Introduction

In this chapter a study is being made of the social functions of Kudumbasree in the state of Kerala. This researcher found that the activities of Kudumbasree are primarily directed towards social upliftments. However a district-wise analysis shows that the functions are not uniformly distributed. In each district one finds functions which are more suitable to that district. Resource availability and the differing talent skills are primarily responsible for this divergence. The introduction of the Mahatma Gandhi National Rural Employment Guarantee Scheme has further provided a diversification of the social functions of SHGs in different districts. Therefore in this chapter it is proposed to make a district-wise analysis of functions with special reference to waste management activities.
4.1 District-wise Analysis

4.1.1 Idukki District

The Kudumbasree mission is the first major Endeavour in Idukki district for the economic and social uplift of women from poor sections. The working of Kudumbasree units in the 21 wards in the grama panchayat is coordinated by Area Development Societies (ADS). There are nine committee members in the CDS and seven in the ADS. The grama panchayat has 7293 members in 407 Kudumbasree units. Thus the mission has scripted a success story by ensuring the participation of families from economically better-off sections.

The majority of Kudumbasree workers are engaged in farming on leased lands. They do it jointly or in their individual capacity. Tapioca, vegetables and ginger are cultivated on these lands. Large areas that remained fallow in the district are now under plantation and vegetable cultivation.

A computer centre, started by 10 Kudumbasree members with postgraduate diploma in computer applications, has been successfully functioning for the last five years. The centre was set up with loan taken from Union Bank of India, the lead bank in district.

Earlier it was difficult for Kudumbasree unit to avail themselves of bank loan; only those affiliated to known NGOs were given loans, but now banks are keen to give loans to these units, as there is no risk involved in loan recovery.

Earlier the works were taken up by Kudumbasree as a group, but now the tendency is to divide the loan amount equally and take up works individually. They have taken up dairy farming, and chicken units.
There was 1,60,000 families in 9,200 neighbourhood groups in the district. The bylaw of the Kudumbasree community structure has been amended to permit women to join the NHG irrespective of BPL status. However, the office-bearers are from BPL families.

The weekly NHG meetings discuss various projects and pool the thrift amount. Loans are sanctioned to the needy. The total thrift amount in the 9200 NHGs in the district is Rs.270 crore. Bank loans are taken for further internal lending.

In the next phase, the NHGs will take up income generating programmes, rural micro-enterprises and lease land farming. There are 1850 hectares of land cultivated by NHG members and 600 group enterprises ranging from IT units to waste management groups. The Kudumbasree unit is trying to promote backyard vegetable cultivation, dairy units and animal husbandry activities such as goat rearing, rabbit rearing etc.

In enterprise development, Kudumbasree has introduced a new concept, ‘Samagra’ to encourage convergence of different agencies, including government departments and various tiers of local bodies, to increase productivity, quality, marketing, value-additions, product diversification and generation of profit.

An attempt of this kind in Idukki is the ‘Nature Fresh’ milk project of Edavetty gram panchayat.

Under this pilot project, 24 model small-holder dairy units were established setting specific protocols in the process of selection of cows, construction of shed, dung pit and biogas plant, feeding and management of
milk supply. Women entrepreneurs on two-wheelers market milk in glass bottles and thus urban consumers get fresh milk.

Kudumbasree units have 20 Nutrimix units that supply infant food to all anganwadies in the district.

The viability of a unit depended on the combined efforts of the women members. The first unit in the panachayat was registered at Parakkadavu with a weekly membership fee of Rs.5. It has grown to become the largest community based social movement in the district.

Other activities include destitute identification, rehabilitation and providing package of care services in 46 of the 52 grama panchayats in the district.

There are 2246 balasabhas which provide avenues for over-all development of children. (The Hindu, October 6, 2008, P.4)

4.1.2 Kannur District

A team of women from Vayalambra at Cheruthazham panchayat played their 27th performance of ‘panchari melam’ and the percussion troupe used ‘chendas’ and ‘kuzhals’ with ease. Launched in May last 2008, when they played their ‘arangattam’ performance, this 15-memebr team is one of the two ‘panchari melam’ bands formed in the district under the Kudumbasree programme. The entrenched grassroots images of women playing second fiddle to men both within and outside families, though still powerful, have atrophied over the past decade and are making their presence felt in spheres normally not known for women’s involvement.
The goals of the Kudumbasree programme being women empowerment, poverty reduction and local economic development, visibility of women, especially those form economically weak sections, in various areas of activity, including entrepreneurship has increased in the district.

The Kudumbasree movement has infused a sense of self-confidence and equality among women and the increasing presence of women in grama sabhas shows this new-found self-esteem.

Nearly 3.25 lakh people in the district are members of the Kudumbasree units formed under 11,125 neighbourhood groups. As many as 1348 Area Development Societies and 87 CDS are serving as the organizational backbone of the Kudumbasree movement. Nearly 1250 micro-enterprises run by women are functioning in the district. So far Rs.66.74 crore has been mobilised by way of thrift savings from NHG members and Rs.218 crore disbursed as internal lending among the members. Bank deposits and loans of NHG members have played key influence on banking activities in the district as nearly Rs.25 crore has been distributed to various Kudumbasree enterprises including bank-linkage programmes.

Lease-land farming under Kudumbasree is expected to increase the land under cultivation in the district. Expansion of paddy cultivation is going to be the major focus of lease-land farming in the district. There will be 300-400 hectares under paddy cultivation. 200 hectares under banana and 100 hectares under vegetable.

Mushroom production by many units has turned out to a major hit as their produce is mostly sold out in local markets. A five member, mushroom unit at Alakkode panchayat, remits Rs.1800 towards the
repayment of a bank loan of Rs. 1 lakh and each of the members earns an average of Rs.1500 a month and deposits Rs.20 in the thrift account every week. There are nearly 22 units at 18 panchayats cultivating mushroom.

Many Kudumbasree members have been emboldened to enter areas normally treated as male-dominated. 10 members of the Samatha Kudumbasree at Mundery panchayat started a textile shop at Mundery by investing Rs.4 lakhs. None of them has any prior experience in running a shop, but their venture is a success. The Kerasree unit started by eight members at Koothuparmbu is no different as it has already repaid its loans on the forth year, 2008.

