

# *Welcome to Kudumbashree*



# Kudumbashree

- Kudumbashree is a multi faceted women based participatory poverty eradication Programme initiated by Government of Kerala.
- It is implemented by Community Based Organizations(CBOs) of Poor women in co-operation with Local Self Government Institutions.

# Mission Statement

“To eradicate **absolute poverty** in ten years through **concerted community action** under the leadership of **Local Governments**, by facilitating **organisation of poor** for combining **self help** with **demand led convergence** of available services and resources to tackle the **multiple dimensions** and **manifestation** of poverty holistically”.

# Identifying the poor - Poverty Index used in 1992-93

- Substandard house or hut
- No access to sanitary latrines
- No access to safe drinking water
- Family having children below 5 years of age
- Illiterate adult member
- Family getting barely 2 meals a day or less
- Family having alcoholics or drug addict
- Family having one or no earning member
- Socially disadvantaged groups

A family having at least 'four' factors is classified as Poor Family

## Poverty Index in Urban Areas (2000-07)

- Less than 5 cents of Land / No Land ( 1 cent = 40 sqm)
- Dilapidated House / No house
- No Sanitary Latrine
- No access to safe drinking water within 150 meters
- Women headed house hold /Presence of a widow, divorcee / abandoned lady / unwed mother
- No regular employed person in the family
- Socially Disadvantaged Groups SC/ST
- Mentally retarded / Disabled / Chronically ill member in the family
- Families without colour TV

# Poverty Index in Rural Areas

- No Land /Less than 10 cents of Land
- No house/Dilapidated House
- No Sanitary Latrine
- No access to safe drinking water within 300 meters
- Women headed house hold/ Presence of a widow, divorcee / abandoned lady / unwed mother
- No regularly employed person in the family
- Socially Disadvantaged Groups(SC/ST)
- Presence of Mentally or physically challenged person / Chronically ill member in the family
- Families with an illiterate adult member

# Towards Objective Index with Weightage

<b>No</b>	<b>Index</b>	<b>Marks</b>
<b>A</b>	<b>Capability based indices</b>	
1	Women headed family(< 65 Yrs)	<b>5</b>
2	Unwed Mother/Deserted women/Widow	<b>5</b>
3	Chronic Illness(Cancer, Failure of Kidney, Paralysis, AIDS, Leprosy, Cardiac Disorder)	<b>5</b>
4	No permanent Job either in Govt. or private sector	<b>5</b>
5	School drop out ( < 20 yrs)	<b>5</b>
6	Aged ( > 65 yrs)	<b>5</b>
7	Physically and mentally challenged	<b>10</b>
8	Scheduled Caste/Scheduled Tribe	<b>10</b>
9	Traditional fishermen/agricultural labour/construction workers/head load workers/ cashew /coir/ Beedi, bamboo-reed/ handloom/stone cutting/other workers in rural areas-temporary workers in plantations	
10	Beneficiary of Asraya project	<b>5</b>
	<b>Total (A)</b>	<b>55</b>

# Towards Objective Index with Weightage

B	Entitlement based indices	
1	No Land for construction of house	<b>10</b>
2	Living in poramboke(Govt.)land	<b>20</b>
3	Status of House(Max of 10 marks)	
	No house	<b>10</b>
	Hut	<b>7</b>
	Thatched house	<b>5</b>
	Partially completed /dilapidated	<b>3</b>
4	No Sanitary Latrine	<b>5</b>
5	No drinking water within 500 m/ 100 m in hill area	<b>5</b>
6	No Electricity	<b>5</b>
	Total (B)	<b>45</b>
	Grand Total (A+B)	<b>100</b>

# Community Based Organization of the poor

- Neighbourhood Group(NHG)
  - Comprising of 15-40 women from Neighborhood
  - Three volunteers besides President & Secretary
    - Income generation
    - Infrastructure
    - Health
- Area Development Society (ADS)
- Community Development Society(CDS)

# Our Numbers

<b>No</b>	<b>Details</b>	<b>Urban</b>	<b>Rural</b>	<b>Total</b>
1	No. of LSGs	58	999	1057
2	No. of CDS	59	999	1058
3	No. of ADS	1096	15854	16950
4	No. of NHG	13329	171742	185071
5	Families Covered(Lakhs)	3.48	32.99	36.47

