

# **KUDUMBASHREE**



## **ANNUALPLAN**

**2018 -19**

## INDEX

### STATE PLAN - Rs. 415 Cr

Sl No	Component (State Plan) Head of Account	Amount (Rs. in Crores)	Page No
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	<b>TOTAL</b>	<b>415</b>	-

### STATE SHARE OF CSS - Rs. 1120 Cr.

Sl No	State Share for Centrally Sponsored Programs	Total budget (anticipating approval) (Rs. in Crores)	Centre: State Share ratio	State share (Rs. in crore)
	<b>CRD head of account for rural programs</b>			
1	NRLM	200	60:40	80
2	DDUGKY	300	60:40	120
3	SVEP	100	60:40	40
4	MKSP and value chain project	50	60:40	20
	<b>Total</b>	<b>650</b>	-	<b>260</b>
	<b>Director (Urban) two head of accounts</b>			
5	PMAY	2050	60:40	<b>820</b>
	<b>Director (Urban) head of account</b>			
6	NULM	100	60:40	<b>40</b>

## STATE PLAN

### 1. ORGANISATION STRENGTHENING AND CAPACITY BUILDING (Rs. 90 Crore)

Strengthening of Kudumbashree system and improving it for providing livelihood opportunities for the poor and to engage in social development, and there by eradication of poverty is the aim of the Kudumbashree mission. Providing handling support to the various pillars of the mission is essential in this regard. **Rs. 9 Crore** is earmarked towards **honorarium of CDS chairperson** at a rate of Rs.7000 per month; **Rs. 7 Crore** is earmarked towards **Administrative grant of CDSs** (at a rate of Rs. 4,500, if below 15 wards, Rs. 5000/- per month, if the number of wards are from 16 to 19; and Rs. 5,500/- per month for those CDSs having more than 20 wards).

**Accountant support to CDS** (Salary of CDS accountants at a rate of Rs. 15000/- per month for supporting CDS on their day to day functioning) will also meet from the budget allotted to organization strengthening activities of Kudumbashree. An amount of **Rs. 18 Crore** is earmarked for accountant support to CDS.

Also, an amount of **Rs.12 Crore** is earmarked towards Administration and Office expenses of Kudumbashree mission (which include salary, allowances, gratuity etc. of all the staff; and cost of conducting training programs and meetings). A total of Rs. 46 Crore is earmarked for A and OE, honorarium to CDS chairpersons, CDS accountant support and for providing administrative grant to all the CDSs.

Focus in 2018 - 19 will be to form and **handhold special NHGs** comprising of elderly, differently abled and transgender NHGs. **Rs. 12 Crore** is earmarked for providing capacity building and special training to special NHGs, to provide livelihood training and handholding to special NHGs and to provide a onetime Corpus fund (Rs. 10,000/- to Transgender & PWD NHGs and Rs. 5250/- to Elderly NHGs) to 1,255 special NHGs (05 TG NHGs, 250 PWD NHGs and 1000 Elderly NHGs) as a support for their sustainable livelihood initiatives, rehabilitation and integration into society and to ensure their participation in main stream developmental process.

Also it is decided to position one elderly village coordinator in 941 Gramapanchayath to coordinate the elderly NHG strengthening programmes with honorarium of Rs. 10,000/- per month.

Kudumbashree School (intensive training program for all NHG members, aimed to create awareness about social responsibilities and for knowing about various livelihood opportunities) was conducted successfully in 2017 - 18. During the program, there was a felt need for giving continuous training to NHG members and families. Further, there was a demand to get information/training covering more modules. Hence, it is proposed to conduct **Kudumbashree School** second phase in the year 2018 - 19 and **Rs. 8 Crore** is earmarked for the same for all activities including payment of honorarium to 1,20,000 teachers/volunteers, design of curriculum and printing of books/materials, imparting various trainings to resource persons, community leaders and to the mission staff.

