



Kudumbashree

Opportunities for socio
economic development

Sarada Muraleedharan
Exe. Director, Kudumbashree

SHGs in India

- NABARD promoted
- 10-20 women
- Thrift and credit - revolving fund
- Gradation process
- NGO facilitation
- Bank linkage
- Centrally sponsored schemes for poverty alleviation
- Self employment – back end subsidy
- trainings



Local Self Governments in Kerala

- Constitutional amendments of 1993
- Peoples' plan campaign
- Huge transfers of budgetary allocation, institutions, human resources
- Powers and authority
- Mandate for poverty alleviation, provision of civic services, local economic development



The women's component plan

- Missing women in development projects
- 10% mandatory provision incorporated into decentralised plan guidelines
- From women housing to SHG support
- Participation of women in gram sabhas
- Space for women in the task forces and working groups



Setting up Kudumbashree

- Conversion of SHG model into CBO
- Bringing women into decentralised planning - NHG as sub component of the grama sabha
- Embedding the CBO in the LSG
- CBO involvement in Women's component plan, anti poverty sub plan
- Integration of UPA into Kudumbashree

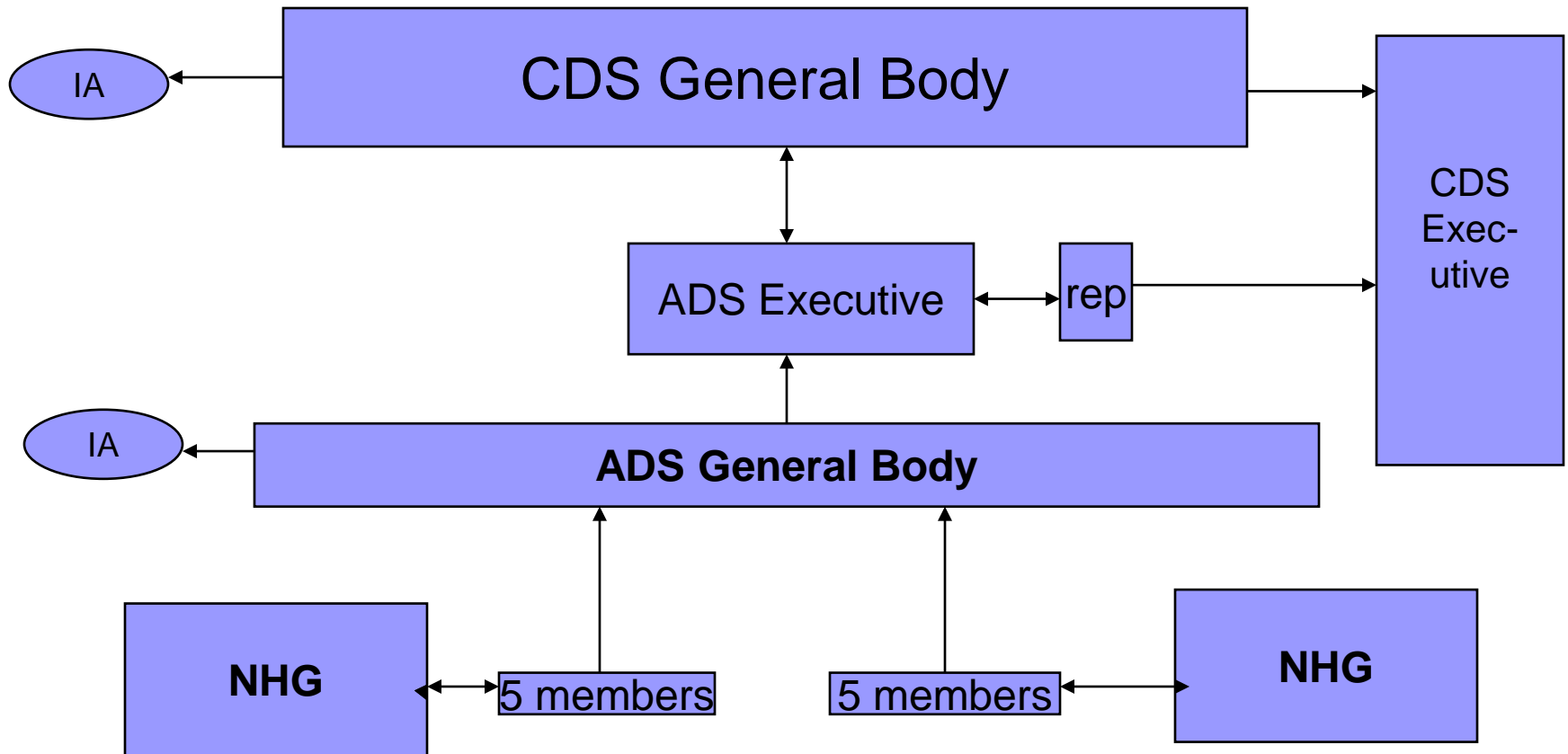


CBO Structure

- Formation of NHG (Neighbourhood Groups) comprising of 15-40 women from same locality (now changed to 10-20)
- Each family represented by woman
- Five volunteers in each NHG
- NHGs federated at ward level into Area Development Society(ADS)
- ADS federated to Community Development Society(CDS) – registered society at LSG
- Elected members at all levels



CBO structure



- SC/ST nominated members
- Former CDS executive members



Our Numbers

No	Details	Urban	Rural	Total
1	No. of LSGs	58	999	1057
2	No. of CDS	62	999	1061
3	No. of ADS	1514	16012	17526
4	No. of NHGs	14299	186912	201211
5	Families Covered(Lakhs)	3.57	33.69	37.27



