

PRESENTING
THE SPADE
OUTREACH
SPECTRUM

There is no tool for development more effective than the empowerment of women.

Kofi Annan

Kandi is a small sub-divisional administrative headquarters in the district of Murshidabad, West Bengal. Though historically, Kandi Town is renowned for being one of the oldest municipal bodies in India with the status acquired way back in 1869, the subdivision is, for many reasons including its geographical location in the Mayurakshi Dwaraka plain, has remained economically challenged for many many years. The turnaround that was long overdue has begun to roll out with the State Government's policy decision to set up self-help groups as a major development intervention with a view to ensuring a robust economic growth. SPADE accepted the challenge of playing the change agent for Kandi.

Kandi Federation

Kandi Jibdharpara Mahila Unnyan Samity, formed under the compulsion of revamping life and means of livelihood ravaged by flood in the year 2000, is a federation that supports Self-Help Groups (SHG) and promotes SHG based activities. Kandi block, in Murshidabad district, West Bengal was one of the worst hit areas that prompted SPADE into action,





firstly in flood relief work and subsequently in designing the road map to sustainable socio economic growth to reduce the vulnerability of the hapless marginalised poor in the block. Central to the scheme was the Community Level Institution Building that began with mobilising people, particularly the women members of the families to form SHGs. Till 2002-03, 100 such groups, backed by NABARD's financial support, became operational. But this bank linkage SHG model was soon impeded by the unwilling banking authorities, which, in turn, propelled the stakeholders to form the KJMUS federation in 2007 as an independent Registered Society through federating about 250 Self Help Groups from four flood-prone Gram Panchayats of Murshidabad viz., Andulia, Purandarpur, Jashohari Anukha I and II and a part of Kandi Municipality with technical and managerial support from SPADE. Bank linked SHGs were simultaneously federated in phased manners after repayment of their bank loans. SPADE, since day one, has been providing necessary facilitatory support to integrated holistic activities for life changing sustainable growth and reducing flood-related vulnerabilities of the community. The community participation in the entire gamut of flood preparedness has paid dividend. The Project-Community Based Disaster Preparedness (CBDP) took shape with the involvement of other IAG partners and through financial support from UNICEF and CARITAS - Germany. Now, the Federation also participates in the activities like Mother and Child Care, Immunization Program, campaign for Institutional Delivery, Sanitation and Hygiene related issues etc. More to it, they monitor the construction of low cost household toilets with the financial support of Rs 3 lakhs from "Water for People, India". They have showcased their remarkable "turn-around" in and outside of West Bengal, through multiple visits sponsored by PRIA, under WBCSSP and NABARD.

What worths a special mention is that the current loan portfolio of the Federation has amounted to INR 80 lakhs, and the federation is functioning as a Core Banking Solutions (CBS) under District Central Cooperative Bank with 3300 memberships.