

## FIELD WORK SEGMENT REPORT

1. Name: Jacob Shemon
2. Institution: Entrepreneurship Development Institute of India ( EDII )
3. Duration of engagement: 16 days ( including travelling)
4. Objectives of engagement: Understanding the concept of women empowerment and livelihoods.
5. Engagement plan: i) Interaction with the DMC, NHGs,  
 ii) Visit to various micro enterprise units, Buds Rehabilitation Center,  
 iii) Attending Insight and Plan review meeting, Attending ADS meeting.  
 iv) Finalising potential value added products from Jack fruit and preparing a Standard Operation Procedure for Jackfruit Processing Unit

6. Understanding of institutions:

<b>Institutions</b>	<b>Relevance and Functioning</b> <i>(not more than 200 words each)</i>	<b>Reflection and Learning</b> <i>(not more than 200 words each)</i>
NHG	<p>Neighbourhood Group, the grass root level organisations and the building block of the Kudumbashree Community Based Organizational structure, is an association of 15-40 women members, each belonging to a distinct risk family. The membership in Neighbourhood Group (NHG) is based on the rule of ‘one family, one member’. Identification of the poor is one of the prime requisites for the formation of Neighbourhood Groups and Kudumbashree uses a multi-dimensional concept to gauge poverty rather than just judging via a shortfall in income or consumption of a family. The nine parameters adopted initially by Kudumbashree for identifying the poor households have undergone changes and separate indices have evolved for rural and urban areas. If four or more of the indicators are positive in a family, Kudumbashree considers it as a risk family. The revised non-economic risk indicators used in rural areas are:</p> <ol style="list-style-type: none"> <li>1. No land/less than 10 cents of land</li> <li>2. No house/Dilapidated house</li> <li>3. No sanitary latrine</li> <li>4. No access to safe drinking water within 300 meters</li> <li>5. Women-headed household/presence of a widow, divorcee/abandoned lady/unwed mother</li> <li>6. No regularly employed person in the</li> </ol>	<p>1.</p> <p>We have visited an NHG named Udayam at Malayalapurzha. The visit was done on 11 Jan 2016 at 3.00 pm at one of the members house. The group consists of 15 members. The main activities they were involved in are microfinance and running a grocery shop. Since their dwelling area was a hilly terrain, they found that the near by people were facing difficulty in getting grocery items for their home needs. The idea of starting a grocery shop at their region was consulted with Kudumbashree’s District Mission Office. Kudumbashree helped them in providing a seed fund and training in running a microenterprise. The Books and accounts was regularly monitored by KAAS.</p> <p>During the discussion with the members, they were also opened up an idea which they have in expanding the business. They said that it will be very useful if they start a flour mill (facilities include, grinding turmeric, chilli, Rice, wheat, facilities for idli batter and dosa batter) near by the shop, which will be very helpful for the villagers near by. Presently villagers are travelling to the town, 5-6 km away, which cost them very much.</p>

<p>family 7. Socially disadvantaged Groups (SC/ST) 8. Presence of mentally or physically challenged person/ chronically ill member in the family. 9. Families with an illiterate adult member. The present poverty index of urban areas are 31: 1. No land/ Less than 5 cents of Land 2. No house/ Dilapidated house 3. No sanitary latrine 4. No access to safe drinking water within 150 meters 5. Women headed household/ Presence of a widow, divorcee/ abandoned lady/ unwed mother 6. No regularly employed person in the family 7. Socially disadvantaged groups (SC/ST) 8. Presence of mentally or physically challenged person/ chronically ill member in the family 9. Families without colour TV.</p> <p><b>Functioning</b></p> <p>Weekly meetings of NHGs, sharing of experiences, discussions, organized /unorganized trainings etc, will broaden their outlook on better health, better education, better social and economic status. To facilitate economic development, suitable skill up gradation trainings will be given to women.</p> <p>The important activities of the NHGs include credit and thrift programme, awareness on health, women and child development activities, activities on basic infrastructure, income generating activities, active participation in Grama Sabha (Village Assembly), micro-plan preparation, operating Joint bank account, account keeping, reporting etc.</p>	<p><b>Learning</b></p> <p>Local needs should be identified and it can be changed to potential enterprises.</p> <p>2. We were also visited a NHG named Poornashree Kudumbashree at Pandalam at Pathanamthitta. Here we have assigned a task to understand the actual reason for a conflict arises between an NHG member and a ADS member. We interacted with the members over there and understood that the existing problem was a deep rooted one there from past 6-7 years. By interaction with members, we came to know that, they use to gather meetings regularly and because of the problem they were unable to go forward in entrepreneurial activities except microfinance.</p> <p>It will be good, if this kind of cases was provided with good counselling help. Also if some more personal management sessions was given during the trainings will suffice to cater this kind of issues.</p> <p><b>Learning</b></p> <p>Problems are always there in any kind of group activity. How we manage the problems and move ahead is very important for successful running of an organisation/ group. If the problems are left unattended, it will definitely affect the quality and performance of the organisation.</p>
---	---