2018-19 will be observed as 'Year of NHG' by Kudumbashree as 2018 marks the 20th anniversary of Kudumbashree. Also this campaign is designed with an aim to strengthen the community network. As a part of the campaign, various activities like inclusion drive (self sufficient CDS, smart CDS), digitalization of NHGs in ADS, use of modern monitoring and communication tools like mobile applications, subscription of Kudumbashree magazine, development of ADS as a resource centre, strengthening and validation of Kudumbashree MIS, training in book keeping and accounting, campaign for livelihood, campaign for entitlement, activities towards achieving poverty free Grama Panchayat, NHG gradation, preparation of NHG micro level credit plan, and CDS action plan will be undertaken.

Also, activities like development of volunteer's network for various activities or services, IEC campaign, timely preparation of CDS action plan to integrate with panchayat action plan, timely generation of NHG demand plan to achieve all these desired results area also envisaged. **Rs. 10 Crore** is earmarked for various activities to be done as part of Year of NHG campaign.

Community strengthening program including training and capacity building of three tier organizational system of Kudumbashree will be conducted. Special training will be given to newly elected community leader. Training and capacity building of peoples representatives, officers of local self government institutions and Kudumbashree mission will be undertaken.

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. Capacity building to make self sufficient CDSs will also be a key target in 2017 - 18. **Rs. 5 Crore** is earmarked for **capacity building and training**.

**Rs. 5 Crore** is earmarked for various activities to strengthen Kudumbashree community network. This include proving **awards, rewards and recognition to CDS, ADS and NHGs**. Best CDS award, Best ADS and Best NHG awards will be given at district level and state level. Recognition including cash prize to top 3 in each category at district and state level will be given. Further, other activities to strengthen community network like installation of **community radio network** in three more district (in 2017 – 18, it was piloted in 3 districts) and conduct of Kudumbashree Anniversary celebration from CDS level to State level will be undertaken.

**Production of books, documentaries and films on the best practices** will also be undertaken in 2018 – 19 as a part of strengthening community network. 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 community.

**Strengthening of coastal NHGs** by providing Revolving Fund to 2,000 coastal 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 proposed and earmarked. Activities of 81 Coastal volunteers positioned in 2017 -18 with an aim to strengthen Kudumbashree's coastal projects (at a monthly honorarium of Rs. 7500/- per month) will be continued in 2018-19 also. An amount of **Rs. 4 Crore** is earmarked for the above mentioned **activities in coastal area**.

## **2. LOCALECONOMIC DEVELOPMENT(Rs. 200 Crores)**

### **1. Micro finance (Rs. 74 Crores)**

Providing **interest subvention to 4%** for all the linkage loans is the major program of Kudumbashree Micro Finance. **Rs. 65 Crore** will be provided for meeting the interest subsidy of all Kudumbashree loans. 60,000 NHGs will be supported to avail bank loan at 4% **Matching Grant** at an amount of 10% of the savings of the linked NHGs will be provided subject to a maximum of Rs.5000/- per NHG. **Rs.4 Crore** will be earmarked to provide matching grant to 10,000 NHGs.

Area Development Society (ADS) will be entrusted with information dissemination at grass root level. Basic aim is to collect feedback about the existing programs and data from the NHGs and to report lacunae in the routine programs. The core focus will be to enhance

quality of services. **Rs. 3 Crore** is earmarked for providing **monitoring of micro finance activity by ADS**.

A single **comprehensive MIS** for Kudumbashree will be developed to ensure effective monitoring of programs. **A survey will be conducted** to assess the impact of micro finance activities and that of multiple lending. Also, **financial literacy program** will be continued to impart financial management skills among NHG members. An **insurance scheme** for all Kudumbashree members will be devised for comprehensive health insurance and life insurance coverage.

**Pilot project for M Banking** (financial transaction of NHGs through smart phones) will be undertaken. **Capacity building program** will be conducted for KAASS audit team. Further, a **micro credit summit** will be conducted at panchayat, block, district and state level for strengthening micro finance activities and to develop a futuristic microfinance model. Best practices in microfinance will be recognized and honored at district and state level. **Rs. 2 Crores** are earmarked for all these activities together.

