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# SELF SUSTAINED NHG'S

## INTRODUCTION

Kudumbashree is the poverty eradication and women empowerment programme implemented by state poverty eradication mission of government of Kerala. It is the largest community network that covers the entire state of Kerala. It consist of a three tier structure with NHG at primary level, ADS at the ward level and CDS at the local government level.

Self-sustainability is a type of sustainable living in which nothing is consumed other than what is produced by the self-sufficient individuals. A self sustained NHG means an NHG that can stand independently without the support of any community based organization. In addition to financial services, some NHGs provide health care services (such as polio vaccinations and family planning information), social empowerment activities (such as literacy training), food-for-work opportunities, and mid-day meal programs; some even participate in local government elections. Because Indian law requires that larger organizations be formally registered, NHGs have no more than 20 members. NHG groups have 10 to 20 members. Members typically are poor women who have similar socioeconomic backgrounds and who are from the same locality. Members join to get loans and other services, such as livelihood support—where the group offers skills training, promotes new markets, provides access to assets in addition to credit, and provides access to irrigation. The real energy of Kudumbashree resides in NHG. Development of NHG is basic for Kudumbashree's all over development.

## HOW TO MAKE A NHG

### SELF SUSTAINED

**The middle class women in Kerala mainly lack four basic things:-**

1. Education
2. Finance
3. Power
4. Opportunity

Kudumbashree, a poverty eradication mission could make changes in it especially among the poor families in socio economic livelihood activities. NHG, the grass root part of Kudumbashree fulfil the above criteria cited. The executive committee of NHG consist of five members:-

1. President

2. Secretary
3. Volunteer(Income Generation)
4. Volunteer(Health & Education)
5. Volunteer(Infrastructure)

### • PROVIDE EDUCATION

- With the help of best available sources, make the NHG members aware about the Fundamental Rights and Duties, Laws (both civil and criminal), Political rights etc.
- With education women become more aware of their potential and are capable to raise voice against domestic violence, molestation, early marriage, alcoholism, gender inequality,sexual abuseetc.
- Make them potential to stand and speak out in public offices, police station, courts etc for their needs.

- Government should ensure the participation of NHG members in working group and also their role in decision making, implementation, ownership etc.
- NHG member should always be a part of ICDS, Anganwadis etc. As a mother, her role in the development of the emotional psychological aspect of the children has been also very significant. She was not only the creator and maintainer but an educator and disciplinarian as well.
- By educating women, economy of the country increases.
- NHG members ideas should be considered in Gram Panchayath, Block Panchayath, District Panchayath financial year planning.
- They can contribute enormously in the field of health care. Women education will also improve the level of sanitation and hygiene.

#### • TRAINING TO NHG MEMBERS

The NHG members especially Volunteers require professional and technical support, capacity building, knowledge infusion etc and thereby they can make regular interventions in NHG and make them aware about the various schemes. This volunteers can play a crucial role in the development of NHG. The main earnings of NHG is the thrift which they collected in every week. NHG focus on promoting saving habits among their members. The members of the group make regular savings for a duration of time and after that they start their own lending process. The poor families bring in small sums according to their capacity, pool them together for a corpus and take back loans to meet their immediate needs without depending on money lenders. Kudumbashree gives training for “how to keep registers” and “how to enter the money details” by their accountants and the KAAS audit makes them keep the register properly. By working as small help group they can increase their income. After grading, NHG can link with bank and get loans and this amount can be utilized for starting new microenterprises for getting a permanent earning. At NHG, volunteer in charge of income generation is responsible for management of thrift and credit and also to brought all the families in the NHG’s under insurance coverage. They should focus on financial literacy campaign and opening up of individual bank accounts.

#### • MICRO ENTERPRISE PROMOTION

ME promotion is one of the main strategy to facilitate the economic empowerment of poor. This provides employment opportunity and their by improving living standards and their income. The ME Units of Kudumbashree initially focused on food products but now its markets and trends are changing. They started matrimonial, photo studio etc. They are getting space even in national level exhibitions which makes them financially stable and also granting them a sense of empowerment.

#### • CONDUCTING BEST NHG CAMPAIGN

Best NHG campaign should be conducted and the campaign should focus on the continuous assessment of the NHG activities, the members participation, their atti-

tude towards society, the empowerment of each and every member in the NHG and also check whether all the members got an earning platform. NHG’s activities can be evaluated through a CDS level body. The marginal period for the evaluation can be schedule as a financial year. The selective NHG’s should give recognition and the competition can continue through next level like

block level, district level, state level and so on. The competitive atmosphere improves their NHG activities. The inactive ones will become active. The selective activities of some NHG’s will be role model to the others, which strengthen their unity and co-operation among themselves.

#### • CONVERGENCE

**Department level convergence helps the NHG ‘s in many ways: -**

- The volunteer incharge of health should make a regular intervention on conducting ArogyaJagratha campaign with the convergence of health department and Haritha Kerala mission and thereby creating awareness among NHG members and families on preventing and controlling infectious diseases. This volunteer should make sure the 100 % sanitation and drinking water facilities in the area. Conduct health care campaign regularly by converging with primary health centres.

- MGNREGA will provide more employment opportunities and thereby they can increase the income.
- Converge with LSGI’s and Life mission for 100% housing.
- With the Help of LSGI’s and Social Justice department identify destitute families and have to rehabilitate them in shelter homes.
- Establish Child Resource Centre, Legal Aid Centre, Gender Resource Centre, Buds, BRC, Balasabhaetc.
- Implement Vulnerability Mapping.
- Implement special programmes for children, senior citizens, women and youth, physically challenged, mentally retarded, Transgenders, Marginalized community etc.
- Convergence with agriculture department helps to increase the cultivation and there by farmers can increase their income.

These all are the ways to make a NHG self sustained. Kerala is known for its unique development model which attracted world attention on account of its human development indicator even comparable to the developed countries, mainly because of the role of Kudumbashree. Women empowerment is the best strategy for

poverty eradication. Rural women, who were regarded as powerless and voiceless started identifying their inner strength, opportunities for growth and their role in reshaping their own destiny. The social, economic, political and legal strength of the women is increasing and improving. Thus the process of empowerment becomes the signal light to their children, their families and the society at large.