

**ANNUAL ADMINISTRATION
REPORT
2008 - 09**



KUDUMBASHREE
State Poverty Eradication Mission
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CONTENTS

	Pages
1. INTRODUCTION	1 - 12
1.1. Genesis	
1.2. Kudumbashree as a Mission	
1.3. Structure of Kudumbashree	
1.3.1. Neighbourhood group	
1.3.2. Area Development Society	
1.3.3. Community Development Society	
1.3.4. Role of CDS	
1.4. History of Kudumbashree	
2. ORGANISATIONAL SETUP	13 - 18
2.1. Governing body	
2.2. Executive Committee	
2.3. District Mission offices	
3. HUMAN RESOURCES	19 - 20
4. FUNCTIONING OF THE MISSION	21- 75
4.1. Economic Development	21
4.1.1. Micro-finance based activities	
4.1.2. NREGS	
4.1.3. Micro-enterprises	
4.1.4. Local Economic Development Initiatives	
4.1.5. Samagra	
4.1.6. Lease Land Farming	

4.1.7. Monthly markets	
4.1.8. Finishing school	
4.1.9. SJSRY	
4.2. Social Development	57
4.2.1. Ashraya	
4.2.2. Buds	
4.2.3. Balasabha/Balapanchayat/Holistic Health	
4.2.4. Gender Self Learning Programme	
4.2.5. Social audit	
4.2.6. Tribal special project	
4.2.7. Aam Admi Bima Yojana	
4.2.8. Rashtriya Swasthya Bima Yojana	
4.2.9. IHSDP & BSUP	
4.2.10. Integrated Low Cost Sanitation Scheme	
4.3. CBO Strengthening	70
4.4. Training	72
5. FINANCE	76 - 77
6. DEPARTMENTAL PUBLICATIONS	78
7. IMPLEMENTATION OF RIGHT TO INFORMATION ACT	79
8. AWARDS & REWARDS	80

1. INTRODUCTION

Launched by the Government of Kerala in 1998 for wiping out absolute poverty from the State through concerted community action under the leadership of Local Self Governments, Kudumbashree is today the largest women-empowering project in the country. The programme has 37 lakh members and covers more than 50% of the households in Kerala.

Built around three critical components – micro credit, entrepreneurship and empowerment, the Kudumbashree initiative has today succeeded in addressing the basic needs of the less privileged women – thus providing them a more dignified life and a better future.

Kudumbashree differs from conventional programmes in that it perceives poverty not just as the deprivation of money, but also as the deprivation of basic rights. The poor need to find a collective voice to help claim these rights.

The grassroots of Kudumbashree are Neighbourhood Groups (NHG in short) that send representatives to the ward level Area Development Societies (ADS). The ADS sends its representatives to the Community Development Society (CDS), which completes the unique three-tier structure of Kudumbashree. Today, there are 1.94 lakhs NHGs, over 17,000 ADSs and 1061 CDSs in Kudumbashree.

It is this network that brings women to the Grama Sabhas and helps them bring the needs of the poor to the attention of the local governments. The Community Development Societies are also very active in Government programmes and play significant roles in development activities ranging from socio-economic surveys and enterprise development to community management and social audit.

Kudumbashree plays a vital role in enhancing the financial status of the less privileged women in the State through its thrift and credit societies.

These societies facilitate them to save and provide them with cost-effective and easy credit. The savings of the women are pooled together and given out as loans to the most deserving. These loans have been used for purpose ranging from covering hospital expenses to meeting working capital needs for micro enterprises. The Community Development Societies facilitate bank linkages for farming, micro housing and micro insurance. They also serve as the delivery point for skill upgradation and market development support to micro enterprises.

Besides micro finance, micro enterprise development, gainful wage employment and improved livelihood skills form the cornerstones of Kudumbashree's economic empowerment strategy. Kudumbashree has taken on board the support and active collaboration of Local Self Governments, development agencies and technical organisations in its effort to enhance the value of the services and products offered by the poor. Today, Kudumbashree is on its way to developing a unique community brand that is ethnic, homely and environment-friendly, while seeking no compromise on quality.

One of the successful strategies of Kudumbashree has been the conversion of social needs into business opportunities. This approach has reaped good dividends in areas as diverse as solid waste management, supplementary nutrition and digitisation of records.

Reaching out to 200,000 Neighbourhood Groups and thousands of entrepreneurs is no mean task, especially with an official task force of less than a hundred personnel. But in district after district, socially committed individuals have come forward to give their time and energy for furthering the cause of the underprivileged. They form a loose network of resource persons well-versed in decentralised planning and community development. Cascading trainings from the State all the way to the Panchayat ward are organised through this resource network.

But Kudumbashree has also been finding a wealth of human resource within the community network. Women who have been enabled by their association with Kudumbashree have shared their knowledge and skills. Many such people have been positioned in enterprises that seek to capacitate the network through trainings and handholding support.

Though its efforts to engage women in civil society in development issues and opportunities, Kudumbashree in association with the local self government of Kerala is charting out new meaning and possibilities for local economic development and citizen centric governance.

1.1. GENESIS

The big bang decentralization of Kerala came in two bursts in transfer of powers to local governments. First in October 1995 when the decision to transfer most of the development institutions to local governments along with staff was taken and the second in August 1996 when the decision to transfer about a third of State Plan resources to local governments was announced and the People's Plan Campaign launched. Alongside it was decided to universalize the Anti-Poverty Programme of the State under the name of "**Kudumbashree**". The concept of Kudumbashree sought to match the energy of the self help group movement with the need for a community platform to interface with local self governments.

This anti poverty programme had evolved through a long phase of experimentation. The Urban Basic Services for the Poor (UBSP) implemented in Alappuzha Municipality in 1992 focused on a community based and participatory approach to planning and implementing poverty reduction programme. This was when the 9 point index for identifying families at risk of poverty was first evolved. The promise of the initiative prompted Government to pilot the approach in Malappuram district of Kerala, in November 1994 under the Community Based Nutrition Programme (CBNP implemented with UNICEF support). Almost simultaneously universal coverage of the programme was decided upon for urban areas in December 1994. The formal launch of Kudumbashree was on May 18th 1998. The Kudumbashree network developed across the state in three phases. By march 2002, the entire state was brought under the Kudumbashree network.

1.2. Kudumbashree as a Mission

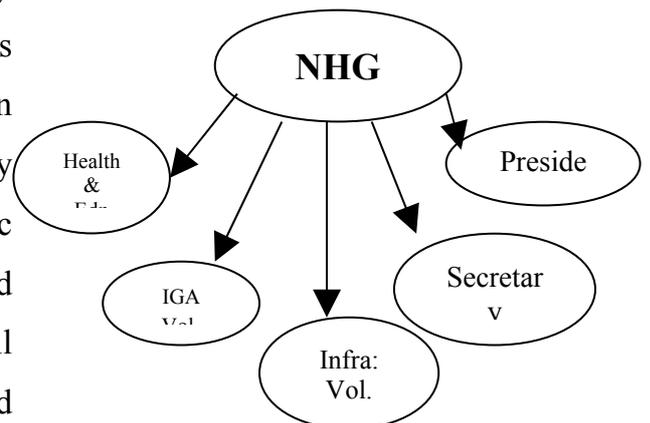
The Mission Statement of KUDUMBASHREE is:

To eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating organization of the poor for combining self-help with demand-led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty, holistically.

Kudumbashree is not only envisaged as a Mission, but also as a process, a project and a delivery mechanism for the poor.

1.3 Structure of Kudumbashree-The Community Based Organisation

Kudumbashree conceived of poverty as a basket of relative deprivations and vulnerabilities and developed an innovative methodology to identify the poor using non-economic parameters. The poor thus identified were organised under a well networked Community Based Organization (CBO). This methodology has since been incorporated into the policy framework of the State for identification of the poor.



1.3.1 Neighbourhood Group (NHG)

For effective convergence of the programme, a three tier Community Based Organisation (CBO) is in action. The lowest tier constitutes the Neighbourhood Group consisting of 10-20 women members selected from economically backward families. Meetings are convened on a weekly basis in the houses of NHG members. In the weekly meeting all members bring their thrift, which will be collected and recycled, to the system by way of sanctioning loans. Micro plans for addressing poverty issues are also prepared

after taking stock of the situation. In each Neighbourhood Group from among the poor women **Five office bearers** are selected for undertaking various functional activities.

1. Community Health-Education Volunteer
2. Income generation activities volunteer (IGA)
3. Infrastructure Volunteer
4. Secretary
5. President

1.3.2.1 Area Development Society (ADS)

The second tier is the Area Development Society, which is formed at ward level by federating all the NHGs in the ward. The activities and the decision in the ADS are decided by the representatives of the women elected from various NHGs. The Area Development Society consists of

- 1) General Body - consisting of all Presidents, Secretaries & 3 sectoral volunteers of the federated NHGs.
- 2) Governing Body – consisting of seven member governing body elected from the general body. The seven member governing body consists of ADS chairperson, ADS vice chairperson, ADS secretary.

The following are the ex-officio members are of ADS general body and governing body.

1. ICDS/Anganvadi worker
2. Saksharatha prerak
3. Two experienced ex-ADS office bearers
4. Local Junior public health nurse

There is also provision for proportionate representation of SC/ST members in the Committee.

1.3.3 Community Development Society (CDS)

At the Panchayat / Municipal level a Community Development Society (CDS), a registered body under the Travancore-Cochin Literacy Scientific and Charitable Societies Act is formed by federating all ADSs in the local bodies. The CDS consists of

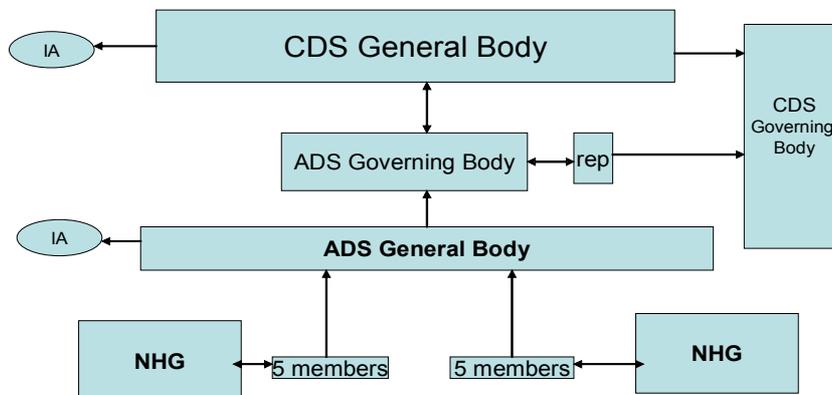
1. General Body - It consists of all ADS members and ADS Governing Body members.
2. Governing Body -The Governing Body consists of Chairperson, Vice chairperson, Vice President, Member Secretary(Ex-officio member).

The CDS general body and governing body also consists of 5 women elected representatives and two experienced ex-CDS representatives as ex-officio members.

1.3.4 Participation of vulnerable group

The modified byelaw provides for ensuring proportionate representation of the SC and ST communities as well as for special ADS to cater to the requirement of specific vulnerable groups.

