

KUDUMBASHREE

PROPOSED ANNUAL PLAN FOR THE FINANCIAL YEAR 2017 – 18 (REVISED)

Sl.No	Components	Proposed Amount (Rs. in crores)
1	Micro Finance activities	73.07 (50.7 crore for interest subsidy)
2	Social Development initiatives	70 (50 crore for Asraya project)
3	Organization strengthening and capacity building program	48.19
4	Micro Enterprises	29.65
5	Marketing	07
6	Agriculture and Animal Husbandry	22.88
7	Collectives and Producer companies	16
8	Gender education and women empowerment activities	12.06
9	Corpus fund for project based activities	10
10	Tribal Development	06
11	Activities of Balasabha	5.15
	TOTAL	300
	State share of central government projects	275.83
	Grand Total	575.83

1. Micro Finance activities (73.07 crore)

Rs. 50.70 crores (Rupees fifty crore and seventy lakhs) will be provided for interest subsidy (interest subvention to 4%). All NHGs can avail bank loans at **4% for Kudumbashree loans (JLG loans and linkage loans)**. **100% bank linkage** is envisaged (at present the total NHGs is 2.5 lakhs) in the financial year and is targeted to increase the **membership to 50 lakhs**(40 lakhs families are in the Kudumbashree network at present).

Matching grant at an amount of 10% of the savings of the linked NHGs will be provided subject to a maximum of Rs. 5,000/-. Rs. 4.00 crore (Rupees four crore) will be earmarked for providing matching grant to 10,000 NHGs in 2017 -18

Community Investment Fund will be given to 100 CDS at a rate of Rs.5.00 lakhs per CDS for supporting income generating activities of NHGs. Rs. 5.00 crores (Rupees Five crore) is earmarked for CIF

Financial literacy campaign will be conducted to cover all NHGs. Also, special financial literacy campaign will be conducted for bank managers and officials. Micro finance research and consultancy will be strengthened. Special focus will be on strengthening and supporting KAASS (Kudumbashree Accounts and Audit Service Society), and CDS capacitation for audit will also be done.

Accountant support to CDS (salary of CDS accountants at a rate of Rs. 10,000/- per month for supporting CDS on their day to day functioning) will also be met from the budget allotted to micro finance activities of Kudumbashree

2. Social Development Initiatives (70 crores)

In 2017 -18, the main focus of social development initiatives will be to achieve **destitute free Kerala through Asraya project**. **Rs. 50 crores** (Rupees fifty crore) will be provided for **providing Challenge fund** to Asraya projects submitted by Gram Panchayat.

BUDS schools and BUDS Rehabilitation centres (BRC) are the institutions to take care of mentally challenged students. Training and capacity building of BUDS, and BRCs, providing vehicles to buds schools, providing skill development training to BRCs, and support to BRCs by providing infrastructure support will be the focus in 2017 -18. It is envisaged to universalize BUDS and BRCs (so that each Block Panchayat will have at least one BUDS school and a BRC). **Rs. 4 crore is earmarked for providing support to BUDSs and BRCs.**

BUDS Home will be started in all districts to take care of BUDS children who are orphaned or parents are unable to take care of children. It will be started in buildings owned by the concerned LSGs or in rented buildings. The management of BUDS care centres will be done by the Mission. Rs. 14 crores is earmarked for the purpose to meet the rent, management expenses, salary, honorarium etc.

Kudumbashree Mission is involved to curb the menace of street dogs. **Animal Birth Control** programme is implemented by Kudumbashree with regard to this. Convergence of LSGs and Veterinary department is pooled in the implementation of the programme. Infrastructure development & capacitation of CBOs is proposed for the programme. **Rs.2 crores is earmarked for ABC programme.**

3. Organisation Strengthening and capacity building program (48.19crores)

Support to Kudumbashree system will be met. Fund includes administration and office expenses including **salary and allowances of all staff**, expenses for conduct of meetings etc. **Honorarium will be provided to CDS chairpersons** at a rate of Rs. 6000/- per month. Administrative grant will be given to all

CDS (Rs.3774/- below 15 wards, Rs.3925 for 15-19 wards and Rs.4425/- for above 20 wards per month for CDS).

Community strengthening program **including training and capacity building** of three tier organizational system of Kudumbashree will be conducted. Special training will be given to community leaders and officials for conduct of Kudumbashree elections. Training and capacity building of people's representatives and officers of local government institutions will be undertaken. The coverage of 50 lakhs families is the target for the financial year 2017-18.