## **2. Micro Enterprises and Collectives (Rs. 66 Crore)**

Providing employment opportunities to 20,000 Kudumbashree women by setting up enterprises in each CDS is proposed. In 2018 - 19, Kudumbashree will initiative scaling up of micro enterprises to small scale/ medium scale enterprises encouraging women to make high investment in business and to take up activities of higher scale and volume.

Financial assistance will be provided to Micro enterprises to encourage formation of new enterprises, to help them adopt new technologies and to provide assistance at the time of crisis. **Rs. 25 Crore** is earmarked for all the **financial assistance to Micro enterprises** including interest subsidy. All the bank loans availed by micro enterprises will be eligible for an **interest subsidy** (interest subvention to 4%). It is proposed to give interest subsidy to 5,000 enterprises in 2018-19. Additional financial assistance to enterprises include providing **technology fund, technology upgradation fund, revolving fund, crisis management fund, startup fund, second dose assistance**. These existing additional assistances, given for a second level support and handholding, will be given to 1000 enterprises in 2017 - 18.

Vulnerable community livelihood fund will be provided to Kudumbashree CDSs. The aim of this fund is to encourage entrepreneurship among tribal and coastal communities and also

from among estate workers, victims of atrocities, destitute and other vulnerable sections of society. Rs.10 lakh will be given to 100 CDSs for providing loans to at least 300 enterprises at a nominal interest of 4%. CDS will recoup this loan in installment from the entrepreneurs and will provide assistance to other entrepreneurs from the community to setup new enterprises. **Rs. 10 Crore** will be earmarked to give to CDSs for providing **vulnerable community livelihood fund**.

Collectives of enterprises will be strengthened in 2017-18. Special financial package and support will be provided to all **collectives of micro enterprises** in service sector. A financial assistance of up to 20 lakhs will be provided to collectives in service sector based on the projects. In order to strengthen collectives of enterprises in production sector, common facility centres will be encouraged in each district. The aim is to setup one common facility centre in each district for collectives of production units.

Development of micro enterprise parks will be supported and it is proposed to start 14 Micro Enterprise Parks in the state (10 to 25 units per park). Initial infrastructure support, handholding and support will be given to micro enterprises parks. Incubating support to microenterprises will be started on a pilot basis in three locations. Focus in 2018 -19 will be to strengthen and handhold existing producer companies and to assist information of new producer companies. A total of **Rs.11 Crore** is earmarked for all support to collectives in service sector and production including development of Common facility centers, formation of ME parks, starting of incubation centre's, handholding, skill training and for support to producer companies.

In order to extend more handholding and support to micro enterprises, three new additional financial assistances are proposed in 2017-18. A total of **Rs. 8 Crore** is earmarked for these **three new financial assistances** viz. product improvement fund, sick unit revival fund and emergency relief fund. Lack of suitable packing, labelling, bar coding, branding and licensing of Kudumbashree products is one of the major demerits leading to non acceptance in the market.

In order to ensure good packing and branding of products, a **product improvement fund** is proposed. The aim is to develop 300 products in the first year (25 from each district) and to provide an assistance of up to Rs. 2 lakh per product as special assistance towards improving the quality of product and its packaging.

There are many enterprises that face revenue recovery because of unforeseen situations and changes in market dynamics. It is proposed to provide a one time assistance to such eligible entrepreneurs for assisting them in reviving their units and to close the bank dues. This **sick unit revival fund** will be disbursed to eligible entrepreneurs facing recovery as a one time assistance after conducting audit and after negotiating with bankers. Up to 100 enterprises will be supported in the year 2018 - 19.

The third additional financial assistance of **emergency relief fund** is proposed for entrepreneurs to address emergency or contingency situations like theft, accident, fire, other safety issues, and general life debilitating conditions that affect entrepreneurs and enterprises. Assistance will be given to members on demand, and the aim of the assistance will be to overcome the contingency situation and to be able to continue the existing enterprise. Upto 100 enterprises will be supported in the year 2018 – 19.