Kudumbashree – poverty reduction activities and local government space

- Micro finance plus
- Self employment
- Minimum infrastructure needs
- Food security and Nutrition needs
- Other social needs – health care, education support
- Social security interventions
- NREGS/ wage employment
- Children
- Destitute rehabilitation
- Community monitoring
- Community management



Micro finance

- No. of NHGs – 201211
- Total thrift – Rs 1345.68 crores
- Total internal loans – Rs 3759.47 crores

Linkage banking (as on 31.1.2010)

- No. of NHG graded – 138409
- No. of NHGs linked – 115361
- Loans dispersed – Rs 913.35 cr

Micro housing

- No. of houses under Bhavanashree – 41,040
- Bhavanashree Loans dispersed – Rs 199.55 cr

Other MF products

- Micro insurance
- Cooking gas loans



Livelihood

- Farming – lease land, commons
- Self employment – individual and group enterprises
 - RME
 - SJSRY
 - Yuvashree
- Wage employment – centrally sponsored schemes
 - NREGS
 - SJSRY
- HR supply – Hindustan Latex, Apparel Park, Electricity Board, Water meter reading



Lease land farming

- Issues facing agriculture in Kerala
- Women in agriculture – comfort levels
- Food security concerns
- Incentives to NHGs to take up public land or private lands on lease for farming
- Linkage with Watershed in NREGS
- Production and area bonus
- Convergence with local govt. plans – technical facilitation, input supply, local markets
- Paddy and vegetables, priority – also banana, pineapple, tapioca, medicinal plants
- Over 3 lakh women farmers covered
- Almost all gram panchayats – some municipalities as well



NREGS

- Central scheme focusing on wage employment as right
- Mobilisation for registration –issue of job cards
- Role in work identification and labour budgeting
- ADS role
 - Organisation of work (mate)
 - Worksite facilitation –creche, medicines
 - Maintenance of record of work
 - Supply of work implements on rental basis
- Social audit
 - of ADS
 - role of CDS in grama sabha based social audit



Micro enterprises

- Microenterprises – individual and group (min 5) income generation activities
 - More than 100 activities ranging from solid waste management to Health care to IT services
 - Yuvashree programme for youth from NHG families
 - Common activity brought under single brand – Kerashree



Special enterprises

- IT units
- Solid waste management groups
- Canteen and catering groups
- Santwanam – paramedic services
- EKSAT – training groups
- KAASS – audit and account support groups

Strategies to address concerns

- a. Address economies of scale – Samagra
 - Single produce focus – large volumes
 - Convergence of funds – LSGs, agencies
 - Technical support/collaboration
 - Clustering of units and networking
 - Market tie ups
- b. Develop local economic development strategies
 - LED registers
 - LSG led livelihood projects
 - Responsible Tourism project
- c. Address markets
 - Monthly markets
 - Community market enterprises
 - Retail market tie up
 - Retail market chain (proposed)
 - Market PIPs – branding, packaging support



Samagra projects

- Pathanamthitta – honey
- Ernakulam – pineapple
- Thrissur – pooja kadali
- Idukki – nature fresh milk
- Palakkad – kondattam
- Kozhikode – leather uppers
- Kannur – aadugramam
- Kasargod – cashew
- Kottayam – ornamental fish
- Kollam – Cassava
- Alappuzha - Mushroom



Nature fresh

- Gap in milk demand – supply in state
- Milk productivity and quality issues – importance of good management
- Supply of Fresh milk as value addition
 - Improvement in cow shed design
 - Tie up for green fodder
 - Hygiene considerations in management
 - Marketing group separate from production units
 - Mark up in price
 - Delivery within a couple of hours of milk production
 - Traceability



Clustering of units – Amrutham Nutrimix

- Enterprise to help improve the nutritional status of children between 6 months and 3 years
- Supplier of food supplement to local self governments – 33000 anganwadis
- Technology support from CPCRI, Kasaragode
- Five member enterprise groups with modern machinery
- 400+ activity groups –
 - Common Facility Centres (clustering of activity groups)
 - Production protocols



Addressing Market issues

■ Expanding Markets for products

- *Maasa Chanda* (monthly market) across all districts to improve and develop products
- 13.5 crore rupees sales from maasa chantas (incl.Onam)
- 1018 markets running simultaneously for Onam
- PIPs for marketing, event management groups

■ Develop new marketing models in different districts

- Separate Marketing function from enterprise units and outsource marketing
 - Peoples product in Thiruvananthapuram dist.
 - Nature fresh milk
- Community market networks –Thrissur, Kozhikode
- Event management groups



The Home shop

- Local production, local distribution, intermediary facilitation
- Home makers as local distributors
- Community market group managing logistics of Raw material procurement, stock management, and transportation to distribution points



Social development

Areas and schemes

- **Destitute rehabilitation**
 - Asraya
- **Children and development**
 - Balasabha
 - Holistic health
- **Women empowerment**
 - Gender self learning
- **Health and education**
 - Community health
 - Sanitation campaigns
 - RSBY/CHIS
- **Vulnerable communities**
 - Tribal special project
 - TAHA



Women empowerment

Special programme Gender Self Learning

- Encourage discussion in NHG beyond thrift and credit, information dissemination
- Women's space in development – blocks and constraints experienced
 - Eg: women and work
 - Women and equal wage remuneration
 - Women and safety at the work place
 - Women and health concerns at work
- Participatory module formulation – contextualise, improvise, innovate
- One resource person per NHG – 200000 Women RPs
- Gender portal for sharing consolidated views



New bearings

From micro finance to local economic
development

From welfare to entitlement

From invisibility to significance

From apathy to hope

From participation to citizenship.

MISSION KUDUMBASHREE



Thank you



Visit us at:

www.kudumbashree.org

info@kudumbashree.org

