

**NATIONAL RURAL LIVELIHOOD MISSION (NRLM) – 2017-18**

Sl. No	Key Activities	Major Tasks	Timeline	Budget (Rs. in Crores)
<b>INSTITUTION BUILDING &amp; CAPACITY BUILDING –</b> Responsible - Organisation Team (Aneesh, Bijesh, Devi) Supervision – PO, Organisation (Shri. Pramod) Monitoring - ED				<b>9.5</b>
1	<b>Promotion of SHGs, VOs and CLFs</b> :Kudumbashree School - A training programme to create awareness among the NHG members about their social responsibilities and to improve their standard of living through knowledge. Under the programme, over 43 lakh NHG members would be given training on various subjects. The classes will be conducted for a period of 6 weeks where each NHG member should spend 2 hours weekly.	Selection of 1073 CDS level RPs  Selection of 114678 ADS level RPs  Training of CDS & ADS level RPs  Handbook Development & Printing  Conduct of Kudumbashree School	Sept/October (1036 completed)  Sept/October (105000 completed)  October (12663 completed)  October (completed)  November	    2.6  1.9  0.5
2	<b>Saturation of Coastal Panchayats :</b> Strengthening of Coastal NHGs - Revolving Fund to Coastal NHGs as corpus to meet the members’ credit needs and as catalytic capital for leveraging repeat bank finance	Identification of 2000 coastal NHGs  Positioning of 81 Coastal Community Volunteers  Distribution of RFs to 2000 coastal NHGs	October (1140 completed)  October (81 completed)  Oct/November (1140 completed)	  0.5  3

3	<b>Capacity building of Mission staff :</b> Training for elected members of LSGs, Kudumbashree Staff, New CDS Chairpersons and New consultants	Training of elected members of LSGs  Training of Kudumbashree Staff / New Consultants  Training of New CDS Chair Persons	Aug/September (completed)  December (ongoing)  Jan/March	1
<b>SOCIAL INCLUSION &amp; SOCIAL DEVELOPMENT</b> Responsible – Tribal / Gender Team (Prabhakaran&Sarika / Soya Thomas &Priya ) Supervision – PO, SD (Smt. Amrida) Monitoring - ED				<b>11.86          (+5.01)</b>
1	<b>Tribal special interventions in four districts :</b> Revival and reorganisation of existing NHGs & formation of new NHGs/Federations, Community Funds, Capacity Building and Bridge Course	Training of NHG members  Setting up of PMU – Wayanad, Kannur, Malappuram  Corpus Fund Distribution  Conduct of Bridge Course  Community Investment Fund	Oct/November (ongoing)  Aug/September (Wayanad, Kannur completed)  Oct/November (ongoing)  March (ongoing)  Dec/January	6.5
2	<b>Handholding support/CRP for tribal areas :</b> Community RP Support (RPs to facilitate Cultural Team Formation, Tribal Fest, OorilOruDivasam, OoruMoopen Training, Competative Exam Training, Grading Campaign &Balasapha under State Plan Funds)	Honararium of 225 number of RPs	March (ongoing)	1.5

3	<b>Gender Sensitization and Capacity Building</b> : Gender Sensitisation training for Officials CDS Chairpersons, Community Counseling Programme, Vulnerability Mapping (Map the locality to identify the prevailing vulnerabilities which are leading the community in to vulnerable situations)	Gender Sensitisation training for Officials and CDS Chairpersons	Nov/December	1.5
		Honararium of 320 Community Counselors	March (ongoing)	
		Selection of 140 CDSs for Vulnerability Mapping	September (completed)	5.01
		Master Trainers' Training for Vulnerability Mapping (Core Team, Dist RPs, Elected Reps)	Sep/October (218 out of 308 MTs completed. 592 DistRps& 2024 Elected Reps completed)	
		Data Collection for Vulnerability Mapping (Secondary, Primary, FGD and Institutional Analysis)	Oct/November	
		Special software development for Vulnerability Mapping	November	
		Data Consolidation and Report formation for Vulnerability Mapping	December	
Convergence meeting, Report Presentation and Project formulation	January			
	State level Campaign on Gender Based Violence	Jan/February		
<b>FINANCIAL INCLUSION</b> Responsible – Micro Finance Team (Giji, Jayaram, Vidya, Nithya) Supervision – PO, MF & MIS (Shri. Pramod) Monitoring - ED				<b>34.88</b>