**Rs. 7 Crore** will be provided for continuation of **all the support system and activities for developing, handholding of strengthening of microenterprises**. General orientation training, entrepreneurship development training and skill training through empanelled and government agencies will be provided to potential members who are willing to take up entrepreneurship. Handholding support through micro enterprise consultant will be strengthened and training and support to MECs will be strengthened. Incubating support will be provided for implementing innovative ideas on a case to case basis, and expert services will be availed for development, handholding, branding and marketing of micro enterprises. Convergence with other departments and agencies will be strengthened and encouraged.

Kerala SVEP project will be scaled upto 14 blocks (1 block in each district). IEC activities to promote Kudumbashree micro enterprises will be strengthened. Entrepreneur clubs will be formed in government schools in association with education department as a part of IEC campaign of MEs. Award will be given to best and innovative enterprises, CDSs and banks at district level and state level. Also, Micro Enterprise summit will be conducted at state level, district level and at panchayat level, for promoting enterprises. Micro enterprise tracking and monitoring software and mobile application will also be developed using the 7 Crore fund earmarked for developing support system and for various activities to strengthen micro enterprises.



Focus in 2018 - 19 will be to livelihood initiatives in service sector. Innovative enterprises like ABC units, She lodges, Geriatric care givers units, agro service teams, coir fiber extraction units and machine repair units, service teams, day care and crèche, wayside amenities, enterprises related to tourism, hospitality and IT sectors, formation of labor pool for farm and non farm activities, development of a trained team for survey and day entry related works, data entry units, post natal and maternal care, child care, waste management and green technicians, specialized works for government agencies on demand, gardening, nursery and landscaping services, extension of home shops and mobile marketing outlets, housekeeping team and expert teams in facility management and event coordination, livelihood centre's for mothers of special children/children studying in BUDS schools etc. will be focused.

In addition to handholding through Micro Enterprise Consultants, **Viability gap funding** will be given to all novel enterprises including those priority areas listed above for providing infrastructure, developing common website and marketing strategy, running of enterprise for the pilot period and for initial handholding and support. **Rs. 5 Crore** will be earmarked for this funding.

### **3. Agriculture and Animal Husbandry (Rs. 40 Crore)**

There are more than 60,000 Agriculture Joint Liability Groups (with 2.7 lakh Kudumbashree members) engaged in active cultivation (lease land farming/group farming). The area under cultivation by JLGs was 1,20,000 acres in 2017-18. It is envisaged to increase the cultivation to 1,50,000 acres in 2018 -19. Further, it is also envisaged to go for intensive banana cultivation in 30,000 acres to generate an additional income of Rs. 100 Crore.

It is proposed to give viability gap funding area/ production incentive to 25,000 groups for taking up sustaining agriculture activity. **Rs. 12.50 crore** is earmarked for disbursement of **agriculture incentive to joint liability groups**. Also, **Rs. 2.50 crores** is earmarked for **market support activity** (development of 150 marketing kiosks/ outlets, conduct of festival market including Onam market, coordination of monthly market/ weekly market/ special market, establishment of marketing outlets/ spaces wherever feasible)

In Animal Husbandry, micro enterprise units of at least 5 women undertaking animal husbandry activity are promoted. Dairy, Goat, Poultry and rear rearing units are promoted as a part of this. Till date, support was extended to more than 9,000 beneficiaries in the

animal husbandry projects like goat village, ksheerasagaram, male calf fattening and backyard poultry. Handholding in the form of imparting training, market support and providing value addition (farm fresh milk etc) are provided to farmers from Kudumbashree.

Capital **subsidy will be provided to 1000 animal husbandry units** during the financial year 2018-19. Further subsidy will be provided to **1000 broiler chicken units** (rearing 1000 chickens in each farm) during the financial year 2018 - 19, as a part of project implemented in convergence with Animal Husbandry department and KEPCO. **Rs. 15 Crore** is earmarked for providing subsidy to livelihood opportunities in animal husbandry sector.

For all JLG loans **interest subsidy** will be provided by Kudumbashree. **Rs. 10 Crore** will be earmarked for this and 25000 JLGs will be benefitted out of this

#### **4. Marketing (Rs. 20 crore)**

Marketing of Kudumbashree products will be streamlined and new avenues for products sales will be created in 2018 - 19.

