



KUDUMBASHREE

KERALA STATE RURAL LIVELIHOOD MISSION

DAYNRLM- AAP 2020-21

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CHAPTER 1

INTRODUCTION

Kudumbashree has been designated as 'Kerala State Rural Livelihood Mission' (KSRLM) in 2012-13 under National Rural Livelihood Mission (NRLM) implemented by Ministry of Rural Development (MoRD), Government of India. Kudumbashree started implementing NRLM programme in State in the year 2013-14 with an aim to augment Kudumbashree's prevailing initiatives in institution building and capacity building. Under the Annual Action Plans (AAPs) of 2013-14, 2014-15, 2015-16, 2016-17 2017-18 and 2019-20 Kudumbashree has undertaken various initiatives towards social mobilization, institution building & capacity building, farm and non-farm livelihood enhancement and social inclusion & social development activities.

1.1 Highlights of Year 2019-20:

During 2019-20, Kudumbashree initiated **special campaign for inclusion of left out families**. As a result 7,790 new NHGs were formed and 98255 new members were joined as part of this campaign. One of the most important focuses in 2019-20 was to **form special NHGs with the inclusion of marginalized like persons with disabilities, transgender and elderly**. Also special programme for coastal area named '**Theesashree**' with an aim to comprehensive development of coastal communities was also initiated by which 707 new NHGs (8730 members) were formed and 179 defunct coastal NHGs were revived. **23,000 people were trained** during the year 2019-20 under various IBCB programmes. As part of the **sustainable/model CLF [CDS]**, Campaign known as **Susthriam**, Kudumbashree has graded 941 CLF in campaign mode, and all the CLF were categorized on the basis of performance and selected 42 CLF [CDS] in 14 districts for Model CLF.

Under financial inclusion, during the past year, could link 49781 SHGs through various campaigns and related activities. Through Financial Literacy campaigns, one RP each per Community Development Society (CDS) was selected and given intensive training. Total 940 RPs were trained to provide ongoing support to SHGs in credit linkages. Also training were

conducted for 953 Bank Managers for the smooth enrollment. Under KSSBY enrolled 5.30 lakhs beneficiaries.

Under farm livelihoods, women Joint Liability Groups (JLG) have become professional Agripreneurs who run the farm value chains for establishing cost advantage at the farm economies and thereby gaining competitive advantage at the market place. Currently 3.38 lakhs of women farmers of 68388 JLGs are collectively farming in more than 55000 Ha of land, including 5878 Tribal JLGs. Non-farm livelihoods also marked significant progress over the last year. A livelihood campaign was conducted and identified 27000 Kudumbashree members to start enterprises. General Orientation Training was provided to 12000 NHG members. Skill Trainings in various trades have been provided to 2780 NHG members and started 2200 new Micro Enterprises. Further, Capacity Building Training for 342 Microenterprise Consultants was also conducted under NRLM.

Under special tribal interventions, 529 ST NHGs have been newly formed/revived in the state in the year 2019-20. 314 ST NHGs have been given RF and 256 ST NHGs have been provided with VRF. 112 ST NHGs were given CIF. 325 NHGs were given corpus funds, 33 tribal (Area Development Society) ADSs given VRF, 33 tribal ADSs given Start Up Cost. 1780 tribal hamlets prepared a hamlet development plan through Kudumbashree NHGs and made their demands to PRIs which was a special initiative 2019-20. Micro plans were prepared for 216 scattered tribal families by developing and implementing comprehensive packages of all their basic requirements and livelihood.

In 2019-20 Kudumbashree gender development programs focused on three aspects, ie, preventive and pro active, Supportive and transformative activities. Gender Self Learning programme was conducted in all 2,45,843 NHGs based on the thematic module. And 566 Gender Resource Centres (GRC) were inaugurated. Care and support were given to the identified 47,493 beneficiaries under Snehitha Calling Bell programme. Gender sensitisation training was given to community leaders of all 14 districts and State resource pool members lead the gender sensitisation programme to the elected representatives, adolescent children, parents and officials.

Under Transaction based MIS, Kudumbashree has achieved 95.16% in the scale up of Transaction based MIS in SHGs, as on 19.01.2020. Transaction Data of 2.24030 NHGs have been uploaded into CBOTRANS portal out of total 2.35 Lakh rural NHGs. Kudumbashree during the previous year has supported SHGs various market intervention opportunities viz., Saras melas, trade fairs, nano markets and super markets (kudumbashree bazaar).

1.2 NRLM footprint achieved:

NRLM Foot print achieved	Cumulative numbers
Number of Districts	14
Number of Blocks (all intensive)	152
Number of Neighborhood Groups (SHGs)	2 45 834
Number of Members / Households mobilized	35 30 545
Number of Area Development Societies (VOs)	15 965
Number of Community Development Societies (CLFs)	941
Number of JLGs / Members	3 38 202 members (68388 JLGs)
Number of farm enterprise	1711
Number of Micro Enterprises	23 312

1.3 Districts, blocks and villages planned and implemented during FY 2019-20 and proposed to be covered during FY 2020-21

14 Districts, 152 Blocks and 940 Gram Panchayaths

CHAPTER 2

SOCIAL MOBILISATION, INSTITUTION BUILDING & CAPACITY BUILDING

2.1 Progress during 2019-2020:

During the financial year 2019-20 Kudumbashree conducted many programs for the social mobilization, institutional Building and capacity building. Various activities like capacity building to CLF leaders, district and block level special review meeting etc. were conducted and as a result 7,790 new general SHGs (NHG) with 98255 members were formed. Some of the specific programs conducted are giving below.

2.1.1 Relationship Kerala

This program was designed for including the persons with disabilities, transgender and elderly. Various campaigns, Medical camps, meetings, tours etc were conducted in this regard and during 2019-20, 16195 elderly NHGs (178902 members), 1847 PWD NHGs (15001 members) and 12 TG NHGs (140 members) were formed.

2.1.2 Theera shree

It was a program initiated by Kudumbashree to strengthen coastal areas through the development of coastal communities. Service of 91 Coastal Community Volunteers were drawn on for this and as of now, 707 new NHGs (8730 members) were formed and 179 defunct coastal NHGs were revived. 1,761 coastal NHGs were bank linked and they availed the loan of Rs. 107 Crore. Two subprograms were initiated as part of this, one is *Prathibha theeram* and other is *Kaayika theeram*. *Prathibha theeram* aims to provide special tuitions, life skill education etc. to the students during evenings. It will help to increase the learning capacity of the students and improve them in their studies. As part of this program 62 centers were started and 1312 coastal children were benefitted from this programme. *Kaayika theeram* was aiming at creating opportunities for the coastal youth to take part in sports and games activities. Eminent sports persons on related fields have been associating with this programme to make a success. Sports kits were also distributed to the talented children a spart of the initiative.

2.1.3 The major capacity building activities conducted during 2019-20 were as following.

- Conducted 3 day residential training to the CLF chairpersons- Total 900 chairpersons participated form 940 CLFs all over Kerala

- Conducted 3 day residential training to the CLF accountants- Total 908 accountants participated from 940 CLFs all over Kerala.
- Conducted 3 day residential training to the CLF member secretaries- Total 918 member secretaries participated from 940 CLFs all over Kerala.
- Two day non-residential training to the CLF executive committee members has been scheduled during the month of March 2020. Around 20,000 CLF members are expected to be the beneficiaries.

2.1.4 Susthiram

Kudumbashree has graded 941 CLFs using detailed performance parameters and all the CLFs were categorized into A, B, C and D under the Model CLF programme. After the grading following processes were done by SMMU.

- Top 42 CLF (CDS) were selected in as Model CLFs (Three from each district-14 districts)
- Among the 42 CLF (CDS) 2 CDS were selected as Community Managed Training Center (CMTTC) cum exposure site known as a center of excellence. This center is fully managed by CLF and community members, each having a residential training capacity of 35.
- Conducted CLF (CDS) meet at state level, that 14 A graded CLFs participated and shared their experience with the staff of Kudumbashree.

2.2 Plans for 2020-21

Inclusion of coastal community and strengthening of coastal NHGs will be the main focus in 2020-21. 91 coastal volunteers are already deployed and additional 15 volunteers will be positioned in 2020-21. Special focus activities for comprehensive development of coastal community will be conducted to improve health, education, and livelihood in 2020-21. Adolescence and youth development will be also be the aim in this program. Rs. 15,000/- each will be provided as revolving fund to 2500 coastal NHGs. An amount of Rs. 4.75 crore is earmarked for the above mentioned activities in coastal areas.

Mainstreaming and capacity building of **Kudumbashree Special NHGs** will be undertaken in 2020-21. Till now, **27258** Special NHGs have been formed by Kudumbashree in different categories viz. Elderly, Persons With Disability (PWD) and Transgender. Capacity Building is important to these NHGs and their institutions, along with this other

programmes like special NHG members CDS level gatherings, individual and family counseling support, art and literature festival, livelihood orientation, health and legal awareness etc. are also planned. Providing Revolving Fund to 2250 special NHGs at a rate of Rs. 15,000/- as corpus to meet the members credit needs directly and as catalytic capital for leveraging repeat bank finance is also proposed and earmarked. Pilot projects for elderly inclusion in the Kollam and Ernakulam districts will be continued and an amount of Rs. 3.75 Crore is earmarked for the above mentioned activities.

CBO election will be one of the main activities in 2020-21. In the context, capacity building activities to newly elected CBOs leaders, stakeholders are very important. To attain the annual targets and goals set by Mission in a time bound manner, every member of the community network system has to be sensitized and capacitated about NRLM Programmes. Kudumbashree is also engaged in the implementation of various poverty eradication programmes, socio-economic, developmental programmes of LSGDs and Government departments through the community network. It is therefore necessary to augment and improve the skills and knowledge of Kudumbashree network leaders, CBO office bearers, NHG members, elected representatives, line department officials, resource persons etc for a better social engineering and development process. For making the network system more vibrant and cohesive, capacity building programmes will be conducted depending on the specific requirement of the circumstances. Training within situational tie ups, field visits to relevant NGOs/organizations within and outside the state will be conducted for capacity building. Special emphasis will also be given in providing leadership and motivational training for the mission staff and community leaders. **Connect to work** is a special capacity building programme for 5000 rural youth for getting them equipped for jobs. Rs.6.00 Crore is earmarked for Capacity building Programmes.

In 2020-2021, focus will be given to develop sustainable/**model CDSs** in each district. one CDSs per block will be selected in each block (Total 152 CDSs) and special capacity building programmes, workshops for the CBO members, grading all CDS, modification and renovation of existing CLF office space and infrastructure, implementing good governess, strengthening VOs, CDS owned livelihood activities, community owned training center and other stakeholders training, financial support to CDSs are also planned as part of this programme. Providing infrastructure fund to 152 CLFs at a rate of Rs. 200000, is also

planned for effectiveness of this programme. 2020-21 also aim to setup a Community Management Training Center known as **Center of Excellence** (CMTC) one in every district (total 14) under the leadership of CDS, providing infrastructure Fund to 14 CMTC at a rate of Rs. 80, 0000, provide special fund to meet the infrastructure development also planned for effectiveness of this programme An amount of Rs. 4.63 Coreis earmarked for various activities related with Model CDSs in 2020-2021.

Books, documentaries and films on the best practices, monitoring/review meetings and research and development activities will also be undertaken in 2020–21 as part of strengthening community network programmes. Special workshops and various media campaigns (including campaign in social media and online space) will also be conducted for dissemination of information and for giving recognition to the activities of the communities.0.80 Coreis earmarked for the documentation and monitoring/review meetings.