CBO structure



1.3.4. Role of CDS

The CDS is the representative structure of the vast network of NHGs in the Grama panchayat/Municipal areas. It works in close liaison with the LSG and serves as both dissemination organ for government programmes and as enunciator of community needs in governance issues. A listing of its range of functions is attempted below:

- 1. LSG liaison at the level of CDS*
- 2. Linkage Banking co-ordination*
- 3. Information Dissemination*
- 4. Community network Strengthening Activity*
- 5. Facilitating Income Generating Activity*
- 6. Facilitating Identification of Poor for the purpose of LSG led Development Programmes*
- 7. Articulation of Community demand for Development*
- 8. Leadership of NHGs*
- 9. LSG Plan Intervention*
 - Anti Poverty Sub Plan,
 - Women Component Plan,
 - Local Economic Development
- 10. Legal Literacy*
- 11. Facilitation of Centrally Sponsored Schemes*

1.4 History of Kudumbashree

Previous Experience

A new experiment took place in the early dawn of 1990's in seven wards of Alappuzha Municipality (1992) to come up with an alternative methodology to identify the poor and to redefine the nature and causes of poverty apart from the conventional methods based on income. The following 9 indices were developed which later came to be known as the Alappuzha model.

a) Urban Model- From seven wards of Alappuzha Municipality to entire Urban Area of the State

The success of Urban Based Services (UBS)/Urban Basic Services for the Poor (UBSP) persuaded the State Government to extend this project to all the Urban Local Bodies of Kerala. On 26th December 1994, the State Government through a special order directed all Urban Local Bodies in the State to set up Urban Poverty Alleviation Cells and to implement Poverty Alleviation Programmes with community participation as done in Alappuzha and Malappuram.

b) Rural Model - Malappuram CBNP

On 11th November 1994, a Community Based Nutrition Programme and Poverty Alleviation Project (CBNP & PAP) started functioning under UNICEF assistance with community participation in the entire area of the backward district of Kerala, Malappuram. 4448 Neighbourhood Groups (NHG) of poor women were formed under this project. They started mobilising thrift, which touched Rs.2.68 crores in August 2000. They were also able to channel financial assistance from RMK and NABARD. Around 700 NHGs were linked to various commercial banks under the Linkage Banking Programme of NABARD. Implementation of Governmental programmes for improving health and sanitation in the district

were channelled through NHGs. Distribution of applications for old age pension and other social security measures were routed through CBNP.

c). **State UPA Cell – Urban Expansion Programme**

The success of the Alappuzha and Malappuram Models prompted the Government to extend the CDS system to rest of the 57 towns of Kerala. Most significantly, the bye-laws of the urban CDS were approved by the State Government through a Government Order, signifying official recognition of the CDS as a legitimate body of poor women, empowered to implement poverty eradication programmes and mobilise resources, including loans from financial institutions and other agencies.

d). **Peoples plan Campaign-Strengthening of grass roots community involvement.**

Another development, and the most crucial of them all, which led to Kudumbashree's being conceived a community based organisation embedded in the local self government, both rural and urban, was the 1996 People's Plan Campaign for democratic decentralisation. The PPC set up a framework for people's participation in local governance and development through the processes of resource allocation, consultative plan formulation and strengthening of people's for a like the gramasabha and the development seminar. The women's component plan and Anti poverty sub plans helped to increase the access of women and poor to the local development effort. The neighbourhood group which was meant to be a sub set of the gramasabha morphed into an all woman community structure that got involved in development and social activities way beyond microfinance. Community participation in gramasabhas was sought to be enhanced through the agency of the neighbourhood group. Exclusive womens groups for women capacitation for community participation culminated in Kudumbashree.

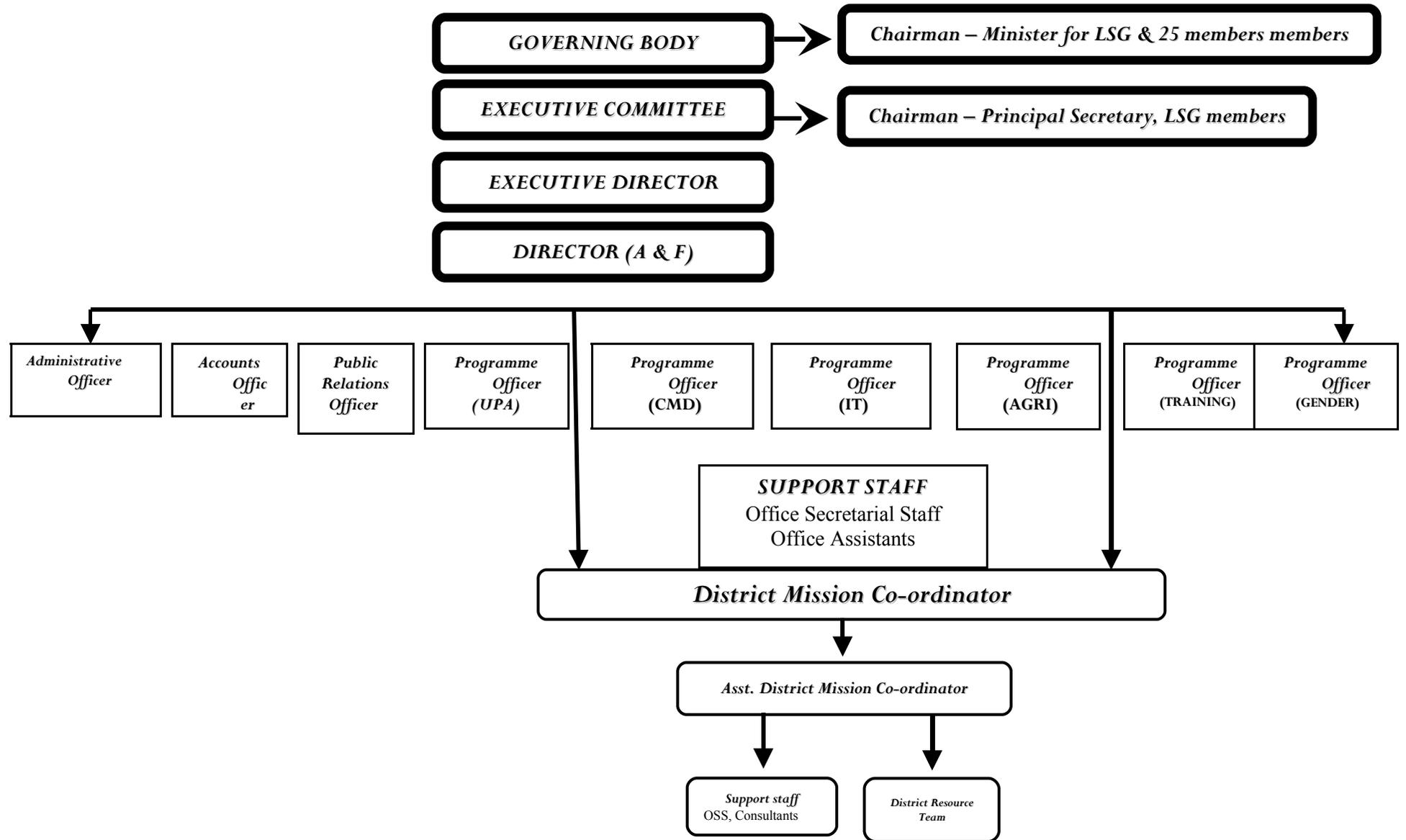
2. ORGANISATIONAL SET UP

The State Kudumbashree Mission

The organizational structure at the state and district levels which co-ordinates the activities of Kudumbashree in the field is as follows.

1. Governing Body & Executive Committee- Apex bodies which control various activities of the mission
2. State Mission - Co-ordinates all the activities of the mission at state level
3. The District Missions- Co-ordinate various activities of the mission at district level.

ORGANIZATION STRUCTURE – KUDUMBASHREE MISSION



Management and Administration of the Mission

2.1. Governing Body

The Management and Administration of the Mission is vested with a Governing Body with Minister (LSG) as Chairman and Principal Secretary LSG as the Vice Chairman. The Executive Director is the Chief Executive of the Mission who is responsible for the overall management & administration and implementation of the project as per the byelaw of the Mission. As per G.O.(Rt) No.3320/06/LSGD dated 26-12-2006, government have reconstituted the governing body with the following members.

Governing body members

- | | | |
|---|---|---------------|
| 1. Hon'ble Minister for Local Self Govt. | - | Chairman |
| 2. Principal Secretary (LSGD) | - | Vice-chairman |
| 3. Prof. R.Bindu, W.Mayor, Thrissur Corporation | - | Member |
| 4. Smt. Subaida Ishaak, District Panchayat President,
Palakkad | - | „ |
| 5. Adv. Smitha Gopi, Chairperson,
Aluva Municipality | - | „ |
| 6. Sri.D.Sureshkumar, Ex-Chairman,
Punalur Municipality | - | „ |
| 7. Smt.P.Baby Balakrishnan, President,
Block Panchayat, Kanhangad, Kasaragod | - | „ |
| 8. Shri.P.AyyappanPillai, Ex-President,
Block Panchayat, Vellanad, Thiruvananthapuram PIN- 695 543 | | |
| 9. Smt. Beena Sunny, President, Puzhakkattiri Grama Panchayat,
Malappuram, PIN 679 321 | | |

10. Smt. M.Lekshmy, President, Udma GramaPanchayat, Kasaragod
PIN 671 319
11. Dr.T.N.Seema, TC 42/366(1),Parambil Junction, Vallakkadavu.P.O.,
Thiruvananthapuram Ph .9447077556
12. Smt. Fathima Abdulkhader, Pampinezhathu, Mathilakam.P.O.,
Kodungallur , Thrissur PIN 680 685
13. Shri. M.K.Sudheerkumar, Ex- President, Mangattidam ('Sree',
Ayithrambram.P.O, Koothuparamba, Kannur PIN-
670643)9447051162
14. Dr.M.Beena I.A.S, District Collector, Ernakulam
15. Secretary, Local Self Government (Urban)Department
16. Secretary, Finance Department
17. Secretary, Social Welfare Department
18. Secretary, SC/ST Department
19. Secretary, Health & Family Welfare Department
20. Secretary, General Education Department
21. Director, Panchayats
22. Director, Urban Affairs
23. Member Secretary, State Planning Board
24. Chief General Manager, NABARD Regional Office ,
Thiruvananthapuram
25. Chairperson, State Commission for Women

2.2. Executive Committee:-

As per G.O. (MS) No.70/08/LSGD dated 11-3-2008, government have constituted the Executive Committee with the following members.

1. Principal Secretary, LSGD	-	Chairman
2. Director of Panchayats	-	Member
3. Representative from Finance Dept.	-	Member
4. Director, Urban Affairs	-	Member
5. Commissioner for Rural Development	-	Member
6. Dr.T.N Seema	-	Member
7. Executive Director, Kudumbashree	-	Convenor

The Head Quarters of the Mission is functioning in the TRIDA Rehabilitation building, 2nd floor, Medical College. P.O, Thiruvananthapuram. There are 14 district offices one each in every district. The address of the district offices is mentioned below.

2.3. DISTRICT MISSION OFFICES

District Mission Co-Ordinator Kudumbashree,Dist.Panchayat Building Pattom, Thiruvananthapuram Ph-0471-2447552
District Mission Co-Ordinator Kudumbashree Civil Station, Collectorate, Kollam Ph-0474-02794692
District Mission Co-Ordinator Kudumbashree, Civil Station, Collectorate Pathanamthitta, Ph-0468-2221807
District Mission Co-Ordinator Kudumbashree, Valiyakulam Jn., Thiruvambadi P.O. Alappuzha, Ph-0477-2254104
District Mission Co-Ordinator

<p>Kudumbashree, District Panchayath Office Kottayam, Ph-0481-2302049</p>
<p>District Mission Co-Ordinator Kudumbashree, Civil Station, Collectorate Idukki, Ph-0486-2232223</p>
<p>District Mission Co-Ordinator Kudumbashree, Civil Station, Collectorate, Ernkulam Ph-0484-3210521</p>
<p>District Mission Co-Ordinator Kudumbashree, Civil Station, Collectorate Thrissur, Ph-0487-2362517</p>
<p>District Mission Co-Ordinator Kudumbashree, Civil Station, Collectorate Palakkad, Ph-0491-2505627</p>
<p>District Mission Co-Ordinator Kudumbashree, District Cbnp Office Collectorate Campus, Malappuram, Ph-0483-2733470</p>
<p>District Mission Co-Ordinator Kudumbashree, Civil Station, Collectorate Kozhikode, Ph-0495-2373678</p>
<p>District Mission Co-Ordinator Kudumbashree, Near Yathri Nivas, Kannur, Ph-0497-2702080</p>
<p>District Mission Co-Ordinator Kudumbashree, Civil Station, Collectorate Kasargode, Ph-04994-256111</p>

3. HUMAN RESOURCES

Staff Strength :-

Employees working on deputation	- 108
Employees working on contract	- 25
Employees working on daily wage	- 17

Consultants :-

Micro Finance Consultants at Districts	- 14
Micro Finance Consultants at State Level	- 2
Samagra/ME Consultant at Districts	- 24
Samagra/ME Consultant at State Level	- 6
Marketing Consultant in Districts	- 14
Marketing Consultant at State Level	- 3
Marketing Consultant for Marari Marketing	- 2
Tribal Special Project Consultant in District	- 4
Gender Self Learning Consultant at State Level	- 3
IT Consultant at State Level	- 2
Social Development Officer	- 9
Project Co-ordinator	- 9
Total	- 92

Sanctioned Posts:-

Executive Director (IAS cadre)	- 1
Director (A&F)	- 1
District Mission Co-ordinator	- 14

Asst. District Mission Co-ordinator	- 38
Office Secretarial Staff	- 55
PA to Executive Director	- 1
P.A to Vice chairman	- 1
Typist cum computer worker	- 1
Drivers	- 21
Office Asst.	- 22
Part time Sweeper	- 1
Office Attender	- 1

4. FUNCTIONING OF THE MISSION

Achievements under various schemes

4.1. Economic Development

4.1.1 Micro Finance Based Activities

1. Thrift and Credit

Kudumbashree promotes Thrift mobilization by setting up Thrift & Credit Societies at NHG level to encourage the poor to save and to provide them cost effective and easy credit. Thrift and credit Societies facilitate easy and timely credit to the un-reached. The amount of loan and the priority of disbursement are decided by the NHG. The repayment is collected weekly during the routine NHG meetings. The total thrift collected by NHGs in the state comes to Rs.1176 crore and the internal loans generated are to the tune of Rs.3020 crore(As of March 2009).