<p>ADS</p>	<p>Area Development Society (ADS), the second level of the community based organizational structure of Kudumbashree, is a cluster formed by networking Neighbourhood Groups existing at the ward level of the village Panchayat or municipality, normally 10 to 15 in number. The ADS functions through two distinct bodies viz. General Body and Governing Body. The general body consists of a president, secretary and three sectoral volunteers- infrastructure, health and income generation- from all the NHGs federated to the respective Area Development Society (ADS). The elected president, secretary and five members to the Committee from the general body constitute the governing body of the Area Development Society. The Anganwadi worker and the officer in charge will be exofficio members of the ADS. Besides, the respective ward member is the patron of the concerned ADS in rural areas and a separate Monitoring and Advisory Committee is formed under the chairmanship of the ward councilor concerned in the urban areas. The ADS meet monthly and it evaluates the performance of NHGs 65 and set guidelines for them. It works in association with local self-government of that area. The duties and responsibilities of the ADSs include conducting monthly meetings, monitoring NHGs, monitoring credit and thrift, Linking NHGs and Grama Sabha (Village Assembly), initiating micro enterprises, organizing training in accounting, micro-plan, leadership, micro- enterprise, etc.</p>	<p>I have attended an ADS meeting at Amnitycenter, Malayalapuzha on 24.1.17 at 10.00 am. Around 80 ADS members were present in the meetings. The official function was presided by Panchayat president, CDS chairperson, vice president, Ward members of ward No. 13 and ward No. 1. Initially the attendance was taken. Then the main agenda of the meeting was announced. The major agendas were 1. Creating New NHGs for persons with Special needs, 2. Activities to be done to re initiate the dormant NHGs, and this programme was named as Disha. During the meeting the ADS members discussed about various problems they face during the conduct of NHG meetings. The Disha programme was a state level rejuvenation and self assessment programme for Kudumbashree. Orientation was given during the meeting about how to conduct the programme on Jan 28 of 2017. During the meeting they were also circulated with a self evaluation form, and instructions were given to fill the forms. The answers will be graded and the best performing NHGs will be given a special fund of 5 lakh rupees for doing micro enterprises.</p> <p><b>Learning</b></p> <p>Strict regulations and constant monitoring and follow up is very essential for lively conduct of an organisation.</p>
<p>CDS</p>	<p>It is the apex body of the three-tiered system of Kudumbashree, formed at Local Self Government (LSG) level. This is a federation of all the Area Development Societies (ADSs) in the respective local body and is a registered nongovernment organization. As it is</p>	<p><b>Plan review meeting</b></p> <p>We have got an opportunity to attend a plan review meeting at Hill park hotel, Pathanamthitta. The meeting started at 10.30 am. The 58 CDS chairpersons and 58</p>