A sum of Rs. 6, 54,347 has so far been disbursed among the NHGs as matching grant launched to encourage thrift among members.

The revolving fund used for offering financial assistance to micro-enterprises of the NHGs Rs.1, 41, 7200. A major project under the mission being production of Amritham Nutrimix to be supplied to Anganwadies, there are 29 units producing 142 tonnes of nutritious baby food every month ensuring permanent work and income to 250 women. Bhavanasree is another prestigious housing scheme for NHG members and it has led to construction of houses for 4515 families in the district.

As many as 3885 families had been identified as beneficiaries of the Ashraya project and prepared a project with an estimated cost of Rs. 21.41 crore. Nearly 100 NHG members in the district are involved in solid waste disposal activities in Kannur, Thalassery and Payyannur municipalities.

A major project being taken up in the district under the Kudumbasree missions ‘Samagra’ project is ‘Aadu gramam’ (goat village) aimed at
ensuring additional income to NHG members through Malabar goat rearing. The project being implemented in 40 panchayats will benefit 5000 families and 20000 goats will be distributed. The project has already been under way at five panchayats.

Monthly fairs organized for marketing products have been effective in finding a solution to their marketing problems (The Hindu, October 14, 2008, P.5)

4.1.3 Malappuram District

Malappuram a backward district with the biggest population and 102 grama panchayats has witnessed the success story of Kudumbasree. With wider and consistent markets being found for Kudumbasree products, more and more families living below poverty line are coming forward with micro-level entrepreneurial ventures.

There has been an increase in lease-land farming in the district in recent times, as a result of the entrepreneurial zest displayed by hundreds of Kudumbasree units.

The Oman fairs organized by the Kudumbasree district mission not only were a runaway success but also opened new vistas for marketing Kudumbasree products. There are 60 odd nutrient food units that provide the baby food required for all anganwadies is a creditable achievement of Kudumbasree. Fifty two of them have been mechanised and are running profitably.

68 coconut oil units, 60 snack units and as many tailoring units of Kudumbasree are functioning profitably in the district.
The two dozen canteens run by the women of Kudumbasree have been attracting a wider clientele as people prefer home meal and snacks to hotel food.

There are 336 individual units and 324 group ventures are under the direct supervision of the Kudumbasree district mission in Malappuram. There are 153 units functioning with panchayats funding .78 group units and 364 individual units have been functioning under the five municipalities in the distinct.

Availability of common facilities for purchase, stocking, packaging and marketing has added glitter to the project in the district.

The introduction of a comprehensive approach titled ‘Samagra’ has helped the Kudumbasree beneficiaries to ancillary ways to market their products. The readiness of P.S. Varier Arya Vaidya Sala, Kottakkal, to buy milk from the Kudumbasree units has helped many women find a near-permanent market for their cattle farm. With markets becoming wider and permanent, Kudumbasree units are poised to go places in Malappuram.

The recent fairs during Onam and Ramzan, conducted by Kudumbasree following the success of monthly fairs, have instilled greater hope for a permanent market for Kudumbasree products.

The mission has succeeded not only in creating a niche for women in society but also in empowering them to handle several issues. It has saved women form the clutches of unscrupulous money lenders by encouraging thrift.

Thrift collection has risen to Rs.1000 crore over the last six years. (The Hindu, October 11, 2008, P.5)
4.1.4 Kottayam District

In the village of Kumarakom hundreds of working class women have organised themselves into entrepreneurs, selling vegetables to the star hotels in the tourism destination. Now there are 15 hotels doing business with Kudumbasree units in the village and these village women go to these hotels for monthly business meetings.

In Vaikom, working class women are gearing themselves up to set up an enterprise which may eventually make them exporters. Kudumbasree units in TV Puram and Udayanapuram panchayats have already entered into the business of ornamental fish culture. They have started selling fish to the local market and the outlets of Matsyafed and earn on an average an additional income of around Rs.3000 a month. They are planning to strengthen their export potential and plans are afoot to link them to Kerala Aqua Venture International Ltd. as its satellite unit.

‘Amrutham food mix’ is produced by 18 Kudumbasree units which is as good as those made by big companies is being sold to the Anganwadies. The average income per member is Rs.7000 per month. A comfort napkin unit at Ettumanoor, a major foray into the farming in leased land, active involvement in the various government-sponsored schemes, Kudumbasree has outgrown the micro finance institutions they were once.

In the district, 59 grama panchayats started vegetable farming in the year 2008 with Kudumbasree units in 1948 acres of land spread over these panchayats. An innovative project is Kudumbasree Accounting and Audit Service Society (KAASS) set up by 15 educated youngsters. They will take up the auditing of the neighborhood groups and micro enterprises.
Swanthanam, a health project launched by Kudumbasree, and Health Action by people, provides health information, checking body mass index, body weight, height, body fat, blood pressure and blood glucose.

Kudumbasree involvement in the Responsible Tourism Initiative at Kumarakom, may soon evolve into a global model are implemented by independent agencies. Here the grama panchayat is directly involved in the project through the Kudumbasree units.

Though the Kudumbasree activities commended in the district during 1999-2000 with activities in 13 panchayats, the district had exposure to neighborhood group activities much earlier. Earliest of these experiments with no governmental or political patronage, lacked clarity in approach. In fact, Kumarakom was one of the five panchayats selected under the Kerala Research Programme on Local Level Development (KRPLLD) where the first of these neighbourhood groups came up as sub-systems of the Panchayati Raj Institutions.

About 2,20,462 families have organized themselves into neighbourhood groups numbering 10,919. Out of this 2,03,243 are below poverty line families. The BPL coverage in the district is 98%. The micro investment comes to Rs.50.17 crores, while the micro credit disbursed come to Rs.102.66. There are 29 neighbourhood groups comprising only tribal members in the district. (The Hindu, October 4, 2008, P.5)

4.1.5 Pathanamthitta District

The Kudumbasree Mission could make much headway in the rural areas of the district with its systematic work over the past one decade, despite staff shortage and other handicaps. Kudumbasree has established
6602 neighbourhood groups, 24 of them exclusively for the Scheduled Tribes, 776 area development societies and 57 community development societies in 54 grama panchayats and three municipalities in the district. The district houses 308 Kudumbasree micro-enterprises.