Field visit and exposure visit will be conducted for community leaders. Identification of core groups of community leaders (for support of Kudumbashree system and to support in activities of Kudumbashree NRO) will also be done. **Training groups will be strengthened** for improving capacity of Kudumbashree organizational set up.

Focus will be on **conducting special programs for organization strengthening** (programs like self evaluation and gradation of NHGs, focused activities for CBO strengthening, campaign to include all persons with disabilities in Kudumbashree network etc.) Also, **Snehanidhi scheme of Kudumbashree CDS** will be scaled up and expanded. **Construction of 1073 houses in connection with LIFE** (housing mission of government of Kerala) will be done as a special program (construction through Snehanidhi fund, and no fund allocation from plan fund). The budget allotted includes **awards and recognition for best CDS** (10 at state level and 5 each at district level), **strengthening of Kudumbashree MIS system**, providing **enabling environment** for functioning of Kudumbashree mission, introduction of **e office** and developing **platforms for improving monitoring mechanism** in Kudumbashree.

Community Radio plays an important role in informing and empowering people especially the rural poor and vulnerable. In three districts the **Community radio** will be started.

To conduct study of Kudumbashree or to analyse specific programmes implemented by Kudumbashree, the Mission intends to deploy students who are interested to come for **internship in Kudumbashree**. They may be given a stipend for a period of one year. Rs. 3 crores is earmarked.

Mobile Application to track the NHG meetings and for information dissemination to NHG level, the Mission intends to install mobile application to CBO members. Rs.42 lakhs is required for the purpose. In addition to this, the State Mission proposed new building for State Mission. For this, we propose Rs.2.18 crores (Rs.Two crores 18 lakhs) for the preliminary activities as a matter of token.

4. Micro enterprises (29.65 crores)

Capital subsidy scheme of Kudumbashree micro enterprises will be converted to interest subsidy scheme. All the bank loans availed by micro enterprises will be eligible for **interest subsidy (interest**

subvention to 4%). The Mission will initiate **small scale enterprises** from the existing micro enterprises encouraging women to make **high investment in business** assessing the viability.

Additional finance assistance will be given to all eligible micro enterprises. **Technology fund, technology up gradation fund, revolving fund, crisis management fund and second dose assistance will be given to eligible micro enterprises** as a second level support and handholding.

Support will be given to **new innovations** in micro enterprises. Incubating support will be provided for implementing innovative ideas on a case to case basis. **Expert services will be availed** for development, handholding support, branding and marketing of micro enterprises.

Trainings will be provided for setting micro enterprises. Entrepreneurship development training, skill training, skill up gradation training and book keeping will be given to beneficiaries. **Handholding support through Micro Enterprise Consultants** will be strengthened

Focus will be on strengthening production and service sector enterprises. Expansion of **Cafe Kudumbashree units/ outlets**, expanding palliative care and **Santhwanam health care** enterprises, development of **construction teams & support to units to set up for Animal Birth Control units is targeted**. As **innovative enterprises, event management groups, mobile home cleaning service teams especially in urban areas, development of way side amenities**, enterprises related to **tourism sector, Technical support and implementation teams for conducting surveys, Career Counseling centres, Digital Employment Exchange etc is proposed**. Also, support will be given to community health volunteer units and **green technician units** (as part of Navakeralam mission), hollow brick units in all districts linking with Life Mission is proposed. In addition, **financial monitoring mechanism of micro enterprises** will be strengthened.

Also, Start up Village entrepreneurship program will be replicated in 12 districts. The programme is piloted in two districts as part of NRLM. Overall enterprise development for rural poor and hand holding for a minimum of 6 months is envisaged. Along with that community resource persons will be identified and capacitated. 6 crores is earmarked for the programme.

5. Marketing (7 crores)

Marketing assistance will be given to all micro enterprises. Focus will be for **Branding of Kudumbashree niche products, development of Kudumbashree designer shop** and development of **online marketing platform**. Promotion of indigenous products, **Kudumbashree One stop One Shop Centre, Mobile outlets, Honesty box** will be developed. Development of various channels for marketing (fairs and exhibitions, retail outlets, kiosks, monthly markets, direct marketing etc.) will be one of the key activities. **Kudumbashree food festival and Kudumbashree fairs** will be conducted in each district.

Marketing support will be given for participating in various national and international trade fairs, road shows and events. Rs.1.64 crores is earmarked for the purpose.

5 inter state fairs will be conducted for brand promotion and positioning. The Mission may directly conduct or will associate with major fairs conducted by other states. Rs. 4 crores is earmarked. Alongside, the Mission will provide support to entrepreneurs to participate in various fairs organized by other states. Rs.1 crore is earmarked.