2.3 Budget for 2020-21 :

SL N O	Name of program	Activities	Amount (In lakhs)
1	Social Mobilization, Expansion, Saturation and Deepening of Coastal area	<ul style="list-style-type: none"> ● Capacity building ● Provide corpus fund ● Comprehensive special activities 	475.00
2	Main streaming and capacity building of special NHGs/	<ul style="list-style-type: none"> ● Training, celebrations, get together, counseling, legal support, seminars, arts fest ● Provide revolving fund 	375.00
3	Capacity building (LSGD and CBO election will be complete this year)	<ul style="list-style-type: none"> ● Capacity building program for newly elected CBO members(NHG,ADS,CDS) ● Capacity building program to Newly elected LSGD representatives ● Training and exposure visit to SMMU/DMMU/BMMU team ● Special capacity building programs to rural youth in connection with Connect to work 	600.00
4	Development of Model CDS(MCLF-152)	<ul style="list-style-type: none"> ● Capacity building to 152 CLF team and concerned /SMMU/DMMU/BMMU team ● Provide infrastructure development fund in 	463..00

		152 CDS (2.00 lakh per CDS) ● Monitoring and evaluation ● Conduct special program for development of CDS ● Set up 12 community managed training center (Centre of Excellence)	
5	Social capital and deployment	● 105 coastal community resource persons deployed in coastal area ● 940 accountant deployed in rural CLF	100.8 2034
6	Documentation evaluation	● Documentary, publications, films on best practices etc... ● Review meetings ● Special workshops and seminars	80.00
Total			4127.80

CHAPTER 3

FINANCIAL INCLUSION

3.1 Progress during 2019-20

Activities	Achievements as on Jan-2020
NHG bank linkage	Linked 49781 SHGs and loan outstanding till Jan 2020 is Rs.4532.60 crores.
Financial Literacy Campaigns	Financial Literacy Resource person at CDS were selected and given training. Total 940 RPs were trained to provide ongoing support to SHGs in credit linkages.
Interest Subvention	Interest subvention amount will be disbursed when fund are received.
Bank Managers Training	Trainings conducted for 953 Bank Managers
Revolving Fund	Rs 525.00 lakhs will be disbursed to 3500 SHGs when funds are received.
Vulnerability Reduction Fund	Rs. 75 lakhs will be disbursed to 125 ADS when funds are received.
Insurance	Enrolled 5.30 lakhs beneficiaries in KSSBY

3.2 Plan for 2020-21

3.2.1 SHG Bank Linkage- Enabling SHGs to access Interest Subvention: During the FY 2020-21 it is expected that 75,000 NHGs would be accessing interest subvention for an amount of Rs.1500 lakhs.

3.2.2 Financial Literacy Program: Microfinance activities of Kudumbashree could touch the lives of over 44 lakhs families so far. 2.45 lakhs rural SHGs across the state could access financial services from a formal banking sector. But it is observed that number of SHGs go for repeated linkages are comparatively less. Average loan size (3.8 lakhs) also indicates that SHGs members are availing loan to meet their consumption needs and conversion to Livelihood is very less. Hence in the year 2019-20 Kudumbashree has conducted a survey and also made all the SHGs to prepare their Micro Credit Plan. The whole exercise will be completed in the month of March 2020. On the Basis of analytical data Financial Literacy Resource Person will be

providing continuous handholding support to the SHGs at CDS level. The expected expenditure is Rs. 100 lakhs

3.2.3 Reviving of Insurance Scheme and launching of Pension Scheme: Kudumbashree has already become nodal agency for enrolling members into PMJJBY and PMSBY scheme. This year it is been decided that all members who have credit linked will be mandated to enroll in to the insurance scheme. Over and above medical insurance scheme will be launched. The expected expenditure is Rs. 500 lakhs

3.2.4 Revolving Fund and Vulnerability Reduction Fund : 4500 SHGs will be given revolving fund and 375 ADSs will be given VRF . Total expected expenditure is 1050.0 lakhs

3.2.5 Kudumbashree Bank – The idea is to promote a bank for meeting the credit needs of NHGs and enable hassle free small loan products to community. Feasibility studies have to be done and initial mobilization of SHGs are to be completed. Capacity building of SHG Members for taking up banking activities is also needed. The expected expenditure is Rs 200 lakhs.

3.2.6 Studies and Exposure Visits – Studies to understand the multiple linkages and MFI involvement in SHG loans as well as Exposure visits to Sreenidhi model for all FI District Team and State Team.

Strategies to be adopted for FI during 2020-21

1. **Conducting loan melas** - One of the main focus is increasing the loan linkages with the support of various banks. Loan melas will be conducted at various CLF for bringing the SHGs and Banks close together so that the period of loan sanctioning and other procedures can be decreased.
2. **Debt swapping-** Designing a loan product and encouraging SHG members to swap all the loans taken from MFIs with this product so that the interest can be reduced. MFI charges interest between 24-36% . This can be replaced with debt swapping loan product from banks with lower interest at 12%. Also this will help in making a single loan instead of multiple loans for SHG members.
3. Encouraging SHG members to use the linkage loan for Livelihood purposes.
4. Increasing ticket size of loan from current 3.5 lakhs /SHG to 10 lakhs/SHG.
5. Devising new Life insurance and Medical insurance schemes for SHG members.
6. Conducting Bank Mangers Training.
7. Conducting studies on multiple linkages of SHG Members.

8. Conducting Capacity building of state and district FI team.

9. Implementing digital Accounting system especially customized Tally in all CLFs.

3.3 Budget for 2020-21

Sl. No.	Name of program	Activities	Amount (In lakhs)
1	SHG Bank Linkage	Enabling SHGs to access Interest Subvention: During the FY 2020-21 it is expected that 75,000 NHGs would be accessing interest subvention.	1500
2	Financial Literacy Program:	2.45 lakhs rural SHGs across the state could access financial services from a formal banking sector. Financial Literacy Resource Person will be providing continuous handholding support to the SHGs at CDS level.	100
3	Reviving of Insurance Scheme and launching of Medical Insurance Scheme.	Kudumbashree is nodal agency for enrolling members into PMJJBY and PMSBY scheme. All members who have credit linked will be mandated to enrol in the insurance scheme. Medical insurance scheme will also be launched.	500
4	RF and VIF	5000 SHGs will be given RF and 375 ADSs will be given VRF.	1050
5	Kudumbashree Bank	Feasibility studies and Capacity building of SHG members for taking up Banking Activities.	200
6	Studies and Exposure Visits	Field level studies on multiple linkage aspects and exposure of mission staff to other states for understanding best practices	50
Total			3400

CHAPTER 4

FARM LIVELIHOODS

4.1 Kudumbashree Women in Farming

Joint Liability Groups (JLGs) are the basic structure of MKSP consisting of 4-10 women farmers and act as a livelihood enhancing channel. It combines the experiences of women collectives in enhancing livelihood initiatives across and enables the groups in establishing and sustaining the farming operations. The engagement of these women in collective farming is beyond the sole objective of ensuring food security. It has become an instrument of social and economic inclusion and providing women with a collective voice. These women Joint Liability Groups have become professional Agripreneurs who runs the farm value chains for establishing cost advantage at the farm economies and thereby gaining competitive advantage at the market place. Currently 3.38 lakhs of women farmers of 68388 JLGs are collectively farming in more than 55000 Ha of land, including 5878 Tribal JLGs .

Intervention status

Blocks in the state		Intensive blocks			Villages			Mahila Kisan covered till date
Total	Till now covered	Total	Till now entered	Started farm LH interventions	Total	Till now entered	Started farm LH interventions	
152	152	152	152	All blocks covered	941	All covered	All covered	3,38,202

Key performance indicators (KPIs)

SL. no	Particulars	Target for 2019-20	Achievements till December 2019	Projected till March, 2020	Total achievement	Additional Target for 2020-21
1	No. of district	14	All covered	All covered	100%	Nil
2	No. of Blocks	152	All covered	All covered	100%	Nil
3	No. of villages covered under Farm Live lihoods interventions	941	All covered	All covered	100%	Nil
4	No. of Households	--	3,38,202	1781	--	25 000

	covered under Farm Livelihoods interventions					
5	No. of Producer's Groups promoted	10000	7055	Nil	70.55 %	5000
6	No. of Mahila Kisan/ Producer members transacted through Producers Groups	16983	3,292	1708		25 000
7	No. of Custom Hiring Centres established	971	All covered	All covered	100%	Nil
8	No. of households having kitchen gardens	No target (Already done in 20,00,000 houses in previous year)	Nil	Nil	Nil	Nil
9	No. of organic village clusters developed	201	All covered	All covered	100%	Nil
10	No. of Villages where organic farming initiated	941	All covered	All covered	100%	Nil
11	No. of Local Groups(LG) formed	Nil	10330			Nil
12	No. of LGs registered in PGS portal		1800			
13	No. of Mahila Kisan/ Organic farmers mobilized into LG	24500	65610	All		
14	No. of farmers provided scope certificate	None				

15	Area covered under organic farming (in Acre)	5000	13130			2500
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4.2 progress during 2019-20

4.2.1 Organic Farming : In 201 clusters 402 CLCs have already been selected and deployed out in the field. Currently 10330 local groups have formed and 5252 Hectares are under organic cultivation.

4.2.2 Plant Nurseries : So far **426 units have been established** under this programme in different districts in the common brand name 'Jaivika'.

4.2.3 Intensive Banana Cultivation: Targeting the 2019 Onam season, banana was cultivated in 5000 acres of land and to market the produce during festive season Rs.10,000 was provided as revolving fund to district JEVA team. **370 Temporary VA units** were established across the state by supporting them with revolving fund for procurement and marketing activity. Targeting the next Onam season **10000 acres are under banana cultivation. 11642 JLGs are currently cultivating on 12914 Acres of land**

4.2.4 Fallow-less village programme: This was an initiative to identify and bring the fallow lands under each CDS into cultivation. Fallow lands under each CDS were mapped and cultivated in convergence with Grama Panchayats, MNREGS and Agriculture Department. Paddy lands were given thrust under this programme. MNREGS support was utilized for land preparation and other basic activities. **6290 acres of fallow land was brought under cultivation by 4567 JLGs.**

4.2.5 Agri therapy: Agri-therapy programme named ‘**Sanjeevani**’ envisages mental and physical development of the individuals BUDS/BRC (institutions for the mentally and physically challenged children) through vegetable cultivation. In this project a minimum of 2 cents of land was used for cultivation by the students. **230 BUDS/ BRCs were covered under this program.**

4.2.6 Medium Scale Value addition units : **117 medium scale value addition units have been established** in various crops like coconut, banana, jack fruit, passion fruit, fruits and vegetables.

4.2.7 Tribal JLGs and Tribal JEVA formation : To scale up and strengthen the activities in the poorest sections of the community, this project submits the concept of tribal JLGs and tribal JEVA team. **1057 new tribal JLGs and 34 JEVA have been formed across Kerala** which practice on tradition agriculture. In order to support these JLGs financially revolving funds was given @ 10,000/JLG. Currently 847 Acres are cultivating by the tribal JLGs.

4.2.8 Medicinal Plant Cultivation : In order to meet the increasing market demand for medicinal plants, JLG members started medicinal plant cultivation with the support of Kudumbashree. **Currently 251 hectares of land was under cultivation by 670 JLGs.**

4.2.8 Paddy Collectives : As per 2019-20 AAP, 2 lakhs Paddy Collectives Fund was provided to each collective without interest. PCF can be given to the newly formed collectives as well as already established ones. **82 collectives have been formed so far involving 6312 JLG members and 1842 tonnes of paddy was procured and processed and 913 tonnes of rice was sold by them.**

4.2.9 Naattuchanthas (Weekly market) : Currently over 450 weekly markets have been provided with the infrastructure and other revolving funds, resulting in sales realization of 14 crores and leading to sales of more than 2918 tons of vegetables, banana and tubers by the JLGs. A total of 5631 markets have been conducted in the financial year 2019-20. A website with the address, www.naattuchantha.com was started to collect the dynamic data of weekly markets. The location of the market will be available in this site ensuring public participation. Cold storage facility will be installed in the weekly markets for converting it to daily markets..

4.2.10 Agri-business ventures : Agri-business ventures were specifically targeted for technically and sustainably durable business entities in the livelihood sector in addition to existing value addition units and other farm enterprises which are generally considered as micro enterprises. As of now there are **640ABV** units in the state with **1639 beneficiaries**. The program was designed for both group and individual beneficiaries.