In view of the scope for apiculture in vast areas covered with rubber plantations, the Mission launched an innovative project, Madhuram, a year ago exclusively for the district. The project is fast becoming a big hit now.

As many as 2310 women attached to 231 NHSGs on 28 grama panchayats have availed themselves of the benefits of the Madhuram project. Back-end subsidy for Rs.2.31 crore has been provided to them. Horticorp has been providing them basic infrastructure such as 20 boxes each, movable comb hives with bees etc.

The project estimated at Rs.36 crore, will be implemented in three phases. A plastic container unit at Enadimanglam, paper cup unit at Ranni-Perinad, coconut oil extraction unit at Kadapra, bag unit at Kaunnamthanam, offset printing press at Kalanjoor, fancy centre and mushroom cultivation unit at Vechoochira panchayat, book binding units at Kuttoor and Pallickal and catering units at Pandalam and Pallickal are some of the better performing Kudumbasree micro-enterprises in the district. A hotel run by a 10 member group at Omalloor is another big hit. A NHG at Ezhamkulam panchayat has been operating a private bus service. The Mission has deployed 10 sanitation volunteers attached to an NHG at Aranmula for cleaning work as part of the Sudhisree project.

Fourteen Kudumbasree units are engaged in the production of Nutritimix, a quality health supplement for children at Anganwadies in the district.
The internal lending scheme of NHGs has proved to be a boon to the hapless rural poor to keep themselves away from fleecing money lenders from the bordering area of Tamil Nadu. The mission is planning to launch a novel door-delivery system for essential commodities in each panchayat in the near future.

Though there are certain avoidable flaws, the Kudumbasree Mission in the district has proved itself to be a success story in sowing the seeds of gender equality in the minds of the poor an making them seriously take note of their social space. (The Hindu, October 2, 2008, P.5)

**4.1.5.1 Case study of Thottappuzhassery Panchayat**

Thottappuzhassery grama panchayat began toying with the idea of putting its fertile terrain to some use so that at least a part of the vegetable needs of the area could be met. The result was a people’s movement that made the panchayat more or less self-reliant in vegetable and rice production.

With the wholehearted participation of the Kudumbasree workers and officials, the panchayat launched vegetable and paddy cultivation in 100 acres of paddy fields at Kuduntha, Nedumprayar and Vellangoor puncha that had been lying fallow for over a decade and more. The panchayat created a revolving fund of Rs. 30,000 for each of the three paddy fields in addition to subsidizing much of the farming operation. The results were quite encouraging.

The panchayat not only reaped a bumper crop, but also a cash profit of Rs. 2 lakhs from paddy sale alone during 2009. The panchayat earned a profit of Rs. 75, 000 from vegetable farming. Besides launching vegetal
cultivation in 20 acres of fallow land, it also promoted vegetable garden in the courtyard s of every household

Encouraged by the results of its farming initiatives the panchayat opened an Onam market of its own in 2009 and this was a big draw with the people.

Senior Metropolitan of the Mar Thoma Church Philipose Mar Chrysostum also joined hands with the local body in promoting its green initiatives. He took the initiative to grow 800 banana plantains, besides helping the panchayat in its widely lauded housing scheme for the poor. (The Hindu, July 1, 2010, P.4)

4.1.6 Alappuzha District

Kudumbasree in Alappuzha from where the very concept originated is gearing up to go places. In a year’s time, what began as a poverty eradication project a decade ago will introduce as many as 78 brands for products ranging from honey to boiled rice, all produced by women, on the market.

The uniqueness of the branding drive, which ensures a product range that few multinational companies could boast, is that each of the 73 panchayats and five municipalities in the district will have a brand of its own, with the product being exclusive to that panchayat or municipality.

According to Kudumbasree’s assistant district mission coordinators Rajesh Kumar and Jayakumari, products will include Kuttandan Kuthari (boiled red rice), fish pickle, mango pickle, bitter gourd pickle, honey, wine, soap powder, rice powder, the medicinal njavara rice, tamarind,
purified coconut oil and so on. While rice products will be made by women at Chambakulam, Veliyand, Kainakary and Haripad panachyats, women in Chunakar, Palamel and Bharanikavu will chip in with honey and honey products.

To ensure that the products face no marketing troubles, Kudumbasree will set up sales outlets in all panchyats, starting with one each in the 123 block panchyats. The massive product launch draws inspiration form the Kanjikuzhy based Marari Marketing Company, another Kudumbasree experience that has seen the success of 60 products under the brand name “Maari” The products include umbrellas and the now popular ‘Maari’ soap. The ‘Maari’ brand is all set to go abroad as well, with an export using to be set up soon.

The growth and impact of Kudumbasree in Alappuzha, which has around 15,000 neighbourhood Groups (NHGs) covering 2.65 lakh BPL families, has seen women setting examples by the dozens for the entire state. The panchayats of Mararikulam North and Kanjikuzhy will testify to this, with women here taking the lead to prove that vegetable cultivation is possible even on the seashore! That both panahayats attained self-sufficiency in vegetable production is a fact well chronicled.

The self-sufficiency fever has spread, with women helping Nedumudi panachaayt taste success in a paddy cultivation venture that has seen the entire 2900 hectares of paddy fields spread under 37 padasekharams being cultivated last season. Not a bit of fallow land, that is. Women like Lakshmi were part of 18 activity groups that helped the panchayat take up cultivation in 78 acres that was lying fallow for years.
NHGs such as Ashraya, Akshaya, Anaswara, Deepthi, Shivaprabha and Sauparnika had their 206 member – women cultivating paddy in 41 acres while another 37 acres was cultivated upon by self-help groups comprising both men and women.