<p>formed at LSG level, there is only one CDS for each of the grama panchayats and urban local bodies with the exception of Cochin corporation, which is having two CDSs. CDS works for the removal of risk factors, which are the basic causes, as well as effect of poverty. CDSs at the local body levels facilitate autonomy and linkage with local self-governments. It monitors the programmes undertaken by the ADSs on monthly basis and takes steps to improve the implementation of the programmes. The general body meeting of the CDS will be convened once in every three months to evaluate all activities done in Panchayat / Municipality level under Kudumbashree. 66 Each CDS under the Kudumbashree project is an independent entity registered under the Travancore–Cochin Literary Scientific and Charitable Societies Act of 1955, which facilitates autonomy and flexibility to the functioning of the community-based organization. Such a registration enables the Community Development Society (CDS) to gain the leverage of NGO so as to channelise resources from various sources. The CDS has a general body and a governing body to carry out its functions. The general body of the CDS consists of all the members of the Governing body of ADSs in the respective local body along with representatives of resource persons and officers of the local government who are involved in implementing various poverty alleviation and women empowerment programmes. The Chairperson, Vice Chairperson and seven other members elected from the General body of Community Development Society and the member secretary constitute its Governing Body<sup>37</sup>. The secretary of the CDS will be a government official nominated by the local self-government while the</p>	<p>accountants were present. The absentees were strictly monitored and asked for the reason and given final warning. They also reviewed the last month activities as well as future month's activities of each CDS. The District Mission Coordinator was leading all the activities. The District Mission Coordinator made a talk about the future plan district mission for the next month. All the accountants has to submit their books and registers and they were properly monitored. n the The resource persons in each domain explained about their plans and reviewed the activities.</p> <p>The ICICI bank officials were also participated mainly to facilitate the best CDS, who has performed well. They also signed an MOU with Kudumbasreeforforgiving Collateral free loans at a interest percentage of 12.5.</p>
---	--

	<p>chairperson is elected from among the representatives of ADSs. At the rural level, the president of the Village Panchayat is the patron of the CDS. The Standing committee chairperson (welfare), all women members of the panchayats, secretary of the gramapanchyats and block panchayat member of the respective division are ex official members of the CDS. The welfare Standing Committee directly monitors the functioning of the CDS. In the urban set up a monitoring and Advisory Committee headed by the Mayor/ the Municipal Chairperson, is constituted. The municipal Secretary is the Convener of the committee and the project officer of UPA is the Joint Convener. The duties and responsibilities of CDS are<sup>38</sup> the following: 1. Conduct general body meetings once in three months and governing body meetings once in every month. 2. Monitor Kudumbashree activities of the panchayat 3. Monitor credit and thrift 4. Report on NHGs to the officer in charge 5. Explore government and other schemes 6. Organize trainings and seminars 6 7. Provide guidelines to the panchayat for poverty eradication programme (PEP) through NHGs. 8. Project consolidation on PEP 9. Operate joint account of chairperson &amp; officer in-charge</p>	
Bal Sabha	<p>Balasabhas It is the grass root level groups of the children of BPL families. The mission organizes the children of the poor families of the state in to balasbhas as a part of its holistic approach to wipe-out poverty. Children of Kudumbashree get an opportunity to learn through activity and interaction with facilitators. Balasabha meets have been held panchayat, district and regional levels.</p> <p>Catch them young and nip poverty in the buds is the guiding slogan behind the</p>	<p>We visited a Balasabha as apart of Udhayam NHG at Malayalapuzha. The group includes 19 members, age ranging from 9-16 years. The president and secretary were among the children itself. The were mainly involved in thrift and lending activities (very small amount, 10 rupees per child per week.). They were maintaining the minutes registers as well as the accounting details. During the interaction with students we came to know that the children are available with mini loans during the school opening time, when</p>

	<p>balasabha movement initiated by the mission.</p>	<p>they need money to buy necessary study equipments.</p> <p>Other than this activity this Balasabha was not involved in any other activities even if the aim of balasabha was to learn through activity and interaction.</p> <p>Also we noted that, children from APL families was also there in the group.</p>
<p>BUDS</p>	<p>The school was unique in various ways. The entry and exits to BUDs school stood away from all sorts of discrimination based on religion, caste and class. To avoid the sin of labeling and stigmatizing towards the mentally challenged, the school was named as “BUDs”The parents who are marginal workers, agricultural labourers living below the poverty line, find it difficult to address the special needs of their differently abled children. There are 31 buds schools in the state. These schools are registered under the People with Disabilities Act. These children battle with disabilities including autism, cerebral palsy, blindness deafness and speech impairments due to cleft palates. They are provided with medical attention, physical and mental therapy, mobility equipment, hearing aids, and individual vocational and educational training skills. The Kudumbashree mission has been involved in improving the quality of service provided through the BUDS schools with the assistance of LSGs.</p>	<p>We have visited a BUDS school at Pallikal in Patahnamthitta.</p> <p>Observations:</p> <ul style="list-style-type: none"> <li>- The School was functioning in a two roomed building of Localself government.</li> <li>- There distinction of BUDS school and BUDS rehabilitation Center was not practised at Pallikkal.</li> <li>- There was 62 persons which are among a age group of 7-56 years.</li> <li>- There was 2 teachers and 2 aayas and one cook. The teachers are not completed the special Bed course. They are pursing it as a correspondence course. This shows the lack of technical skills needed to run the institution.</li> <li>- The school was having an own school bus, which was received as CSR contribution.</li> <li>- The working hours are from 10 am to 5.00 pm.</li> <li>- In the name board it was written as Buds rehabilitation center. But there was no facility for stay for the differently abled people.</li> <li>- The separatete toilets are available for gents and ladies but are not of specially accessible to differently abled people.</li> <li>- There was no proper space for a kitchen and it was running in a corridor area.</li> <li>- Differntly abled people are only</li> </ul>