4.2.11 Smart Agri Villages : Smart Agri Villages (SAV) are the elevated models showcasing sustainable and self reliant farming systems that encompasses all integrated approaches for ventilating a multitude of concepts viz., poverty reduction, food and nutritional security, natural resource conservation, livelihood diversification through agripreneurship etc. In the financial year 2019-20, **14 SAV were selected**. After selection, a survey was conducted by SAV Resource Person who is selected exclusively for the sustainable functioning of Smart Agri Village Program. Survey consolidation is also completed. Other activities are going on.

4.2.12 'Green Carpets' Mobile garden installation units : Green Carpets aimed the formation of professional mobile units which support terrace garden, kitchen garden, ornamental garden and various other types of garden with special focus on urban areas.. **67 Green carpet units are formed so far.**

4.2.13 Small Scale Value Addition Units : During 2018-19 medium value added units were supported and 117 such units were established. The survey for livelihood opportunities after the devastating floods of 2018 stated the fact that small scale VA units has immense scope. In line with this goal the project was developed and **325 units are now functioning in the state**. Beneficiary can be group and individual.

4.2.14 Biopharmacy units : This program focused on creation of a strong support structure for organic clusters, JLGs and other farmers to supply quality assured bio products at cheaper rates and providing more income to JLG members.

Strengthening of existing bio pharmacies was also done through this program. Technical training and financial assistance of Rs.60000 (Revolving Fund) was given provided for primary establishment of the units. As of now, **124 bio-pharmacy units are functioning.**

4.3 Plan for 2020-2021

While promoting the traditional farming activities with the given crops mix and production systems, with the push provided by the MKSP, it was felt that for higher value creation, innovative approaches are feasible for establishing long run sustainability of the JLG activities. As a result various proactive schemes covering newer methods of farming, crop baskets and approaches are introduced in the JLG framework. All Agri entrepreneurial programs like Plant nurseries, Value Addition Units, Mobile garden installation units, Bio-pharmacy units, Smart Agri Village etc along with the traditional agricultural programs prevailing in the system will be given focus during 2020-21.

4.3.1 Organic farming : Currently 10330 local groups have formed and 5252 Hectares are under organic cultivation. We expect registration of all formed LGs into the PGS portal and subsequent procedures during 2020 -2021, taking the program in high pace. Documentation of all the process and steps of organic farming program is being planned during this financial year.

4.3.2 Intensive banana : Targeting the next ONAM season 2020, another **10,000 acres** of land will be cultivated. **500 JLGs** would be identified and trained for value addition and at least **280 temporary value addition** units would be established across the state in the Onam season and supporting them with Rs. 10,000 as revolving fund for procurement and marketing activity.

4.3.3 'JAIVIKA' Plant Nursery: According to the demand in districts, a chance for establishing 70 new plant nursery units is opened for all districts (5 units per district). It is not given as target. Handholding of already established unit is very important. So, training on new technologies and methodologies in this field can be given for new units and already established units. New units can avail revolving fund for establishing their units and also second doze revolving fund assistance can be given to those needy units who already established and repaid the first revolving fund amount completely to the CDS. All the units will be geo tagged using our MKSP Mobile App. Sales and stock report of every unit can be fetched out using the app. District level monthly review meeting of all units will be conducted. Block co-coordinators will be charged for regular visit in units.

4.3.4 Agritherapy: This program will continue a non target oriented program as held in previous years. Assistance to BUDS/BRC schools for agricultural activities will be given. For new BUDS/BRC schools, Rs.5000/- can be given for training session/ for supply inputs. Those BUDS/BRC schools already availed financial assistance of Rs.5000, can avail Rs.2500 for agricultural activities in 2020-21.

Master farmers should provide all helps needed to BUDS/BRC school for establishing and maintaining agricultural activities. For that, honorarium is allocated for Master Farmers.

4.3.5 Value Addition Units (Small and Medium scale) : One of the major aims of 2020-21 AAP is to brand all MKSP value added products under single brand name. **FSSAI licensing, quality and attractive packaging, labeling and promotional activities** will give more establishments for our **branded value added products. 70 new Medium scale Value Addition units and 70 Small scale VA units** will also be started in 2020-21. Scaling up of already established units is also focused in this Financial Year. High end training is needed for that. As demanded by districts, there is a plan to start centralized packing unit.

4.3.6 Green Carpets- Mobile Garden Installation Unit: This program was developed during 2019-20, selection of units already completed in districts. Agency for training will be empanelled from State Mission and all other activities will be carried out by district missions. Fund for training activities, RF for establishing units, branding of units etc are allocated in this Financial Year.

4.3.7 Agri-business ventures : Strengthening and handholding the existing units and also **140 new units** also are the plan for the coming year. **Cluster based approach/consortium of similar enterprises** within certain geographical extent will be focal institutions of this FY. At higher level of livelihood engagement further in linking with national and international markets. **Training and additional support** will be given for new units and already established units as per demands from districts. **Monthly review meeting** of units will be conducted in block/district level. Different enterprises need different type of **registration/licensing**. We will also focus on licensing all units as a part of standardization. ABVs will be also linked and **geo tagged using MKSP Mobile app**.

4.3.8 Biopharmacy unit : No new target is planned for bio-pharmacies. We will focus on strengthening already established units by giving high end training to the entrepreneurs. Standardization and Branding will be done in the later stage.

4.3.9 Common Facility Center (CFCs): As a pilot method, in this Financial Year we will be availing opportunity to start 3 Common Facility Center in our state. Districts can check their demand and analyze the feasibility of establishing common facility center (for ABV unit/Value Addition unit..). 25 lakh for each CFC is allocated as Community Enterprise Fund. As districts submit proposal for CFCs, state mission will examine and later fund will be sanctioned.

4.3.10 District initiatives: Apart from the general goals set, region wise developmental plans formulated by the respective farm livelihood team as per need will be given due importance which will accelerate much ownership from the community. High priority interventions depending on seasonal activities, agro climatic zones, immediate assistance requirements, initiation of long term plans, natural calamities etc will be assisted after thorough scrutiny of the districts proposals by the state mission team.

4.3.11 CRP training: Strengthening of Community Recourse Persons is inevitable for conducting agricultural activities in field. So, **2.85 lakh is allocated for each districts** for conducting various CRP trainings in this Financial Year.

4.3.12 Documentation: Success stories/ Best Practices of Farm Livelihood activities should be documented well. For that, 2 lakh per district is allocated.

A. Productivity/Production plan (Integrated Livelihoods)

Preparation of Block saturation plan is not needed. Hence Kerala SRLM have already covered 100% of blocks in all programs under MKSP.

Measurable outcomes for Village	Numbers
CRP	1007
CHC (FFC)	971
NPM shop (Biopharmacy)	124
Collective marketing (weekly market)	450

B. Organic (Moving from MKSP to Organic certification)

Currently 10330 local groups have formed and 5252 Hectares are under organic cultivation. Organic farming has become the trend followed by women farmers of Kudumbashree. Hence a special project proposal is being submitted to the NRLM team.

C. Value Chain

MKSP program from the past few years focused on value chain activities along with traditional agricultural activities. It was a great success. Because, transformation of women farmers to Agri-entrepreneurs was made them acquire more income and stable. Hence, under Kudumbashree, there are 320 small scale value addition units, 117 medium scale value addition units and 615 agribusiness ventures. In 2019-20 a special fund was passed from Kerala State Planning Board for giving subsidy to the value chain activity programs. That was very helpful to the women entrepreneurs. As a first step of empowering the value addition units we will be give focus on availing FSSAI license to all established value addition units. Special trainings will be given to entrepreneurs for scaling up their units and connecting with new technological and marketing techniques.

Clusters of value addition units and Agribusiness ventures will be formed regionally (North, Central and South) majorly based on tuber, fruits (banana, jack fruit, passion fruit, mango etc), vegetables paddy and ABV units like mushroom, apiculture, floriculture, bamboo products, fodder cultivation etc. Clusters will be given high end training in standardization and branding. List of farm enterprises started during the past two years are shown below.

Agri Business Units		Number of Units		
		2018-19	2019-20	Total
1	Jaivika plant nursery	201	225	426
2	Medium scale value addition Units	84	33	117
3	Paddy collectives	-	84	84
4	Agri business ventures	-	640	640
5	Small scale value addition units	-	320	320
6	Biopharmacy	-	124	124
Total		285	1426	1711

One each Common Facility Center may be established in these 3 regions as pilot basis, in the later stage of this financial year as per the demand from districts.

4.3 State Level Team Building and capacity building workshops

One of the most powerful reasons for team building is to get results. Through a series of planned team building events that are fun and motivational, teams build skills like communication, planning, problem-solving and conflict resolution. The team building activity ideas help to facilitate long term team building through fostering genuine connections, deeper discussions, and processing. Team work is the backbone of farm livelihood programs under Kudumbashree. Updating and ensuring better capacity of of team is inevitable. So in this direction team building and capacitating workshops will be conducted for state and district teams (PO, SAPM, ADMC, DPM and BC). Master CRPs who are working at the field level will also be trained under Kerala Agricultural University as in the previous year.

4.4 Budget Proposal -2020-2021

Sl. No.	Program	Activity	Total Cost (lakhs)	Cost per district (lakhs)
1.	<i>Ag 01</i> Organic farming	Awareness & handholding support to the JLG for training, registration and book maintenance (Rs 800/JLG for training and other support)	75	5.35
		Registration of local groups (Honorarium for data entry operators @ Rs.10 / farmer (10 x 400000))	4	0.29
		Honorariums for CLC for training and other handholding support (Rs.250+ TA for the entire period (300 x 400 x 20 x 12))	288	20.57
		Certification expenses, RC honorarium and other management process (Five lakhs for 14 districts)	5	0.36

		Training of CLCs (Rs 3000 per CLC (Rs.3000 x 400))	12	0.86
		Setting up of seed banks – storage infrastructure, procurement, revolving funds for cultivation. Documentation etc (1.14 lakh per district)	16	1.14
Total			400	28.57
2	Ag 03 Intensive Banana	Training and RF for establishing 280 temporary value addition units (20 units per district. Max. Rs.10000/- per unit.)	28.00	2
Total			28.00	2.00
3	Ag 05 Plant nurseries	Mobilization and Training for 70 new units in state	7.00	0.5
		Exposure visit for new unit	2.10	0.15
		Revolving fund for new units (50,000 x 70 units)	35	2.5
		Training for already established 426 units if needed (Rs.4000/unit)	17.04	Tvm (25)- 100000 Klm (31) - 124000 Pta (20) - 80000 Ktm (28)- 112000 Alpy (26)- 104000 Idk (24) – 96000 Ekm (31)- 124000 Tsr (110)- 440000 Pkd (27)- 108000 Mlprm (21)- 84000 Kzd (21)- 84000 Wynd (20)- 80000 Knr (23)- 92000 Ksgd (19)- 76000
		Total	61.14	
4	Ag 06 Agri Therapy	Honorarium to master farmers	10.18	0.727
		One training session/ school for supply inputs 5000/ new schools established during 2020-21 and 2500 for old schools	9.5	Tvm (36)- 105000 Klm (25) - 85000 Pta (7) -

				30000 Ktm (2)- 7500 Alpy (20)- 60000 Idk (2) – 5000 Ekm (35)- 107500 Tsr (12)- 40000 Pkd (25)- 105000 Mlprm (34)- 125000 Kzd (36)- 125000 Wynd (11)- 47500 Knr (24)- 70000 Ksgd (12)- 37500
Total			19.68	
5	Ag 08 Medium Value addition units	Mobilization and training of 70 new units (14 districts x 5 units Rs.500 per head per day (average 490 members)	7.00	0.5
		Exposure visit for new units (Rs.2000 per unit)	1.40	0.10
		Additional Training for existing groups (Rs.5000 per unit)	6.00	Tvm (21)- 105000 Klm (5) - 25000 Pta (8) - 40000 Alpy (5)- 25000 Ktm (5)- 25000 Idk (2) – 10000 Ekm (10)- 50000 Tsr (38)- 190000 Pkd (10)- 50000 Mlprm (4)- 20000 Kzd (3)- 15000 Wynd (2)- 10000 Knr (4)- 20000