The role of Kudumbasree in agriculture is getting bigger yet. Samagra, a project that envisages one key activity for each panchayat, has been initiated based on a local economic development register that specified the potential and possibilities for different agro-products in each panchayat. To mention a few, five panchaytas, (Bharanikavu, Pallipad, Veeyapuram, Budhanoor and Mannar) will take up paddy cultivation while Muthukulam will have a green chilli cultivation project. Haripad will be focusing on its already popular turmeric products while Cheppad will have ginger cultivations. Muhamma will have yam while Kumarakurum, Devikulangara and Pathiyur will have coconut production and processing units. Thus Kudumbasree will be playing a major role through such projects to help the State’s Food Security Mission. (The Hindu, October 3, 2008, P.5.)

4.1.6.1 Case Study of Mushroom Cultivation

With a boom predicted in mushroom export from the country, the Kudumbasree, along with Alappuzha district panchayat, the Marari Company and technical support form Tropical Botanical Garden and Research Institute, has embarked upon an ambitious project to set up a mushroom production cluster in eight panachyats of Aryad and Kanjikuzhy blocks.

The Rs. 1.73 crore projects envisages the establishment of over 60 production units that will cost Rs.3 lakh each, a spawn production unit, a
vermicompost unit and a mushroom park. The marketing will be done through a common facility of the Marari Company. Once established, this cluster might even be able to pip Tamil Nadu, which now holds a complete monopoly over the mushroom sales in the state.

The mushroom generated during the training of the first batch, was highly in demand. They are confident of selling it in the local market. Since there are a lot of tourist resorts in and around Alappuzha, which require a large quantity of mushrooms. The Marari Company is holding discussions with exporting companies and several of them have shown interest in this milky mushroom. The cluster intends to produce oysters and milky mushrooms which can be cultivated on basic minimum infrastructure. (The New Indian Express, July 6, 2010, P.6.)

4.1.7 Kollam District

From garbage collection to supermarket management, a good lot of women in Kollam district are today engaged in a big endeavour: erasing the below poverty line (BPL) label from society.

Their mission : Economic empowerment through women empowerment

Their watch word : Dignity of labour

Their flagship : Kudumbasree, an endeavour by the state government to reach out to families and the community through women

Their goal : Poverty eradication
The mission has already covered 1.87 lakh out of 1.93 lakh BPL families in the district through 12,330 neighbourhood groups. Their thrift deposits from 71 grama panchayats in the district is Rs.91.71 crore and the internal lending, Rs.161 crore.

One of the biggest beneficiary groups is women from the coastal area. In abject poverty, decent earnings and savings were a dream for them. But they are realising the dream now.

‘Thanima’ is a group of women in the coastal Shakthikulangara area who have joined hands to prove that they are unique. Once they were unemployed and idled away their time; now they are busy entrepreneurs making money. Quality fish pickle is their prime product. Besides earning a handsome monthly income, each member of the group is able to repay Rs.1000 a month towards their bank loans. More than the monetary returns, it is the mental satisfaction that matters and more and more women are drawn towards the Kudumbasree magic.

Nutrient mix production is another thriving occupation many women in the district have taken up. There are 12 such units with 15 women in each in the district. Their nutrimix products are purchased by the respective block panchayats and distributed to anganwadis through the Integrated Child Development Services. On an average each member engaged in the activity earns Rs.4000 a month and there are a couple of units where the members earn more than Rs.8000 a month. These units are performing so well that two have been able to purchase own buildings. These are Thejus Nutrimix at Elampalloor and Kalpatharu Nutrimix at Mylakkad. The Kudumbasree Mission provided a ‘wonderful means of living’ to 15 of them. And the units sell 20,000 kg at the rate of Rs. 40 a kg every month.
DKM is the prime cause for this transformation. Unemployed earlier, each one of them now earns more than Rs.8000 a month, repay their bank loans without default and have handsome thrift deposits.

At Edapallikotta, 20 women from a Kudumbasree unit are the owners and employees of Theeramaithri Super Market. Formerly unemployed, now they are skilled purchase managers and talented marketing executives.

At Thevalakkara, a catering unit, named Quality Catering, run by Kudumbasree women has already earned a reputation in the district.

In the Punalur municipal area, there are two units with 10 women each engaged in garbage collection and they earn more than Rs.3000 each a month. The DKM plans to start such an endeavour in all 52 divisions of Kollam Corporations. (The Hindu, September 30, 2008, P.5)

4.1.7.1 Case Study of Nedumpana Grama Panchayat

A partnership initiative between the panchayat and the Kudumbasree units in garment making and marketing proved a success story in Nedumpana grama panchayat in the Kollam district.

Manufacturing of products for the highly competitive urban markets is seldom the strong point of development initiatives of local bodies. Nedumpana grama panchayat is showing to the world that there can be exceptions to this rule. The panchayat’s foresight and its readiness to experiment have now made it a brand name in the apparel market.

Although Nedumpana’s people have traditionally worked in the fertile paddy fields dotting the 23 panchayat wards, the panchayat has for long had a few cashew factories. But with urbanisation, the women the
middle class families slowly began to withdraw from the paddy fields and the cashew factories. That set the panchayat thinking and the result was an apparel manufacturing project, a unique local level initiative at employment and women’s empowerment.

The initiative provides the right opportunity for the panchayat to harness productive and managerial talents for the women in the panchayat and gives them the rare exposure to the world of manufacturing and mass marketing. The apparel project involves establishment of a cluster centre for manufacturing readymade garments, mainly shirts. The centre has the capacity to employ 50 skilled workers.

Five Kudumbasree activity groups of 10 women each have been formed and the women got expert training at the KINFRA Apparel Park, Kazhakuttam. It was a partnership initiative between the panchayat and the Kudumbasree units. While the panchayat provided the infrastructure facilities, machineries and other movable assets were installed by the beneficiaries. The apparel unit produces 200 shirts everyday to meet orders from three branded shirt manufacturers in Ernakulum, Alappuzha and Karnunagappally. Apart from shirts, the unit has orders for school uniforms and housecoats and the unit is very strict about quality.