For the year 2008-09, the total thrift collected by NHGs is Rs.172.7 crores and the internal loans generated is Rs. 481crores respectively.

2. Matching grant to thrift & credit societies

10% of the savings of the NHG subject to a maximum of Rs 5000/- is given as matching grant to each NHGs to incentivise bank linkage for credit. The grant is released based on their assessment rated using a 15-point criteria developed by NABARD. Interest subvention is being proposed, so as to make credit available to Kudumbashree on par with other SHG based organisations in the country.

For the year 2008-09 ,Rs.250 lakhs has been allotted under matching grant component and Rs. 315.61 lakhs has been spent .The excess amount was met from the surplus fund of previous years.

3. Linkage banking

The Bank Linkage programme has helped NHGs to augment their existing resources collected through thrift. The efficiency and effectiveness of the NHGs are verified on the basis of some objectively verifiable and easily identifiable parameters. NABARD has developed a 15-point index for rating NHGs on the basis of which they will be allowed to link with various banks under the Linkage Banking Scheme. The total amount which has been mobilized under linkage banking is Rs.55406 lakhs and 92978 NHGs have availed of the loans.

For the year 2008-09, the total amount of loan disbursed through linkage banking is Rs.15547 lakhs.

4. Bhavanashree

The micro housing loan scheme for the poor called “Bhavanashree” was designed by Kudumbashree to meet the housing needs of the poor. Since the start of the scheme, an amount of Rs.18622 lakhs has been disbursed by the various banks under the Bhavanashree programme.

An amount of Rs.1067 lakhs was disbursed and 2405 houses completed under Bhavanashree for the year 2008-09.

5. MF Campaign

An MF Campaign was conducted during April – May 2008. The campaign brought together elected representatives of LSGs, banking officials, district mission officers and CDS members and provided forum for free and open discussions. ADS level discussions and reporting preceded the workshops conducted at panchayat and district levels.

The Micro finance campaign focused on two areas – improvement in linkage banking and stabilization of Bhavanashree operations. The focus on linkage banking was to smoothen coordination with the banking system and to enhance the availability of affordable credit to the poor. Bhavanashree

operations needed stabilization because the institutional gap in systems, guidelines and internal monitoring mechanisms had created sizeable problems in some areas. Operational guidelines of Bhavanshree were framed and monitoring made more sustained.

6. MIS and repayment information system

Kudumbashree has been sanctioned a scheme by the Ministry of IT for development of a total MIS solution as well as a Repayment information and monitoring system. C-DAC is providing the system development support for the project.

4.1.2. NREGS

In the year 2008-09, NREGS was upscaled from 4 to all 14 districts of Kerala. Kudumbashree ADS has been actively involved in the following activities in respect of implementation of NREGS in Kerala.

1. Registration of labourers
2. Preparation of Annual Action Plan including labour budget and identification of works.
3. Selection of mate
4. Provision of amenities at worksite
5. Provision of tools and implements for work.
6. Community network to support social audit.

Capacity building programmes for Kudumbashree Mates were conducted in association with NREGs Mission in Wayanad, Idukki, Palakkad and Kasargod districts. Identify cards were also issued to Mates in Wayanad district as first phase so as to bring more legitimacy in their work. NREGs had also included as one of camping topics of Kudumbashree's CBO institutionalization Programme. And as part of it, effort has been made to capacitate and equip the Kudumbashree NHGs and ADS networks to play

more pro active role in NREGs and also in the social auditing. NREGs had been included as one of the topics in the Kudumbashree CDS action plan. CDS action plan would provide more information relevant for the NREGs action plan formulation.

4.1.3 Micro Enterprises

Supporting and sustaining micro enterprises has always been a challenge for development administration. Problems of scale, capability, market and vulnerability do not offer easy solutions. In the recent past Kudumbashree has been attempting to analyse and resolve these problems specifically and jointly, both by increasing the interface with the LSG and the entrepreneur regarding existing programmes, and by bringing new strategies and new programmes that help converge resources and address arising issues proactively and creatively.

Schemes under Micro Enterprises

1) RME Scheme

The success of centrally sponsored enterprise programme in the urban areas prompted the Mission to come up with similar enterprise programme in rural areas. The Rural Micro Enterprises (RME) Programme was initiated to help women to set-up up Individual and Group enterprises. The minimum number of people required for a group enterprise being ten. Various activities like catering groups, traditional delicacies, paper products, super markets, direct marketing, various food products, goat rearing, dairy units, rabbit rearing, etc have been formed under the RME programme. Even traditional activities like Goat rearing and Dairy have been set-up under RME.

Details of scheme:

Group enterprise

- Project cost – INR 250000 or above

- Subsidy per group – INR 100000 (or 50% of the project cost whichever is less)
- Subsidy per individual – INR 10000
Individual enterprise
- Project cost – INR 50000 or above
- Subsidy – INR 7500 (or 50% of the project cost whichever is less)

Physical achievement : 408 individual enterprises & 1360 group enterprises in the financial year 2008-09.

RME (Individual) year 2008-09 :-

<i>District</i>	<i>Subsidy(Rs.)</i>
Thiruvananthapuram	270222
Kollam	165000
Pathanamthitta	0
Alappuzha	22500
Kottayam	135000
Idukki	165000
Ernakulam	820000
Thrissur	7500
Palakkad	562500
Malappuram	450000
Kozhikode	22500
Wayanad	7500
Kannur	141000
Kasargode	327000
Total	3095722

No. of Enterprises for Y 2008-09 as on 31.3.09 RME (Group)

<i>District</i>	<i>Subsidy (Rs)</i>	<i>No of groups</i>
Thiruvananthapuram	7458990	148
Kollam	2991000	59
Pathanamthitta	25370000	258
Alappuzha	11223000	224
Kottayam	387500	7
Idukki	3851500	76
Ernakulam	6988650	138
Thrissur	795000	15
Palakkad	8227500	163
Malappuram	1417500	26
Kozhikode	1367500	26
Wayanad	1519000	29
Kannur	5781000	114
Kasargode	3890600	77
<i>Total</i>	<i>81268740</i>	<i>1360</i>

2) Yuvashree

In order to meet the increasing demands of setting up Micro enterprises, the Yuvashree (programme for generating jobs for 50000 youth) was launched in the year 2005. It provides an opportunity to the unemployed youth, both men and women in the age group 18-35 from Kudumbashree families to start enterprises..

Nutrimix, IT units, KAASS and EKSAT are some of the innovative enterprises begun under the banner of Yuvashree. However the Yuvashree programme does not have as many takers as RME and SJSRY, as potential entrepreneurs see the conditionalities of the programme as too restrictive. Revision of guidelines is underway.

Details of scheme:

Group enterprise

- Group may be men/women/mixed groups
- Age range – age between 18 and 35
- Qualification – SSLC or above
- Project cost –Rs.250000 or above
- Subsidy per group –Rs.100000 (or 50% of the project cost whichever is less)
- Subsidy per individual –Rs.10000 (maximum)

Individual enterprise

- Age range – age between 18 and 35
- Qualification – SSLC or above
- Project cost – Rs. 50000
- Subsidy – Rs.7500 (or 50% of the project cost whichever is less)

Physical achievement: 42 individual units in 29 Grama Panchayats & 19 group units.

Financial achievement: 21.25 lakhs

3) Innovation fund/Technology fund

Innovation fund was initiated for supporting innovative micro enterprise. The main objective is to cover initial risk. The maximum amount

eligible should not exceed 50% of total project cost including subsidy plus innovation fund. Suitable innovative micro enterprise projects will be identified by Micro enterprise and Samagra teams in Districts and Head Office who will then submit proposals to the Head Office.

Technology fund is planned to procure advanced and innovative technologies for setting up micro enterprises under Kudumbashree. The cost of technology includes the cost to develop a new technology, purchase of a technology from research organization, laboratory, and individuals, NGOs etc. The proposal from the District Mission Team will be scrutinized by a screening committee constituted for the purpose at State level.

Project proposals for the procurement or development of technology for micro enterprises are drafted by the District Missions and submit the same to screening committee.

At State level, the following constitute the screening committee for scrutinizing the projects:

1. Executive Director
2. Director (A&F)
3. Programme Officer (ME)
4. Programme Officer (Agriculture)

Physical achievement : Provided Innovation fund to three enterprises in Wayanad and Kasaragod districts.

Financial achievement: Innovation fund- Rs.270250.00

Financial achievement: Technology fund-Rs. 731000.00

4).Revolving fund

Revolving fund is meant for meeting urgent requirement of working capital. Enterprises are eligible for revolving fund @ 10% of the total project cost subject to a maximum of INR 25000 per group.

Financial achievement: 64.74 lakhs

Details of Revolving fund disbursed - district wise

<i>NO</i>	<i>District</i>	<i>Revolving fund disbursed</i>
1	Thiruvananthapuram	375000
2	Kollam	55000
3	Pathanamthitta	44000
4	Alappuzha	0
5	Kottayam	150000
6	Idukki	147600
7	Ernakulam	3701910
8	Thrissur	596675
9	Palakkad	214000
10	Malappuram	274475
11	Kozhikode	80000
12	Wayanad	71430
13	Kannur	293800
14	Kasargode	470300
	<i>Total</i>	<i>6474190</i>

One of the major issues faced by Micro Enterprise is the shortage of working capital due to delay in payments by wholesalers and departments. Kudumbashree succeeded in providing **Rs. 6474190** Revolving fund to units, which helped them in harnessing WC for continuous production-supply.

5) Crisis management fund

Crisis management fund is meant for responding to an unpredictable negative event to prevent it from escalating into an even bigger problem related to Micro enterprise activities of Kudumbashree. Kudumbashree adopts a four pronged approach towards crisis management:

1. Anticipate potential crisis situations and prepare for them
2. Provide accurate information during a crisis
3. React as quickly as possible to the situation
4. Long-term solutions

The proposal from the District Mission Team will be scrutinized by a screening committee constituted for the purpose at State level. The screening committee will consist of:

1. Executive Director
2. Director (A&F)
3. Programme Officer (ME)
4. Programme Officer (Agriculture)

In 2008-09, the CMF was provided to units during Onam season as WC support to meet the spurt in production requirements.

6) *Cluster and networking*

The said fund is intended for networking enterprises of similar nature for utilizing economies of scale and for ensuring effective marketing linkage. Nutrimix is an area in which activities were initiated for clustering units at district level.

7) *ME Meets*

ME meets were conducted at block level throughout the State to identify enterprises needing Kudumbashree support and market facilitation.

These meets helped in networking those enterprises who had not availed of subsidy support from Kudumbashree.

Kudumbashree succeeded in conducting 87 ME meets and supporting 5399 enterprises in the last fiscal year. Kudumbashree provided support in the following areas:

1. Skill trainings
2. Accounting support through KAASS
3. Release of revolving fund / subsidy
4. Productivity improvement programmes
5. Marketing support
6. Inter district product transfer

8) Innovative Enterprises

Some innovative micro enterprises are listed below:

a) Santhwanam:- The Santhwanam enterprise is the collaborative effort of Kudumbashree, HAP (Health Action for People-An NGO) and SBI (State Bank of India). This seeks to facilitate identification of and monitoring of life style diseases in the community. Santhwanam entrepreneurs are educated women from Kudumbashree families; preference is given to women who are graduates or have passed 12th class with a science background. The entrepreneurs screen the various individuals for the presence of dominant risk factors and diseases at their homes. The home based screening system makes the measurements/estimations in Height, Body weight, Body Mass index, Body fat, Blood pressure and Blood glucose.