Marketing of branded products and for brand building the Mission has earmarked Rs.36 lakhs. Moreover, Kudumbashree will position the products in various super markets & counters of malls targeting **1000 shelf spaces**. **Community marketing network** will be strengthened and will be expanded to all blocks.

6. Agriculture and Animal Husbandry (22.88 crore)

More than 60,000 Joint Liability Groups (JLGs) are cultivating about 1,00,000 acres of land (which includes lease land farming, fallow land farming, terrace farming and cultivation in own land) It is envisaged to **increase the area of cultivation to 1,50,000 acres in 2017 -18**. Also, it is **envisaged to scale up ‘polivu’ project** (a concept where all NHGs are asked to take up cultivation in at least 3 cents of land. In **‘polivu, phase 2’**, conceived as a part of Harithakeralam Mission, all ADS s were asked to take up fallow land cultivation of **at least 50 cents**.

Cultivation incentive will be given to 16,000 groups for taking up sustaining agriculture activity. **Rs. 13.50 crore** is earmarked for disbursement of agriculture incentive to joint liability groups. **300 agriculture based micro enterprises will be set up** (seed farms, nurseries, bio pharmacy etc.) A technology fund of Rs.50,000/- will be provided to each group for starting of activity. **Rs. 1.5 crore** is earmarked for support to agricultural micro enterprises.

In animal husbandry, micro enterprise unit of at least 5 women undertaking animal husbandry activity are promoted. Goat Village and Ksheerasagaram projects have been successful model, which supported more than 9,500 beneficiaries till date. Handholding in the form of imparting training, market support in the form of goat market, nature fresh milk is provided other than the capital subsidy provided for starting the unit.

During the financial year 2017 - 18, it is **targeted to reach more than 8,850 beneficiaries** under various animal husbandry interventions (Goat village, Ksheerasagaram, male calf fattening, back yard poultry, duck rearing) amounting to **Rs. 7 crores**.

7. Collectives and Producer companies (16 crores)

In order to derive the maximum advantage of micro enterprises and joint liability groups, **collectivization and formation of consortiums** in nonfarm based enterprises and formation of **producer companies in agriculture and allied sector** is envisaged. It is envisaged to give support to **15 consortiums and to 25 producer companies** during the year 2017 - 18.

Assistance will be given under collectives to give **professional support, infrastructure support and technical assistance** for technology up gradation, **consultancy support**, working capital support, **training and capacity building** and for exposure visit. Also, collaboration with experts/ institutions is envisaged. A comprehensive survey will be conducted for finding the opportunities of various products and services in govt. and private sector. A total budget of 10 crores is earmarked for formation and support to consortium and producer **companies**.

Livelihood enhancement of vulnerable communities (6 crores)

Livelihood Promotion among Coastal Communities and Scheduled Tribes will be undertaken with focus on vulnerability reduction and livelihood enhancement of these communities. Interventions in nine coastal districts will be conducted aimed at a) Small and medium-sized enterprises development for improved income security, b) Coastal ecosystems restoration and management, and c) Alternative cottage industries that will build and improve economic sustainability for the poorest and the most vulnerable people. Under the livelihood programmes for Scheduled Tribes, Kudumbashree will promote sustainable practices across the entire value chain of NTFP - regeneration, collection, processing & marketing. The important objectives are a) Ensure greater control of the institutions of poor on NTFP value chain, b) Promote regeneration of NTFP species to improve the bio diversity and enhance productivity, c) Build capacity of the community in modern harvesting and post harvesting techniques to increase their income, d) Promote value addition and set up market linkages for NTFP to ensure higher returns

8. Gender Education and Women Empowerment Activities (12.06 crore)

Gender awareness programs of Kudumbashree aims to create awareness about the rights, status and justice of women y themselves through the discussion of their experiences, identification of their role in the local economic development process ad by equipping women to recognize about their rights.

The major objectives of the program are to convey the messages of women's status, rights, equality and justice; and to **enhance the platform for participation in local development** and to **equip women against domestic violence**.

The activities of gender education during the financial year 2017 -18 are **strengthening and implementation of gender self learning program**, improving the **activities of gender corner in each CDS**,

expanding vulnerability mapping to 140 Panchayats, implementation of pilot projects of vulnerability mapping conducted in 28 panchayats during the financial year 2016 -17, establishment of **Snehitha gender centre in all 14 districts**, strengthening family system, establishment and **expansion of community counseling**, expanding the **Anti Human Trafficking (AHT) project to 3 more blocks** in the state, and to **conduct various theme based discussions, seminars, meetings** (like literature camp for women, art camps for women, travel experiences for community, camps or activities including sports and games, celebration of women's day and other important commemorations, exposure visits to various states, participation in national and international seminars and discussions, conducting of national and international seminar/ discussions etc.)