Nedumpana was one of the first panchayats in the state to win the Nirmal Puraskar which carries a cash prize of Rs. 5 lakh. It won the state government’s Swaraj Trophy and cash award of Rs.25 lakhs for the best panchayat in 2008-09, besides the award for the best district-level panchayat award comprising a cash prize of Rs.10 lakh.
Apart from the apparel park, the panchayat has a successful poultry hatchery unit and a food processing unit which has rice flour and pickles as its main products. (The Hindu, July 5, 2010, P.4.)

4.1.8 Wayanad District

The Harithasree project under the Kudumbasree mission has helped to revive paddy cultivation in Wayanad district.

When the acreage under paddy cultivation in Wayanad was declining, the Vaishnavi Neighbourhood Group at Eranellur in Panamaram panchayat undertook a micro-economic venture. It took on lease two acres of fields to cultivate Gandhakasala, a variety of aromatic rice that was Wayanad’s pride and among the most-sought after varieties in Kerala.

NHG sells an average 2.5 quintals of Gandhakasala rice a week to the various resorts spread over the district at Rs.45/kg. The members sold the rice from door to door and from market to market. Soon the organically cultivated rice became popular and found ready-takers in resorts and restaurants catering to eco-tourism. About 1650 NHG units have taken up paddy cultivation in leased or self-owned fields in the district.

Vyshnavi NHG also has other activities such as dairy farming, organic vegetable cultivation, preparation of pickles etc.

Dhanasree, Kudumbasree’s micro unit at Mepadi panchayat, is another success story. Three NHG groups working under the micro-unit make food products from bamboo shoots and bamboo rice. These products are popular among eco-tourism restaurants in the district.
The Trikkaippata Fathimatha dry flower micro-unit produces decorative items from waste materials such as plantain fibre, dried bamboo flowers etc. The products are sold locally and through resorts and pavilions of Uravu, a non-governmental organization in Wayanad. There are 500 micro-units working actively under the Kudumbasree mission in the district.

The seven members of the Sruthilayam micro-unit at Cherumadu in Nenmeni panchayat are engaged in publicity works for Kudumbasree melas. Occasionally they offer their services to the public. They charge Rs.3500 to Rs.4000 for a programme.

Chaithanya NHG at Pulpally produces Ayurvedic products from herbs collected from the forests in Wayanad. The members sell the products at monthly melas in the district and to the customers who approach the unit directly. Each member earns Rs.4000 monthly on an average ands also repaid the loan of Rs.2.5 lakh.

The Harithasree project is aimed at empowering NHGs through mutual cooperation and interaction and with the help of the local self government Department. The department identifies land that has been left uncultivated in the district and encourages NHGs to take up cultivation in such lands. The land owners are given lease rent fixed by the Local Self Government Department. Cultivation of paddy, banana, kazava, turmeric and varieties of vegetables is taken up under the project. Necessary financial help is given in the form of soft loans and grants to groups and individuals engaged in commercial cultivation. Families below poverty line are also given financial help to cultivate in their own lands, depending on the area and productivity. During 2006-07, 793 NHGs have given Rs.15,
59785 as financial help to take up cultivation in 1431 acres. In 2007-08, the acreage grew to 3262 acres in which 1590 NHGs participated and they received a financial help of Rs.7850443 and this was a state-level record in Kudumbasree efforts. For 2008-09, the target is to spread cultivation on a larger scale for which more than Rs.1 crore has been set aside. The project takes an active interest not only in cultivation but also in procuring and distribution of the produce.

The Wayanad Marketing and Rural Trading (WYNMART) is formed as an event management group for this purpose. WYNMART already has units at Vythiri and Muttil panchayats in the district. WYNMART is actively involved in responsible tourism efforts and in organizing sales exhibitions. There are plans to use WYNMART to procure the NHG’s agriculture produce and distribute them to resorts, hotels etc. About 7390 NHGs have been registered under the Kudumbasree mission in the district.

A sustainable development scheme for the scheduled Tribes has been started in the district. (The Hindu, October 13, 2008, P.4.)

**4.1.9 Kasargod District**

Setting up a permanent mechanism for marketing Kudumbasree products is one of the major Kudumbasree initiatives in the district. The number of Kudumbasree neighbourhood groups is increasing by an average of 10 every month.

The district has 6,113 NHGs covering 1, 28,751 families which are organised under 41 CDSs, including 39 rural ones, and 712 ADSs. The NHGs also include 110 scheduled caste NHGs. Thrift savings of the NHG members have totalled Rs.40.37 core and the loans disbursed among them have stood at Rs.156.90 crore. Though 4,803 NHGs in the district
have been graded for bank linkage, 3,470 NHGs have been linked. A sum of Rs18.88 crore has been disbursed as loans under the linkage banking for the Kudumbasree units.

A major thrust of the Kudumbasree activities in the district is lease-land farming, which has increased land under cultivation to 1,657 acres. 360 acres include vegetable cultivation, 206.52 acres for paddy and 341.06 acres under plantain. Among 1,281 micro enterprises, there are a large number of apiculture units, especially at Bedadka, Kinanoor-Karithalam, West Elery and Kuttikkol panchayats. There are also groups engaged in goat/cow rearing, plantain cultivation, poultry, paddy cultivation, vegetable growing nursery, nutrimix production, garment making etc.

Kudumbasree units have taken efforts to market all its products in the district under the brand name ‘Payaswini’ The units have also made attractive packing and uniform pricing of each category of its products.

The NHGs have inculcated self-confidence and entrepreneurship among their members and the movement has brought in change in their life. The Amritham Nutrimix unit has been named as ‘Ojas’ in Kanhangad municipality. The 10-member unit remits Rs.10,000 a month towards loan repayment and each member earns an average of Rs.75 a day.

Swathi Offset Printing Press at Chattamchal in Chemnad panchayat has been upgraded with an offset machine. Cashew apple and cashew nut procurement-cum-processing is a major project under the Samagra Scheme being launched in the district under Kudumbasree. The three-phase project ‘Saphalam’ envisages the processing of 16,000 tonnes cashew nuts and 50,000 tonnes cashew apple a season. The project has been accorded
preliminary approval. Cage fish/mussel cultivation and production of palm leaf plates are two other projects under Samagra.