During 2008-09 ,Kudumbashree conducted 3 batches training. 100 members participated in the training.

b) Solid Waste management:- KUDUMBASHREE initiated an innovative enterprise namely, '**Clean Kerala Business**'. Under this enterprise, women

from the poor families who are the members of the Community Based Organisations (CBOs) of Kudumbashree are engaged in **door to door household waste collection** and transport to the transit points fixed by the Urban Local Bodies.

In early 2008, dialogue was held with all ULBs with Solid waste management units and issues of income, hygiene, management support, social security were addressed. Govt have constituted a working group to examine the proposals submitted by Kudumbashree on the basis of these consultations.

c) Nature Fresh

Utilizing the enterprise opportunity of producing and marketing fresh milk to urban consumers, Kudumbashree implemented the pilot micro enterprise project named “Nature Fresh” at Edavetti Grama Panchayat of Idukki district.

As part of the project, cows were distributed to 28 women. The milk produced is delivered to the houses within one hour in bottles by a four member women marketing group. Traceability is ensured by numbering the cows and the same number is affixed to the bottles containing its milk. Low cost cattle sheds to ensure maximum hygiene, designed by experts have been constructed in all the 28 homesteads. There was also hand on facilitation by the veterinary surgeon and the dairy development officer on matters of feed, disease management, hygiene control etc. Two wheeler vehicles have been provided to the marketing group through loans. The beauty of the project is that hygienic management and fresh supply have enabled the project to charge a premium for the milk for its freshness, and demand continues to outstrip supply. The Edavatti model has been adopted by other panchayats and has become the basis for the milk based Samagra Projects of Kudumbashree and Ksheerasagaram.

d) Amrutham Food Supplement:- The AMRUTHAM unit produces a baby food supplement developed by Central Plantation Crops Research Institute

(CPCRI) Kasaragod. Kudumbashree has 400 operational units. Food for 'The Take Home Ration Scheme' is provided to the anganwadi network by the Amrutham units.

e) IT & ITES:- Much of the data entry work taken up by Government departments is being out sourced to these units which give employment to over 2500 poor women. In 2008-09, the IT units were taken up mostly with digitising the BPL data and ration cards for the State Govt. Hospital kiosks for birth registration were also taken up by various IT units. Capacitation of these units to take on servicing web management and free software based work is underway.

4.1.4) Local Economic Development Initiatives :-

1) LED Register

The success of micro enterprises and economic activities of the poor hinges a great deal on the empowering environment that the local government can provide for local economic development. This has been one area where the development effort is yet to yield tangible result. Over the years Kudumbashree has realised the value of having a proper community database profiling livelihood patterns in planning for and strategising economic empowerment. The LED Register was an effort to develop such a database in the panchayat. The LED Register was to capture people's perspective about viable livelihood options, so area based economic development planning would become systematic, and convergence of resources to promote prioritised economic activities could be undertaken. The availability of resources and issues in employment and enterprise were discussed through Forum group discussions with local people, subject experts and through opinion sharing of elected representatives of the LSGs. In the process four streams of society participated. The extensive stakeholder consultations were for the purpose of generating greater ownership.

1. Poor families(NHGs,ADSs&CDSs)
2. Entrepreneurs &Traders
3. Experts from various institutions &agencies
4. Elected representatives

LED Register were developed in 800 grama panchayats. These register has served as an important planning tool, especially for the primary sector. The findings of the LED Registers are borne out in the CDS Action Plans which have been consolidating enterpreneur needs articulated from below.

2) Livelihood programmes:-

Taking the cue from the LED REgister developed in grama panchayats, Kudumbashree was instrumental in piloting Special Livelihood Projects in the two municipalities of Malappuram and Perinthalmanna.

The reasoning behind the lievelihood programmes was simple. Is it possible to promote livelihood and enterprise options in a municipality on the basis of felt needs of the community? What were the kinds of entererprises/economic activity that the poor of these towns engaged in? What was the skill set of the poor? Could their skill set be further developed? Were there job opportunities in the towns that the poor could service? Was it possible to involve local entrepreneurs and industry in identifying jobs for the poor? A massive exercise was undertaken to capture the livelihood profile of the poor through community surveys and to engage them in focus group discussions so as to understand their livelihood priorities. The results were exciting. In the place of the 10 – 20 people who usually came forward to start enterprises around 500 enterpreneurs were identified in each municipality. Collaborative projects with local industry were developed. In Perinthalmanna, which has a huge hospital density, a host of hospital services were identified, listed below:

- Security wardens
- Housekeeping
- Home nursing
- Bystander support
- Interpreter

Malappuram saw a whole new opportunity unfolding in greenhouse technology and food processing, where entrepreneurs and experts extended support to develop state of the art enterprises benefiting the poor. Projects worth Rs 60.72 lakhs has been finalised in Malappuram and worth Rs 54.37 lakhs in Perinthalmanna municipalities have been finalised. Other municipalities like Koothuparamba and Quilandy have also come forward to develop similar comprehensive livelihood development programmes.

3) Responsible Tourism:-

The Responsible Tourism Project is an initiative led by the State Department of Tourism to make the tourism industry socially, environmentally and economically responsible to the people –i.e. the local community and local environment. Kudumbashree has joined hands in the project for economic responsibility in 4 destinations, wherein the effort is to link the procurement demand of hotels with local production. The project has so far succeeded in creating and running tie ups with hotels for supply of locally produced vegetables and food products. Handicraft and eco-friendly products are also being promoted through this channel. The 4 destinations of Kumarakom, Kumily, Wayanad and Vizhinjam have taken on the Responsible Tourism initiative.

4) Zero waste Projects:-

Zero Waste Management has been showcased for its achievement in terms of resource conservation, employment generation, and environmental

protection. Kudumbashree Mission took up the implementation of Zero Waste Management, a project funded by the Tourism department in collaboration with LSGs and technical agencies with expertise in zero waste. Instead of focussing on downstream waste management, the programme attempted to build capacities in the community to reduce waste by adopting efficient resource use patterns which resulted in employment generation. The projects of tourist destinations at Kumily and Kumarakom have been approved.

5. Catering CB Project with KILE:-

KILE provides training and research in the field of Labour and Employment. Based on the requirements and demands put up by the Kudumbashree and experience of KILE team, a training programme was drafted and approval of the Executive Committee of Kudumbashree obtained. Pilot units have been undergoing hands on training. Scale up will be done after an impact assessment of the benefits accruing from the trainings.

4.1.5 Samagra:-

Samagra is an initiative independently developed by Kudumbashree being implemented in the State in collaboration with the three tier local self governments and other agencies. It is an attempt to address the entire production – supply value chain holistically, by scaling up productive activity both qualitatively and quantitatively and seeking viable supply opportunities.

The activities delineated in the Samagra projects vary according to the nature of the project. In general the activities envisaged in Samagra are detailed below:

- Scale up of enterprise activities, increased number of units in economically feasible activity, subject to carrying capacity, attempting to bring economies of scale and greater focus for facilitation and handholding support.

- Convergence of different activities – While preparing projects on agricultural crops, animal husbandry, fish farming etc. there should be an integrated approach involving different sectors like training, crop development, production of planting materials, improvement in quality, marketing etc.
- Convergence of different projects/ programmes – Samagra brings together different projects and programmes implemented through different departments and LSGs by uniting them under a common agenda and goal.
- Convergence of different departments – Under the present set up different departments are carrying out poverty reduction, marketing, crop development etc. This has led to duplication of efforts, wastage of time and money. Samagra envisages convergence of activities of different departments in these sectors.
- Effective utilization of other stakeholders in production and marketing. There are areas where the knowledge and skills within government are limited (eg. marketing). Samagra projects arrange mutually beneficial tie ups so that efficiency gaps are made up - Samagra visualizes this especially in production, marketing, quality control etc.
- Ensuring product diversification and quality enhancement in the production process
- Employing modern technologies in marketing – Modern technologies available in research institutions for product diversification, quality enhancement and marketing should be made use of to improve the level of intervention in the market. Samagra looks at newer marketing strategies for packaging, branding, networking etc.

Mode of implementation:-

The Samagra projects are owned and implemented by the three tier Panchayats with active participation and convergence of different agencies. At grass root level the Kudumbashree CDS network would be involved in implementation and co-ordination. The implementing officer would be the District Mission Coordinator or officer/Agency chosen by the LSGs concerned. Vetting of district level projects is done by the State Mission. Projects have to obtain DPC approval before implementation.

During the financial year 2008-09 projects amounting to nearly Rs. 200 crore have been brought under implementation. Out of this 38 crore amount has already been expended during 2008-09. Kudumbashree fund is being utilized for conducting trainings, skill upgradation programmes, subsidy component to beneficiaries for micro-enterprises, technology support, and other components for quality improvement, market development and management system support which would be out side the purview of the normal micro enterprise support and training schemes .Details of Samagra projects that are implemented in various districts, their physical targets and expected outcome are given below:-

1. *Nendran Banana:-*

In Thiruvananthapuram district, as part of the Samagra project 12,000 people are directly involved in the production and marketing process of nendran banana. Activity groups comprising of five individuals each have been formed.

Phase I of the Samagra project, which total Rs.42.66 crores, is being implemented with the combined efforts of various government and private organizations. The leadership to this project has been provided by the District Panchayat. Phase II of the project is the value addition component, which has not taken off due to non release of funds from the NHM.

2. *Harithashree:-*

Kudumbashree is implementing a Rs.10.21crores project named “Harithashree” which aims at cultivating vegetables required to cater to 50 percent need of Thiruvananthapuram Corporation. It is proposed to cultivate, collect and market vegetables in the Panchayats neighbouring the Corporation area. Different types of vegetables will be packed in two kilo packets and delivered to houses once in three days. For this a marketing network will be formed. Activity groups consisting of five persons will do cultivation throughout the year. During the first phase of the project, within two years 50 % of the vegetables required by the Corporations will be produced.

3. *Ksheerashree:-*

The prime objective of the project developed by Thiruvananthapuram district panchayat is to enhance the production of milk to meet the milk production deficit in the district. It is proposed to establish 5000 (two-cow) dairy units in peri urban areas. The milk produced will directly marketed to the consumers as fresh milk within two hours. This project was developed based on the Edavetty Nature Fresh Model.

4. *Nedumpana Mini Apparel Park:-*

Nedumpana Grama Panchayat is an area where skill development in tailoring has been extensively undertaken.

The proposed unit would be a high-end semi automated facility and would employ state –of-the-art machinery for producing high quality apparels. It would be an integrated facility and would have adequate operation functions from fabric processing to final packaging and quality control. The unit will provide employment opportunity for 50 persons in the first phase. The training facility will be provided by KINFRA Apparel Park in Thiruvananthapuram.

The first phase will start at Nallila in Nedumpana Panchayat where the infrastructure will be provided by the Nedumpana Grama Panchayat. Machineries, tools etc will be installed by the beneficiaries with the help of Kudumbashree. Total cost for the activity is Rs.71.44 lakh. Funds from the Industries Department Government of Kerala have also been provided for this project.

5. *Madhuram:-*

The Samagra project formulated by Pathanamthitta District Panchayat carries the objective of providing direct employment and income to 10,000 women by production of 20 lakh litres of honey and participation of 25,000 rubber farmers. Various agencies have together earmarked an amount of Rs.31.35 crores for the project for activities like establishment of beehives, procurement and processing centres, agmark labs and also value addition of honey. Honey production has commenced from January 2009.

6. *Ornamental fish project:-*

Ornamental fish culture is a novel micro enterprise activity taken up in Vaikom Block Panchayat of Kottayam district. The enterprises were started under the joint initiative of Matsyafed, Block Panchayat and Kudumbashree Mission. The project worth Rs.1.5 crore supports 200 units comprising of 1000 women in one Block Panchayat and six Grama Panchayats. So far 145 units have taken up the project.

7. *Ksheerasagaram:-*

Ksheerasagaram is a Samagra project conceived for Idukki District and starting implementation under the joint efforts of Idukki District Panchayat, Nedumkandom Block Panchayat, seven Grama Panchayats coming under the Block Panchayat, Kudumbashree, Agriculture Department, Animal Husbandry Department, Dairy Development Department, KLD Board and banks.

The project aims to provide employment to 245 poor families through cow rearing micro-enterprises for milk production and value addition. 49 activity groups consisting of 5 members each have been selected from Kudumbashree NHGs coming under the seven Grama Panchayats of Nedumkandom Block Panchayat. Project cost is 2.462 crores.