				Ksgd (3)- 15000
Total			14.40	
6	Ag 13 Green Carpets	Empanelling of agency, module preparation in consultation with identified and proven firms. (head office)	15	0
		Honorarium for consultants (Rs. 25000 x 14)	3.50	0.25
		GOT (Rs.100 x 14 x 100)	1.40	0.1
		Training using the prepared module (Rs.20000 x 14 x 5)	14.00	1
		Exposure visit (Rs.50000 x 14)	7.00	.5
		Revolving fund for established units (Rs.100000 x 70 units)	70	5
		Branding and Promotional expenses (Rs. 50000 x 14)	7	.5
Total			117.9	102.9
7	Ag 18 Agri business ventures	Common orientation for Agripreneurs on various agribusiness ventures and its scope.	4.20	0.3
		Special Skill Training / Technical training on mechanization, licensing, packing, branding, marketing etc. for each new Agripreneurs (3000* 10 unit*14 district)	4.20	0.3
		Exposure visits (3000* 10 unit*14 district)	4.2	0.3
		Second training for established units if needed. (Rs.2000 per unit)		
			14.96	Tvm (32)- 64000 Klm (67) - 134000 Pta (25) - 50000 Alpy (26)- 52000 Ktm (58)- 116000 Idk (73) - 146000 Ekm (123)- 246000 Tsr (117)- 234000 Pkd (74)- 148000 Mlprm (36)- 72000 Kzd (19)- 38000 Wynd (57)- 114000 Knr (35)- 70000 Ksgd (6)- 12000

Total			27.56	
8	Ag 21 Small scale VA unit	Mobilization of units and completion of training for 70 new units (Rs. 5000 per unit)	3.5	0.25
		Exposure visit for 70 units	1.4	0.1
		Second training for established units (Rs.2000 per unit)	6.82	Tvm (19)- 38000 Klm (45) - 90000 Pta (18) - 36000 Alpy (26)- 52000 Ktm (27)- 54000 Idk (17) – 34000 Ekm (43)- 86000 Tsr (70)- 140000 Pkd (10)- 20000 Mlprm (17)- 34000 Kzd (17)- 34000 Wynd (12)- 24000 Knr (15)- 30000 Ksgd (5)- 10000
Total			11.72	
9	Bio pharmacy	Second training for already established units	3.24	Tvm (11)- 22000 Klm (17) - 34000 Pta (8) - 16000 Alpy (13)- 26000 Ktm (12)- 24000 Idk (5) – 10000 Ekm (20)- 40000 Tsr (16)- 32000 Pkd (20)- 40000 Mlprm (15)- 30000

				Kzd (10)- 20000 Wynd (5)- 10000 Knr (9)- 18000 Ksgd (1)- 2000
Total			3.24	
10	CFCs (VA units/ABV units)	CEF for CFCs (25 lakh for 3 CFCs)- Head office	75	0
11.	Team and capacity Building workshop, Administrative cost, Monitoring and Evaluation	State Mission	10	0
12	CRP trainings and honorarium	Trainings and Honorarium for RPs for various programmes	40	2.85
13	District level initiatives	District level specific livelihoods plans will be encouraged	350	0
14	Documentation	Success stories/ Best Practices (2 lakhs/ district)	28	2
Total			1186.63	

CHAPTER 5

NON FARM LIVELIHOODS

Micro Enterprise promotion and development is one of the significant strategies of Kudumbashree SRLM to facilitate economic empowerment of the poor. The Mission developed specific strategies analyzing the requirements of enterprises. This constitutes trainings, partial financial support and hand-holding support to the enterprises, in the procurement of raw materials, packing, obtaining legal licenses and convergence with other departments. At present Kudumbashree has 23 312 micro enterprises and more than 90 000 kudumbashree family members are engaged with various micro enterprise activities. Every year Kudumbashree is keen to start 5000 new enterprises (5 enterprises/cds). During 2019-20, 5117 enterprises and skill training could be provided to 15 000 interested members.

5.1 Progress during 2019-20

During the financial year 2019 -20, Kudumbashree has conducted General Orientation Training for NHG members on livelihoods, skill training for NHG members who wanted to start enterprises or income generating activities and performance improvement programs for entrepreneurs who wanted to upscale their skills. A livelihood campaign was conducted and identified 27000 Kudumbashree members to start enterprises. General Orientation Training was provided to 12000 NHG members. Skill Trainings in various trades have been provided to 2780 NHG members and started 2200 new Micro Enterprises. Further, capacity building training for 342 Micro Enterprise Consultants (MEC) was also done under NRLM.

5.2 Plan for 2020-21

(a) Capacity building of NHG members/Entrepreneurs towards sustainable livelihoods

Micro Enterprises Development is an important strategy of Kudumbashree for the Economic Empowerment of Women. In the financial year 2020-21, it is proposed to form 6000 new innovative Micro Enterprises in service sector as well as in production sector. Since Kudumbashree has started focusing on social mobilization and inclusion of vulnerable communities under NRLM in the current year, and a good number of NHGs have been formed and revived among coastal population, elderly, transgenders, PWDs and other vulnerable sections, Kudumbashree aims at providing Livelihood Training (Skilling in services/trades) to 30,000 women in 2020-21 with a good number of women belonging to coastal population, Asraya, elderly, transgenders, PWDs and other vulnerable sections.

During 2020 -21, it is proposed to provide capacity building for 1.5 lakh NHG members including ARISE (Acquiring Resilience and Identity through Self Employment) programme, for providing skill training for 20,000 candidates in 10 sectors (Plumbing, Electrical work, Electronic Repair, House Keeping, Day care, Sales, Data entry, Housemaid, Laundry & Ironing, and Agriculture related works), Capacity building training and Performance Improvement programme (PIP) , professional support for Common Facility Centers (CFC), skill training for Micro enterprises formation, conduct impact study on various ME programmes and for providing crisis management fund (CMF) for Microenterprises.

(b) Capacity building of MECs

Over the years, NRLM programme has enabled many of the Micro Enterprise Consultants to obtain first-hand understanding of micro enterprise management techniques. Many of the trained

MECs are now acting as Mentor MECs in other states as part of Kudumbashree NRO. In 2020-21, Kudumbashree will capacitate MECs and will provide advanced trainings to MECs for assisting the micro enterprises.

(C) Facility Management Centre (FMC)- 3 Numbers

Promotion of microenterprises and their clusters as self-employment ventures under the overarching principle 'Local Economic Development' is a critical component of Kudumbashree's economic empowerment agenda. For many Kudumbashree microenterprises, survival and growth have been challenging due to various deficiencies in the initiation phase in the functions of market study, financing, legal & compliances, procurement, production and marketing. Specifically, some of the major issues that the enterprises faced are; lack of knowledge in conducting market study, inadequacies in procuring appropriate raw materials competitively, inappropriate technology and production processes, deficiencies in working capital management, lack of knowledge about packaging and branding, inadequacies in ensuring desired product quality levels, inability to tap suitable markets and shortage of finances.

Facility Management Centres would act as a one-step solution offering end-to-end locally viable micro plan development, marketing and advisory services. FMC would not just as a advisory role but it will be hand holding modelling. FMC will provide technical support branding exercise, provides supports in developing high quality packing, purchasing machineries, undertake market research, supplies raw materials through bulk purchase options, various registration supports for enterprises, undertakes sales of their produce, business canvassing and even arranges financial support. Revenue model could be based on the profitability of the enterprise as FMC can charge a percentage of annual profit made by the enterprise. Coordinating service sector enterprises, micro plan development and its implementation through convergence are the other areas of focus.

It is planned to set up 3 FMC's in the state with a total earmarked fund of 60 Lakhs. For the formation, development of infrastructure facilities and for the working capital assistance in the starting year Rs 20 Lakhs/center is earmarked. By undertaking new projects and by accepting user fee for services FMC will make working capitals for the subsequent years.

(d) Crisis Management Fund

Crisis Management Fund is an interest free loan provided by mission to help enterprise units to tackle unexpected financial crisis or received large quantity work orders. An individual unit

can get 2,00,000 whereas a group can avail Rs.3,50,000 as crisis management fund. Unlike the Community Enterprise Fund, district mission can disburse the amount directly to the units. In the post flood scenario, this fund enabled district missions to support large number of units suffered loss especially Nutrimix units.

(f) Impact study - Study on project effectiveness

The main purpose is to study the effectiveness of the project by conducting baseline, mid term and end line assessments in different stages of the project. These studies will increase the quality and sustainability of the project. **Baseline study** is an evaluation process which provides knowledge about the prevailing conditions of the context and the people for which the project is intended. Baseline studies are important in establishing priority areas for a project. This study also helps us to design programmes as per the needs of community and also helps to assess the feasibility of the project. The purpose of the **mid-term evaluation** is to monitor the implementation and partial results and give recommendations on how to improve or redirect the activities for the smooth functioning of the project. **End line study** is an assessment conducted at the end of a programme or intervention, intended to measure the success of that intervention. To measure success, end line assessments use comparative data, usually with baseline assessments.

5.3 Budget 2020-21

SI No	Name of program	Activities	Amount (In lakhs)
1.	Skill Training		
	ARISE	Skill training for 20,000 candidates in 10 areas. -Second Level and Third Level Trainings	400
	Capacity Building	Capacity building of CFC members and Professional Support	50
	Skill Trainings for ME formation	30000 beneficiaries	1000
Total			1450
2.	General Orientation Training		
	ARISE- Motivation Class	Motivation class for ARISE candidates	50
	GOT for 30000	30000 beneficiaries x 500	150

	beneficiaries		
Total			200
3.	PIP	<ul style="list-style-type: none"> • Capacity building of CFC members • PIP for Nutimix, Apparel, Harsham, Santhwanam & Construction. 	120
4.	Capacity building of Micro Enterprise Consultants	MEC selection and capacity building training (TA and honorarium for conducting activities as per MEC guideline and Sick ME revival	310
5.	Impact Study	For acquiring support services from research scholars to conduct impact study on various ME programmes.	20
6.	FMC	• Professional Support for 3 Facility Management Centres	60
7.	CMF	1000 ME units	140
Total			2300

CHAPTER 6

SOCIAL DEVELOPMENT, INCLUSION AND GENEEDR

6.1 progress during 2019-20

6.1.1 Tribal development

Special Social Inclusion and Social Development activities have been initiated in Thirunelly, Aralam, Nilamboor and Kasargod as Tribal Special Interventions apart from existing Attapady Tribal Special Intervention and as a result, **529 ST NHGs have been newly formed/revived** in the State in the year 2019-20. **314 ST NHGs have been given RF and 256 ST NHGs have been provided with VRF. 112 ST NHGs were given CIF. 325 NHGs were given corpus funds, 33 tribal ADSs given VRF, 33 tribal ADSs given Start Up Cost. 1780 tribal hamlet prepared a hamlet development plan** through Kudumbashree NHGs and made their demands to PRIs also a special initiative 2019-20. An initiative of **individual micro plan prepared for 216 scattered tribal families** by developed and implemented a comprehensive package of all their basic requirements and livelihood.

Key achievements in tribal sectors are,

- PVTG inclusion
- Special ADS in Thirunelly and Aralam Farm- Community fund distributed
- Special RP team from PVTG community
- District Collectors support for interventions in 6 districts
- Bridge Courses with convergence
- KANANAM- branded products(NTFP)
- Kuravan Kurathi-Branded products (NTFP)
- ADIGAMANE- Ethnic Café unit
- SARAS- Participation by PVTG units

6.1.1.1 ATTAPADY Comprehensive Tribal Development

Attapady pilot project plans to mobilise 10,000 families of Irula, Muduga and kurumba tribal communities in Attapady block of Palakkad district of Kerala into a three tier institutional structure of self-sustaining institutions and endeavors comprehensive development of these families with reduced vulnerabilities, improved socio-economic and livelihood status and maximized access to their rights and entitlements.

Key Achievements of Attapady- 2019-20

a. Institution Building and Capacity Building

The consolidation of the NHGs at the hamlet level is called the oorusamithi and the consolidation of oorusamithis at the panchayat level is the panchayatsamithi. Four panchayatsamithis have been built up and there has been a separate institution for the particularly vulnerable tribal groups, the kurumba women.