# Key Development Initiatives

- Human Resource Development
- Micro Finance Plus
  - ❑ Savings & Credit
  - ❑ Bank Linkage
  - ❑ Micro housing (Bhavanashree)
  - ❑ Micro Enterprises
- Basic Minimum Infrastructure
- Lease land Farming
- Balasabha - Children's NHG
- Asraya - Destitute Rehabilitation Programme
- Samagra - Rural Business Hubs

# Microfinance in Kudumbashree

- **Basic thrift and credit operations at NHG level**
  - Weekly meetings and collection of savings
  - Cumulative Savings of Rs 984 cr and loan of Rs 2488 cr
- **NHG-Bank linkage model for accessing additional funds**
  - End borrowers get credit at bank rates
  - Gradual increase in loans
  - 91711 NHGs linked for Rs 542 cr
  - Incentive of Rs 5000 (max)/ linked group from Kudumbashree funds
- **Bhavanashree – Micro housing product through bulk linkage to CDS**
  - Loans of Rs 40000-5000 with 10 year repayment period
  - Monthly EMI of Rs 450-600
  - 44000 loans sanctioned worth Rs 185 cr
  - LSG provide assistance upto Rs 10000 / loan

# Banking Operations (contd..)

- Microenterprises – individual and group (min 5) income generation activities
  - Projects of upto Rs 2.50 Lakhs
  - 50% of the total project cost as back end subsidy
  - 45 % is the loan component
  - More than 100 activities ranging from solid waste management to Health care to IT services
  - Yuvashree programme for youth from NHG families
  - Common activity bought under single brand – Take home food supplement units (more than 300)
  - 5717 group and 26522 individual enterprises involving 67000 people
  - Subsidy worth Rs 47.69 cr released

# Micro Enterprises

## Kudumbashree definition of Micro Enterprise

- **An enterprise with investment ranging from Rs 5000 to Rs 250000**
- **Turn over between Rs 100000 and Rs 500000**
- **Generating at least Rs 1500 per member per month**
- **An enterprise fully owned , managed and operated by members themselves (OME)**

# Microenterprise Formation

- Awareness creation of enterprises opportunities through 1 day General Orientation Training (G.O.T)
- 3 day Entrepreneurial Development Programme (E.D.P) for developing essential skills for enterprise
- Identification of activity and expression of training needs
- Technical Training arranged by CDS
- Preparation of detailed project report – assisted in some cases by MECs (Microenterprise Consultants)
- Appraisal of the project by CDS before submission to banks
- Performance Improvement Programme(PIP) after completion of 6 months of operations in respect of similarly placed enterprises– direct marketing, catering, solid waste management, nutrimix

# Kudumbashree Model of ME Development contd..

- Handholding support
  - Microenterprises Consultants (MEC)
  - Rural Management Enterprise Consultant (RMEC)
  - Performance Improvement Programme(PIP)
- Funding Support
  - Training cost upto Rs 2000 per person
  - Subsidy upto 50 % of project cost (max of Rs 7500 per person)

Typical Project proposal (10 member group)

» Total Project Cost	Rs 200000
» Beneficiary Contribution	Rs 10000
» Subsidy	Rs 100000
» Bank Loan	Rs 90000

- Monitoring Mechanism
- Local Government Involvement
  - L.E.D register for identifying enterprises/entrepreneurs
  - Marketing Support

# Examples of enterprises

## Clean Kerala Business

- Enterprise for Solid Waste Management
- Facilitating door to door collection of household waste
- 204 Clean Kerala Business groups in 21 ULBs
- Employment to 2040 women
- Model Programme in Kozhikkode Corporation covering all wards using 72 Clean Kerala Business groups



*Reaching out the families through women & Reaching out the community through families ...*



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# Canteen / Catering Units



# Data Processing Units





*Reaching out the families through women & Reaching out the community through families ...*

# Santhwanam - Health Care Enterprise

- **A joint project of Kudumbashree, Health Action by People (HAP) & SBI**
- **Providing home based health screening facility in Body Mass Index, Blood pressure & Blood Glucose**
- **Entrepreneurs selected from among science graduates**
- **Seven day training for all entrepreneurs**
- **Total project cost comes to Rs 50000 – service providers equipped with two wheeler and mobile phone**
- **204 service providers in the field**
- **Monthly take home of Rs 3500 per month**



## Santhwanam Volunteer in action





Santwanam Care Givers  
Thrissur Corporation



# Strategies to address Enterprise issues

- Samagra

One activity on a large scale with support across the value chain

- Banana cluster in Thiruvananthapuram Dist
  - Joint project of LSGs, Kudumbashree and Private Company
  - 6000 activity groups of 5 members each
  - 2400 ha under lease land farming
  - Technical facilitation for quality produce
    - Sapling supply
    - Demonstration farms
    - Exposure visits
    - Trainings – follow up visits
    - Labs – tissue culture, soil testing, leaf analysis
    - traceability
  - Market tie up

