Family Prosperity through Women’s Collectives

An Introduction to Kudumbashree

KILA
02 March 2017
“If born again.... I want to be born as a woman...”
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”
1992 - Poverty Reduction experiment in 7 wards of Alappuzha Municipality

1994 - Scaled up to entire Municipality; Tested in Rural areas of Malappuram District as Community Based Nutrition Programme

1995 -

1998 - Launch of Kudumbashree Mission

2002 -

2008 - Unified bye-laws and organizational elections

2015 - Full coverage in the State

2015 - Expanded to all Urban areas
Autonomous Institution of women

Three-tier organization of and by women is the foundation for change

Community Development Society
- Registered apex Federation at the Local Government level
- Covers 100% of local governments in the State

Area Development Society
- Federation of NHG at the ward level
- Covers 98% of the State

Neighbourhood Groups
- 10 to 20 women per group; one per family
- 261,000 NHG across Kerala
- 4.1 million members

A movement called Kudumbashree
Synergies from Collective Action

Women working and acting together not only empower women, but also strengthen their families socially and economically.

A movement called Kudumbashree
### Financial inclusion

<table>
<thead>
<tr>
<th>Category</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>No of NHGs</td>
<td>2,53,414</td>
</tr>
<tr>
<td>No of NHG Members</td>
<td>40,17530</td>
</tr>
<tr>
<td>Total Thrift</td>
<td>3192 Cr.</td>
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<tr>
<td>Total Internal loan</td>
<td>13058 Cr.</td>
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<tr>
<td>NHGs having Live Linkage</td>
<td>1,55,873</td>
</tr>
<tr>
<td>Live Linkage Loan Amount</td>
<td>4665 Cr.</td>
</tr>
</tbody>
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### Support structures
- Grading of NHGs
- Matching Grant- Incentive for grading and linkage
- Interest Subsidy Scheme – (NRLM, NULM and State)
- Auditing - Kudumbashree Audit and Accounts Service Society (KAASS)
- Financial Literacy Campaign
- Anti money laundering campaign
- Community Monitoring - Byelaw, MF Conveners, Internal Auditing
Livelihood – Micro enterprises

- **NHG Based**
  - Seasonal enterprises (festival focus)
  - NHG thrift or linkage loan based

- **Bank linked/Kudumbashree subsidy**
  - Rural & Urban Micro Enterprise Scheme (RME & UME)
  - Yuvashree programme for youth from NHG families
  - Self Employment Programme (NULM)
  - Sales and marketing enterprise (SME)

- **Owned, run and managed (OME concept) by the entrepreneurs themselves.**
- Individual or group enterprises having an annual return of Rs. 1 lakh to Rs. 30 lakh.
- A potential to generate a minimum of Rs. 5000- per member a month
Livelihood – Micro enterprises

- Canteen and Catering
- IRCTC – E Catering
- IT units
- Nutrimix
Livelihood – Micro enterprises

Construction group

Kudumbashree travels

Santwanam

Wellness Centre

Santwanam Care Givers
Livelihood – Micro enterprises – support structure

**Training**
- General Orientation Training
- Entrepreneurship Development programme
- Skill Training
- Accounting & Book keeping
- Performance Improvement programme

**Financial Support**
- Loan linked subsidy support
- Innovation and technology support
- Crisis Management Support
- Second Dose Assistance
- Revolving fund

**Technical Support**
- **MEC support** - Specially trained groups of Kudumbashree Mission to capacitate entrepreneurs on business management and counseling
Livelihood – Micro enterprises – marketing support

Markets
- Monthly/Weekly and Daily Markers
- Seasonal/Festival Fair
- Permanent markets

Home shop
- Local production-marketing-consumption value chain
- Professional management team to oversee logistics of production and distribution

Branded products
- 10 Products branded to cater to premium markets
Livelihood – Farm based

Joint Liability groups – 54167 groups, 242000 members
Lease land farming – 42,000 Ha of land
Credit linkage – more than 200 Cr

Farmer Facilitation centers – 962
Bio Pharmacy – 192
Seed bank – 165
Livelihood – Farm based

Goat village
Ksheera sagaram - Nature Fresh
Kozhikootum

Saphalam
Producer companies
Clusters – Nendran, pineapple, footwear, Apparel
Political inclusion

Statistics of the Kudumbashree members elected from the Local self Government Election 2015

15863 member from Kudumbashree network contested from 21682 wards

7376 members won the election

313 elected women members are currently heading 3 tiers of Panchaythi Raj, Municipalities and Corporation
Gender self learning

Innovative programme devised by Kudumbashree and rolled out in 2007

Self learning approach understands the strength and limitation of each member involved in the learning process

Life experiences of women are translated into precepts for practice, thus developing them as a knowledge base.

