

National Rural Livelihood Mission 2014-15

The Annual Action Plan (AAP) of NRLM in 2014-15 had provided focus for the organization to undertake various innovative pilots as well as reach the poorest of poor in the state.

Achievements in key areas of implementation

a. Kudumbashree CBO

The FY 2014-15 was a commendable year with many new initiatives in institution building and capacity building. General election of Kudumbashree CBO was also conducted in 14-15. The NHGs identified as best through the “Ayalkoota samagamam” organized in 2013-14 were graded by the training group through a well defined methodology and 30,000 NHGs were selected as Mentor NHGs.

b. Tribal

Provision for creation of special tribal NHGs and ADSs has been brought into the byelaws to increase the democratic space for the Tribals. Proportionate representation within the community structure in executive positions has also been ensured. The NRLM programs by way of corpus funds have helped to increase the number of tribal NHGs and also to institutionalize the culture of thrift and credit in these NHGs. Tribal specific Micro Level Planning (MLP), an inclusive participatory planning process drawing on the principles of grassroots democracy and democratic decentralization aims to facilitate regional and culture specific sustainable development was conducted. The MLP was coordinated by the animators who were selected from the tribal communities and trained by the Kudumbashree training team members who were also members from the tribal community. This has been the first time in the country where all the tribal hamlets of the entire state are covered under the MLP programme using selected resource persons from the tribal hamlets. The progress of micro level planning process is given in the Table below:

NO of Districts with Tribal	No of Panchayath with tribal population	No of tribal colonies	No of colonies in which social mobilization activity	No of participation for the MLP	No of colony wise Report
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population			(MLP)conducted		prepared
13	373	5055	4311	89754	3398

c. Financial inclusion and NHG bank linkage

In 2014-15, the credit linkage has been augmented with the help of CDS Level Banking Camps. In this model, the Bank officials came to the CDS office and participated in the grading process and processed the credit linkage applications and the loans have been sanctioned within 3 days. Kudumbashree achieved Rs 650 Crores in Bank Linkage.

d. Financial Literacy Campaigns

Kudumbashree Mission has undertaken financial literacy campaigns and anti money laundering campaigns in association with the Department of Home Affairs in the year 2014-15 in all the 978 Community Development Societies. Kudumbashree participated in the the Prime Minister's Jan Dhan Yojana campaign in Kerala, through which numerous camps have been conducted for opening bank accounts.

e. Interest Subvention

During FY 2014-15, till 31-Dec 2014, there are 21619 NRLM compliant NHGs and 24615 loan accounts for which interest subvention has been released. The amount of money disbursed under interest subvention is Rs 720 lakhs.

f. Community investment Fund and Revolving Fund to NHGs

Under Revolving Fund, Rs.43.5 lakhs has been disbursed to 399 NHGs in the state. The revolving fund has been disbursed as corpus fund to the SC/ST and to the needy NHGs which require attention. In 2014-15, Rs.100 lakhs has been disbursed as interest subvention to 20 Community Development Societies.

g. ME & Marketing

Kudumbashree has conducted 1200 fairs in association with Onam festival and a regional fair as part of creating a platform to market local products and to create brand publicity. More than 60,000 entrepreneurs benefited in the fair fetching total returns of Rs.39.99 crores. The trade- food-cultural fests

conducted have created a brand image of Cafe Kudumbashree in which the public can identify the various interventions of Kudumbashree and can purchase variety products under a single roof. The regional food fest generated a total turnover of Rs.40 lakhs. As part of livelihood development programs, Kudumbashree Mission conducted General Orientation Trainings on livelihood opportunities, Entrepreneurship Development Programmes and Skill trainings to potential beneficiaries for setting micro enterprises.

h.

Livelihood Collectives

- **Kannur Goat Farmers Producer Company** : A Producer Company named Kannur Goat Farmers Producer company has been formed. There are 4599 women who are engaged in goat farming in 52 Panchayaths of Kannur. 42 Goat Farmers Clusters consisting of 20-25 farmers have been established in 5 blocks.
- **Nedumkandam Ksheerasagaram Producer Company** : In Nedumkandam block, a dairy project '*Ksheerasagaram*' was started. 400 women farmers are engaged in dairying activities. Around 400 farmers attended an exposure visit to NAMCO Producer Company promoted by Bedrock NGO in Nagapatanam. 20 Milk Producers Groups were formed and 2 members from each milk producers group were given training in NDDB, Anand. All the clusters were given training in value added products, vermi compost making, *Panchagavya* preparation and Integrated farming.
- **Gramashree Ornamental Fish Producers Collective** : 256 women are engaged in Samagra ornamental fish farming in the Vaikom Block of Kottayam. The beneficiaries are sensitized to form a Producer Collective with the assistance of Kudumbashree. The members have formed a Producer Collective named Gramasree Ornamental Fish Producers Society.

i. Anti Human Trafficking Programme under NRLP

The AHT(Pilot project) project is implemented in 3 blocks in 3 districts namely, Manathavady Block (Wayanad District), Chittoor Block (Palakkad District), Devikulam block (Idukki District). Capacity building trainings were conducted for Gender Resource Persons and the Kudumbashree network. A Situational analysis was conducted in all the three blocks and problems were identified.