In addition to this, Kudumbashree is planning to adopt preventive strategies at the ward level to prevent atrocities against women and children. Planning to form a **vigilant group at the ward level** to address the issue immediately and prevent them. Address **mental health issues of women and children** through Snehitha and community counselors, **legal awareness and adalaths** in all CDS and develop a **gender protocol**. Planning to make Offices and all institutions under Kudumbashree will be gender friendly. Third gender will be a focus area in Kudumbashree gender activities, **inclusion of transgender and their livelihood activities**.

9. Corpus fund for project based activities (10 crore)

A corpus fund of Rs. 10 crore is proposed for taking up various innovative projects aimed at strengthening of community system, and to support for activities of various mission mode projects of government of Kerala (Navakerala mission) implemented through Kudumbashree. The fund will be allotted based on the merit of the project on a case to case basis and priority will be given to projects that are integrated with Navakerala mission.

10. Tribal Development (06 crore)

At present, about 99,478 tribal families are covered under 5,764 NHGs. **Inclusion and institution building** (including **formation of new NHGs** in tribal areas) is a focus program of Kudumbashree during the financial year 2017-18. Kudumbashree activities will be monitored by **225 tribal animators from the community** who will provide handholding support. Also, system of **Community Resource Persons and Coordinators** will be strengthened for improving activities of Kudumbashree.

Activities of Kudumbashree in tribal areas include tribal adalaths, **special livelihood programs, awareness campaigns**, NHG formation and strengthening, motivation and skill development classes, ooru level discussions, literacy campaigns, **training and capacity building** of promoters, animators, community resources persons, ooru mooppans and other members, skill training, **adolescent education**, financial literacy

campaigns, cultural programs, education support, supplementary food support, support to drop out students, special resource team mobilization, special tribal food festival and promotion programs.

Also, **various special funds will be given to tribal NHGs** including corpus fund, JLG corpus fund, Vulnerability Reduction Fund, Revolving Fund and Special fund for insurance of JLGs and producers groups.

11. Activities of Balasabha (5.15 crore)

Activities of Balasabhas have a major role in prevention of intergenerational transmission of poverty. The objective is to strengthen Balasabha activities and for giving support to children under the age group 15 to 18 years. Activities of Balasabha aim at **providing education, exposure and empowerment to children**. With the broad aim of developing a socially conscious and morally upright younger generation, various activities like **training and skill development for members of Balasabha, leadership development program**, continuous learning program for Bala sabha members, **training and capacity building** of Bala Sabha resource persons, **exposure visit** to members of Balasabha, **conducting various activities** including Bala panchayat and Bala parliament etc. 5 crores are allotted in 2017 -18 for different activities of Bala sabha.

In addition to this, Kudumbashree is the nodal agency for the implementation of Centrally Sponsored Programmes in the State. Implementation of programmes like National Rural Livelihood Mission (NRLM), Deen Dayal Upadhyaya Grameena Kaushalya Yojana(DDU-GKY), Mahila Kissan Sasakthikaran Pariyojana(MKSP), Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM), Prime Minister Awas Yojana(PMAY), Rajeev Awas Yojana(RAY) & Start-up Village Entrepreneurship Programme(SVEP).

State Share of Central Government Projects

Scheme	Central (Rs. in lakhs)	State (Rs. in lakhs)	Total (Rs. in lakhs)
NRLM	1800	1200	3000
DDUGKY	3794	2530	6324
MKSP	903	2088(1392+692)	2991
NULM	4571	3046	7617
PMAY	24000	16000	40000
RAY	2400	2400	4800
SVEP	479	319	798
TOTAL	37947	27583	65530

A brief write up of each programme is attached.

I. National Rural Livelihood Mission (NRLM)

a. Institution Building and Capacity Building

Existing CBO network of CDS, ADS & NHGs will be strengthened. The NHG members will be trained to manage their institutions, linking up with markets, managing their existing livelihoods, enhancing their credit absorption capacity and credit worthiness, etc. Community professionals and Community Resource Persons (CRPs) will be engaged for capacity building of NHGs and their federations. Building ‘social capital’ – community animators, CRPs, etc., who are crucial in making the mission community driven and sustainable will be a focus area.

