

MEETING WITH JIGY ALBY (ADS EXECUTIVE MEMBER)

Meeting Date: 08.01.2021

Meeting Time: 3.30 pm – 4.10 pm

Meeting Venue: Chairperson's house

Meeting Attendees: Jigy Alby, ADS Chairperson

Nandana L S, DRP student, CEPT University

Cindhya Theresa, FT (thesis) student, CEPT University

→ Structure of the Kudumbashree:



- Urban poverty Alleviation Department (UPAD) is a part of CDS level administration, it is considered as the CDS office of the Kudumbashree structure.
- UPAD office also has municipal corporation appointed staff working with the kudumbashree members.
- Kudumbashree election, training camps, balasabha camps, cultural events are all held from the UPAD office. All funds related to the above-mentioned events are provided from the district mission office.
- 30 ADS will be constituted under one CDS.

- There are 3 CDS under Kochi Municipal Corporation (KMC) namely South CDS, West CDS, East CDS.
- Member secretary has the highest authoritative power at UPAD. They are mostly legal professionals; they also head the respective CDS. (Nissa – East CDS; Ajitha – South CDS)
- Composition of NHGs:
 - Every NHG should have a minimum of 15 members, without that many members no affiliation will be given to that NHG.
 - NHG comprises of members from 10-15 families (up to 20)
 - One female member from a family.
 - The members of the NHG should be of age above 18 years and below 60 years.
 - Below 18 years the kids can join the balasabha (the younger generation wing of kudumbashree)
 - Above 60 years there is another branch of kudumbashree that is dedicated to them where they will get monthly pension allowances.
 - NHG group members should be people belonging to the families who have annual income below 1 lakh (the families with pink, yellow ration cards). The higher income group families can join the NHG but are not given any benefits the BPL families get; they also cannot be the executive members of the NHG. (because of this same reason no one from the middle- or higher-income group are part of NHG).
 - There are about 31 NHGs in division 52 with 620 women representatives.
- Functions of NHG:
 - Inculcate savings habit in women in the weaker sections of the society.
 - Loans for individuals to start a business or expand their business up to an amount of 2 lakhs at 4% annual interest rate.
 - Loans for groups more than 5 within one NHG or across different NHGs to start a business, small scale enterprises. Loan amounts up to 10 lacs can be availed; with repayment of only 8 lacs where 2 lacs is given as a subsidy. (this scheme is often not used by the women as the risk involved is higher, they prefer to go for individual loans)
 - When applied for a personal loan, no liquid money is given by the bank the loan amount is given in the form of machinery or equipment etc.

- Linkage loan: For the above-mentioned loan up to 10 lacs the repayment period is within 3 years. 1/4th of the interest paid for the loan is given back to the women's group.
- COVID loan: During the pandemic there is a special loan allotted to individuals up to 2 lacs with the repayment period of 3 years.

→ CDS Action Plan:

- It is mainly to address the needs of the women in under each NHG groups, primarily addressed at the ward level.
- In whichever job areas which is not available for the women to access or make it avail they can put forth in the action plan.
- Every year in the months March – April the details of the needs or demands are collected from the ADS and submitted to the CDS.
- Every NHG collects data on the unemployed youth in their area along with their educational qualification and submit to the CDS, so when an there is a job vacancy people from this list is called and offered jobs. This list is updated every year and it is part of CDS action plan.
- Similarly, education related data are also collected by these NHG members, so as to provide them with scholarship and other helps.
- Through NHG meetings all minute things are discussed as it has only representation of 10-20 HH, where they know each other in depth whether they need house, electricity at their homes, or whether their kids need to attend special school etc.
- NHG is a very empowering platform for women to participate and express opinions, because they know about the benefits, they reap from first hand experience there is continuous participation.
- The CDS action plan also include provision for the balasabha, which is also envisioned to inculcate savings habit on the kids below 18 years of age. They are also given training at the CDS office once in a year.
- To provide the kids going to the school with books and educational equipment every year in march.

→ Most of the NHG members do not attend the Ward Committee (WC) meetings.

- According to her the councillors only call the political party favourable NHG to the WC meetings.
- She also mentioned that the NHG members rarely attend WC meeting, and even at the meeting if they raise some needs, they are hardly heard by the councillor.
- Surveys related to any scheme is undertaken by the NHG members and coordinated by the ADS and CDS for the state or district mission.
- For PMAY/ LIFE mission there are division level facilitators who coordinates the survey for the beneficiaries. There are different levels of surveys done after each scrutiny and then submitted to the KMC.
- Very few of the listed beneficiaries only get to avail the fund under these schemes due to lack of paperwork on the land and title deeds.
- Through ADS/ CDS they give classes for beneficiaries in the list how to clear the documents required for availing the scheme, but even then, there is only few who take the work and avail the funds.