Encourage strategic discussions in the NHG on gender issues touching the lives of poor women.

86846 resource persons and 3.5 lakhs of support team members are the Cascading channels of the self learning programme
Gender self learning

GSLP - Third Module- Women and Mobility
First Phase Mobility and Society Completed

Activity Group formation - Women Sports Group, Thattukada etc
NHG level family meet Part of Module based activity
Sree- Sakthi Portal

ICT enabled knowledge creation and sharing for women in the development sector

Portal provides a useful venue for discussing issues and ideas, creating modules, collating programme reports, clearing doubts, and, most importantly, helping women become computer and technology savvy.

140 Trained persons (Master Trainers) from the Kudumbashree network are giving training at the grassroots level

1072 CDS’s completed portal Training for the selected five persons, 29029 registered users, 93,600 posts and 2,91,796 views are there in portal
Other initiatives

**ANTI HUMAN TRAFFICKING PROGRAMME** - piloted in 3 districts with active convergence with Police, Local governments and other departments. Giving Support to income generation programme for the identified High Risk group members (1007)

**Gender Help Desk** - (SNEHITHA) - 24 hours support for women who are in need/distress. Worked in 6 Districts now- Thiruvananthapuram, Malappuram, Eranakulam (started in 2013) Idukki, Palakkad & Wayanad (started in 2015)

**Gender Corner** - Community based resolving mechanism to address the atrocities against women and children in convergence with other departments and agencies especially Jagrathasamithi

**Crime Mapping** - Mapping of the violence against women & children in an area through data collection from women and through unsafe space identification. Kudumbashree conducted Crime Mapping in selected 71 panchayaths
Other initiatives

Community Theatre- Rangasree- Rangasree is a program to train selected women from Kudumbasree in Theatre with the aim of establishing community theatres in every CDS of the State. It also aims to disseminate the messages of social justice, equality, sustainable development etc. As a plot programme implemented in 5 districts. 37 master trainers were trained through 4 levels of Training. These Master trainers will be in charge of imparting trainings at CDS level and also they can be national resource persons.

Community Counseling- 320 Counseling Educators were selected from all the 14 Districts. And given training based on a module developed by the counseling experts. Now these 320 counselors were working as the community counselors of Kudumbashree and collaborate with Gender Corner and Snehitha Gender Help Desk.

Swasthyam- Prevention and Control of Cancer through
- Promoting healthy living
- Promotion of organic farming for pesticide free vegetables based on the ‘spare and share’ concept
Activity- Training for the CDS members – 3 members from a CDS
- One day sensitization workshop for ADS – One representative from each NHG
- NHG level discussion on Cancer – Motivating them to Camps
- Camps at LSG level
Destitute Rehabilitation

- Catering to marginalized groups: tribal communities, differently abled, persons with chronic illness.
- More than 1,55,67 beneficiaries.
- Implemented across Kerala through 1042 CDS.

Ashraya

- Services catering to basic needs of infrastructural, survival, development and mental health.
- Monetary expenditure met by pooling from different sources: Plan fund, Challenge Fund (40% of total project cost or 25 lakhs) and
Rehabilitation of Intellectually Challenged

• For the differently abled—Moderate to profound mental disability
• Disability specific interventions – from basic life skills to vocational training
• LSG owned schools – sponsorship, community/ parent management support
• 59 schools at present with 2410 students
Holistic Growth of Children

- A 3 tier community based network of children from age group of 5-18.
- Thrust on overall development of children through a right based approach enhancing their creativity and leadership skills through ensuring their participatory rights.
- Small Learning Groups for experimental and systematic learning.
Including the marginalized

- Specific and targeted activity
- Micro plan for oorukootam - implementation of local initiatives
Basis services

- Housing
- Elderly
- Insurance
Thank You

Visit us:
www.kudumbashree.org
www.sreesakthi.org