Panchayat	No.of NHGs	No.of members	No. of Oorusamithis
Agali	305	3116	43
Pudur	166	1764	36
Pudur- Kurumba	50	518	19
Sholayur	231	2450	38
Total	752	7848	136

Capacity building programmes have been facilitated for NHGs, oorusamithis and panchayat office-bearers and members. Trainings have been held to explain the non-negotiables and various activities like community kitchen and health interventions. Women were trained in topics related to oorusamithi formation, roles and responsibilities of oorusamithi and corpus funds to the community and book-keeping. Women have been trained in social development and livelihood aspects. Trainings have been held with respect to natural resources and agriculture with focus on non-pesticide management. Workshop on issue identification and plan preparation also conducted.

b. Centre of Excellence

Centre of Excellence is a community owned Training centre which is situated within the hamlet, managed by the Oorusamithi. The CoE has three major components- Knowledge centre, demonstration centre and Training Centre.

c. Social Development and Social Inclusion

Trainings and interventions have been made with respect to adolescent suicides, child marriages, domestic violence, alcohol distilling and sale. These interventions were made with the support of animators and oorusamithis.

d. Nyayasamithi

Nyayasamithi is the ward level social development committee consisting of five members who are having the capacity to analyses and resolve the issues. It also provides space for women to realize, discuss, analyses and resolve their own issues and providing protection in need. Rights, entitlements and opportunities of women and children would be ensured through these centers. Through the institutions the centre would facilitate to prevent child marriage, domestic violence and trafficking issues which affect the status of women and children.

Formation of Nyayasamithis	Formed 38 Nyayasamithis
Training to the Nyayasamithi	Conducted training to 150 Nyayasamithi members
Monthly Adalath	17 Nyayasamithis conducting regular Adalaths.
Case registered	86

e. Gender Self Learning Programme (GSLP)

In order to ensure and enhance the status of women, Gender Self Learning programme started with a module having 15 chapters of “who am I?, My necessities, what I have?, Sex and Gender, How I learn Gender?, Current Social Scenario, Social Institutions and Power, Society and violence, My Body, My Body and Rights, Life Journeys, Survival Experiences, Male Life, Gender Violence in Public place and self- evaluation. Resource persons were trained and they have been facilitating the sessions in oorus.

f. Educational Intervention

Bridge School : Bridge Schoolis to support the children in continuing their studies by facilitating the environment, special curriculum accumulation of knowledge with the help of their own language. Special focus is given to enhance the abilities of children by giving training in the respective areas.

- Now 46 Students studying
- 309 Students Studied.
- 10th Equivalency passed- 55

- 7th Equivalency passed- 13
- 4th Equivalency passed- 4
- Admitted to 10th regular class-63
- 10th SAY batch-46
- Other standard(3-9)85
- Skill Training-14

Bridge courses in education : Bridge course in education has been initiated to mainstream drop-out children into education. One hundred bridge courses are being managed in 100 hamlets and cater to children.

- 100 Bridge Course Centres
- 1600 children studying
- Declared zero drop out in 50 oorus.

Aggai Committee : Mother's committee is to look after the education of children. They have been trained in child rights, Right to education, parenting, Nutrition and health. 87 aggai committees (Mothers' committee) are functioning.

Community School : Community Higher Secondary School is an initiative to facilitate children who did not get admission in regular courses. The children are registering under SCOLE Kerala scheme of State Government and here providing regular classes for children.154 Students were studying in community school.

Balagothrasabha : Ooru level institutions of children are termed as "Balagothrasabhas". In order to bring the innate potential of children, ensuring the child rights, cooperation and collective action among the children and acquiring knowledge regarding health, education, art, culture and history, these institutions are formed.

- 137 Balagothrasabhas.
- 3 BalagothraPanchayats
- One Balagothra parliament

Adolescent Girl Federation : Three Panchayat level girl federations are formed to ensure the rights of girls and to ensure protection of children from violence. It also enables to enhance the capacity of girl children and ensures equitable access of resources. Karatte training is giving to 40 girls.

g. **Youth Resource centre** : Youth Clubs are being initiated in all hamlets to involve youngsters in productive and creative activities and skill training so that they will escape from dependency, alcoholism and drug use.

- 47 Youth clubs.
- Conducted Youth Parliament in Three Panchayats
- 30 youth declared their participation of social Forestry initiative and planted trees.
- Prepared youth profile and identified the youth who passed plus two, Degree, post- graduation and other technical education, which helped us in planning the activities of youth
- Started community theatre for youth and children.
- Started football and Kabbadi coaching for youth.
- Organised Cross Country running for youth. 272 youth participated

h. Skills and Livelihood

- 21 Women ME units started.
- 29 Youth ME Units started.
- Conducted two Thozhilmelaand got opportunity to 50 youth to join in different firms.
- Started PSC coaching for 33 students.
- 745 JLG in Agricultural sector.
- 3359 women farmers.
- 21 Nutrition Garden.
- Training to 1150 women farmers in Nutrition garden.
- 3 Farm Field School.
- 1828 acre cultivation.
- Branded product called “Hill Value”.
- 26 NTFP Units (303 members).
- 40 goat Units (400 farmers).

6.1.2 Gender development

In 2019- 20 Kudumbashree gender development programs focused on three aspects, that is preventive and pro active, Supportive and transformative activities. It aims to promote gender

equality through awareness creation, educational activities, participation in various sectors and prevent exploitations. It focuses on women's participation in decision making process at various levels. Special focus has been given to create women friendly neighbourhood and living situations to ensure the equal rights of everyone in the society. It also promotes sensitizing the family and community. Convergent actions with other organisations strengthen the gender development initiatives etc.

6.1.3 Progress during 2019-20

1. **Gender Self Learning** programme is the major component of Gender development programme of Kudumbashree. Followed by the state and CDS level resource person trainings NHG level discussion was conducted in all 2,45,843 NHGs based on the thematic module.

2. **566 Gender Resource centres** are inaugurated and functioning across the state. Recreational programmes, awareness programmes, training and educational programmes were conducted under GRC. Counselling support to the needy is also a main area of intervention by GRC. Trained and capable 336 **community counsellors** were leading these activities.

3. Care and support to the identified 47493 Support recipients under **Snehitha Calling Bell programme**. The program aims to give support to people who are living alone and no one is there to look after. Various supports such as food, health camps, regular house visits were provided under the program. Thematic programmes for knowledge dissemination- street plays conducted by the **Rangasree Community theatre** team.

4. **Gender sensitization training** was given to community leaders of all 14 districts and State Resource pool members led the gender sensitisation programme to the elected representatives, Adolescent children officials and parents.

6.2 Plans for 2020-21

1. Social Mobilization, Expansion, Saturation and Deepening of Tribal Panchayaths

Kudumbashree had been initiated an exclusive and integrated intervention in the tribal sector of Kerala State, with special emphasis to 6 districts during 2019-20 may continue with a **comprehensive hamlet level development plan preparation campaign** - Category/Tribal Areas, namely 1) Kasaragod District (Koraga-PVTG), 2) Kannur District (Aralam farm resettlement area), 3) Wayanad District (Thirunelly grama panchayth-PVTG), 4) Malappuram District (Nilambur-PVTG), 5) Thrissur District (Kadar-PVTG), 6) Pathanamthitta District

(Malmbandara-Semi-Nomads) under NRLM and State Plan Funds with the convergence of LSGIs and other State Departments.

Kudumbashree is planning to intensify the Social Mobilisation, Expansion, Saturation and Deepening activities in these areas through a hamlet development plan preparation campaign in 2020-21. Exclusive Block Project Management Units (BPMU) will be set up in these areas to strengthen the interventions, with the assistance of exclusive Block Programme Managers, Assistant Block Programme Managers, Accounts / Office Assistants, CRPs and IRPs. **Capacity building of NHGs and CRPs, Fund to community like RF, VRF, Startup fund to Special ADS (VO) and producer groups and livelihood support through CIF. Traditional art based livelihood promotional activities and educational interventions in tribal sector, promotion of organic clusters/NTFP/traditional livelihoods** will be the major activities to be implemented in the selected tribal areas to improve economic and financial capacity of tribal families. Community kitchen-Nutrition food supplements to the most vulnerable selected beneficiaries in the selected area may take up and implement with the convergence of other department.

Participatory Assessment of Entitlements (PAE) of tribal NHGs in every CDSs with the support of special RP teams will be a special campaign of tribal area in 2020-21. Through the campaign a high level capacitating of tribal families may ensure through the convergences of various departments. An initiative for strengthen the special ADSs(VOs) in Idamalkkudi (A Tribal Panchayth) and Vattavada and Marayurpanchayaths of Idukki district and Noolpuzha panchayth of Wayanad district by providing a special startup fund and other community funds. Special tribal MKSP plan also proposed in farm livelihood at Aralam Farm (Special project area) with dedicated project staff like Attapady MKSP. The total amount earmarked for the Tribal interventions is Rs. 1000 lakhs

2. Deepening of Attapady Tribal Intervention (Follow up of Comprehensive Attappady Tribal and PVTG Community Development Programme) :-

Attappady Comprehensive Tribal and PVTG Development programme mainly focusses on the capacity building of community cadres and institutions (Neighborhood groups, Oorusamithi and Panchayatsamithi) in the coming year. 100% of the tribal women populations are now brought under institutions of poor. Apart from mobilization/saturation/deepening activities, an impact study of the overall implementation of all schemes through highly reputed institution or individual. It is proposed to strengthen documentation of all activities in Attapady.

The Center of Excellence may develop for all facility ensured community training center and ensure support to others state as a tribal NRO. And also provide gender education to 3000 women through Gender self- learning programme, ensure quality of education and health and to improve the aptitude of 2500 tribal children through Bridge Courses and Bala gothrasabha. The total amount earmarked for the Attapadyis Rs. 700 Lakhs.

3. Integration of gender

In 2020- 21 Kudumbashree gender development programs will focus on the grassroots level activities and interventions which aim to build a gender friendly neighborhood. It also aims to sensitize family and community. It promotes women's participation in various levels, role in decision making process. Kudumbashree gender development programs also try to tackle the issues of atrocities against women and building a preventive system in the society. Convergent actions with other organizations strengthen the gender development initiatives. Kudumbashree gender development programs are classified into three major heads

A. Preventive and pro active programs

These programs are designed in the preventive aspect that aims to prevent all inequalities and injustice through community net work

B. Supportive programs

These programs aims to give necessary support needed to the survivors and support recipients through institution and community resource.

C. Transformative programs

To transform the individuals, family and the society through different self learning and sensitive process.

3.1 Gender Self Learning Program

It is the major component of the Kudumbashree Gender development programmes. In the year 2019- 20 gender self learning programme focussed on addressing the grassroot level inequalities through NHG level discussions and interventions. There are 300 district level facilitators for gender has been trained and placed in all 14 districts. These facilitators are lading the knowledge dissemination process in the NHG level. In 2020-21, GSLP will focus on the interventions through NHG level activities and thereby attend to the various inequalities prevailing in the society and family. Facilitators from Kudumbashree's Neighborhood Groups

lead the activities in each NHG and continue the learning process initiated in the previous years. Rs. 4,95,00,000 is earmarked for the program.

3.2 Gender resource centres

There are 566 **Gender resource centres** functioning in convergence with LSGIs. The GRCs are conducting various activities such as counselling services, training programs, recreational activities and skill development programs. In 2020-21, new GRCs will be inaugurated in more LSGIs. Specific programs will be designed for various target groups. Observations of special days will also be conducted in the GRCs. Rs. 68,50,000 is earmarked for GRC activities.

3.3 Gender resource pool was trained to give gender sensitization training to various groups and introducing gender development activities in other states. Gender resource pool members will co ordinate and conduct these programmes in Orissa in the year 2020-21. Rs. 1,00,000 is assigned for the working of the resource pool and related activities.