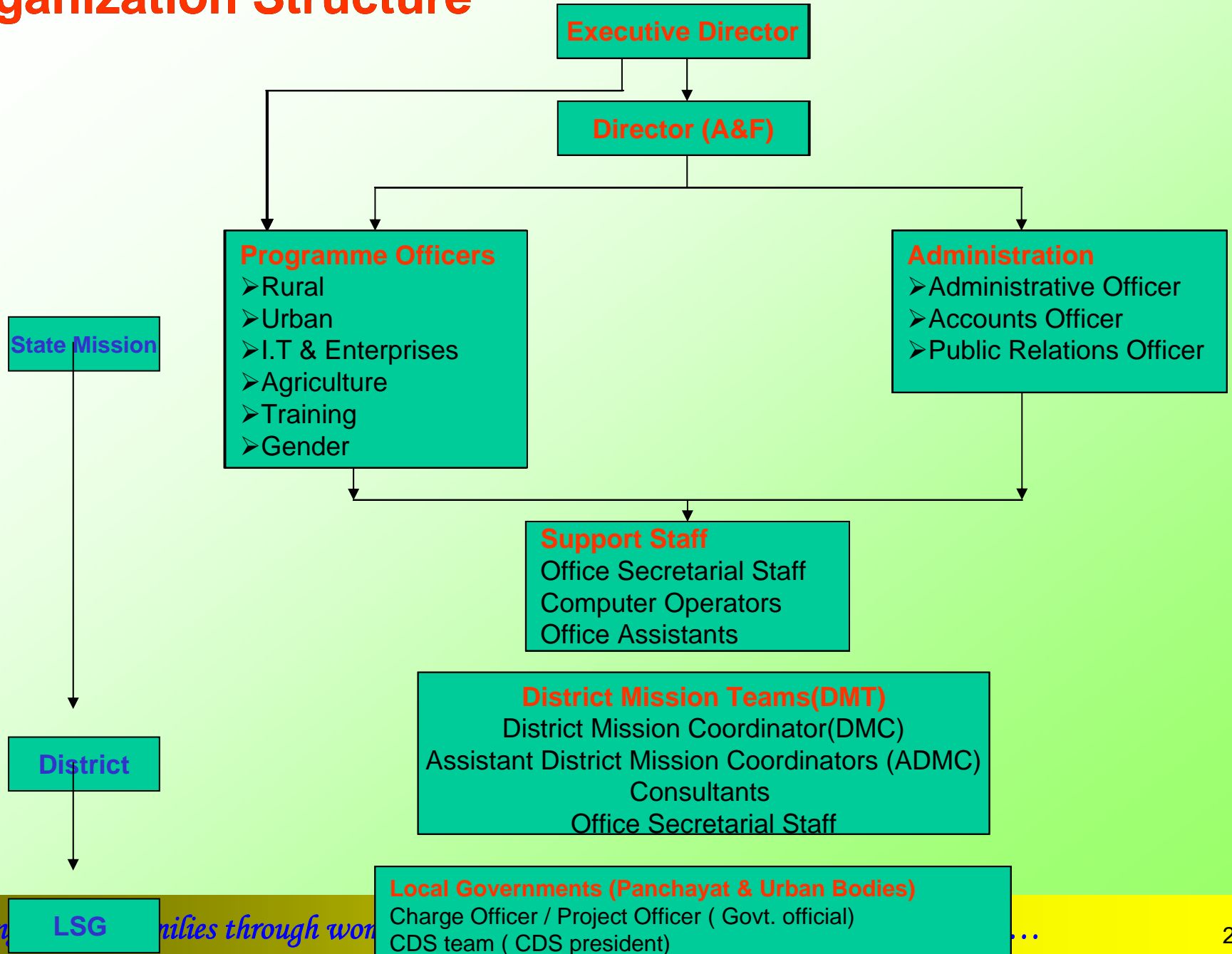
# Samagra – Products across districts

<b>No</b>	<b>District</b>	<b>Product</b>
1	Pathanamthitaa	Honey
2	Alappuzha	Mushroom
3	Idukki	Nature fresh Milk
4	Ernakulam	Pineapple
5	Thrissur	Banana(Kathali)
6	Malapurram	Bamboo
7	Waynad	Ginger
8	Kannur	Goat