One key activity in marketing of Kudumbashree products is the monthly market conducted in selected panchayats and the fairs organized during festival seasons. 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. **Rs. 10 crore** is earmarked for conducting trade fairs and for **participating in trade fairs and exhibitions** (infrastructure cost to participating in major trade fairs, including SARAS Melas in the state and outside the state, floor rent to major trade fair agencies, support cost to MECs and management units for assisting in trade fairs, cost for logistics including transportation and support). 1000 stalls to support 1000 entrepreneurs will be the physical target in 2018 - 19. Further, Kudumbashree will undertake **promotional activity** including sales promotion and business promotion through various activities, and online and offline campaigns.

**Rs. 5 Crore** will be earmarked to ensure a permanent market place for Kudumbashree products, to have shelf space in existing supermarkets and to strengthen home shop network which takes the products to the doorsteps, and is running successfully in some districts at present. Market spaces will be hired and branded, and it is envisaged to start such **Market Outlets in 50 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.

Also, home shops will be extended to all the districts and blocks; and assistance for **establishing a network of home shop management unit** will also be the highlight of marketing activity in 2017-18. 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)

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 2017-18 (5 each in 14 districts; and 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. **Rs.3 Crore** is earmarked for conduct of **100 cafe Kudumbashree food festivals** (both stand alone food festivals and establishing food courts of Kudumbashree in other fairs and festival markets)

**Rs. 2 Crore** is set apart for setting up an end to end solution (starting from capacity building to setting up warehouses and packing and shipping units) for **selling Kudumbashree products through web portal**, and for establishing **post production centres** for those products (especially food products) that will have a regular demand in the market. The internet penetration in Kerala crossed 35%, and there is huge demand for making products available in the online market. An e commerce store will be developed where Kudumbashree products will be available. Establishing the supply chain and setting up necessary hard and soft infrastructure and logistics network will be the focus in 2017 - 18.

Further, 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, they should be packed separately. In 2017-18, focus will be on developing market synchronized post production centres for those products (especially food products, textiles and handicrafts) which are in demand in open market. Also, it is proposed to conduct a **market study** for food products/curry powder/flour products to understand the scope of introducing branded products. Market research focus on development of a production protocol for handling customer needs.

### **3. SOCIAL DEVELOPMENT (Rs. 125 Crores)**

#### **1. Destitute Free Kerala Project (Rs. 25 crores)**

Destitute Free Kerala project envisages rehabilitation of all the destitute families of Kerala. Comprehensive survey was conducted in 2017 November and destitute families are identified. **Rs. 25 Crores** are earmarked for providing **challenge fund to Panchayats** for their projects aimed at rehabilitation of destitute families. Challenge fund upto 40% of the total project cost will be providing limiting to Rs 40 lakhs per panchayat and Rs 50 lakh for tribal projects.

#### **2. BUDS institutions (BUDS, BRCs and Rehabilitation Homes) (Rs. 75 Crores)**

In the budget 2017 - 18, government announced formation of 200 new BUDS institutions by providing Rs. 25 lakhs for each institution. Out of the total fund requirement of Rs 50 lakhs, Rs 25 lakh was included in the budget 2017-18. An amount of **Rs 25 crore** is earmarked for providing **second instalment to the 200 BUDS institutions started in the year 2017 -18.**

Further, in order to fulfill government's vision of providing institutions for rehabilitation of mentally challenged children in all panchayats before 2020, it is proposed to start 200 more BUDS institutions in various panchayats. **Rs. 25 crore** is provided towards first installment of Rs. 12.5 lakhs (50%) of the **new 200 BUDS institutions.**

It is proposed to **purchase 100 vehicles for BUDS institutions** during the year 2018-19. The cost of the vehicle (including the cost for extra fittings to suit to the needs of mentally challenged children studying in BUDS institutions) will be provided by Kudumbashree and

the operating cost will be born by the respective local self government. An amount of **Rs.15 Crore** is earmarked for purchase of vehicles for BUDS schools, BRCs and Rehabilitation homes. Provision can be utilized for purchase of a second vehicle also, if there is more number of students and the panchayat is willing to meet the cost of operations.