b. Financial Inclusion

Under NRLM, access to the affordable cost-effective reliable financial services to the poor will be promoted. These include financial literacy, bank account, savings, credit, insurance, remittance, pension and counseling on financial services. Revolving Fund (RF) to NHGs of Rs.10,000-15,000 will be provided as corpus to meet the members’ credit needs directly and as catalytic capital for leveraging repeat bank finance. Community Investment Fund as Seed Capital will be provided to NHG Federations at ward level to meet the credit needs of the members. Vulnerability Reduction Fund (VRF) to CDSs will be provided to address vulnerabilities like food security, health security etc., and to meet the needs of the vulnerable persons in the village.

c. Livelihoods Promotion

- NRLM focuses on stabilizing and promoting existing livelihoods portfolio of the poor. ‘vulnerability reduction’ and ‘livelihoods enhancement’ of communities such as scheduled tribes and coastal communities through deepening/enhancing and expanding existing livelihoods options and tapping new opportunities will be undertaken.
- Under NRLM, State will promote livelihoods collectives that help poor to enhance their livelihoods through deriving economies of scale, backward and forward linkages, and access to information, credit, technology, markets etc.
- NRLM will encourage Skill Training for self employment in association with Rural Self Employment Training Institutes (RSETIs).
- Further, NRLM, through **MKSP**, will be promoting and facilitating scaling-up successful, small-scale projects that enhance women’s participation and productivity in agriculture and allied activities. Under DDU GKY, NRLM facilitates building the skills of the rural youth and placement in relatively high wage employment in the growing sectors of economy.

d. Social Inclusion & Development

Under NRLM, Kudumbashree would use differential strategies for social inclusion of all identified rural poor households into NHGs, with particular focus on more vulnerable sections like Scheduled Tribes (STs), Primitive Tribal Groups (PTGs), Persons With Disabilities (PWDs) and elderly.

II. DDU-GKY Programme

‘Deen Dayal Upadhyay-Grameen Koushal Yojana’, erstwhile Aajeevika skills, the skill and placement initiative of the Ministry of Rural Development (MoRD) under National Rural Livelihood Mission (NRLM), is a significant initiative that the Government of India and Kerala State have embarked upon to turn the advantage of our young population to become the largest pool of technically trained manpower in the country/world by investing adequately in their skilling and employability, turning this youth potential into reality. ‘DDU-GKY’ aims at skilling poor rural youth and providing them with jobs in the organized sector.

Overall Objective:

1. Annual Action Plan Projects: The overall objective of DDU-GKY Programme implemented in the State for the year 2016-19 to undertake trade related Skill Development and Placement Programme and to build skills of 51,200 poor rural youth across the state ensuring suitable employment to at least 38000 youths.

Eligibility Criteria for the beneficiary: The target group for ‘DDU-GKY’ are poor rural youth in the age group of 18-35 years. For those with disabilities and for those who belong to Particularly Vulnerable Tribal Groups (PTGs), the upper limit is 45 years. (Upper age limit is 45 years for Persons with Disabilities (PwD), Particularly Vulnerable Tribal Groups (PTGs) (Victims of trafficking, manual scavengers, transgender and rehabilitated bonded labour are allowed to enroll at 16 years)

Key Activities:

- Skill Gap Assessment
- Information/Education/Communication Programme
- Capacity Building of all stakeholders
- Selection of Training partners / Receipt of Proposals, Appraisal & Approvals
- Mobilization, Counseling & Selection of candidates
- Skill Training, Certification and Placement
- Monitoring & Evaluation
- Post Placement / Alumni Support Services

Key Features:

- Totally free customized quality residential or non-residential training
- Training in trade specific skills, IT, English and soft skills.
- 75% assured placement above minimum wages.
- Food, Uniform and transport support during training
- Convenient timings (daily, weekend & evening)
- Post placement support up to six months, and counselling & facilitation up to one year
- Migration Support Centres to ease the pain of migration

- Alumni support

Types of training :

- Three-month-training programme on skill, soft skills, English and Information Technology(IT).
- Six-month-training programme on skill, soft skills, English and IT.
- Nine-month-training programme on skill, soft skills, English and IT.
- Nine+three months (9 months to acquire National Open School certification & 3 months on Skills, soft skills, English and IT intervention)
- Customised training programme for not more than 12 months in duration for placements abroad.
- On the Job Training (OJT) for three, six, nine or twelve months
- An industry internship of 12 months duration in entities having a turnover of average Rs 100 Crore in previous three years

State specific strategies for implementation:

- Skill Gap Assessment for a period of 15 years
- Incremental skill development training
- Linking with service sector enterprises
- Creating institutional platforms/enterprises at the CDS level
- On-site training and apprenticeship programmes :
- Identification and Accreditation of institutions (PIAs)
- Building resource teams of trainers
- Proper identification and orientation of trainees through CBO network
- Community monitoring of activities
- Linkage with Skill Development Mission
- Short term courses for educated youths based on industry demand
- Involvement of industry associations
- Job fairs
- Trainee placement and tracking systems