8. ***Thirumadhuram:-***

Thirumadhuram is the Samagra project formulated by Ernakulam District Panchayat, Kudumbashree Mission and Grama Panchayats of Ernakulam to create a production-marketing chain with pineapple as the main crop.

The project costing Rs.33.33 crores aims to produce 25,000 tonnes pineapple by cultivating the crop in 500 hectares of land. Through this process, in addition to giving direct employment to 12,500 women, enhancement of productivity, quality control and product diversification is also made possible. The project collaborates with the Muvattupuzha based Nadukkara Society of pineapple grovers for marketing and value addition.

9. ***Haritham:-***

Kudumbashree is implementing a Rs.7.28 crores project named “Harithashree” which aims at cultivating vegetables required by Ernakulam Corporation. It is proposed to cultivate vegetables in the Panchayats neighbouring the Corporation area, then collect and market them. Different types of vegetables will be packed in two kilo packets and delivered to houses once in three days. For this a marketing network will be formed. Activity groups consisting of five persons will do cultivation throughout the year. During the first phase of the project, within two years 50 % of the vegetables required by the city Corporation will be produced.

10. *Nivedyam:-*

Nivedyam worth 0.53 crores is the project implemented jointly by Kodakara Block Panchayat, Grama Panchayats within the Block and the Kudumbashree Mission. This Samagra project aims to supply pujakadali required for prayer rituals to the Guruvayur temple daily by utilizing Kudumbashree network. As a result not only would employment and income be generated but also the rare variety of 'Pooja kadali' banana which is facing extinction would be rejuvenated.

The daily requirement of 12,00 kadali banana of Guruvayur would be met by cultivating the crop in 30 hectares land. 150 activity groups have been formed, cultivation has been staggered and supply has commenced with the support of the a co-operative society for marketing. Guruvayur Devaswom buys the kadali banana as per to the conditions laid down in the tripartite MoU.

11. *Kondattom:-*

With the objective of rejuvenating agricultural products that are going out of public domain, primarily various types of crispy fries traditionally associated with the Brahmin households, Palakkad District Panchayat, Palakkad Municipality and Kudumbashree Mission have jointly devised a Samagra project named "Kondattom". This project worth Rs.2.85 crores aims at generating income opportunities for women by engaging them in the production of a variety of fried products.

Through this project 480 women would get permanent employment through making 21 different types of fries, the annual production being 716 tonnes. 24 common facility centres are being set up for production of kondattom. Ten experienced women from the Brahmin dwellings already engaged in kondattom production are the master trainers i.e. the faculty for

imparting training to other beneficiaries. The project is also working on a marketing strategy to brand Palakkadan Kondattom across the State.

12. Manufacturing of footwear uppers:-

This Samagra project being implemented in Cheruvannur-Nallalam Grama Panchayat in Kozhikode district is initiated jointly by the grama panchayat, Kudumbashree and the footwear manufacturing company, VKC. The local footwear industry has been beset by problems of shortage of skilled labour to work on leather uppers. They set up a high tech training centre with the support of Government of Inida. The project aims to correct this labour shortage by having a homegrown skill base, that would be provided handholding support and apprenticeship till they become self dependant. As part of the programme, technical/skill training will be provided to 1000 women in the area of cutting, clipping, Computer Aided Design (CAD) etc. The uppers manufactured by the Kudumbashree units will be bought back by VKC according to the MoU signed by the parties.

13. Goat Village:-

Goat Village is the Samagra project conceived by the Kannur District Mission and Kannur District Panchayat and being implemented through Kudumbashree Mission. This project aims to produce 18 lakh litres milk, 335 tonnes mutton and 10,925 tonnes organic manure annually through goat rearing activities. A modern slaughter house is being set up as part of the project. Through this process 5000 women would be able to find employment and a regular source of income. Tie up with the Brahmagiri meat processing plant in Wayanad is being worked out.

14. Saphalam:-

Saphalam, the project jointly initiated by Kasargode District Panchayat, Block Panchayat, Grama Panchayats and Kudumbashree aims at the collection, processing and value addition of cashew. The total cost of the

project amount to Rs.225.31 lakhs. 36 cashew nut processing units and one cashew apple processing unit are being set up. Twelve Grama Panchayats are involved in the project. This is the first time that a community based cashew project has been attempted in the district known for its high quality of cashew.

4.1.6 Lease Land Farming:-

Lease Land Farming (LLF) is one of the several initiatives introduced by Kudumbashree to improve the livelihood of the poor families in the Neighbourhood Groups. It not only brings in significant changes in the lives of the poor but also helps to increase agricultural production by bringing fallow and cultivable waste land into agricultural use. The programme is being implemented in all districts with the support of LSGs .

Objectives:-

- To generate income for the poor women farmers by engaging them in agricultural activity, thereby financially empowering the women community.
- To cultivate agricultural crops in fallow and unutilized land available in the districts, in the process increasing food security.

Activities:-

The activities for achieving the objectives would include identification of available land, selection of beneficiaries, clustering them into groups, giving training, distribution of inputs and release of incentives.

Two types of incentives viz., area and production is given by Kudumbashree to the BPL women beneficiaries belonging to NHGs doing lease land farming. Area incentive is given for bringing the fallow land to cultivation and production incentive is for achieving the maximum inherent productivity of the crop selected for cultivation.

Physical and financial achievements:-

During the financial year 2008-09 paddy, vegetables (bitter gourd, snake gourd, cowpea, bottle gourd, ridge gourd, little gourd, bhindi, amaranthus, brinjal, chilli, cucumber, water melon, etc.), tapioca, pineapple and other crops were cultivated in 27270 hectares. Details are given in the table below.

Details of area covered under LLF during 2008-09								
Sl No	District	Paddy	Tapioca	Vegetables	Plantain	Pine apple	Others	Total Area (ha)
1	Trivandrum	68.5	169.34	344.54	1657.66	0	48	2288.04
2	Kollam	51.3	74.1	111.64	75.81	0	76.36	389.21
3	Pathanamthitta	0.03	2.85	0	31.85	0	6.05	40.78
4	Alappuzha	58.8	44	38	34.7	0	2	177.5
5	Kottayam	714	54	330	315	50	65	1528
6	Idukki	58	1815.42	578.24	713	55.2	1461.5	4681.36
7	Ernakulam	328.604	128.572	497.416	295.82	500	76.144	1826.556
8	Thrissur	593.756	34.72	129.515	208.0608	2.8	12.815	981.6
9	Palakkad	2141.42	810.4	1326.98	2210.8	0	597.32	7086.92
10	Malappuram	806.48	136.59	50.41	503.55	0	50.41	1547.44
11	Kozhikode	70.508	169.66	28.788	112.716	0	312.668	694.34
12	Wyanad	1340	60	62	115	0	361	1938
13	Kannur	1472	157	179	198	0	141	2147
14	Kasargode	311.71	355.12	409.21	360.06	4.10	501.52	1941.72
15	Total	8015.108	4011.772	4085.739	6832.0268	612.1	3711.8	27268.531

The details of crop wise area incentive and production incentive given by Kudumbashree to the NHGs engaged in LLF for a unit of area (hectare) is given below:

Lease Land Farming - Eligible assistance as area and production incentives

Sl No.	Name of crop	Unit cost of cultivation (Rs.Per ha)	Proposed Incentive (Rupees)					
			Area incentive		Production incentive		Total	
			Own Land	Lease Land	Own Land	Lease Land	Own Land	Lease Land
1	Paddy (Partial mechanisation)	30000	3000	4500	3000	3000	6000	7500
2	Scented Rice(Purely Organic)	45000	4500	6750	4500	4500	9000	11250
3	Tapioca	50000	3000	4500	3000	3000	6000	7500
4	Pandal Vegetables- Bitter gourd, Snake gourd, Vegetable Cowpea, Bottle gourd, Ridge gourd, Little gourd	92500	5550	8325	5550	5550	11100	13875
5	Non Pandal vegetables - Cowpea, Bhindi, Amaranthus, Brinjal, Chillies, Cucumber, Water melon, Pottuvellari	77500	4650	6975	4650	4650	9300	11625
6	Cool season & Other Vegetables	62500	3750	5625	3750	3750	7500	9375

Sl No.	Name of crop	Unit cost of cultivation (Rs.Per ha)	Proposed Incentive (Rupees)					
			Area incentive		Production incentive		Total	
			Own Land	Lease Land	Own Land	Lease Land	Own Land	Lease Land
7	Banana -Nendran(2500 nos)	135000	8100	12150	8100	8100	16200	20250
8	Banana -Poovan, Njalipoovan, Palayamkodan (2000 nos)	100000	6000	9000	6000	6000	12000	15000
9	Red Banana -2000 nos	130000	7800	11700	7800	7800	15600	19500
10	Pulses & Oil seeds	50000	3000	4500	3000	3000	6000	7500
11	Pineapple(20000 plants)	140000	8400	12600	8400	8400	16800	21000
12	Ginger, Turmeric	75000	4500	6750	4500	4500	9000	11250
13	Arrowroot	50000	3000	4500	3000	3000	6000	7500
14	Elephant foot yam, Colocasia, Dioscorea	75000	4500	6750	4500	4500	9000	11250
15	Sweet potato & Other Tuber crops	65000	3900	5850	3900	3900	7800	9750
16	Kacholam	60000	3600	5400	3600	3600	7200	9000
17	Medicinal plants (Annuals)							
a	Brahmi	40000	2400	3600	2400	2400	4800	6000
b	Chittaratha	82500	4950	7425	4950	4950	9900	12375
c	Coleus	43000	2580	3870	2580	2580	5160	6450
d	Aloe vera	42500	2550	3825	2550	2550	5100	6375
f	Thippali	62500	3750	5625	3750	3750	7500	9375

Sl No.	Name of crop	Unit cost of cultivation (Rs.Per ha)	Proposed Incentive (Rupees)					
			Area incentive		Production incentive		Total	
			Own Land	Lease Land	Own Land	Lease Land	Own Land	Lease Land
g	Thulsi	30000	1800	2700	1800	1800	3600	4500
h	Shatavari	62500	3750	5625	3750	3750	7500	9375
25	Medicinal plants (Perennials)							
a	Cinnamon	77500	4650	6975	4650	4650	9300	11625
b	Lemon grass	50000	3000	4500	3000	3000	6000	7500
c	Adalodakam	100000	6000	9000	6000	6000	12000	15000
d	Kiriyath	35000	2100	3150	2100	2100	4200	5250
f	Putharichunda	30000	1800	2700	1800	1800	3600	4500
g	Neela amari	50000	3000	4500	3000	3000	6000	7500
26	Fodder crops	38000	2280	3420	2280	2280	4560	5700
27	Betel vine							
a	3 Cents	4000	240	360	240	240	480	600
b	5 Cents	6500	390	585	390	390	780	975
d	10 Cents	10000	600	900	600	600	1200	1500
28	Mulberry	75000	4500	6750	4500	4500	9000	11250

Mode of implementation:-

Lease land farming is done by the Kudumbashree NHGs with input support from LSGs. The prescribed applications for LLF incentive are collected from interested NHG members and certified by CDS and concerned

charge officers of the Panchayats. The applications are then forwarded to the Office of the District Mission Coordinator for processing and release of the incentives. The DMC would regularly monitor and verify the applications received and situation of the field where LLF is done before release of the incentives. Production incentive is given when production exceeds the stipulated level.

Outcome:-

Through the LLF programme the twin benefits of poverty eradication food security and financial return through agriculture and increased agricultural production are sought to be accomplished. Outflow under LLF for 2008-09 was Rs.8 crores

4.1.7 Monthly Markets:-

A study was conducted during October 2006 on the issues faced by micro enterprises sponsored by Local Self Governments and various Government Departments and agencies including Kudumbashree. It revealed that many micro enterprises are facing difficulty in marketing their products. The survey gave new insights to Kudumbashree. An immediate intervention in the area of marketing, quality improvement, production capacity enhancement, product consistency branding, packing etc became imperative for the success of enterprises. The first intervention taken by the mission was to organize monthly markets across districts so that the issue of marketing could be solved. The logic behind it was that unless the enterprises have marketing opportunities their income & production would stay sub optimal.

A permanent market opportunity and good income would help the entrepreneurs to produce more. Thus quality improvement, concept of branding and price standardization could be brought in. The bulk production would help them to reduce the price. In addition to all these the attitude of the

entrepreneurs would change and they would learn how to be more competitive in the open market.