3.4 community counsellors

There are 350 **community counsellors** working on various community intervention programs across the state. They are also assigned to coordinate and organize the activities in the GRCs. The fund needed for the community counselling activity is Rs. 3,88,80,000. The community counsellors will focus on the interventions among women, children and elderly.

3.5 Vulnerability mapping

It is to be conducted in 28 LSGIs to analyse the various vulnerabilities prevailing in the society. The aim is to create an equitable society by analysing Gender gap and resolving the issues through community intervention. Rs. 21,00,000 is earmarked for the program.

3.6 Special initiatives

Theme based programs and initiatives will be undertaken for groups of women in art, culture, theatre, literature etc. Conduct of cultural and literary festivals will be continued and publication of women magazine and production of other creative will be initiated. Kudumbashree community theater group rangashree is conducting street plays in for awareness creation across the state in convergence with other departments. Rs.14,00,000 is needed for the activities of various groups in this program.

3.7 The writers forum

This is a group of women who are capable of becoming a group of writers / grass root level journalists. The writers forum will document various activities and impact reports of the programmes. It also aims to publish books and start online website to publish the literary works and reports. Skill development and capacity building workshops for the members are essential in this regard. Rs. 41,80,000 is needed for the program.

3.8 Vigilant group

Vigilant group is the ward level voluntary group to prevent atrocities against women and children and function as a task force in emergency situations. The group will be trained to tackle natural disasters in this year. Capacity building programme is essential for the effective functioning of the group. Rs. 53,25,000 is earmarked for the program.

3.9 Sthree sakthi portal

An opportunity to mark their efforts in the online media. **Documentation** of various gender development programs is an essential part of implementation. **IEC activities** aims to create the awareness and knowledge dissemination through media such as radio, television, short film making and social media. Rs.25,00,000 assigned for these activities.

3.10 Anti Human trafficking programme

Aims to provide support to the people who are survivors of human trafficking or prone to trafficking. Fund is allotted for the Income generation activities and resource person support. Rs. 20,00,000 is assigned for the programme.

3.11 Gender sensitization training

Essential capacity building programme for officials who are working with community or women in the grassroot level. Kudmbashree will conduct gender sensitization training to students, officials and elected representatives. Rs. 10,00,000 is allotted for the program.

4.3 Budget proposal 2020-21

Social Inclusion (Tribal Development)			
Sl. No	Programme	Activity	Amount (In Lakhs)
1	Special interventions in 6 Areas	Fund to community, Capacity building, Livelihoods, Social development, PMU	500

		cost	
2	Animators Support cost	CRPs/IRPs capacity building and deployment cost- 400 tribal CRPs deployment	350
3	Hamlet development plan	Hamlet development plan through tribal NHGs to avail TSP fund VPRP preparation to GPDP in tribal hamlet	100
4	Entitlements Action plan of Tribal NHGs	Introduction of entitlements tools into 7000 tribal NHGs through a campaign a PRI convergence programme	50
5	Inclusion of Scattered tribes	Scattered Tribe- individual micro plan preparation Preparation of 14 GPs individual micro plan with state convergence team	50
6	Initiative in new areas	New initiative in Idamalakkudi (Tribal GP), Marayur, Vattavada GP of Idukki district and Noolpuzha GP of Wayanad district – Entry point activities –camps and mobilization programmes	50
Total			1100
Social Inclusion (Attapady Comprehensive Tribal Development Project)			
Sl. No	Programme	Activity	Amount (In Lakhs)
1	Social Mobilisation and IB & CB	Various level training, Capacity building , exposure visits, PMU support, IRP and CRP support, Strengthening of tribal oorusamithies	402.5
2	Social Development activities	Bridge Course, Bridge School, Gender Resource Centre, NEC Adolescent Federation, Block Resource Centre, Carrier counseling, Aggai Committee,	55

		Balagothrasabha, Community School, Youth Resource Centre, Community Theatre, Study on nutritional Changes through community Kitchen	
3	Skills and Livelihood	Special programme for skilling of youths and promotional support of traditional as well as modern enterprises. Value addition unit support, Marketing support	37
4	MIS and monitoring	Filed level MIS entry and monitoring of programmes through online tacking system- capacity building and infrastructure, Review and monitoring meeting. Training etc.	12.5
5	Fund to the community		143
TOTAL			650
Gender			
Sl no	Programme	Activity	Amount (In lakhs)
1	Gender Self learning programme	Training, NHG level activities, Documentation	495
2	Gender resource center -	Various activities in 600 GRC	68.5
3	Theme based programme	Activities of drama, literature and art groups	14.00
4	Community Counseling -	360 community counsellors in 1065 CDSs.	388.8
5	IEC, Portal, Documentation and printing -	Revamping of portal, IEC activities , documentation and publishing	25.00

6	Vulnerability mapping -	VM extending to another 14 LSGs, Training, data collection, report formation and followup	21.00
7	Anti Human trafficking -	IGP programs in 4 blocks, identification of new blocks	20.00
8	Gender sensitization programme for Kudumbashree staffs -	Training to officials in districts	10.00
9	Vigilant Group	strengthening and positioning community cadres	53.25
10	Gender Resource Pool and state resource cell -	Strengthening and exposure of Resource pool, activities in other states	1.00
11	Writers forum -	Documentation of activities, book publishing	41.8
12	Training for ICC Members	Training for ICC members – up to CDS level	114.72
Total			1253

INNOVATION PROPOSAL

GENDER RESOURCE CENTER FOR ENGENDERING LOCAL GOVERNANCE

MODEL 140GRC (10/district)

Selection- The best performing GRC's in each district (GRC's initiated different innovative ideas)

Aim - Developing a system that is facilitating women Component Plan of Grama Panchayath
Identifying vulnerabilities existing in the community and address them through convergent
actions of GP-CRP's and community counselors will be provided informal education about
gender and women studies

Objectives-

- Physical and virtual space to enhance the participation of women in governance within the LSG space to provide psycho social support,
- Facilitation centre to converge different gender mainstreaming programmes and training
- Space of community education of women

Strategy-

- Leveraging fund for gender Integration plan
- Project formulation by the culmination of practical and strategic gender needs.

Three level of interventions-

PANCHAYAT - GRC

DISTRICT - SNEHITHA

STATE - STATE RESOURCE CENTER

Areas of intervention

Service- Counselling

Educational activities - Awareness class training

Research activities - Women status study .

Outcome

Develop a team of 10 experts in Panchayath

Creation of convergent platform

Different Projects under WCP

Formation of a system to address atrocities against women and children

Availing services and entitlements to community

Sustainable livelihood initiatives for the survivors of different violence

Budget(In lakhs)

A.1	Particular				Grand
		1 st year	2 nd year	3 rd year	Total
A1a	Systems Support for centers at all 3 levels for 24 months	34.2	37.62	42.7	114.52

A1b	Programme Management & HR	2.4	3.96	4.2	10.56
A1c	Support to CRPs/ Community counselors and state levels GRPs.	134.4	144.4	154.5	433.3
A1.d	Transport Allowance for 140 GRC 's	25.2	27.7	30.2	83.1
	Sub-Total(1)	196.2	213.68	231.6	641.48
A.2	Programme Cost				Grand Total
		1 st Year	2 nd Year	3 rd Year	
A.2.a	Programme Cost(Situational analysis/ Women status study, counseling, Gender sensitization GBV prevention etc)	70	105	42	217
A.2.b	Capacity Building – Skill development in different areas(CRP, Community Counselors, Animators etc – 280persons/district)	6.3	8.4	11.2	25.9
A.2.c	Monitoring & evaluation Documentation & Resource Materials	2.6	3.1	3.6	9.3
A.2. d	Training for CDS members , Social development subcommittee members and Resource persons	131.2	175	210	516.2
	Sub-Total(2)	210.1	291.5	266.8	768.4
	Total	406.6	505.18	498.4	1410.18

CHAPTER 7

SYSTEMS (HR& PMS, PROCUREMENT, MIS, M&E)

7.1 Progress during 2019-20

7.1.1 Progress in Transaction based MIS (Management Information System):

Kudumbashree has achieved 95.16% in the scale up of Transaction based MIS in SHGs, as on 19.01.2020. Transaction Data of 2.24030 NHGs have been uploaded into CBOTRANS portal out of total 2.35 lakh rural NHGs. District wise progress is given below:

District wise MIS status

S.No	District	Total SHG	SHG Uploaded
1	Alappuzha	17889	17240
2	Ernakulam	19409	19159
3	Idukki	11505	10781
4	Kannur	15492	15224
5	Kasargode	9934	9262
6	Kollam	18941	18956
7	Kottayam	12926	12574
8	Kozhikkode	20711	19789
9	Malappuram	22825	21922
10	Palakkad	23592	21489
11	Pathanamthitta	8506	7953
12	Thiruvananthapuram	22754	21563
13	Thrissur	21524	19902
14	Wayanad	9412	8216
	Total	235420	224030

7.1.2 Procurement of Systems

For monitoring the TBMIS data, Kudumbashree have procured 23 laptop and dongle for 23 Block Coordinates (Out of 152 Blocks) of Pathanamthitta (8), Wayanad (4), Kannur (11) districts.

7.1.3 Monitoring and Evaluation

- Kudumbashree had recruited 152 block coordinators for strengthening block level monitoring and evaluation system. We assigned technical support to them. Also we created a group on each block with trained accountant and block coordinator to coordinate and monitoring the TBMIS entry.
- Specific data sheets were issued for entering the data in NHG level, and Resource Person enters the data in CBOTRANS portal. Block Coordinator monitors the entry status and they put the status in an online spread sheet. Spread sheet is monitored by District Mission Manager and State Level Nodel Officer.
- Conducted 1st level, 2nd level and regional wise Review meeting on the basis of TBMIS data.

7.1.4 Capacity Building and Strengthening:

- Conducted a training for 152 Block coordinators in the first quarter of financial year for monitoring the CDS.

7.2 Plans for 2020-21

7.2.1 Continuation of Transaction based MIS in SHGs:

- Monthly transaction data uploading of 2.35 lakh rural SHGs into CBOTRANS portal will be continued in FY 20-21.
- A data routine mechanism from rural SHGs to CDSs will be developed as CDS is data entry location

7.2.3 Rollout of Transaction based MIS in ADS:

- Like the way of implementing transaction based MIS in SHGs, will develop a standard operating system for rolling out transaction based system in ADSs/first level federations
- CDS will be the data entry location of ADS transaction data
- CDS/block level training will be provided for scale up of this activity

- Technical support will also be provided to CDSs for the best productivity.

7.2.4 Rollout of Transaction based MIS in CDS:

- TbMIS will be rolled out into all rural CDSs. It mainly focuses on the monthly financial transactions at CDS level. All CBOs transactions will be digitalized as part of CDS-TbMIS. Data Analysis and decision making is the outcome of this activity.

