Welcome to Kudumbashree

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

<table>
<thead>
<tr>
<th>No</th>
<th>Index</th>
<th>Marks</th>
</tr>
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<tbody>
<tr>
<td>A</td>
<td><strong>Capability based indices</strong></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Women headed family(&lt; 65 Yrs)</td>
<td>5</td>
</tr>
<tr>
<td>2</td>
<td>Unwed Mother/Deserted women/Widow</td>
<td>5</td>
</tr>
<tr>
<td>3</td>
<td>Chronic Illness(Cancer, Failure of Kidney, Paralysis, AIDS, Leprosy, Cardiac Disorder)</td>
<td>5</td>
</tr>
<tr>
<td>4</td>
<td>No permanent Job either in Govt. or private sector</td>
<td>5</td>
</tr>
<tr>
<td>5</td>
<td>School drop out (&lt; 20 yrs)</td>
<td>5</td>
</tr>
<tr>
<td>6</td>
<td>Aged (&gt; 65 yrs)</td>
<td>5</td>
</tr>
<tr>
<td>7</td>
<td>Physically and mentally challenged</td>
<td>10</td>
</tr>
<tr>
<td>8</td>
<td>Scheduled Caste/Scheduled Tribe</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>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</td>
<td>10</td>
</tr>
<tr>
<td>10</td>
<td>Beneficiary of Asraya project</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td><strong>Total (A)</strong></td>
<td><strong>55</strong></td>
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# Towards Objective Index with Weightage

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

<table>
<thead>
<tr>
<th>No</th>
<th>Details</th>
<th>Urban</th>
<th>Rural</th>
<th>Total</th>
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<tbody>
<tr>
<td>1</td>
<td>No. of LSGs</td>
<td>58</td>
<td>999</td>
<td>1057</td>
</tr>
<tr>
<td>2</td>
<td>No. of CDS</td>
<td>59</td>
<td>999</td>
<td>1058</td>
</tr>
<tr>
<td>3</td>
<td>No. of ADS</td>
<td>1096</td>
<td>15854</td>
<td>16950</td>
</tr>
<tr>
<td>4</td>
<td>No. of NHG</td>
<td>13329</td>
<td>171742</td>
<td>185071</td>
</tr>
<tr>
<td>5</td>
<td>Families Covered(Lakhs)</td>
<td>3.48</td>
<td>32.99</td>
<td>36.47</td>
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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
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Canteen / Catering Units

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Data Processing Units

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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

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Santwanam Care Givers
Thrissur Corporation

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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

<table>
<thead>
<tr>
<th>No</th>
<th>District</th>
<th>Product</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Pathanamthitaa</td>
<td>Honey</td>
</tr>
<tr>
<td>2</td>
<td>Alappuzha</td>
<td>Mushroom</td>
</tr>
<tr>
<td>3</td>
<td>Idukki</td>
<td>Nature fresh Milk</td>
</tr>
<tr>
<td>4</td>
<td>Ernakulam</td>
<td>Pineapple</td>
</tr>
<tr>
<td>5</td>
<td>Thrissur</td>
<td>Banana(Kathali)</td>
</tr>
<tr>
<td>6</td>
<td>Malapurram</td>
<td>Bamboo</td>
</tr>
<tr>
<td>7</td>
<td>Waynad</td>
<td>Ginger</td>
</tr>
<tr>
<td>8</td>
<td>Kannur</td>
<td>Goat</td>
</tr>
</tbody>
</table>
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.
Recognitions & Awards

1995 'We the people' award – UN
1998 UNCHS –100 Best Innovations
2000 CAPAM – International Innovations Gold Medal
2002 UN Habitat 2002 Practices Global 100 list
2002 CAPAM – Best 10 innovations
2002 Dubai International Award -Finalist
2002 India Innovation Award- Marico Foundation
2002 UNDP – One among the 15 best practices in India
2006 UNDP – One among the 15 best practices in India
2006 India Innovation Award- Marico Foundation
2008 Prime Minister’s Award for Best Practise-ASRAYA

Reaching out the families through women & Reaching out the community through families...
Please visit us …

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Thank you…