		<p>trained to do their own routine activities. The training for income earning activities was there before but presently not undergoing.</p> <ul style="list-style-type: none"> <li>- Difficulty is faced in arranging money for buying the raw materials for midday meal except rice ( which is received from govt. of Kerala). The midday meal is presently running on private donations.</li> </ul>
BUDS Rehabilitation Centre	<p>Buds Rehabilitation Centres as a sustainable service centre throughout the life of mentally challenged within the community framework of LSG: They shall be provided care, nutrition and adult independent living skills. The centre will also provide employability training to the mentally challenged persons who have acquired matriculation /equivalent from general schools /special schools and place them in any viable jobs. The centre will also act as a space for the community involvement with NHGs and LSG representatives meeting regularly. Employment training will include vocational training for the job on demand and not any specific trade or vocation. The centre understands the needs of the person with intellectual disability and does negotiations with the stakeholders. It will act as a second home for these persons.</p>	Same as above.
Micro-Enterprises and Micro-Enterprise Consultants	<p><b>Café Kudumbashree Kiosk</b></p> <p>7 Cafe kiosks positioned to tap the business associated with Sabarimala season. The places where the kiosks were positioned are Thiruvalla, Pandalam, Pathanamthitta Gov Hospital, Vadasherikkara, Rannipazhavangadi, PandalamThekkekkara, Perunad</p>	<p><b>Café kudumbashree kiosk</b></p> <p>We visited a café kudumbashree kiosk at govt. hospital, Pattanamthitta. It was a scientifically designed tea shop located at prime place. The food materials available are Tea, coffee, Milk, light snacks. Other products such as fresh juices and cool drinks sale can also be done, but they were not practising. This kiosk was run by 6 women and two women will be there in rotation for taking care of sales activity at kiosk.. The food materials will be prepared in Kudumbashree food court &amp; transferred</p>

	<p><b>Maduram Project</b></p> <p>The Smagra project of Pathanamthitta district engaged in bee farming. This aims at providing employment to 10000 women. The rubber plantations in Pathanamthitta provide an encouraging environment for apiculture. The honey production started from February 2009 by 216 groups' yielded 45.7 tonne honey</p> <p><b>ABCD Programme</b></p> <p>Kudumbashree to Address Street Dog Menace - ABCD Management Units Kudumbashree has completed first phase of training of its 389 number of members</p>	<p>to Kiosk twice a day. Daily turnover from the Kiosk is 8000 rupees out of which 3800-4000 will be approximate expenses. Minimum daily earnings for a person is 600 rupees. Accounting activity is properly done and monitored by kudumbashree accounts and audits system.</p> <p><b>Madhuram Project</b></p> <p>Observations</p> <p>I was involved with the team in distributing honey bee colonies in Pandalam and Adoor.</p> <ul style="list-style-type: none"> <li>- People were really interested to receive honeybee colonies.</li> <li>- Honeybee colonies were given free of cost.</li> <li>- During the interaction , they mentioned that they are aware about the special uniforms for honeybee rearing and said that it will be very helpful for them to reduce the fear of bee stings.</li> <li>- Farmers are happy about the support given by Kudumbashree in providing the smokers and honey extractors.</li> <li>- The honey processing was done in a minimal traditional way and sold out in local markets, which is not rewarding to the hardwork they are taking.</li> </ul> <p><b>ABCD Programme</b></p> <p>We have made a field visit to study the activities of ABC programme along with District Mission Coordinator. This</p>
--	--	--