III. Start-up Village Entrepreneurship Programme (SVEP)

It has been realized that in the absence of adequate business skills like understanding of market, domain knowledge, accounting, costing skills and lack of financial support, the micro/nano enterprises struggle to survive and often either fail or become stagnant generating sub optimal incomes. In order to solve this problem and to provide support to small enterprises, both in terms of training and credit support, Start-up village entrepreneurship programme will be implemented in the State in at least one Block in every District and at least one urban local body in every district. The aim is to help the rural poor come out of poverty by helping them set up enterprises and provide support till the enterprises stabilize. They will be provided with business skills, exposure, loans for starting and business support during the first critical six months of the enterprises by using the CBO network. These skills shall be imparted by local youth - Community Resource

Persons who shall be trained in business management, monitoring and support using ICT and audio-visual aids.

The SVEP shall benefit the households and communities even beyond the financial gains it provides. It shall help rural people specially the marginalized sections, women, and SC and ST communities to gain a sense of dignity and self-reliance leading to great social changes. Similarly, the wealth generated in the local economy shall have a multiplier effect resulting in strengthening the local economy and reduction in distress migration. People engaged in a range of enterprises shall create further employment and improve the market. It shall also encourage new age enterprises in ICT/infotainment. It shall promote enterprises in the field of sanitation, drinking water, renewable energy etc. This shall offer more economic opportunities for the rural areas and bring people out of poverty. Key Elements of the programme are the following.

- i. **Create a Block Resource Centre** – Enterprise Promotion (BRC-EP); The BRC should act as a nodal centre to implement SVEP. Block Level Federation (BLF) to come up under NRLM shall be the institutional platform for BRC.
- ii. **Cluster Level Federation (CLF) /VO's** shall hold the entity till BLF comes into existence. BRC should follow a self-sustaining revenue model.
- iii. **BRC to be assisted by CRP-EP** and the Bank Coordination System (Bank Mitra). BRC to provide resource and reference material including videos, manuals etc
- iv. Help enterprises get bank finance using the **tablet based software** for making the business feasibility plan, doing credit appraisal and tracking business performance.
- v. Use the **Community Investment Fund (CIF)** to provide seed capital for starting the business till it reaches a size where bank finance is needed.

IV. MKSP - Mahila Kissan Sasakthikaran Pariyojana

MKSP a sub component under the National Rural Livelihood Mission (NRLM) focuses on reducing the gender gap in agriculture, by promoting drudgery reduction systems and sustainable agricultural practices to be followed by women farmers. In Kerala MKSP project is implemented through the network of Kudumbashree Joint liability groups (JLG). MKPS programme was initiated in the year 2011 targeting 30,000 JLG covering 972 rural Panchayat

Strategies activities and achievement under first phase of MKSP project implementation

Community Resource Persons – Master Farmer strategy

Women master farmers were selected from each of the Panchayat after a preliminary screening undertaken by a panel comprising of agriculture officers, Kudumbashree mission staff, Local self Governance Department staff and other eminent farming personalities of the Panchayat. These selected women farmers were provided intensive training on best agriculture practices by Krishi Vigyan Kendra (KVK), Agriculture Universities and other allied institutions for various period of time. Currently 4-5 JLGs are attached with each

of the master farmers and they assist these JLG in all the activities related with agriculture Kudumbashree has more than 10,000 trained master farmers acting as the first line of agriculture extension agents for the JLGs.

Farmer Felicitation centers

Community level agriculture machine pool was planned in each of the 978 rural CDS/ Panchayat. This plan was executed under the name of Farmer Felicitation Centre such that a common place/ room was identified in each of the Panchayat and agriculture machinery according to local requirements were purchased and kept at the centers for renting out to demanding JLGs. The management of the FFC was entrusted with a committee formed among the master farmers of the respective CDS with overall monitoring by CDS chairperson. The revenue generated from renting out the machinery is used for the administrative expenses of the FFC. Currently the FFC are promoted as local knowledge dissemination centers, for agriculture and allied activity such that training manuals, publication, agriculture magazines etc are made available at each of the FFC for better and efficient knowledge dissemination.