Monthly markets became operational in October 2007 with the active support of the CDS's and entrepreneurs. The format of monthly market was that the markets should be organized in all districts in the first week of every month on the same date and same venue, preferably a central location of the town.

Process of conduct of markets:-

The conduct of the market was vested with District Mission Teams (DMTs) - dates & venue, stall arrangements, intimating the entrepreneurs etc. Wide Publicity measures in order to create public awareness like notices, stall announcements, banners and media coverage etc were done by the DMTs. Publicity has also to be given to the entrepreneurs to participate, as many were unlikely to know of the facility being provided.

Decentralization of monthly markets & Event Management Groups:-

The next initiative of the mission was to decentralize monthly markets to Block/ Taluk/ Municipal levels. To reduce cost of transportation, to help more entrepreneurs to participate in the fairs and to incorporate more products in the market decentralization was the route to take.

Status of monthly markets after decentralisation:-

District level	Block/Taluk/Municipal Level	Panchayath level
5	32	50

The entrepreneurs' inability to stay late in the evenings made the mission to think of an alternative. i.e Formation of Event Management Groups(EMGs) to manage the markets. The EMGs consist of unemployed youth in the age group of 18 to 35 years. Prime responsibility includes procurement of products, storage, stall management, overall organization,

publicity, analysis of the quality of the products, selling the products for the entrepreneurs, collection of feedback and reporting to the DMT. The most beneficial aspect about EMG is that it not only helps the entrepreneur to sell the products but also reduces the burden of District mission in organizing monthly fairs.

Positioning of EMGs:-

The selected EMGs should be formed as a unit under 50K Scheme. The broad concept is to make the groups self reliant and for that the groups should be made functional on the basis of commission from the products sold, rent of materials for infrastructure etc. The EMGs should be familiar with the units, products, quality etc so that in the long run they would be able to run retail shops.

Monthly fairs- A glance:-

The sales details of monthly fairs from April 2008 to March 2009

Sl.No.	District	No. of fairs	Sales(Rs)
1	TVM	46	5451574
2	KLM	39	3931842
3	PTA	8	964607
4	ALP	28	492044
5	KTM	14	1934524
6	IDK	63	4612908
7	EKM	73	7265526
8	TSR	42	2942686
9	PKD	48	3740914
10	MLPM	94	2404548
11	KKD	18	611430
12	WYD	21	851820
13	KNR	57	2704187
14	KSD	119	4424381
TOTAL		670	4233299

Creation of brand image:-

The monthly markets are a platform to sell kudumbashree products. But to get established in the system and to get a permanent place in the minds of the customers across Kerala, wide publicity and brand positioning became imperative. Onam, the widely celebrated festival of Kerala offered a platform to successfully launch this.

Onam Fairs & State Trade Fair

Wide arrangements had been made like

- State Plan Review Meeting: Decision has been taken to have common pattern of arches, with special emphasis on Kudumbashree logo, colour combination etc so that public attention could be brought in.
- Conduct of entrepreneurs meet: to plan for the Onam fairs with regard to the products, units, assessment of quality, decision on decentralization of market, quantity of products available for the fairs. Moreover it helped to analyse issues faced by the units, reason for non participation and the support that could be extended to the units.
- Meeting with LSG leaders: To obtain the support and coordination and to decentralize the markets to panchayat level.
- Meeting with CDS: To plan for the Onam fairs, responsibility sharing and monitoring of units in participation.
- Mass publicity arrangements: Mike announcement, stall announcements, TV- Radio news, Slide shows in theatres, banners, similar arches in all stalls etc to attract public. Wide media with Press releases have been given.

367 fairs were conducted across the state at Jilla, Block/Taluk/Municipal & Panchayat levels.

SL.N O	DISTRICT S	FAIRS			TOTA L
		JILL A	BLOCK/ TALUK/ MUNICIPA L	PANCHAYA T	
1	TVM	2	4	32	38
2	KLM	1	2	10	13
3	PTA	2	0	12	14
4	ALP	1	1	33	35
5	KTM	2	3	15	20
6	IDK	1	3	29	33
7	EKM	2	6	59	67
8	TSR	1	4	51	56
9	PKD	3	5	12	20
10	MLP	1	10	3	14
11	KKD	3	5	17	25
12	WYD	1	2	3	6
13	KNR	1	5	10	16
14	KSD	1	4	5	10
TOTAL		22	54	291	367

The State Mission conducted State Trade Fair in connection with Onam Celebrations organized by Tourism department. The fair provided a platform

for brand image creation as for the first time awareness that a wide variety of products exist in Kudumbashree was generated.

Other marts and fairs that Kudumbashree participated in are

- 1) KTM (Kochi)
- 2) Agro fair Oct - Nov. 2008 (turnover Rs. 182300/-) (EKM)
- 3) IITF Nov. 2008 (turnover Rs. 260167/-) (N. Delhi)
- 4) Volvo Race – Dec. 2008 (Kochi) turnover Rs. 222540/-
- 5) Annam – Dec. 2008 (Tvpm) turn over Rs. 18045/-
- 6) Technopark, Tvpm

More than a sales target, wide publicity and brand positioning were what was intended. A lot of trade enquires and business opportunities were received.

Achievements

During the year 1041 fairs were conducted and through the monthly market & fairs entrepreneurs achieved a sale of Rs. 6,77,02,450/- The expenditure incurred is Rs.- 63.19 Lakhs. Now the products coming to monthly market are matching with other local products in quality, packing and labelling. Monthly market is considered to be a stepping stone to creation of permanent outlets.

4.1.8. Finishing school

Capacity building to improve the employability of educated youth from poor families is a major challenge that has to be undertaken by the State. The Government of India through the special SGSY stream, sanctioned an innovative project for this purpose. The Finishing School project was executed by Dr. Reddy's Foundation, Hyderabad, in six districts. Placement was provided to 635 people.

4.1.9 Swarna Jayanthi Shahari Rozgar Yojana (SJSRY) :-

SJSRY is an ongoing centrally sponsored anti-poverty programme. It is shared 75:25 basis by both Central and State Governments. The scheme aims at reducing poverty from urban areas through self-employment programmes. The programme is being implemented at the Urban Local Body level through the Community Based Organizations (CBOs) of the poor. Identification of beneficiaries, selection of projects for micro enterprises, preparation of applications, implementation, monitoring, social audit etc. are done through the Community Development Society (CDS) system of the respective Urban Local Bodies.

SJSRY has 3 sub components namely Urban Self Employment Programme (USEP), Urban Wage Employment Programme (UWEP) and Community Structure. Under the USEP component there are two employment generation programmes namely (1) USEP, which provides assistance for setting up individual enterprises and (2) Development of Women and Children in Urban Areas (DWCUA), which provides assistance to urban poor women for setting up group enterprises. Under the SJSRY, so far we have developed 27661 micro enterprises of which 1818 units are group enterprises (each group with minimum 10 women) and 25843 are individual enterprises. Most of the group enterprises are innovative and are owned and operated by the women from poor families. The activities of group enterprises vary from solid waste management to the computer hardware manufacturing, Data entry operation to Rabbit rearing and Remedial education programmes to health care enterprises.

Plan Progress 2008-09

A. Financial

Amount in Rs Lakhs

Year	Fund Received				Total	Expenditure
	Central share		State share			
	Amount	Date of receipt	Amount	Date of receipt		
2008-09	1017.91	22-2-2008 3-3-2009 31-3-2009	300.00	29.03.09	1317.91	687.327

B. Physical

Year	Individual Enterprises Developed	Group Enterprises Developed	Persons trained	Mandays created under Wage Employment
2008-09	3750	251	5641	69250

4.2. Social Development

From reaching out to the poorest of the poor to empowering tribals, from caring for the disabled to opening up a new world of opportunity to children from poor families, from enabling women to find their voice, to empowering them to become the social conscience of the community, Kudumbashree's space in social development has been multifaceted and challenging. While care and compassion are one end of the social framework, claiming and upholding rights form the other end.

4.2.1 Ashraya :-

The main objective of the Ashraya destitute identification and rehabilitation programme is to provide social security to the weakest sections of people in the society. The project is implemented through local self governments. The overall monitoring of the project is done by CDS.

In the year 2008-09, 47 LSGs took up the project to rehabilitate 3695 families. Kudumbashree has spent an amount of 1396.49 lakhs for the implementation of the project.

In 2008-09, the focus shifted from increasing the no. of projects to ensuring quality of project formulation and implementation. District level workshops for Ashraya formulation were conducted. Independent evaluation of Ashraya projects was undertaken, based on which the Ashraya scrutiny process was tightened, and check list modified. The role of DPC in scrutinising Ashraya projects and following. LSG implementation was strengthened. It is now proposed by Govt. to revisit the Ashraya guidelines to strengthen the care components as well as to develop supplementary projects to cover the lacunae in existing projects plagued by inadequate funds..

4.2.2 BUDS:-

BUDS special school for mentally challenged is a prestigious venture of kudumbashree. The year 2008-09 has been a watershed for BUDS Schools. Operational guidelines for BUDS schools were developed and capability

assessment of the schools was done. Kudumbashree deals with 10 Buds schools in various districts. Both LSGs and staff of school have been given training on sensitive and competent management of the needs of the children. We have requested government for integration of other departments also for the smooth implementation of the programme. All the Ten buds schools have been registered by DPI under PWD act. These schools have been facilitated to avail of a one time assistance from the Education department for improving functioning..

The rehabilitation process of the physically and mentally challenged persons has to be done with the involvement of the community and cannot be done in isolation. Therefore it is proposed to bring out community plan for their rehabilitation and to create state of the art infrastructure for the special schools of differently abled. A proposal has been submitted to the 13th finance commission in this regard .Other similarly placed schools in LSGs are also being brought under the ambit of Kudumbashree BUDS schools.

4.2.3 Balasabha/ Balapanchayath/Holistic Health:-

Balasabhas are grassroots groups of children at LSGs. The mission organizes the children of the poor families of the state in to balasabha as apart of its holistic approach to community development. There are 51061 balasabhas as on 31-3-2009

Balapanchayths have been formed in gramapanchayths. The project was started with the support of UNICEF initially. Kudumbashree initiatives of balasabha and balapanchayaths enable to impart voice, face and power to children hailing from poor and vulnerable socio economic backgrounds.

Holistic health programme is a sports based cultural intervention for holistic child health in Kerala.

1. Holistic health strives for physical, mental and emotional well being of the child using a group/collective game as entry point. Specially trained

sports co-ordinators along with the CDS provide the inputs, LSGs chip in with infrastructure facilities and Kudumbashree provides co-ordination support.

2. Children will have a space to express their talents and skills at grassroots levels as well as learn about group cohesion
3. Balasangamam will be a space for social learning and development of adolescents.
4. Dissemination of child rights concern to a larger sphere of society is embedded into the programme.

The programme is implemented in pilot basis 7 districts. Now the programme is implemented in 42 LSGs and 1680 children are participants of the programme. Kudumbashree has issued sports kits to respective gramapanchayaths for distribution to these children.

The programme is coordinated by the districts mission team at district level. The block panchayaths and gramapanchayaths coordinators are involved in executing holistic health programme in block panchayths and grama panchayths respectively. Community development societies take care of balasabha programme with the support of resource persons/faculty on voluntary basis. State mission monitors the programme at district level.

4.2.4 Gender Self Learning Programme:-

Real empowerment occurs only when rights can be legitimately claimed and are universally acknowledged. It is the endeavour of Kudumbashree to bring the discussion on women's rights and issues into the heart of the development debate. Locally contextualised modules on issues such as women and work, women and health, women and mobility, women and entertainment are developed and deliberated in Neighbourhood Group meetings. The different voices of women and their perceptions about the topics of discussion will be captured on a web-based portal accessible at the

level of the Local Self Government. A pilot project is running in four Block Panchayats and one municipality of Kerala, viz Nedumangad, Kanjikuzhi, Kodakara and Kanhangad blocks and in Aluva Municipality.

1. Selection of resource persons and training

The project is implemented through a network of resource persons selected from among field activists and political representatives among women. At block Panchayath level there will be another set of resource persons for panchayat level, ward level and NHG level. Up to this time we have selected and trained around 6000 resource persons for the programme.