	<p>in 68 Units to perform as Animal Birth Control Designated Management units to aid the Stray Control projects implemented by JillaPanchayaths, Municipalities and Municipal Corporations. As per GO no.3247/2016/LSGD dated 30/11/2016, these trained and certified Kudumbashree members will function as community level facilitators for catching stray dogs, transportation to the designated ABC centres of LSGIs for the ABC procedure as per protocols, pre and post operative care of dogs, and safe release of above dogs back as per rules, for a service fee of Rs.1000 per dog payable to them from the fund allocated by LSGIs for the project</p> <p><b>Navam tailoring Unit</b></p> <p>6 NHG members are given training and support to start their own textile unit.</p>	<p>programme was in a initial establishment stage. Since street dog catching is a hectic and strenuous activity, this is done by a trained private canine center from kollam. Dogs are caught in a scientific way without harming them. The interested NHG members are only involved in pre and post operation procedures.</p> <p><b>Navam tailoring Unit</b></p> <p>Mainly involved in ladies raiments. They works are done as per demand. The accounts and audits are properly managed. The unit is having 7 tailoring machine (electrically operated) with 8 staff including a helper. 5 of them are the members itself and remaining two will be hired if bulk orders are received.</p> <p>Recently as a part of a plastic free campaign, they were involved in cloth bag making for Govt. of Kerala. The unit is updated in choosing the designs and customised tailoring is also done.</p>
Kudumba shree District Mission	<p>The KDMS system works in close association with both the urban and rural local governments through a network of Community Based Organizations working with women. It also plays an important role as a nodal</p>	<p>Kudumbashree district Mission Includes, district mission coordinator, Assistant district Mission Coordinator, Microenterprise consultants, Resource persons etc. The district mission is very vigilant and works very close with the local government in</p>

<p>agency for anti-poverty programmes sponsored by central, state and local governments with focus on micro enterprise development. It has become a conduit for a variety of government programmes.</p> <p>It has developed training modules for micro- enterprise management and conducted several training programmes. Kudumbashree mission is implementing the projects for the destitute. Various development activities in the state of Kerala are being brought together through the group dynamics developed under the Kudumbashree programme. This has resulted in convergence of resources leading to poverty reduction.</p>	<p>implementing the state and central plans. Also the local needs and needs arise by NHGs are evaluated the provided support for doing various activities. They also conduct various plan review meetings for evaluation and proper conduct of Kudumbashree activities.</p>
---	---

8. Recommendations for Kudumbashree on BUDS Rehabilitation Centre? (300 words)
- Dormitory facilities should be available for stay in the Rehabilitation Center.
  - There should be a separate room for dining and Kitchen.
  - The toilets should be separate toilets accessible to differently abled persons.
  - There should be some space for agricultural activity and gardening.
  - The persons should be trained for some income earning activities.
  - The inborn skill of people should identified and they have to give special trainings for that.
  - The activities of the BUDS Rehabilitation Center should bring into public and collect donations.
  - Facilities for work out and exercise should be there.
  - Persons should be trained in cultural activities.
  - Should act as a model school for differently abled people in Kerala.
9. Review of literature for finalising the potential value added products from Jackfruit.

### **Review of Literature (Jack fruit Products finalized)**

#### **Jackfruit chips & Flakes**

“Jackfruit has immense possibilities for product diversification. We have developed the method for making juice, candy and fruit bar from ripe jackfruit. Unripe jackfruit can be used for making flakes, which can be preserved for a long time. Jackfruit seed is used in biscuit factories of Tamil Nadu and is of high demand there. We have made various bakery products using jack seed flour, including

cookies and murukku. The Department is also trying to standardise the preparation of homemade jackfruit dishes,” says Mary Ukru of the Department of Home Science at the college. “ (MetroPlus, June 24, 2010)

“Jackfruit chips are in high demand and sell at Rs.80 to 100, a kilo while banana chips fetches Rs.70. We collect jackfruit from various places by paying Rs.5 to 10 for a fruit. Ten kilos of unripe flesh will yield about three kg of chips.

