

# Kudumbashree

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# Innovation Summary

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## □ Context

- The various poverty eradication programmes in the country use income (purchasing capacity so as to procure food) as a base to determine poverty. Also, these programmes are mainly supply driven and not demand driven.
- The magnitude of poverty, causes of poverty, variables of poverty etc are not taken in to account as a result of which the perception of poverty itself is ambiguous and vague.
- What is commonly known is that the aspirations of the poor, the need of the poor, the deprivations of the poor are not considered and someone else takes decision on his entitlement.

## □ Challenge / Opportunity

Kudumbashree (or SPEM – State Poverty Eradication Mission) created an all inclusive mission for the poor run by community women. The program tackled the multiple dimensions of poverty by using a 9 point index to identify the poor families.

# Innovation

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## **Kudumbashree – State Poverty Eradication Mission (SPEM)**

- Under this poverty reduction mission approach poor families have been mobilised into a three tier Community Based Organisation (CBO).
- The three networked tiers are : CBOs :3.29 Mn families - Neighborhood Groups (NHG) : 1.62 Lacs - Area Development Societies (ADS) :14,245 and Community Development Societies (CDS) : 1050.
- The women from poor families attend the weekly meetings (on Saturdays) of the NHGs, discuss their problems, mobilize thrift, provide need based credit, maintains accounts, venture in to small micro enterprises, and initiate action against social evils.
- Through the active involvement in this process, the women from poor families learn new lessons to tackle the multiple dimensions of poverty.
- This learning process is contributing to higher empowerment levels.

# Innovation Scorecard

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## □ Uniqueness

- An Index based identification of poor families
- The CBOs of Kudumbashree are formed under the leadership of Local Self Governments and it is not parallel structure as in the case of SHGs
- Social capital building through regular meetings and interactions
- Participatory planning for poverty reduction - the micro plans developed by the grassroots organisation of Kudumbashree at the NHGs are consolidated at ADS and further consolidation at CDS that leads to preparation of anti poverty sub plan of the LSGIs. **Data Source : Onsite Interviews with local people, Mr. T K Jose (Mission Head) and other stakeholders.**

## □ Impact

- Income Generation – Setting up of Micro Enterprises – Loans sanctioned – 72.86 Crores.
- As on date 21362 Group (5 to 10people) enterprises and 30044 individual enterprises have been set up resulting in gainful employment to 242489 families.
- To prevent intergenerational transmission of poverty' there is a planned intervention in the areas of children education. 26,707 Balasabha – children's SHG with a membership of 4,96,490 children. **Data Source : Kudumbashree Records (Records examined by auditor. No external validation / audit by an independent party has been done).**

# Innovation Scorecard

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- Impact (Continued)
  - 43282 houses constructed, 29489 shelters upgraded & 41344 latrines constructed
  - 31940 destitute families being targeted for food, health, pension, housing, education
  - 21526 families demands of housing met by Bhavanashree scheme. **Data Source (All) : Kudumbashree Records (Records examined by auditor. No external validation / audit by an independent party has been done).**
  
- Sustainability and Scalability
  - Scaled up across Kerala state by 2002-03. **Data Source – Onsite Visit and field interviews with local populace.**
  - In the LSG elections held in August / September 2005, about 3000 women from the NHG network contested & 1408 got elected. **Data Source – Kudumbashree Records**
  - Mission is evolving continuously based on the needs that keep getting identified. **Auditor comment based on the onsite visit and field interviews with local populace.**
  
- Leverage
  - No other similar model in poverty reduction program is working on this scale. Hence, to make a comparison is difficult. **Auditor comment**