Convergence workshops were conducted at the state level and at the block levels too. The representatives from the Home Department, Anti Human Trafficking Cell, NGOs like Mahila Samakhya, Social Justice Department, Childline, State Women's Commission, Nirbhaya Cell were present in these workshops. 24 hours working Gender Help Desk to address the atrocities against women and children. Counselling services provided to the community. Awareness camps which extend from CDS to NHG level, awareness for elected representatives in local self governments, and Balasabha groups conducted. Migration centre which gives guidance to women going to other states/ places provided. Saved 5 children from child marriage and 3 women from trafficking in 2014-15.

j. NRLP-Attapady Special Project

Neighbourhood groups formed and reactivated : 193 NHGs in Agali, 109 in Pudhur and 173 in Sholayur amounting to a total of 475 NHGs formed / reactivated.

Corpus fund : 132 NHGs received Rs.10000 each as corpus fund.

Formation of oorusamithi : 35 oorusamithis have been formed. The oorusamithis are the second tier institutions through which the vulnerability reduction fund will be given.

Management and monitoring of 180 community kitchens :

Community kitchens have been revived except in 15 hamlets.

Resource hub : Newspapers have been provided in all hamlets on daily basis along with Thozhil vartha and thozhil vedhi. Books have been provided in each hamlet.

Training for 761 secretaries and presidents : Training given on entitlements from ITDP, departments of Social Justice, Health, Law, Kudumbahsree

Workshop on formation of balsabha and child rights : Workshops were conducted to organize children into balsabhas and enable them to understand child rights. Exposure trip of children to Thiruvananthapuram to visit Assembly, Museum, etc was also conducted.

Provision of vegetable seeds used for consumption and marketing : Vegetable seeds with the support of tribal department have been provided to 400 NHGs

Workshop on preparation of action plan : A workshop was conducted for the purpose of understanding the processes of agriculture development through the institutional structure. A format for action plan for agriculture was prepared and action plan has been completed in all hamlets. Action plan for agriculture, water and soil conservation developed with each individual women farmer and family for implementation of agriculture. Rs. 15000 each has been released to 136 producer groups under MKSP based on these plans.

Training on health : Training of trainers for mental health, children's health and reproductive health was conducted for animators by paediatrician, psychiatrist and gynaecologist.

Exposure visits : Exposure visits were undertaken for animators and Kurumba women to see the agriculture undertaken by JLG groups in Malapuram district, Thrissur district and see the exhibition of Kudumbashree products at Ernakulam.

Release of corpus fund to producer groups : Corpus fund of Rs 15000 each has been released to 136 producer groups under MKSP.

Masonry training for youth in collaboration with Nirmithi :

Crafts and masonry training for adolescents with social justice department : Crafts and masonry training has been imparted to adolescents who had dropped out of education with the support of ICDS and Costford and life-skill training component was facilitated by Kudumbashree.

Completed application for deserted women under snehasparsham : As the animators could identify several deserted women, application forms were filled up and submitted under snehasparsham. This would enable them to receive a pension of Rs.1000 per month which will reduce their vulnerabilities.

Identified orphaned children for support under social security mission : The list of orphaned children was submitted to social justice department for support under snehapoorvam.

Integrated drop-out children in need of care and protection in MKSP : Drop-out children and children in need of care and protection were integrated in Mahila Shikshan Kendra of Mahila Samakhya.

Mobilised and admitted 66 children to plus one : Sixty six children who had not received admission were admitted in plus one through the GO by education secretary.

Mobilized and screened 500 children : According to the protocol submitted by NRHM and Jatak, computerized monitoring system for children were taken for screening.

Mobilised and taken pregnant women for screening : Pregnant women who had not undergone screening in some hamlets of Pudhur were also taken for screening.

Year	Budget Allocation/Sanction			Fund Released			Expenditure	% of Expenditure	Remarks
	Central	State	Total	Central	State	Total			
2014-15	819	273	1092	1413	471	1884	2257.7	95	Central share of 2013-14 Rs.1003.5 and State share Rs.471 also received during the year