7.3 Budget for 2020-21

SI No	Name of program	Activities	Amount (In lakhs)
1	Continuation of transaction based MIS in SHGs	<ul style="list-style-type: none"> • TbMIS data collection book/format printing charge • Incentives to data entry resource persons- • Internet charge for data uploading • Internet Charge for Block Level Support • Software support for Block Level 	957
2	Rollout of Transaction ADS First level federation	<ul style="list-style-type: none"> • Incentives to data entry resource persons • Capacity Building Training and Review meetings 	50.00
Total			1007.00

CHAPTER 8

FINANCIAL PROGRESS

8.1 Financial progress -2019-20

Financial Allocation and Expenditure Incurred in FY 2019-20		
S. No.	Parameter	NRLM (Rs. in Crore)
1	AAP Allocation	173.00
2	Opening Balance (As on 01/04/19)	0.45
3	Central Allocation	104.00
4	Central Release	13.26
5	State Release	5.51
6	Other Receipts	18.14
7	Total Available Funds	37.36
8	Expenditure	33.67
9	Administrative Expenses (included in Item 8)	1.26
10	Closing Balance (As on 31/03/2020)	0

8.2 Budget for 20-21

Financial Allocation and Projected Expenditure FY 2020-21		
		Rs. in Crore
S. No.	Parameter	NRLM
1	AAP Allocation	195.28
2	Opening Balance (As on 01/04/20)	0
3	Central Allocation	117.17
4	State Allocation	78.11
5	Total Available Funds	195.28
6	Expenditure	195.28
7	Administrative Expenses (included in Item 8)	11
8	Closing Balance (As on 31/03/2021)	0

CHAPTER 9

INFRASTRUCTURE AND MARKETING DEVELOPMENT ACTIVITIES

MARKETING

Marketing of Kudumbashree products will be streamlined and new avenues for products sales will be created in 2020-21. Marketing intervention supported by Kudumbashree mission always focused on providing appropriate avenues for the entrepreneurs in and out of their locality. By providing these avenues, the intervention strategy tends to solve the 'PLACE' aspect of marketing for the products developed by Kudumbashree women. This intervention largely sought the idea of bringing in steady revenue for the entrepreneurs, introducing the products to customers even outside local markets and creating steady local demand for the local produce. **9.1 Progress in 2019-20 in NHG**

Marketing

9.1.I. Details of the Saras melas held in State

Saras Mela/ Other Melas	City & Place	Month when conducted (from to date)	No of days	Total Stalls	Stalls from outside State	Total cost of organizing in Rs Lakhs	Total Sales in Rs Lakhs	Total cost of Infrastructure in Rs Lakhs	No of live food stalls	Sales in food stalls
Saras Mela	Kannur District, Anthoor	20/12/2019 TO 31/12/2019	12	252	53	85	920	60	23	92

9.1.2 . Details of the melas conducted in the District and Block

a. Trade Fairs

District/Block where Trade Fairs conducted	Number of Trade Fairs Conducted	No of days	Total Stalls	Total Sales in Rs Lakhs
Pan Kerala	197	685		106

b. Café Kudumbashree Food Festivals

Number of Food Festivals conducted to promote Food Enterprises	Number of Food units participated	Total Sales in Rs Lakhs
76	396	187

c. Details of Saras melas outside the state where they have participated:

No	Number of Saras Mela Participated(Details)	Place	Total No. of Stalls	Total Value of Sales in Rs Lakhs
01	18	Delhi, Vijayawada Vishapatnam, Bihar, Chattisgarh,Gujarat, Hariyana, Madhyapradesh, Maharashtra, Odisha, Pondicherry, Punjab, Rajasthan, Sikkim, Tamilnadu, Telegana, Tripura, Uttarpradesh, West Bengal	60	35

d. Details of E-commerce site of States

Sl No	Name of E-commerce site and link	Is the site active now? (Yes/no)	Date of launch	No. of Sellers	No of Products	Total Sales facilitates in Rs lakhs
01	Kudumbashree Bazaar, www.kudumbashreebazaar.com	Yes	Feb 2018	316	880	0.87
02	Amazon Saheli	Yes	Feb 2019	75	285	0.50

9.1.3 Initiatives on Permanent Marketing Infrastructure Development and Marketing Support development

Building on what exists and moving forward from the experience of last three years, developing permanent markets –retail outlets will be the core focus area of marketing division in 2020-21. Retail chain or outlets have a large role in promoting sustainable consumption and production, occupying a unique position in the lifecycle chain of products as a ‘gatekeeper’ between producers and consumers. They can potentially play a big role in furthering the sustainability of consumption and production. Effective retail marketing is vitally important for today’s Kudumbashree entrepreneurs. Without a presence of retail stores, Kudumbashree products cannot achieve the high level of exposure or widespread product distribution. Retail

outlets will help even small entrepreneurs as they give customers a chance to view and test products and promote products directly to customers.

Since, Kudumbashree as its capacity of being an SRLM has its limitations in jumping in to general trade and in supplying products to all existing super markets or to retailers, it necessitates establishment of Kudumbashree's own market space or shelf space at conventional selling points. The aim is to present a collection of homemade NHG products in a common platform to customers who value quality, ethnicity and purity. The retail presence will not only provide consumers with a variety of products of small scale producers at their locality or door steps, but also empower the women entrepreneurs by linking them with higher markets and institutional buyers, and by facilitating them to compete in the open market. Hence apart from continuing its existing interventions such as Nano Markets, Kudumbashree Bazaar and Online Marketing, Kudumbashree's weak presence in conventional retail reach will be enhanced in rural areas for deeper distribution through upgrading successful Monthly Markets in to permanent panchayath level outlets in 2020-21. Further, Kudumbashree will also establish three Specialty Stores in three selected regions which will maintain considerable depth of products through making available all premium products of Kudumbashree across the State, at premium prices, in addition to providing higher service quality and expert guidance to consumers. The interventions with regard to permanent outlets in 2020-21 will be the following.

a) Nano Markets- To cater the local demand, facilitate permanent product outlets to suit the buying pattern of loyal customers, increase the market visibility of Kudumbashree products and to reinforce the brand of Kudumbashree in the minds of customers thereby expanding the marketing prospects of Kudumbashree entrepreneurs, Kudumbashree mission is incubating the idea of facilitating Nano Markets all across Kerala. Nano Markets are either exclusive Kudumbashree product shelves or racks installed at various institutions like office of Local Self Government Bodies, Community Development Societies, District Headquarters, Permanent shopping Outlets of HortiCorp, Supply-Co(Government PDS System retail points), Outlets of government marketing agencies, private shopping malls and super markets etc, and/or automatic product vending machines of Kudumbashree products installed at banks, train and bus stations and also places of people gathering. Exclusive Kudumbashree product stands at these above mentioned areas would ensure that Kudumbashree products are available to the end customer at their reach and readily available for purchase at these places of convenience. These stands would

reinforce the brand image of Kudumbashree products and would seek the requirement of permanent market spaces where Kudumbashree products are easily available. The strategy adopted to create such marketing spaces at points of crowd is through convergence and association.

Number of Product Shelf Space (Nano Markets) Started	Number of Enterprises Benefitted	Total Sales in Rs Lakhs
735	3000	248

B) Kudumbashree Bazaar - To create permanent marketing space for Kudumbashree products and to bring all Kudumbashree products under one common marketing outlet, Kudumbashree mission is initiating Kudumbashree bazaar – a single brand outlet for all Kudumbashree products. 14 Kudumbashree bazaars each in one district and a series of Mini bazaars will be setup in districts to cater the rising demand of Kudumbashree Products. These mini and super bazaars will be managed and run by all women consortium of Kudumbashree NHG entrepreneurs. The districts have formed consortiums of micro entrepreneurs in the last year, who would supply products to Kudumbashree Bazaars and facilitate its daily operations. The consortiums have an executive committees for the administration of the consortium and elected members from the executive committee along with Kudumbashree district mission officials have formed district level management committees for governing the affairs of the bazaar. Kudumbashree bazaar have been set up in two districts, namely, Pathanamthitta and Wayanad. A Product Inventory will be developed in order to identify all the potential products that can be supplied to the Bazaars (and to other markets). It is proposed to develop an online MIS for this purpose, whereas the data entry would be done by MECs.

Number of Super Markets Started	Number of Enterprises Benefitted	Total Sales in Rs Lakhs
2	75	49.57

C) Online marketing-An E-Commerce Portal exclusively for Kudumbashree products was launched in 2018-19. Further, Kudumbashree products were added in other popular online sales platforms such as Amazon. In order to increase the reach, social popularity, customer traffic & conversion, and to generate more sales for products, Kudumbashree is planning to conduct

various promotional activities, especially in the social media. social media campaigns, Strengthening of digital marketing and other promotion activities will be undertaken in the new year.

No	Name of E-Commerce site and link	Is the site active now? (Yes/no)	Date of launch	No. of Sellers	No of Products	Total Sales (Lakhs)
01	Kudumbashree Bazaar, www.kudumbashreebazaar.com	Yes	Feb 2018	316	880	0.87
02	Amazon Saheli	Yes	Feb 2019	75	285	0.50

d) Panchayath level Outlets- The successful experience of substantial number of micro enterprises that sell their products mainly through monthly markets shows that the customers are attracted to Kudumbashree products and there is scope for climbing up in the marketing ladder from monthly markets to permanent outlets. The monthly markets initiative that started in the year 2010 and later disintegrated by 2015, has been rejuvenated in the year 2017-18 and then expanded to entire State by 2018-19. Out of the targeted 2450 monthly markets, 2006 monthly markets have been conducted in the year 2018-19 and more than 1000 have been conducted in this fiscal year as per the half yearly data. In 2020-21, it is proposed to grade the monthly markets and then to upgrade the best performing monthly markets to permanent markets so that sales can be enhanced and year round market avenue for all Kudumbashree products of the block can be ensured. Kudumbashree products' weak presence in conventional retail reach will also be addressed through this initiative and it will ensure deeper distribution especially in rural areas. The panchayath level small Kudumbashree outlets will be positioned as culturally indigenous in the light of Swadeshi Campaign. Moreover, Kudumbashree can first drive trials of products of new micro entrepreneurs using these small Kudumbashree outlets, and these stores will also serve the function of product introductions.

e) Homeshop and District Distribution Network- Home shops are community based distribution network that are intended to market locally made products of Kudumbashree enterprises. Home shops facilitates a efficient marketing and distribution network for the

entrepreneurs, thereby ensuring steady income and cater the local economic development by providing incentive based income to stakeholders of the distribution network. Home shops are constituted of three basic factions, production faction (enterprises of local origin), marketing faction (Kudumbashree women, either called a home shop owners, who markets the products and facilitate door to door delivery) and Operations and Administration department (Home shop Management Unit – Oversee the logistics, supply and smooth operation of the Home shop system. The Distribution Network owned and managed by Kudumbashree women would perform the role of distributors who procure the products from the producers and then re-sell the products charging a specific rate of commission to households through Home Shoppers who directly sell the products to customers and to retail market. Distribution Management Units require warehouses, basic operating costs like office space, vehicle, telephone and personal computer. The District Distribution Network would also concentrate on improving the packing for those MEs who produce quality products, which are in demand and have a market and would also facilitate obtaining necessary certifications and packaging standards.

e) Branding- A women brand with uniform brand identity – brand name, packaging and labels is the major objective of this activity, which will be guided centrally based on product enhancement workshops for selected women micro entrepreneurs to up-value their products in terms of quality, design, packaging and so forth will be conducted in the first round. The workshops will enable women micro entrepreneurs to develop community products into specialty products with regard to taste, texture, nutritional components, design and packaging, label, production processes involved and overall marketability. Through these workshops, women micro entrepreneurs will receive technical advice and mentoring on value-adding for products, developing new product collection, strengthening production capacities, proper packaging and labeling, and assistance with food, safety and nutrition requirements and technologies. The first round will focus on giving recommendations and assignments and discussion of key topics aligned with the concerns of their business. In the second round, assignments will be checked and further recommendations will be given by experts. For the third round of clinics, Micro Enterprises are expected to improve design, form, maintaining quality, color and costing of products or variants. This round will focus on production capacities, catalog production, strengthening of the business side for sustainability, value additions, proper packing processes and technical discussions on Food & Safety requirements. Kudumbashree will identify

potential markets at this level with its technical partner. Specific products qualify to be included within the Women Brand that will be introduced to bigger markets with uniform packaging and labels.

9.2 Plan for 2020-21

9.2.1 Infrastructure Creation and Marketing Support (Rs. 16 Crore)

Marketing of Kudumbashree products will be streamlined and new avenues for products sales will be created in 2020-21. Marketing intervention supported by Kudumbashree mission always focussed on providing appropriate avenues for the entrepreneurs in and out of their locality. By providing these avenues, the intervention strategy tends to solve the ‘PLACE’ aspect of marketing for the products developed by Kudumbashree women. This intervention largely sought the idea of bringing in steady revenue for the entrepreneurs, introducing the products to customers even outside local markets and creating steady local demand for the local produce

To facilitate appropriate avenues for NHGs for marketing their products and understanding the fact that most of the NHG produce depends on the purchase pattern of Impulse Buying, the organization of trade fairs and participation in suitable trade opportunities will be of main focus in marketing. One key activity in marketing of Kudumbashree products is the “monthly market” conducted in selected panchayats and the fairs during festival seasons like Onam and Christmas organized by the CLF. The CLF will be given financial and technical assistance in organizing the markets in monthly frequency. In addition to this, Kudumbashree also will participate in national and international trade fairs and exhibitions including SARAS Melas conducted by ministry of rural development, Govt. of India, India International Trade Fair conducted in Delhi, trade fare and road shows conducted by Tourism department and Public Relations Department of Govt. of Kerala in various places etc. Also, Kudumbashree will take exhibition stalls in popular and major trade fairs of government, non government, private entrepreneurs and NGOs where footfalls are large will all result in access of market to products of Kudumbashree micro enterprises. Cafe Kudumbashree is a popular brand of Kudumbashree food enterprises, and there are more than 1000 units in the state engaged in catering and food production. 100 Kudumbashree food festivals will be conducted in 2020-21 (100 in across Kerala and 20 other festivals in association with various agencies/government

departments in national and international exhibitions and trade fairs) to give hands own trading to these enterprises and to help them setup individual units.