1	<p><b>Adoption, piloting and scaling-up of transaction-based MIS:</b> Considering the field level constraints in implementing manual bookkeeping and given the advantages of using digital technology, DAY-NRLM has introduced Transaction-Based SHG Digital Accounting System (TBSDAS). This online system envisages to enhance quality of bookkeeping as well as performance of NHGs through Digitizing financial transaction of all 2.37 lakhs Rural NHGs</p>	<p>NHG Profile Creation in NRLM MIS (NHG name, ward, GP and district, bank account details, member names, DOB, social category details, contact number, bank and aadhaar details)</p> <p>Laptop Procurement / Training</p> <p>Data Collection &amp; Uploading cut off transaction data &amp; monthly transaction data</p>	<p>Nov/December (1,82,154 NHG profiles &amp; 2262364 Member profiles created)</p> <p>Nov/December</p> <p>Jan/February</p>	8.65
2	<p><b>Provision of interest subvention :</b> Under NRLM( Central Scheme) for category II districts,( districts except Malappuram, Wayanad, Palakkad &amp; Idukki which are considered as category 1 districts &amp; these districts are eligible to get bank linkage at an interest rate of 4% ) all Kudumbashree NHGs in rural area are eligible for interest subvention to avail the loan facility at an interest rate of 7%. Here Banks will charge the SHGs as per their respective lending norms and the difference between the lending rates and 7% subjected to a maximum limit of 5.5% will be subvented in the loan accounts of the NHGs by Kudumbashree State Mission. This will be paid periodically as per the reports shared by NRLM through its Bank Linkage Portal</p>	<p>Provision of interest subvention</p>	<p>Jan/February (Claims for 7 crores ready)</p>	7

3	<b>Revolving Fund (RF)</b> :Revolving Fund is given to NHGs as corpus to meet the members' credit needs directly and as catalytic capital for leveraging repeat bank finance. RF is given to SHGs that have been practicing 'Panchasutra' (Regular meetings; Regular savings; regular inter-lending; Timely repayment; and Up-to-date books of accounts)	Distribution of RFs to 10,000 NHGs	January (4829 applications received)	15
4	<b>Vulnerability Reduction Fund (VRF)</b> : Provides funds through ADS to NHGs to address vulnerabilities like food security, health security etc., and to meet the needs of the vulnerable persons in the NHGs.	Distribution of VRFs 2500 NHGs	January (979 applications received)	3.75
5	<b>Financial literacy Campaign - Opening of individual bank accounts, Sensitization and training of bankers</b>	Financial literacy Campaign - Opening of individual bank accounts, Sensitization and training of bankers	January (Ongoing. 310 out of 1336 completed)	0.48
<b>MICRO ENTERPRISES</b> Responsible – Micro Enterprises Team (Shameena, Rajeev, Akhila, Nishanth, Renu) Supervision – PO, ME (Pramod) Monitoring - ED				<b>2.85</b>
1	<b>Capacity building of NHG members/entrepreneurs towards sustainable livelihoods</b> : Conduct Skill Training for new entrepreneurs who completed GOT and EDP trainings	Skill Training for new 9930 entrepreneurs	Dec/January (1815 completed)	2.6
2	<b>Capacitation of MECs</b>	Capacity Building Training	Nov/December (by ILO)	0.25
<b>MARKETING</b> Responsible - Marketing Team (Sabu, Jiby) Supervision – COO - NRLM (Ajith) Monitoring - ED				<b>22.15</b>

1	<b>Community Enterprise Fund</b> :Community Enterprises Fund (CEF) will be given to 400 selected CDSs as CIF/RF in order to provide low interest loans (4%) to Micro Enterprises/entrepreneurs for business enhancement.	Identification of CDSs / Distribution of CEF to CDSs  1200-1500 MEs to be provided loans	Sep/October (364 completed)  Oct/November (1 completed)	20.05
2	<b>Product Line Development / Design Clinics / Online Marketing</b> :Up-scaling of selected Kudumbashree products and linking them to bigger markets/online markets. An Online Marketing Platform will also be developed.	Identification of best products  Design Clinics for MEs  Development of E – Commerce Portal	Aug/Sept (82 completed)  Nov/December  Nov/December (under process by KSSUM)	1.4
3	<b>SARAS Fair / Other Fairs</b>	Conduct of SARAS Fair in Malappuram  Conduct of SARAS Fair in Thrissur	September (completed)  January	0.7
	<b>Block Mission Management Cost</b>		March (ongoing)	9.23
	<b>State Mission Management Cost</b>		March (ongoing)	2.15
<b>GRAND TOTAL</b>				<b>90 (+5.01)</b>