WELCOME
KUDUMBASHREE DISTRICT MISSION IDUKKI

BEST PRACTICES
KUDUMBASHREE AND LOCAL BODY - HOLDS HANDS
Panchayath committee planned to include a project under women component with the help of CDS.

Joint discussion - District Mission Team , CDS and Panchayat committee .

Idea of “Famous bakers”.

Formation of management committee for bakers- Manager and members ( Panchayath president , Standing committee chairman, Panchayath secretary, CDS chair person ,member secretary )
Started in the year- 2013 November

- Total investment 1.28 crores (80 lakhs- panchayath, 5 lakhs- CDS, 43 lakhs – Bank loan)
- Building and furniture provided by Panchayath
- Ist phase bread and cakes, 2nd phase mixtures, 3rd phase pickles.
- Started with 10 workers, now 30 workers from Kudumbasree NHG s.
- Trainings from Afrhcm and private agencies.
- Turn over 1.80 crores per year
Provided livelihood for 30 families of Kudumbasree. (Aim: Poverty eradication)

Gaining the trust of Panchayat helped in the big project.

Result of coordination and discussion of local body DMT and CDS.

Model of best convergence.
 RESULT

- Initiative for two more projects with municipalities Thodupuzha and Kattappana.
- Incorporated the learning into two BAZAR projects of Kudumbashree.
- Local body, CDS and Consortium.
- At Kattappana City Livelihood Centre of NULM and Kudumbashree bazar together in the building provided by municipality.
- At Thodupuzha Kudumbasree cafe cum Shoppee in the building provided by municipality.
Kudumbashree members for help desk at Panchayath front office.

Councillor for GRC /Jagratha samithy appointed by panchayath.

Weekly market – Building and other arrangements.

Women friendly office- Gender resource centre and Feeding room.

Guide line published for gender by panchayat after discussion with DMC.
WEEKLY MARKET INAUGURATION
BY Hon. K T JALEEL
Weekly market – head of Oorumoopppans and Minister
WOMEN FRIENDLY OFFICE
Inauguration of GRC
○ Good liaison with Panchayath samithy, Panchayath officials especially secretary leads to effective interventions.
RESULT

- Jobs for kudumbasree members.
- Active intervention in panchayat project.
KUDUMBASREE AND BANK
“OPPAM—”  
WITH IDCB

- **Initial steps**

- Idea of overdraft cards for nhg members and micro ATMs with CDS as banking correspondent after many discussions of bank officials and DMT
Named it as “Oppam”. Piloted in three panchayaths. now being expanded to all CDS.

KCC to all eligible nhg members of Kudumbasree. Limit of each withdrawal upto 10000
- Limit enhanced to 15000 after 1 year.
- Conditions and formalities were fixed after joint discussions.
- Discussion with MP and District collector.
- Bank developed software for starting oppam accounts and trainings were provided to all elected representatives, cds chair persons and resourcepersons at different levels using *dreams * training group (ME of kudumbasree)
○ Hon.CM inaugurated oppam programme on 7th November 2017.
○ Bank made 110 crore project for “oppam”.
Kudayathoor CDS oppam card distribution meeting
Distribution of KCC oppam cards by Hon.MP Joyce George
RESULTS

- Freed poor house holds of Kudumbashrees to some extent from the death hold of moneylenders.
- Financial and digital literacy of nhg members.
- Security of 10000 rupees for women without much formalities as guarantee for loans.
- 50000 Rs. insurance coverage on death.
- 7% interest for KCC but 3% interest subvention.
Account can be used as deposit account with 7% interest rate for tiny deposits of women.

There is no limit for total withdrawal when compared to other agricultural loans.

NHG members learns financial discipline.

Income generation for training group of Kudumbashree.
Laison with co-operative banks leads to financial empowerment of women of the district.

Discussion with elected representatives like MP provides momentum to the programme and increases cooperation of local bodies.

Financial identity for women, since even family members cannot use the ATM card.
THE END