Participation 2000 stalls/ trade fairs to support 20000 entrepreneurs will be the physical target in 2020-21. Conduct of **120 cafe Kudumbashree food festivals** will be undertaken(both stand alone food festivals and establishing food courts of Kudumbashree in other fairs and festival markets). Further, Kudumbashree will undertake **promotional activity** including sales promotion and business promotion through various activities, and online and offline campaigns.

Every product and every enterprise would majorily depend on loyal customers/ regular customers. So as to ensure availability of products across the year at designated locations so as to create purchase opportunity for regular customers, establishment of permanent market places is given priority. 2020-21 will ensure a chain of permanent market place for Kudumbashree products both offline and online, by having exclusive shelf spaces in supermarkets and retail chains, initiating permanent district level (Exclusive Super Markets for NHG Products) and CLF level Outlets, and it is envisaged to start such **Market Outlets in 100 development blocks**. Another key activity of marketing of product will be to obtain and establish **shelf space in leading supermarkets** in the state. Cost of infrastructure development and logistic support will be provided to ensure continuous supply chain. **Kudumbashree District level outlets** will be assisted with variable cost and range of **Kudumbashree premium stores** also will be set up. **2020-21 will have a focus on the promotion of Kudumbashree products through Online platforms. Promotional activities for the e commerce store** developed by Kudumbashree will have priority. Establishing the supply chain and setting up necessary hard and soft infrastructure and logistics network, operations and storage will be the focus in 2020-21.

9.2.2 Nano Market

The aim is to set up, strengthen and/or sustain 700 Nano Markets(including the existing Nano Markets and 300 Nano Markets newly proposed to be set up) in leading super markets or other public or tourist places/offices for exhibition and sales of Kudumbashree products across the State. The outcome of the project will be of the availability of NHG products in 1000 Nanomarkets, introduced an effective system for product supply, sales and sales monitoring and generated a sales turnover of Rs. 4 crores benefitting at least 5,000 entrepreneurs across the State, among which 700 Nanomarkets secured with an average monthly sales of Rs. 5,000/- each.

The estimated budget comprises of expenditure heads such as creation of necessary infrastructure (shelves), support cost for CRPs (MECs) for bridging supply chain, sales monitoring and sales promotion.

9.2.3 Super/Mini SHG Bazaar

The program is aimed to establish/strengthen Mini Bazaars in 14 Districts where all Kudumbashree products of the district are available and, support and strengthen institutional mechanism for the smooth functioning of the Bazaar. The project implementation would benefit 2000 Micro Enterprises from regular sales through 14 women run Kudumbashree Mini Bazaars. It is proposed to continue the activities and to strengthen the already started Bazaars and to establish new Bazaars in the remaining twelve districts. Capacity Building Programs for Consortium members will be conducted. Support cost for MECs is involved along with costs incurred for developing suitable MIS Platform to manage the inventory base. CIF will be provided to consortiums for working capital. The budget also includes cost for developing supply chain system to bring products to district level outlets and infrastructure costs of establishment of retail outlets owned and managed by women enterprise consortium. Backward and forward market linkages will be facilitated by empowering the consortium through vendor packing facilitations

9.2.4 Online Marketing

The project is aimed to list 1500 Kudumbashree products of 1000 NHGs and all services in various E-Commerce portals and ensure greater reach to a larger audience and customer base expansion through undertaking various promotional campaigns. The implementation of the project would result in increased reach, social popularity, customer traffic and sales conversion of Kudumbashree E-Commerce portal and other portals where Kudumbashree portals listed.

The estimated budget comprises of expenditure heads such as creation of necessary infrastructure such as to support the logistics and supplychain by setting warehouses so as to ensure forward marketing linkages to SHG Products, HR Support for order fulfillment, accounting, content creation and software management. And also, training for NHGs in managing online presence, product development and packaging along with utilizing suitable medias for sales promotion.

9.2.5 Panchayath Level Outlets

The aim is to upgrade best performing monthly markets to permanent markets and enhance sales by establishing 100 permanent sales outlets in selected blocks/ULBs where all Kudumbashree products of the block/ULBs are available. The project would facilitate year round market avenue for 2000 entrepreneurs through these 100 Kudumbashree Outlets (Block) and generated a monthly sales turnover of Rs. 30,000/- per Outlet.

The program budget would comprises of developing necessary marketing infrastructure owned by the CLF, capacity building of CLF, MECs and Entrepreneurs on retail sales, establishment of online sales management system.

9.2.6 Home Shops and District Distribution Network

Development of supply chain to enable the smooth functioning of retail chains and to ensuring the availability of products across Kerala will be an area of focus for the marketing of NHG products. Direct to Home Distribution system (Home Shop) will be made functional across 100 development Blocks and strengthening of existing system by continuous training and capacity building will be done. **District Distribution Network** will also be setup to percolate products to retail markets. Assistance will be given to establish a regular flow of products from manufacturers to distributors to customers (including setting up of warehouse, support of basic operating cost like office space and logistics, provision for vehicles and other essential furniture's and stationery). Also, **home shops and district distribution networks** will be extended to all the districts and blocks; and assistance for establishing a network of home shop system and management of operations will also be the highlight of marketing activity in 2020-21.

The aim of the project is to create distribution system in all districts so that the system would help the entrepreneurs to market their products through retail market and also through door to door sales. The project would provide livelihoods for 2000 NHG members, steady markets for atleast 500 enterprises and would generate an annual sales turnover of 7 Crores for enterprises.

The estimated budget would include training component to 14 management units, 2000 sales force personnel. The sales force would be supplemented with suitable amenities to do door to door sales like transport baggages, ID Cards, Uniforms etc. The management team would be supported with MIS System, Technical infrastructure and transportation utilities to manage distribution links.

9.2.7 Branding

The next area of focus will be to bridge the gap between Kudumbashree products and the main stream market. In order to compete with large FMCG suppliers in the open market, **branding and packing of products** should be improved. In order to make the product attractive and to make it acceptable to the retailer and customer, necessary interventions will be made in the sector of value addition, quality control and packaging. In 20-21, focus will be on developing enterprises and products which are in demand in open market. **Business to Business Market Facilitations** will be done by the mission to attract sourcing customers. Soft loans will be provided to entrepreneurs' through the organizational structure and the community to undertake necessary actions to utilize the opportunities created by the mission to reach newer customers.

The aim is to capacitate 500 to 750 selected Kudumbashree ME Units to enhance their products and facilitate the units to explore new bigger markets through up-scaling their product quality & packing and overall branding and linking them to bigger markets through appropriate channels. And there by developing a distinct product line / brand of women with 50 Branded Products (food products, lifestyle goods and personal care products)and strengthened the value-chains of 500 microenterprises and increased women's capacities and sales of products by more than 300%.

9.2.8 CB, M&E

To facilitate smooth implementation of marketing activities of NHG products certain support activities such as Capacity Building, and monitoring, Support cost of field level staff, capacity building training for mission staff in the areas of marketing is also planned. It is also proposed to engage Micro Enterprise Consultants in 2020-21 towards providing market backward and forward linkages to enterprises as marketing is critical for the sustenance of micro enterprises. Existing Micro Enterprise Consultants will be trained and engaged to provide marketing support to existing and potential entrepreneurs.

9.3 Budget for 2020-21

Sl No	Programme Name	Activities	Amount (In lakhs)
1	Trade Fairs	Support for monthly markets, Participation and conduct of trade fairs and exhibitions for selling products of Micro enterprises, conduct of Saras Mela, brand building activities of Café Kudumbashree and Food Festivals	435
2	Retail Marketing	Strengthening of permanent markets for Kudumbashree products, establishment of 100 new outlets, signature stores and supermarkets, development of online marketing presence	650
3	Distribution System Development	Strengthening of Distribution Networks, Product development and Enterprise Development Support	385
4	CB, M&E	Capacity Building, Monitoring and Evaluation	130
5	CEF	CEFs to CLFs for dispersing as soft loans	900
Total			2500

9.4 Progress in AGEY Implementation

Four blocks in three districts namely Thrissur, Idukki and Pathanamthitta were selected for the project AGEY. One vehicle was purchased by a selected CLF (Enadimangalam) of Parakkode Block. Procurement of 6 more vehicles will be completed by the end of this financial year. The block wise details of AGEY implementation is provided in the table below:

Item	Chalaky	Devikulam	Parakkode	Ranni
MM & YY of approval of Proposals by MoRD	Oct-2017	Oct-2017	Oct-2017	Oct-2017
No. of Vehicles approved	3	3	3	3
Total CIF funds to allocated blocks (No of Vehicles*Rs 6 Lakhs)	18	18	18	18
Total No. of Vehicles started	0	0	01	0

Type of Vehicle	--	--	--	--
E-rickshaw	--	--	--	--
Auto Rickshaw	--	--	--	--
Car (Maruti OMNI)	--	--	--	--
Mini truck (TATA Ace/Mahindra supro)	--	--	01	--
Jeep (Pick-UP)	--	--	--	--
Total No. of Vehicles owned by the VO	--	--	--	--
Total No. of Vehicles owned by the CLF	--	--	01	--
Total No. of Vehicles owned by the SHG members	--	--	--	--
Total number of women drivers	--	--	--	--
Total cost of Vehicles (Rs Lakhs)	--	--	--	--
Funds provided from CIF (Rs Lakhs)	--	--	6	--
Avg cost per vehicle (Rs. lakhs)	--	--	6	--
Total number of operational vehicles (in operation as certified by the VO/CLF) as on 31 Dec 2019	--	--	01	--
Date of last certification of operation by the VO/CLF	--	--	--	--
Total repayment due for CIF loans (Rs. lakhs)	--	--	--	--
Total repayment recd. For CIF loans (Rs. lakhs)	--	--	--	--
No. of vehicles where repayment instalment for CIF loans has not been received for 3 months or more.	--	--	--	--
Avg monthly take home income of the SHG member owning the vehicle	--	--	--	--

9.4.1 AGEY Implementation

Existing Blocks

No .	Name of Block	No of Vehicles allocated	No. of Vehicles currently operational (Jan 31, 2020)	No of Vehicles proposed to be Operational (if any) during 2020-21	Month by which Vehicles will be Operational
01	Chalakudy	3	0	3	March 2020
02	Devikulam	3	0	0	--
03	Parakode	3	1	2	March 2020
04	Ranni	3	0	3	August 2020

CHAPTER 10

Summary of costs and sources of finance

Components	Budget for FY 2020-21 (in Lakhs)	Central Share (%)	State Share (%)
State Rural Livelihood Mission - SMMU and DMMU – B1.1	500	300	200
Capacity Building of SMMU and DMMU staff – B1.2	500	300	200
Block Management Unit Cost – B2.1	1000	600	400
Social Mobilization and Community Institutions – B2.2	5768	3461	2307
Financial Inclusion Initiatives – B2.3	5485	3291	2194
Community Investment Support Fund -B3	2275	1365	910
Marketing & Infrastructure – E	2500	1500	1000
Interest Subvention – F1	1500	900	600
Total	19528	11717	7811

**Administrative Expenditure projected for FY 2020-21 SMMU and DMMU COST - --1000--
Lakhs (5 % of Allocation)**