2. Module preparation

The first module is in the thematic area of women and work. The preparation of modules for the ayalkootam discussion was a long process with the participation of Block/Municipal resource persons. For this purpose block/Municipal resource persons were oriented at a state level workshop and then each resource group prepared draft modules. The draft modules were finalized in a state level workshop of these resource persons. The logic behind such a workshop was to bring uniformity to the module and the logic behind preparing modules at block/municipal levels was to consider the local level issues in the module. At this stage modules were printed and distributed to Ayalkootams for discussion.

3. Brochure

A brochure inclusive of entire set of programmes has been prepared and distributed among the resource persons. It needs to be further distributed to the NHGs.

4. Module based training for the resource persons

Entire pilot project areas' module based training was conducted. The major objective of the training programme was to train resource persons to conduct module based discussions at the grassroots. Trainings were given for block Panchayath/municipal level resource persons. The trained resource persons conducted further trainings for village Panchayath level resource persons as well as for ward level resource persons. In total a number of 6000 resource persons have internalized the modus operandi of the GSL programme.

5. Starting GSLP at Ayalkootam level

The module based discussion and data collection process has started in all the pilot project areas. A number of 26 village Panchayaths and one municipality are involved in this massive effort. Our next step is to train the resource persons about consolidation of collected information. The consolidation will also take a participatory approach where ward level resource persons come together and discuss the collected information. This information will be brought to each CDS where there resource persons will analyse the wardwise data collected, compile the collected information and discussions on the implications of the consolidation will take pace. The consolidation formats are ready for printing at this stage.

6 . Gender Resource Centre

Gender Resource Center focuses on addressing gender concerns, and capacitating Kudumbashree NHGs and LSG representatives to develop gender sensitive policies and to prioritize gender sensitive action. This would require constant collation and analysis of local gender issues and supporting a resource pool of gender experts to facilitate equitable policy setting and action in the field.

The concept of resource centre in Kudumbashree is inclusive of human resource trained at each level. We are also on the process of setting up a library cum documentation on gender.

7. Fund utilization

Kudumbashree major expenses include expenses for training resource persons at block/municipality, Panchayath, and ward levels. Upto this time we have trained around 6000 resource persons at different levels. Another major expense is printing GSLP modules, and printing charges for brochure. We have also conducted workshops as part of building the concept of self learning at different levels. State level workshops were conducted for module preparation.

4.2.5 Social Audit: -

In Kerala, the process of social audit has not really taken root. In its 11th Five Year Plan the state government chose the Kudumbashree NHGs as the main forum for social audit. This has been started in the initial districts where the NREGA programmes were taken up. The quality of the work, the labour card distribution system, the wages and the time period etc are to be audited and the report presented in Grama Sabhas. A dimension of this intervention is that women are being empowered through a democratic process.

4.2.6 Tribal Special Project:-

This project was prepared in the background of an increased realization of an urgent need to address the skewed development targets of Kerala which has resulted in the marginalization of weaker sections of the society. The project is under implementation as a pilot in four selected districts - Idukki, Palakkad, Waynad and Kasargod and reaches out to the untouched total colonies and habitations in 45 panchayats.

As per the project kudumbashree facilitates the creation of ST NHGs and participation in NREGS in the targeted area. The proposal was prepared acknowledging the experience and expertise of all well meaning people who have tried to find answers to one of the most complex issues of tribal development in Kerala.

In the year 2008-09, 1896 new tribal NHGs were formed and 24741 members have been newly included in Kudumbashree. Tribal animators and community facilitators from among the CDS provide handholding support. A corpus fund (for which operational guidelines have been drafted) is being set up to support MF activity and participation in NREGS. Tribal Ashraya projects will also be developed as part of a holistic intervention package.

4.2.7 A.A.B.Y (Aam Admi Beema Yojana) (For rural landless labourers):-

Government of India has launched an Insurance Scheme, the Aam Admi Beema Yojana (A.A.B.Y) a new insurance scheme formulated with the equal participation of State and Central government for ensuring the social security of rural landless households in the country, to be implemented through L.I.C of India .The benefits under the scheme are Insurance benefits for natural death Rs.30000/- and for accident death Rs.75000/- and Scholarship benefit of Rs.100/- per month maximum two children studying between 9th to 12th standards. Families having land not exceeding 5 cents and having no members with permanent employment in organised sector will be included as beneficiaries of the scheme.

Kudumbashree provides details of households as per the eligibility criteria from the data base available with Kudumbashree. Information transmission of this scheme is done through ADS, CDS and NHG level of Kudumbashree which helps in enrolment of beneficiaries and smart card issue at panchayath level. The scheme started in 2008-09, and is under progress.

4.2.8 R.S.B.Y (Rashtriya Swasthya Bima Yojana/CHIS – Comprehensive Health Insurance Scheme -

Central Government has launched a scheme to provide health Insurance to the below poverty line workers and their families in the unorganised sector. The unorganised sector worker and his/her family will be covered by this insurance scheme. The State Government has extended this cover to all BPL families of the State under CHIS – the Comprehensive Health Insurance Programme. The treatment can be availed of from the empanelled Government /ESI/Private Hospitals based on the package rates fixed. Each family will be issued a Smart Card and each member included in the card becomes eligible for insured medical care. Cash less service is envisaged in the schemes. Kudumbashree community network has been actively engaged in mobilising prospective beneficiaries to the enrolment camps. Kerala is the only major state to have a state wide programme, and has topped the country in the matter of enrolment, the organisation of which was undertaken by the Kudumbashree network.

4.2.9 IHSDP and BSUP:- -

Kudumbashree, State Poverty Eradication Mission is the State Level Nodal Agency (SLNA) for implementation of the Centrally Sponsored Schemes Integrated Housing and Slum Development Programme (IHSDP) and Basic Services to the Urban Poor (BSUP). IHSDP and BSUP are part of Jawaharlal Nehru National Urban Renewal Mission (JNNURM), which aims to encourage reforms and fast track planned development of identified cities with focus on urban infrastructure, Service delivery mechanisms, community participation and accountability towards citizens. The main thrust of BSUP and IHSDP is integrated development of slums through projects for providing shelter, basic services and other related civic amenities with a view to providing utilities to the urban poor. The implementation of IHSDP and BSUP are done by the respective ULBs. Being the State Level Nodal Agency,

Kudumbashree is responsible for inviting projects, projects appraisal, submission of project to GOI, management of funds received from Central and State Governments, furnishing of reports and Utilization Certificates etc. The mission could motivate the ULBs to speed up and achieve considerable progress in the implementation of the schemes during 2008-09. The achievements under these two schemes during 2008-09 are detailed below.

Integrated Housing and Slum Development Programme (IHSDP):-

54 Urban Local bodies in the State (except Thiruvananthapuram, Kochi Corporations and Thrippunithura, Kalamassery Municipalities where BSUP project is implemented) are eligible for assistance under the Centrally Sponsored *Integrated Housing and Slum Development Programme (IHSDP)*. For getting assistance under IHSDP the ULBs have to prepare and submit Detailed Project Report (DPR) to Govt. of India. The DPRs are recommended to Govt. India by the State Level Co-ordination Committee (SLCC) for IHSDP after scrutiny at SLNA level and detailed appraisal by HUDCO. The total Central share allocation to the State under IHSDP during the mission period from 2005-06 to 2011-12 is Rs.165.69 Cr. In addition to projects of 26 ULBs sanctioned during 2006-07 and 2007-08, the mission could facilitate sanctioning of 11 more projects during 2008-09. This includes projects of ULBs viz. Neyyattinkara, Nedumangad, Pathanamthitta, Moovattupuzha, Perumbavoor, Kothamangalam, Angamali, Guruvayur, Tirur, Malappuram (2nd Phase project) and Perinthalmanna (2nd phase project). In ongoing projects, 11 ULBs viz. Attingal, South Paravur, Punalur, Chavakkad, Ottappalam, Malappuram, Perinthalmanna, Koyilandy, Koothuparamba, Mattannur and Kanhangad were able to claim second installment of Central share by expending more than 70% of 1st instalment amount. The details of projects sanctioned under IHSDP are noted below.

Year of Sanction	No. of projects Sanctioned	Total Project Cost	Central Share (80%)	State Share (20%)
2006-07	15	6403.12	5009.76	1393.38
2007-08	11	6868.48	5385.29	1483.18
2008-09	11	5550.40	4193.65	1356.72
Total	37	18822.00	14588.70	4233.28

The budget allocation for IHSDP during the year was Rs.9000 lakhs. An amount of Rs.2163.78 lakhs was released to Kudumbashree as Central share of projects during the year 2008-09. An amount of Rs.3044.88 lakhs was released by the Central Government to the State during December 2008 and March 2009 being the 1st instalment of central share of 9 projects and 2nd instalment of central share of 10 projects. This amount has not been transferred to Kudumbashree during the year.

The expenditure under IHSDP during the year 2007-08 was only Rs.672.27 lakhs. The 26 ULBs to whom funds were released could expend an amount of Rs.3029.70 lakhs during 2008-09. Thus the total expenditure under the scheme as on March 2009 comes to Rs.3701.98 lakhs. Out of 8070 houses sanctioned to 26 ULBs, 3149 houses could be started and 1317 of them were completed. Upgradation of 2087 houses was completed against the 4039 sanctioned shelter upgradation. Out of 931 infrastructure works in slums, 238 works could also be completed and 246 works are in progress.

Basic Services to the Urban Poor (BSUP):-

BSUP project is implemented in Thiruvananthapuram and Kochi Corporations in the State. A City Development Plan (CDP) is prepared by these two mission cities for accessing the funds under JNNURM. The CDP of Thiruvananthapuram Corporation includes 5 adjacent Grama Panchayats in

addition to city corporation area. The CDP of Kochi includes 13 adjacent Grama panchayats and Thrippunithura, Kalamassery Municipalities. The local bodies included in the CDP are also covered in the BSUP project of these two cities. The total Central share allocation to the State under BSUP for the mission period from 2005-06 to 2011-12 is Rs.215 cr. The State was able to claim full allocation under BSUP and an additional amount of Rs.18.56 cr.

Three phases of BSUP projects were sanctioned to Thiruvananthapuram and Kochi Corporations during 2006-07 and 2007-08. The total cost of these six projects comes to Rs. 30385.59 lakhs, out of which Rs. 20238.61 lakhs is the central share. The actual implementation of the projects was delayed due to various reasons such as delay in transferring the funds to SLNA, delay in mobilizing the share by local bodies, fund requirement for meeting cost escalation etc. All the six projects could be started during the year 2008-09 and considerable achievement could also be made in the implementation of projects.

Due to the concerted efforts and follow up activities by the Mission, construction 5603 individual scattered houses were started in Thiruvananthapuram and Kochi Corporations. Out of this 1079 houses have been completed. Construction of 2176 houses is at lintel level. The construction of flats in five colonies included in the 1st and 2nd phase projects of Thiruvananthapuram were assigned Accredited Agencies. The construction of flats in Two Cent colony and Poonkulam colony were assigned to Nirmithi, Rajeev Nagar and Kannammoola bund colony were assigned to Habitat and Karimadam Colony to Costford. Works have already been started in Karimadam, Rajeev Nagar and Kannammoola bund colony. In Kochi Corporation, construction of two flats has been completed in Mundamveli colony. Efforts are being taken by the ULBs to meet the cost escalation in consultation with leading builders and other agencies.

Three BSUP Projects were able to claim the 2nd instalment of Central share by utilizing more than 70% of the 1st instalment of funds released. The Utilization Certificate and application for release of 2nd instalment of Central share of Phase I and Phase II projects of Thiruvananthapuram and Phase I project of Kochi were submitted to Govt. of India during March 2009.

In addition to the implementation of ongoing projects, the mission could facilitate sanctioning of 4th phase BSUP project of Thiruvananthapuram Corporation during 2008-09. The project aiming the overall development of 12 slums in Thiruvananthapuram Corporation was prepared and submitted to Govt. of India to avail additional assistance announced under the economic stimulus package. The Central Sanctioning Committee held on 10.02.2009 has approved the project with project cost of Rs.3955.20 lakhs. The Central share in the project is Rs.3117.68 lakhs and the State share is Rs.837.53 lakhs. The details of projects sanctioned to the State under BSUP as on March 2009 is as follows.

(Rs. in lakhs)

Year of Sanction	No. of projects Sanctioned	Total Project Cost	Central Share (80%)	State Share (20%)
2006-07	3	6893.88	4716.73	2177.16
2007-08	3	23491.71	15521.88	7969.81
2008-09	1	3955.20	3117.68	837.53
Total	7	34340.79	23356.29	10984.5

The CDS is involved in both IHSDP and BSUP in beneficiary identification, community surveys for need assessment facilitating the cluster development committees arranging institutional finance where needed, monitoring progress of individual houses construction etc.

