala would get one with a good guarantee. We are proud that Kudumbashree could play a role in supporting the education system of Kerala to a new digital era.

KSFE framed this chitty in such a way that Kudumbashree members would get much profit out of this. Those who repay the chitty regularly need not pay the installment amount of Rs 500 during the 10th term, 20th term and 30th term. KSFE would pay this. So, those who repay the instalments without any delay need not pay Rs 15,000; they would have to pay only Rs. 13,500.

Those Kudumbashree members who don’t need laptops may also enroll for this chitty. After paying the 13th monthly instalment, they may draw Rs 15,111/- if money is needed during the 14th month. There won’t be any bid or lot. They would get Rs 15,205 for the 15th month and Rs 15,300 for 16th month if they want. This means, all those who join the scheme, but do not need laptop can withdraw full amount from the 13th month onwards!! Likewise, when the chitty would close on the 30th month, they would get Rs 16,695 if they did not demand money/ laptop earlier. They have to continue paying installments without any delay. In addition to this, we are also checking whether we would get any subsidies from other departments or sponsors. The guidelines and other details of the chitty will be available in this link within two days: http://www.kudumbashree.org/pages/871 The details of those who enrolled in the chitty would also be available in this link itself later.

Kerala always had this foresight in implementing innovative ideas and had been in the forefront in welcoming modern technologies. I hope this new start to make laptops available for all students in Kerala in this digital era through Kudumbashree will reduce the digital divide and would be a model for other states as well.