Balasabha units in the district are very strong and have helped to strengthen the Kudumbasree NHGs. There are 2,136 Balasabhas with 40,087 members and their thrift deposits totalled Rs.53.76 lakh. In 2008 April/May two Balakala Jathas – in Malayalam and Kannada languages - were conducted. (The Hindu, October 15, 2008, P.5.)

4.1.10 Kozhikode District

The Kudumbasree units formed an event management group called SMART (Sustainable Marketing and Responsible Trading) to undertake and organise trade fairs across the district to market products of various self-help neighbourhood groups. It undertook conduct of special events like Onam and other festival fairs simultaneously at different venues.

SMART works to promote the Kudumbasree brand, carries out procurement of products, publicity and product pricing. It works towards improving and standardising the packaging of products so as to take on the competition on the market. Therefore all Kudumbasree stalls will sport a similar look and its products will come out in smarter packages.

The members of SMART are trained in marketing and other aspects of business. It has 10 members in the group. SMART procured more than 100 items from various neighbourhood enterprises during Onam and it has achieved a sale of nearly Rs.10 lakhs through its different trade fairs across the district. SMART is also planning to start a centralised packaging hub for its products.
Another distinctive initiative is the ‘Nirmalyam’ gold plated jewellery unit at Cheruvannur – Nallalam panchayat, which is said to be the first completely technical enterprise under the Kudumbasre mission in the State. The unit is running very well and has a monthly turnover of more than Rs. 1 lakh.

The 10 member group started the unit with an investment of Rs. 5 lakh, out of which more than Rs. 3 lakh was loaned from Federal Bank. Members of the unit say their jewellery has already made a mark of its own on the household market in the district.

With more than 15,000 NHGs and nearly 3 lakh families covered by the project Kudumbasree is a force to reckon with in the district. The thrift and credit activities are also doing fairly well with a total thrift amount of Rs.101 crore. The district also has 887 hectares of land cultivated under lease land farming. (The Hindu October 10, 2008, P.5.)

4.1.11 Palakkad District

Kudumbasree micro-enterprise projects in the district, with focus on agriculture and food processing, have contributed immensely to the food security of the state. Some of these projects, such as paddy and vegetable cultivation, ‘nutrimix’ baby food; ‘nature fresh milk’, poultry etc. are found very popular.

Being an agriculture district, the majority of Kudumbasree projects taken up here are agriculture and dairy-based. The uniqueness of the food products, its quality and branding have helped to capture new markets in the country and abroad competing with products of even multinational companies.
The Kudumbasree women’s empowerment programme has now become a mass movement in the district that could address some of the basic problems faced by the marginalised women.

The district has the largest number of neighbourhood groups (NHGs) in the state. 21,651 NHGs cover 335401 families. They have a total credit of Rs.288 crore, bank loans of Rs.55 crore and savings of Rs.106 crore. There are 1355 micro enterprises and these are Palakkad-specific.

One major activity is lease land and fallow land farming. During this fiscal, an area of 2,240 hectares is under cultivation and another 902 hectares is being brought under paddy cultivation (Second crop).

A micro enterprise for branding known as ‘Samagra’ made the products competitive. The cluster system has been introduced for common facility centres, value-addition, packing branding and market linkage.

The biggest project being taken up in 2008 is comprehensive development of ‘Kondattam’. The Rs.2.18 crore project aims at producing 715.5 tonnes of kondattam a year by setting up 24 common facility centers. These centres will produce 24 varieties of kondattam and provide permanent job to 480 women.

The ‘Amritha Sree’ group at Vallyangady in the town has been engaged in producing kondattam, rice powder and idly and dosa mix for the last four years. It has established its own machinery for Rs.2.25 lakh with government subsidy and Rs.1.25 lakh as bank loan.

Another success story is that of ‘Aiswarya Sree’, a unit of 17 women at Thirumittacode which is engaged in manufacturing nutrimix, powder of spices, paper carry-bags, etc. All these products have high demand and
from the profit the unit brought 5 cents of land and building. The unit also introduced a small pension scheme to all retired members.

At Kannadi panchayat near Palakkad town, ‘nature fresh milk’ (Kannadi fresh) is being produced by 50 dairy farmers and this is supplied to consumers within half an hour as branded and bottled milk. Similar mini-dairies are planned at 10 panchayats. In another five panchayats, 10,000 families are organised under a backyard dairy project.

Three food processing centres are being set up at Ambalappara, Kappur and Alathur for value-addition, branding and standardization of food products. At Alathur, the units will produce ready-to-eat food items, chips, instant mix etc.

At four panchayats, 40 groups of 200 families will take up vegetable cultivation. In Malampuzha block panchayat, ‘Annam’ a multi-project involving agriculture, dairy and poultry is conceived with a manufacturing and marketing network. The ‘Samagra’ model project at Alathur grama panchayat concentrates on various types of rice and rice products.

The ‘Shiva Shakthi’ unit at Kanakkannur in Pudukkode grama panchayat is cultivating paddy in 2 acres of land. It has bought 61 cents from it taking a bank loan of Rs.1 lakh.

Income Generating (IG) groups of AHADS (Attappady Hills Area Development Society) will be integrated with Kudumbasree projects. Already 20 groups have got integrated with Kudumbasree. There are a number of groups exclusively of tribes performing well in Attappady.

The ‘Jasmine’ group at Chalayoor in Attappady is engaged in floriculture with bank loan. The ‘Malleswara’ group at Anakatti is engaged
in processing tamarind. Another exclusive tribal group, ’Yemuna’ at Kulukkallur, is engaged in producing nutrient food products from local crops. (The Hindu, October 8, 2008, P.5.)

4.1.11.1 Case Study of Elappully’s Dairy Unit

Elappully grama panchayat has achieved a fourfold increase in milk production within 2 years, where most families live on the very edge of survival has become a miracle. From 2400 litres a day, milk production by the marginal dairy farmers of the village has gone up to 12,000 litres a day helping them have a combined turnover of Rs. 75 crore last year. Due to the high cost of cultivation and low returns, the paddy farmers selected dairying as a second option and both are complementary to each other.