Being the Nodal Agency Kudumbashree had to intervene in various issues faced by the ULBs in the implementation of the project. The issues raised by the ULBs were brought to the attention of various State level bodies viz. State Level Co-ordination Committee (SLCC)/ State Level Steering Committee (SLSC)/ Co-ordination committee for Decentralized planning etc. and resolved. Efforts were also taken for capacitating the stake holders for effective implementation of the schemes. Kudumbashree jointly with Regional Centre for Urban and Environmental Studies (RCUES), Hyderabad arranged a training programme for the Chairpersons of ULBs implementing IHSDP at RCUES, Hyderabad from 11th to 13th December 2008. Kudumbashree also convened a two day workshop jointly with the Chamber of Municipal Chairmen on 23-24th January 2009. The workshop was fruitful in planning and streamlining the implementation of urban activities of Kudumbashree along with implementation of centrally sponsored programmes.

4.2.10 Integrated Low Cost Sanitation Scheme(ILCS):-

It is a centrally sponsored scheme implemented by the Ministry of Housing and Urban Poverty Alleviation. The main objective of the scheme is to construct/convert low cost sanitation units through sanitary two pit& pour flush latrines with superstructures and appropriate variations to suit local conditions.

Two cities in Kerala state have been selected for the scheme viz- Perinthalmanna in Malappuram district and Ottappalam in Palakkad district. Kudumbashree is the nodal agency for this scheme. An amount of Rs.32 lakhs has been provided for 2008-09, out of which 75% will be beneficiary share.

4.3. CBO Strengthening

1.Campaign for CBO strengthening:-

The State wide Campaign for CBO strengthening which had commenced in the previous year continued during the reported year. Special emphasis was given on areas like Lease Land Farming, balasabha, Microfinance and NREGS. The campaign was conducted in connection with the 10th anniversary celebrations.It gave a fillip to the farming ventures of Kudumbashree for food security as well as to the Samagra projects, with quite a few new districts and panchayats joining in.

2.Amendment to Kudumbashree Byelaw:-

Ten years of experience have indicated the various areas for clarity and modification in the Kudumbashree CDS byelaw. Urban and Rural CDSs were following different byelaws. The CDS byelaw was comprehensively amended by Govt. vide G.O(MS)222/08/LSGD dated 8-8-2008. The new byelaws made the CDS more inclusive and representative, and clarified election procedures and LSG space vis a vis CDS, It also brought in role clarity and accountability to the system. A subcommittee of the Governing body had developed the modified byelaw through an intense ,interactive, consultative process. After imparting training to all concerned which included NHG members, officials of Kudumbashree and LSGs and elected representatives on how to change over to the new byelaw, elections were conducted throughout the State at NHG, ADS, CDS levels. Elections were held in 18400 NHGs, 16500 ADS and 1041CDS. The election process was in a free and fair manner through out the state in almost all CDSs and has brought in a more transparent and democratic system.

3. Evaluation by Hon'ble Minister for Finance:-

During the year, Hon'ble Minister for Finance held district level review meeting to evaluate the involvement of LSGs in Kudumbashree activities based on the grading of CDS made by Kudumbashree.

4. Solid Waste Management:-

There are 245 solid waste management units of Kudumbashree in 30 Municipalities/Corporations. A workshop was held to discuss issues in Solid waste management. Recommendations were submitted to government. A handbook on SWM was prepared with the assistance of community Medicine Dept. of Medical College, Tvm. Special training programmes were also conducted during the year to make the unit members aware of the health hazards being faced and to persuade them to follow a scientific approach. Special committees were also formed in Municipalities /Corporations to assist the units to overcome the social stigma and health related issues faced by them.

5. CDS Action plan:-

For the first time in its history, Kudumbashree initiated action for the preparation of action plan at CDS level. This was preceded by a massive orientation programme for all newly elected CDS representatives. In order to increase the level of dissemination, orientation was focussed on 5 major areas- MF, LLF & ME, NREGS, Balasbhas & SD, Social Infrastructure. Five separate subgroups of the CDS were created. Special NHG meets and entrepreneurs meets were conducted across the state. These meetings generated the information that was consolidated into the demand based, convergent action plan of the CDS which looked to both Kudumbashree and LSG for fruition.

6. Integration of CBNP with Kudumbashree:-

Governing Body of Kudumbashree approved the integration of CBNP with Kudumbashree. Necessary steps have been taken to complete the process.

7. SGSY:-

In G.O No. 175/2008/LSGD dated 12-7-2007, Govt issued orders for the integration of SGSY SHGs with Kudumbashree. Accordingly those SGSY NHGs which got affiliated to Kudumbashree CDS participated in CDS election of Kudumbashree.

8.AHADS:-

In G.O (MS) 202/08/LSGD dated 18-9-2008, Govt approved the integration of AHADS IGAs with Kudumbashree CBOs. 85% of IGA units of AHADS have already become part of Kudumbashree.

4.4. TRAINING

Kudumbashree imparted a large number of trainings & orientation programmes during the year 2008 -09 with an objective to fine tune the skill sets of Kudumbashree Micro Entrepreneurs, Organizational and Network leaders and office bearers in the areas of Micro Enterprise formation, Social & Economic Development programmes. Trainings provided a positive environment for the effective implementation of Kudumbashree programmes.

Trainings conducted by Mission during the year 2008-09 under various programmes are detailed below.

1) Training as part of the Byelaw campaign

a) Organization and Net work leaders

Sl No	Trainings	Details of participants	Number
	State Resource Persons Trainings	RPs	250
	Regional Training of Resource Persons	Resource persons	750
	Block level workshop	CDS officials, Panchayath President, Standing Committee Chairperson, CDS member Secretaries	12987
	Panchayath Level Trainings	ADS officials	11062
	Municipal level Trainings	Municipal Chairpersons, CDS President, Standing committee Chairpersons, CDS members Secretary	755
	Trainings conducted as part of CDS General Body meetings	CDS General Body members	60000
	NHG Level Trainings	NHG members	3000000

b) Training on Election rules of CBOs

Sl No	Participants details	Number
1.	Resource persons	750
2.	Elected representatives of LSGIs	30000
3.	CDS officials	25000
4.	ADS officials	150000
5.	NHG officials	3000000

c) Trainings of Kudumbashree Election officers

Sl No	Details	Number
	District Election officers	14
	Returning officers	1061
	Asst. returning officers	1061
	Observers	10000
	NHG <i>Adhyaksha</i>	200000

2) Trainings conducted as part of CBO Institutionalization Campaign

a) Resource Group Training

Sl No	Level	Number
1	State Level	58
2	Block Level	765
3	Panchayath Level	4950

b) Trainings for network leaders and elected representatives

Sl No	Details of Participants	Number
	CDS officials and Elected representatives of LSGIs	53000
	ADS level trainings	2028000
	NHG trainings	3500000

3) Trainings on Social Development programmes.

Sl No	Programmes	Details of Participants	Number
	Ashraya	LSG Presidents, Welfare standing committee chairperson, CDS members Secretary, CDS chairperson	5000
	Buds	Buds School teachers, Welfare Standing committee chairpersons, Members Secretary, CDS Chairperson	250
	ST Development	ST promoters, Resource Persons,	540
	Holistic Health	Panchayath Presidents, Welfare Standing Committee Chairperson, Resource persons	600
	Gender Self Learning	Resource persons and CDS Chairpersons	600

4) Trainings related to Micro Enterprise Developments programme

Sl No	Type of trainings	Numbers of participants
	General Orientation programmes	32000
	Entrepreneurship Development Programmes	30000
	Skill Development trainings	7252
	Performance Improvement Programmes (including Monthly Market PIPs)	2500

5. FINANCE

Receipt –Expenditure statement for the year 2008-09:-

Sl. No.	State component	<i>Allocation 2008-09</i>	<i>Cumulative Expenditure</i>
	Strengthening of CBOs	450	318.63
	Health Care System		5.11
	Honorarium for CDS	200	147.91
	Skill upgradation (Ind)		11.88
	Skill Training (Group)	200	264.26
	Lease Land Farming	125	799.30
	Balasabha Formation		9.08
	Balasabha training	65	29.62
	Matching Grant to T&CS	250	315.61
	Revolving Fund	250	64.74
	RME (Group & Individual)	550	843.60
	Innovation Fund	10	0.00
	Technology Fund	10	7.31
	A & OE	350	463.19
	Yuvashree		21.25
	Cluster & networking	139	0.00
	Marketing Strategy for KS products	75	63.19
	Micro finance company		0.00
	LOBS		0.00
	Gender Resource Centre	10	4.84

Sl. No.	State component	Allocation 2008-09	Cumulative Expenditure
	Sports based cultural intervention for holistic child health		2.78
	Rural Business Hub		61.77
	RSVY		2.19
	Asraya (transferred from challenge fund)	20	1396.49
	Implementation of Kudumbashree (retained at HO)		51.6567
	<u>Vision 2010 (2006-07)</u>		0
	Kudumbasangamam		151.96
	Urban Hatt		0
	Market chain		0
	Training Programmes		0
	Training Modules		0
	Marketing Centre for S ³ CDS		0
	Assistance for Least Developed CDS		0
	Special SGSY(2005-2006)		12.075
	Poverty Mapping	35	0
	ME crisis fund	86	0
	Finishing school	50	0
	CDS capacitating for Annual Audit	125	0
	Grant Total	3000.00	5048.43[#]

Excess expenditure incurred from the surplus fund of previous years.

** Audit not yet completed.*

6. DEPARTMENTAL PUBLICATIONS

- a. *'Keralathinte Kudumbashree' (quarterly periodical)-published 1 issue*
- b. *Hand book on Kudumbashree bylaw*
- c. *Handbook on CBO*
- d. *Handbook on Gender self study (module)*
- e. *Calender on Kudumbashree Mission*
- f. *Booklet on Kudumbashree Products*
- g. *Brochures on Kudumbashree Mission (for IITF)*
- h. *Educational Book for Buds School*
- i. *Hand book on Tribal Projects.*

7. IMPLEMENTATION OF RIGHT TO INFORMATION ACT

Head Office:-

Appellate Authority	–	Smt.Sarada Muraleedharan.I.A.S, Executive Director,Kudumbashree
Public Information Officer	–	Shri.K.T.Kunhi Mohammad, Director(A&F),Kudumbashree
Asst. Public Information Officer	–	Shri.K.S.Anil Kumar Administrative Officer, Kudumbashree

At District level:-

District Mission Co-ordinator	–	Appellate Authority
Assistant District Mission Co-ordinator	–	Public Information Officer
Office Secretarial Staff	–	Asst. Public Information Officer
No: of cases received	–	71
No.of cases disposed	–	71
No.of cases pending	–	Nil

8. AWARDS AND REWARDS

1. The EMPI-Indian Express Indian Innovation Awards

The EMPI-Indian Express Indian Innovation Awards honour outstanding initiatives by Government organizations, NGOs and corporate houses across the country. Six gold and three silver awardees out of around 1,000 applicants were honoured for their innovative initiatives in different sectors.

The award ceremony was instituted in 2005 by the EMPI Group of Institutions as part of a larger movement, 'Mission Innovative India', started by former President A P J Abdul Kalam and was taken forward in 2006 when The Indian Express Group and the Boston Consulting Group joined as partners.

Among the gold awardees for the year 2008, Kudumbashree received the award for empowering 3.6 million women in small towns and villages through setting up micro-enterprises such as data entry units and providers of outsourced waste collection services in municipal areas and organisers of monthly markets.

2. The Prime Minister's Awards for Excellence in Public Administration

The Prime Minister's award has been instituted to acknowledge the outstanding and exemplary performance by civil servants. The Awards are being given to initiatives spanning community participation, infrastructure upgradation, systems to improve quality of school education, water management, process re-engineering by leveraging ICT, citizen empowerment, disaster management etc. Instituted in 2006, the Award comprises a medal, scroll and a cash amount of one lakh rupees in the case of an individual. In the case of a group, the award money will be five lakh rupees subject to a maximum of one lakh rupees per person. For an organization this will be limited to five lakh rupees.

Asraya – Destitute Identification, Rehabilitation and Monitoring Project by State Poverty Eradication Mission, Kudumbashree received Prime Minister's award in the year 2008.