Currently out of targeted 978 FFC, 976 FFC has been established and are acting as knowledge and service delivery points in rural villages

Human resource development – training and capacity building activity of women farmers

Orientation and capacity building training were undertaken for all the members of the JLG of the state, in which modern and sustainable agriculture practices were, introduced the farmers, more than 2, 12,487 women farmers were trained under this component. The trainings were undertaken by the master farmers and resource pool identified at each of the rural CDS

Technical training on agriculture and allied activity were provided for more than 55,000 women farmers selected from 47,000 JLG spread across the state. These training were more intensive and were provided by KVK and other agriculture allied research institutions. Training on Mechanization was provided to more than 900 master farmers, whom were made charge of the FFC. These master farmers were provided a holistic training on all the aspect of the agriculture machines purchased in their FFC, including its working, repairing and maintenance

Creation of agriculture friendly ecosystem

Agriculture is a culmination of many activities starting from land preparation and seed selection to marketing of product and value added products. Kudumbashree believes that agriculture supporting intervention should be present in all the spheres of activity related with agriculture and should create a better ecosystem for enhancing the returns from agriculture. Consequently Kudumbashree has initiated seed bank cultivation among the JLG such that good quality viable seeds are produced by the women farmers themselves and are available for other JLG in that particular area. Such a process also helps in preserving the bio diversity of particular region as seeds indigenous to that area are preserved and propagated. Soil testing has been made mandatory for the all JLG and the support of the nearest agriculture lab has been called for this activity. Credit flow has been ensured by linking the JLGs with the bank and in the last financial Rs130 Cr has been linked to the JLGs. Marketing facility has been provided through the creation of weekly and

monthly markets at the CDS level. Convergence with state owned Supply co and Vegetable and Fruit promotion council of Kerala (VFPCCK) has been made for ensuring better price realization for the farmers. Value addition and marketing activities by the JLGs are also promoted, such that 80 tonnes of paddy were procured, milled and marketed under the Kudumbashree

Monitoring and evaluation

Monitoring and evaluation are carried out at both community and programme level. At the community level Public disclosure policy has been mandated for JLGs such that each JLG has to install display boards exhibiting details regarding the group, land under cultivation and crop being cultivated. All the JLGs are required to register at the CDS and are provided with a unique identification code (UIC) for easy identification. Details regarding the JLG, extend of cultivation, time of harvest, bank linkage etc are recorded in registers maintained at the CDS office. JLG subcommittee has been formed under each of the CDS with JLG convener as its head; to address the issues and requirement of JLG in each of the Panchayat.

At the program level, agriculture block coordinators, who has completed diploma course in agriculture are posted at each of the 152 rural block of the state act as the first level of monitors. They regularly visit the field and verify and update the data kept at the CDS level. A robust MIS system has been created, which are updated monthly by the CDS accountant for enabling better data capture and transparency. At the district level Assistant District Mission Coordinator (ADMC) and a consultant are positioned for supervising the activity of the JLG and the block coordinators. At the state level a project team has been created for constant evaluation of the project.

V. Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM)

Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM) was launched by the Ministry of Housing and Urban Poverty Alleviation (MoHUPA), Government of India in 24th September, 2013 by replacing the existing Swarna Jayanti Shahari Rozgar Yojana (SJSRY), which was being implemented since December 1997. In Kerala DAY-NULM is being implemented since May 2015. The scheme aims at alleviating poverty and vulnerability of the urban poor. The fund sharing pattern of the scheme is 60:40 for Central-State share respectively.

The prime objective of the programme is to empower the urban poor by addressing various issues faced by them. The programme is implementing in 6 components which is as follows:

Component 1: Social Mobilisation & Institution Development (SM&ID)

- Formation of new NHGs.
- Revolving fund support of Rs. 10,000 to NHGs
- Revolving fund support of Rs. 50,000 to ADSs
- Revival of dysfunctional NHGs
- Establishment of City Livelihood Centers.
- Capacity building of all levels of CBO Network

Component 2: Employment through Skills Training & Placement (EST&P)

- IEC programmes for mobilization of unemployed/underemployed urban poor
- Imparting Skills training (residential / non-residential)
- Assessment and Certification by NCVT/SSCs
- Placement in salaried employment or in self employment and tracking for one year

Component 3: Self Employment Programme (SEP)

- Supports individual & group enterprises (at least 5 members) with technical support and interest subvention on bank loans.
- Interest subsidy, over and above 7% rate of interest on linkage loan to NHGs and another 3% subsidy on prompt repayment

Component 4: Support to Urban Street vendors (SUSV)

- Street Vendor Survey and issue of vendor certificate to Street vendors
- Enable street vendors to access institutional credit, improved skills and social security linkage.
- Support to develop town vending plan and vending market development.