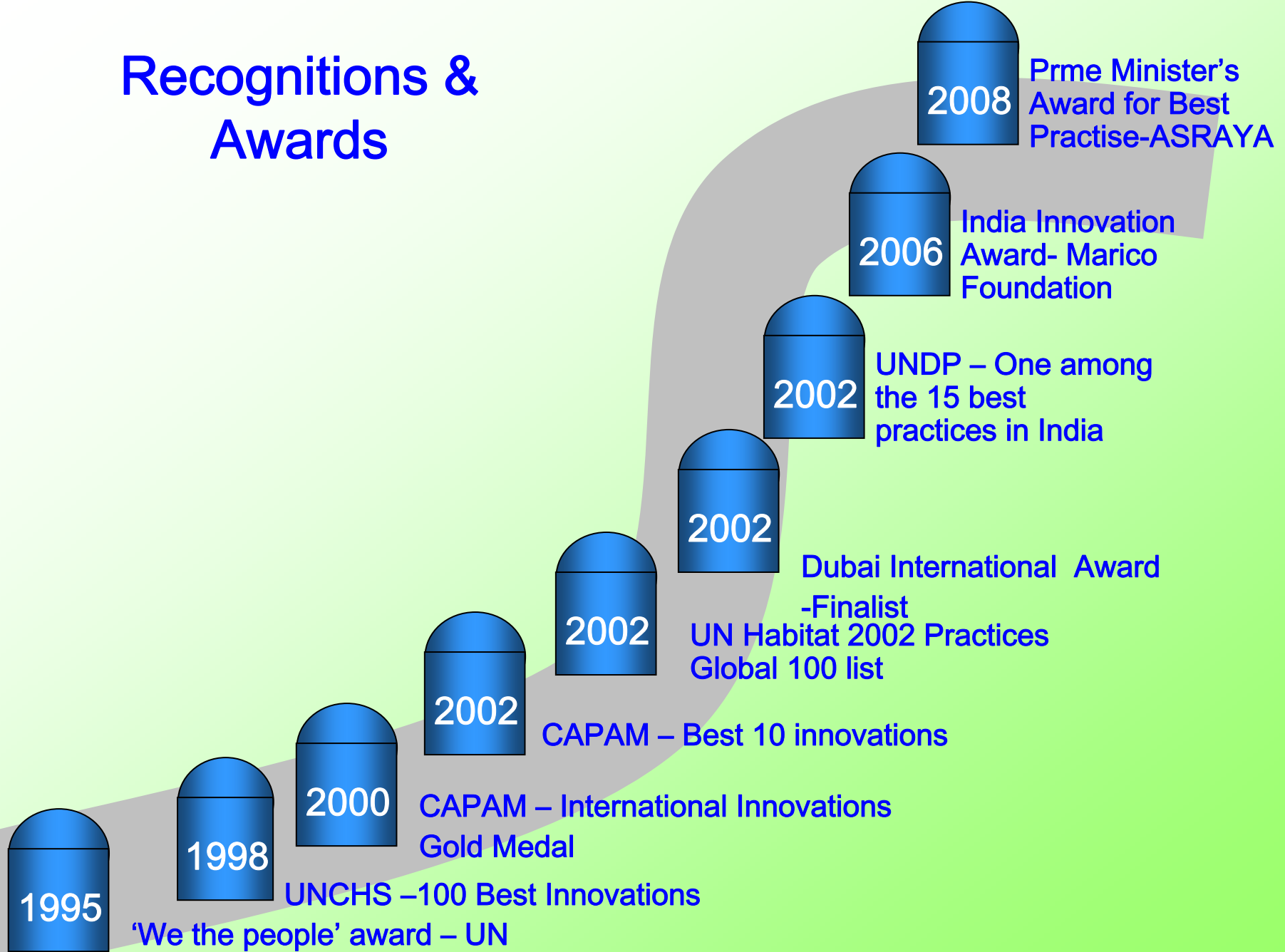
# Addressing Enterprise issues

- Expanding Markets for products
  - *Maasa Chanda* (monthly market) across all districts to improve and develop products
  - Sales from Oct to Feb – Rs 7.5 Lakhs to Rs 30.47 lakhs
  - Setting up Retail Marketing Chain
- Develop new marketing models in different districts
  - Separate Marketing function from enterprise units and outsource marketing
    - Peoples product in Thiruvananthapuram dist.

# Organization Structure



# Recognitions & Awards



Please visit us ...

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*Thank you...*