The panchayat assisted women in the predominantly paddy-growing families to set up 623 dairy units, each having two cows. Of them, 233 were in the general category for women, 270 were scheduled caste families and 70 were Kudumbasree units. The rest were 50 individuals under schemes of the district panchayat. The panchayat also began fodder cultivation on 50 acres of land and set up a model veterinary hospital for the villagers.

Dairying not only provided supplementary income to the households, but also had a beneficial effect on paddy cultivation. The Elappully Government Higher Secondary School students have also began to chip in with fodder cultivation on two acres of land. The dairy farmers are now supplying milk to households, hotels and various other establishments in the panchayat their ‘Elappully Farm Fresh Milk’. Despite selling only the remaining milk to Milma, they have been able to earn a turnover of 7.5
crore. They have also launched various value-added products under their own brand name. (The Hindu, July 23, 2010, P.4.)

4.1.12 Thiruvananthapuram District

Kudumbasree mission in Thiruvananthapuram district has proved how well defined goals and the right course of action can make a success of a movement for social and economic empowerment of women below poverty line. The mission had a series of path breaking ventures – from micro credit to food processing, or lease-land farming to notable IT ventures. The units produce 130 products, about 1500 women play a crucial role in garbage removal from the cities.

The Neighbourhood groups in Thiruvanathpuram district have taken up agriculture production on 49000 acres. The lease land farming initiative revived interest in agriculture and prompted the government to direct the panchayats to take up cultivation on 10,000 acres within a year. The government proposes to increase participation of NHGs in lease land farming to 50 percent from the current 15 percent during the Eleventh Plan period.

Other than conventional crops, floriculture, scented rice, medicinal and aromatic plants, mushroom cultivation and sericulture are the major initiatives taken up by the group ‘Samagra’ a Rs.43 crore project launched by the mission in association with local self-government institutions in Thiruvananthapuram for cultivation of banana on 2400 hectares, has set a model for others. The 30 metric-tonne yield per hectare has been cited as an all-time record. Thrift deposits of members, amounting to Rs.1000 crore, and loans from various banks running upto to Rs.500 crore are notable accomplishments of Kudumbasree.
The Kudumbasree Mission has extended training to 13 health volunteers at Thiruvananthapuram Medical College as part of its ‘Santvanom project’. The mission has deployed 10 sanitation volunteers attached to an NHG at Aranmula for cleaning work as part of the ‘Sudhisree project’. (The Hindu, September 29, 2008, P.4.)

4.1.13 Thrissur District

Women of Potter community, one of the most backward communities in the state in terms of education and socio-economic progress, in Nadathara panchayat in Thrissur district have been able to stand on their own feet and realize their potential by becoming a part of the Kudumbasree movement. Using Kudumbasree funds, they replaced their traditional potter’s wheels with mechanised ones. Handicrafts, flower pots and other objects emerge from these wheels. They have customers across the state.

New production methods and creation of wide range of products have improved the economic status of the artisans, boosted their confidence and brought about a dramatic change in the way they interact with different strata of society. Improved business sees them deal with customers directly, haggle with traders, coordinate with government offices and handle bank transactions. Shedding inhibitions, they actively participate in social functions.

There are 15,631 NHGs and 1,354 ADS in 99 local bodies in the district. Kudumbasree officials claim that a large number of these units have guided their members in economic, social and women empowerment. It has instilled self-confidence in women from lower classes and castes and even encouraged them to contest elections.
Another neighbourhood group ‘Moolika’ in Vazhachal, which procure honey and other forest products.

The Kudumbasree mission’s Bhavanasree project provides micro-finance to NHG members for construction of new houses and repair of existing ones, while the Asraya project, a community based effort to identify and rehabilitate destitute families, gives a fillip to poverty eradication measures in villages. A sum of Rs.15.75 crore has been sanctioned to construct, 3479 houses under the Bhavanasree project in the district. About 51 grama panchayat have been covered under the Asraya project.

Santhwanam Health care Enterprises, a joint project of Kudumbasree, Health Action gives employment to many trained persons from BPL families.

Kudumbasree implements projects in many sectors – from food processing to hollow bricks production and lease land farming to IT. Maithri activity group of Arangottukara, a collective of eco-conscious women farmers stick to organic farming and have proved that agriculture can be made profitable without damaging the ecosystem.

‘Nivedyam’ another project will meet the entire ‘Kadali plantain requirements of the Guruvayur Sree Krishna temple.

A community marketing network to sell the products of activity groups through NHGs is another successful initiative. 36 grama panchayats have been covered under the scheme. Thus the Kudumbasree movement has eliminated middleman who eat into the earnings of poor tribes in many panchayats.
Successful Kudumbasree units in the district include ‘Sagarasree’ a seafood processing unit at Methala panchayat, Pentas Cocoa, a chocolate producing unit at Nadathara panchayat, Egger Nursery at Kodassery panchayat, fully –mechanised units of Amritham food supplement in 16 panchayats. (The Hindu, October 7, 2008, P.5.)

4.1.13.1 Case Study of Adat Panchayat

Adat grama panchayat home to about 3000 acres of kole paddy fields has successfully launched itself on the organic path to farming and set a model for panchayats elsewhere in the state.

The panchayat gave training to the farmers in organic farming and began with cultivation in 350 acres without using any pesticide. Once the paddy was harvested, the panchayat found that there was indeed premium value for its organic rice.

The panchayat commandeered Kudumbasree units to process the paddy and began marketing the rice under the brand name ‘Adat’. Soon it followed it up with ‘Kerasree’ organic coconut oil. Both the products proved to be instant hits with the health-conscious consumers.

The next step for the panchayat was to provide clean drinking water to the people. Adat’s initiatives in tourism development, health care, sanitation, environment conservation and resource mobilization also have one wide appreciation. (The Hindu, July 7, 2010, P.4.)