Component 5: Shelter for Urban homeless (SUH)

- Financial assistance of a maximum Rs. 1.5 crores provided for new shelter construction.
- Financial assistance of a maximum Rs. 50 lakhs will be provided for refurbishment of existing shelters.
- Operations & Management (O&M) cost of maximum Rs. 6 lakhs per annum for a period of five year provided to the shelters (catering to 50 urban homeless) constructed/refurbished under the mission.

Component 6: Capacity Building and Training (CB&T)

- Establishment of State and City Mission Management Units and imparting requisite trainings for the successful implementation of the programme.

Component 7: Innovative & Special Projects (I&SP)

- Innovative ideas which would enhance the livelihood of the Urban poor on a sustainable basis could be developed into projects with 100% of requisite fund from the Central Government.

I. DAY – NULM Financial Status

Budget Outlay (Rs in lakhs)		Source of fund	Expenditure (Rs in lakhs)
Action plan for FY2015-16	5887	Balance fund of SJSRY available in Kudumbashree Head office and ULBs	1551
Action plan for FY2016-17	6793	Rs.2096 lakhs - Central share Rs. 1500 lakhs - State outlay Rs. 3200 lakhs – SJSRY balance funds	459(as on 31 st October 2016)

Requisition of funds for FY 2017-18

- Action plan for FY2016-17 was prepared anticipating the State Government Order to scale up the programme to all 93 ULBs of the State.

- The State Government has decided to scale up the programme to all 93 ULBs from 1st November 2016 onwards.
- Under these circumstances Kudumbashree expects to utilize the available NULM funds completely during this financial year.
- An action plan for FY2017-18 has been proposed for an amount of Rs. 7617 (Rupees Seven Thousand six hundred and seventeen) lakhs.
- **With the current funding pattern of 60:40 for Central-State share respectively, an amount Rs. 3046(Rupees Three thousand and forty six) lakhs is expected as State share for FY 2017-18.**
- It is requested to allocate this amount as state share in the proposed budget for the fiscal 2017-18

VI. Prime Minister Awas Yojana (PMAY)

The mission seeks to address the housing requirement of urban poor including slum dwellers with the mandate of providing housing for all by 2022 through following programme verticals:

1. Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource
2. Promotion of Affordable Housing for weaker section through credit linked subsidy
3. Affordable Housing in Partnership with Public & Private sectors
4. Subsidy for beneficiary-led individual house construction

The mission will support construction of houses upto 30 square meter carpet area.

The scheme was officially launched in the state by Hon'ble Chief Minister on 8.12.2015 and is being implemented in all 93 Urban Local Government institutions.

Detailed Project Reports for Beneficiary Led Construction (New House-14350 and enhancement-917) of 11 Urban Local Bodies, viz Pattananhitta, Thrissur, Palakkad, Malappuram, Kannur, Kasargode, Alappuzha, Thodupuzha, Kozhikode, Kollam and Kalpetta to the tune of Rs.44176Lakhs(New House-43050Lakhs and Enhancement-1126Lakhs) have been approved by the Central Sanctioning & Monitoring Committee Meeting. DPR preparation activities are ongoing in the other ULBs.

VII. Rajiv Awas Yojana (RAY)

Rajiv Awas Yojana (RAY) project, a flagship project of Ministry of Housing and Urban Poverty Alleviation, launched by Hon'ble president of India on June, 2010 envisages a "Slum Free India" with inclusive and equitable cities in which every citizen has access to basic civic infrastructure and social amenities and decent shelter. The project aims at tackling the issues of slums in a definitive manner.

All the 6 corporations in the state were selected under RAY in the state. Detailed socio economic survey was conducted and database of 49500 slum dwellers have been prepared as part of the project in the state. Slum Free City Plan of Actions of Thiruvananthapuram, Kollam, Thrissur, Kannur and Kozhikode corporations have been submitted to Ministry of Housing and Urban Poverty Alleviation.

The Ministry has approved Detailed Project Reports of 5 slums of Thiruvananthapuram, Kollam, Kochi, Thrissur and Kozhikode Corporations. Total project cost approved in 5 ULBs is 16074 Lakhs, out of which Rs.6232 lakhs is Central share and Rs.4242 Lakhs is the State Share. An amount of Rs.3626 lakhs has been released (Rs.2892 Lakhs as Central Share and Rs.734 lakhs as State Share) to SLNA, out of which Rs.3508 lakhs has been transferred to the concerned Urban Local Bodies which are the implementing agencies. Expenditure incurred till date is 2223.58 Lakhs

As of now out of total sanctioned 2159 houses 98 new house construction has been completed and 438 are in progress. In June 2015 Government of India has subsumed Rajiv Awas Yojana project with “Housing for All” by 2022 scheme.