“Slender bits of jackfruit flesh are cooked in oil for an optimum time until they attain a golden yellow colour and become crispy and tasty. (MetroPlus, June 24, 2010)

According to Dilkosy, Secretary, Agricultural Products Exporters Association, jackfruit chips have high demand in the Gulf countries. He says that during the season, four to five tonnes of jackfruit chips are sent daily to Gulf countries .

The Wayanad Social Service Society, a non-governmental organisation, has also initiated the export of processed organic jackfruits to the United States. Jackfruit chips also enjoy high demand in other parts of India too. Apart from chips, a lot of products can be made from the jackfruit. Uravu, a Wayanad-based non-governmental organisation, has prepared over 100 dishes using the jackfruit. (MetroPlus, June 24, 2010)

### **Jackfruit ice cream**

1. “Keralites can now enjoy a new flavour of ice cream, jackfruit, made completely from natural juice and without synthetic additives.

The State-run Kerala Cooperative Milk Marketing Federation (Milma) has launched the jackfruit ice cream as part of its diversification plan on making more milk products. “This new ice cream made out of jackfruit has just hit the market and been received well. Milma specialises in ice creams made out of natural juice and not from synthetic additives. “(The Hindu, Feb14,2016)

2. “Did you know that it is possible to make wine, ice cream, jam and juice using jackfruit? Well, the University of Agricultural Sciences-Bangalore has made these products under a research project to provide value addition to this multi-purpose fruit basically to increase the income of farmers” (The Hindu, May 15, 2014)

3. Jackfruits are made into candies, fruit-rolls, marmalades, and ice cream. Other than canning, advances in processing technologies too, have pushed toward more new products (**Narasimham 1990**).

### **JackFruit Jam**

1. Pureed jackfruit is also manufactured into baby food, juice, jam, jelly, and base for cordials (**Roy and Joshi 1995**).

### **Jackfruit Wine**

The present analysis of chemical constituents of jackfruit wine may serve as a good source of antioxidants and for providing health benefits. JFW exhibited not only DPPH•, DMPD•, FRAP, NO• scavenging activities but also acted as a significant protective agent against H<sub>2</sub>O<sub>2</sub> + UV and -irradiation induced DNA damage. Thus the present study suggests conclusively that JFW could be highly promising for the development of a value added product from fruits. There are substantial post harvest losses of fruit in this plant and the present study offers opportunities to generate more profits for jackfruit growers.” (Jagtap *et. al.* 2011)

“All the jackfruit wines obtained from fermentation of original jackfruit juice were clear yellow in color and brought strong jackfruit aroma” (Kumoro *et. al.*)

### **Jackfruit powder**

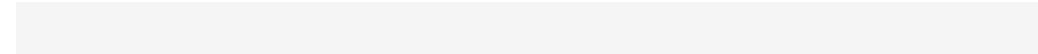
“The whole jackfruit powder could be used as a raw material for developing health drinks and food products for patients, children and elderly people.

The process of making jackfruit powder involved dehydration of the raw jack, after removing its rind portion, and no artificial food additives or preservatives were used in the process, said Rincy K. Abraham, subject matter specialist, KVK” (The Hindu, March 23, 2016)

“ KrishiVigyan Kendra (KVK) Pathanamthitta under Indian Council of Agricultural Research (ICAR) has come up with ‘Raw Jackfruit powder’ which opens up multiple opportunities for those who process the fruit. The raw jackfruit powder is the answer to the large wastage of jackfruit where all the parts of the fruit are being utilized except the thorny outer layer.

Secondly, it involves simple technology to make it in households with the usage of equipment, drier. Finally, the 4-5 month shelf period of the powder could replace the junk food. “Several value added products could be made out of it by mixing with finger millet, arrowroot or such other local products to replace oats. Whatever we make with rice and wheat flour is possible with this too,” said Dr C.P Robert, senior scientist and head at KVK.

The main impediment of the powder becoming a substitute for maida is its cost of production. “One Kg of powder will cost between Rs 400-450. But it could be overcome by manufacturing it in households where jackfruit is being wasted normally,” reasons Mr Robert” (Deccan chronicle, July 19, 2016)



10. The standard Operation Procedure for Jackfruit Processing Unit.

(Since it has more no. of pages, it will be attached and send along with the mail separately)