4.1.13.2 Case Study of Susthira – Nature Fresh Milk.

‘Nature Fresh’ brand of milk brought out by Kudumbasree under the Susthria Kodakara Development Project was launched successfully. Under
this project, fresh milk will be supplied in sealed bottles to consumers within an hour of milking.

Kudumbasree workers will supply 500-600 litres of milk to residents of Hari Nagar colony at Punkunnam. Under the project, two milch cows each were given to 50 Kudumbasree workers.

An amount of Rs.80,000 was given to each beneficiary to meet costs of purchasing cows and constructing a cowshed.

Of the total outlay of Rs.40 lakh, Rs.15 lakh has been given by the State Kudumbasree Mission as subsidiary and innovation fund. The rest has been raised through loans. Each cow yield 5-6 litres of milk a day. (The Hindu, June 25, 2010, p.3.)

4.1.14 Ernakulam District

Eight members of Kudumbasree unit have started a book making and binding unit near Perumbavoor with a capital of Rs.2.5 lakh in the year 2000. After that they started a shop that serves breakfast and lunch and both the two ventures are successful and the women enterprise has shored up family incomes substantially.

Another group member who started tuition centre in order to supplement the family income and also started a bakery unit under the guidance from Kudumbasree mission.

They put together their savings and took a bank loan to set up Ruchisree Bakery at Mazhuvannoor. The bank loan repayment of nearly Rs.5000 a month has been regular and their earnings from the business have kept it
running. Once the bank loan is paid, up, the earnings are going to be much better.

Individual and group testimonies are very impressive and are aimed at uplifting the poorest of the poor in a society.

The Kudumbasree mission apart from freeing rural women from the hold of unscrupulous money lenders by encouraging thrift has succeeded in creating a space for women in society, increasing their visibility in the social context and empowering them to take up issues they might not have taken up.

Kudumbasree has developed into the largest community structure for women in the state and it has addressed the basic needs of the women. Thrift collection has soared to Rs.1000 crore over the last five to six years, bank loans for Rs.700 crore has been raised and around Rs.2800 crore has circulated within the system.

The number of families covered by the programme in Ernakulum district is 213,449 and the number of community-based organizations 16,503 including neighbourhood groups that meet every weekend to sort out problems and have become the core of the outreach programme.

There are 1,288 micro-enterprises in the district. The varying nature of the enterprises is very impressive. Garments, soap and soap products, furniture, candle, dairy products, flours, bakery items, fish products, hollow bricks, goat rearing, catering and ayurvedic products are a few of them. (The Hindu, October 5, 2008, P.5.)
4.1.14.1 Case study of Choornikkara Panchayat

Choornikkara panchayat in Ernakulam district decided to take a hard look at the needs of the differently abled children in the panchayat with the help of the Kudumbasree Mission. The problem was identified by the Community Development Society (CDS) under the Kudumbasree mission. The members of the mission first conducted a survey to analyze the extent of the problem in the panchayat.

The survey was an eye opener. It showed that scores of children needed special care as their parents were from extremely poor economic circumstances as they worked in marginal sectors.

The CDS and the panchayat found that it was difficult for these parents to pay proper attention to their children facing emotional and physical challenges. The panchayat authorities decided to take the plunge and despite having no facility to provide centralized care for the children, launched a project to support them. It identified a temporary location to house the children during the day time and began work on a permanent facility that could function as a second home for the children.

The panchayat invested Rs. 15 lakhs in building a new place to house the ‘Buds School’. It became the first school for the differently abled children in the district to get government approval.

The panchayat bought a bus paying Rs.6.5 lakh to ferry the children to the school and back. There are 21 children at the Buds School all well dressed and well-looked after. They get their meals and dress from the Buds School besides scholarships as incentives.
The students at the school, aged between 8 and 40 are trained well. They engaged in playing games and using building blocks. The panchayat is planning to install more training equipment to equip them physically and mentally to face life’s challenges. (The Hindu, July 18, 2010, P.4.)

4.1.14.2 Case Study of Koothattukulam Panchayat

Located at the intersection of Ernakulum, Idukki and Kottayam districts, the panchayat is demonstrating how women power, properly harnessed can make a difference when it comes to local level development initiatives. Women are the changing agents in Koothattukulam grama panchayat.

In every development initiatives in the panchayat, there is the presence of Kudumbasree members. From curry powder and readymade garment making units to a women’s collective engaged in ironing clothes and a full-fledged ‘Singarimelam’ troupe, women play a very significant role in almost every project under implementation in the panchayat.

The panchayat took its first tentative step in setting up a tender coconut vending outlet. The curry powder and readymade garment units followed. The icing in the cake came in the form of the 15-member Kudumbasree Singarimelam troupe, which gets invitation from both within and outside the state.

The panchayat also brought eight acres of fallow land under a paddy and vegetable cultivation programme and implemented schemes worth Rs.2.50 crore to provide drinking water to 2,800 families by digging wells and building tanks. The panchayat set up a vermi-compost and biogas plants to process refuse from the local market. (The Hindu, July 4, 2010, P.4.)
4.1.14.3 Case Study of Thrikkakara Kudumbasree Unit

Women under the Kudumbasree project of Thrikkakara CDS, who work as auto drivers and help in the disposal of waste in the town will now be hosting a feast to those who want to savour the jubilation of ‘Singarimelam’. The debut performance of the Kudumbasree, Thrikkakara unit was a spectacular entertainment.

It was during the cultural procession ending the Onam celebrations in Thrikkakara that their performance was made. The twelve member troupe surprised the viewers with their harmonious ‘Singarimelam performance’ after having trained themselves for almost one month.

The Kudumbasree women, some of whom are employed in the waste disposal unit and some are auto drivers, underwent rigorous training in the evening after their hectic work. They used their trainer’s instruments for their debut performance. Now they have to get their own instruments, they also need a name for their troupe – the Kudumbasree women, jubilant on opening up a new career, explained. (The Malayala Manorama Daily, Metro Manorama September 8, 2009, p.3.)
Chapter-4

References


Social functions of kudumbasree with special reference to waste management – Kerala initiative


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