In 2017 - 18, **rehabilitation homes** were started by Kudumbashree for housing mentally challenged orphans. One such institution was set up in each district (either for male or female, as per initial requirement). It is proposed to start **one more rehabilitation home for mentally challenged orphans in each district** so that there will be one such institution in each district for male and female individuals.

All the cost for infrastructure, providing rent and other charged for the building, operation cost/ cost of running of the institution including purchase of provisions and providing nutritious food, for providing livelihood training to the inmates and capacity building training to the staff will be borne by Kudumbashree. **Rs. 8 Crores** are earmarked towards cost of running the **14 old institutions and 14 new institutions**.

**Rs. 2 Crores** are earmarked for various activities including **capacity building of teachers** and staff of BUDS institutions, **providing access to modern training tools**, software's, and infrastructure to BUDS institutions, **conduct of district and state level festival for children** from BUDS institution and associating with reputed agencies or firms for specialized training or for **livelihood initiatives**.

### **3. Gender Development (Rs. 10 crores)**

Gender Development programs aims to the systematic gathering and examination of information on gender differences and social relations in order to identify, understand and redress inequalities based on gender. The vision is to create sensitization about the rights, status and justice of women and to address the issues of gender equality, equity and gender mainstreaming through convergent actions.

**Rs. 7 crore** is earmarked for **preventive and supportive programs** of gender development. The key activities planned in 2018-19 include **conduct of regular family meet at NHG level** to sensitive facility members. Two such programs will be conducted with specially developed modules. Another area of focus will be to **strengthen vigilant groups** for the intervention at ADS level to prevent atrocities. This will be done in convergence with local

self government institutions and various government departments including police and social justice.

Cost of operations and human resources at **Snehitha Gender Help Desk** (in all 14 districts) will be met from this budget provision and Snehitha will be developed as a district resource centre for women. Establishing and providing further support and handholding of **block level counselling centres** in all the blocks will be another highlight of Gender Development project of Kudumbashree.

Also, it is envisaged to provide **counselling and mentoring support** to the widows, elderly and to women in distress in all the CDSs using the network of community counsellors. **Gender Resource Centres will be started in 140 local self government institutions** in the state in 2017 - 18 with the support from Panchayats. **Legal clinics** and adalats will also be conducted in all CDSs in convergence with KELSA. Rs. 6 crore is provided for establishing and running of the above mentioned support system, and implementing of these projects, programs, campaigns, and activities.

Gender self learning program aims to sensitive the entire members of Kudumbashree through self learning process. Further it addresses the unfavorable treatment of individuals on the base of their gender, which denies them rights, opportunities or resources. The activities of gender education during the financial year will be to continue the implementation of **gender self learning program** by developing different modules and to conduct activities and discussion at NHG level.

Vulnerability mapping is another continuous project and it has been successfully conducted in 168 local self governments in the last two financial years. In addition to finding of vulnerable areas and to take necessary preventive action, the mapping process was also helpful in identifying right projects for women component plan in these LGSs. **Vulnerability mapping will be conducted in another 140 locations** in 2017-18. **Rs. 2 Crore** is provided for these continuous activities of gender development program

Consultation and think thank on different initiatives in the community will also be planned in 2017-18. 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 creatives will be initiated.

District and state level seminars and talks will also be organized as a part of state resource centre for women established in Kudumbashree.

In addition to all these **transformative programs**, focus will also be on continuing the **capacity building** training for gender resource persons, community counsellors, vigilant groups, members of gender corner/ resource centres/counselling centres and community leaders. Gender sensitization of officials of Kudumbashree network and capacitation of various groups of community mobilisers including tribal and coastal animators and resource persons will also be conducted. **Rs. 1 Crore** is provided for all these activities focusing on transformation and capacity building

#### **4. Tribal Development (Rs. 10 crores)**

Tribal interventions of Kudumbashree cover 95% of the tribal community and hence the focus in 2018 - 19 will be to strengthen existing activities of the network. Convergence with all departments' especially tribal development department and local self government institutions will be the base of Kudumbashree s activity in tribal areas. The network of tribal animators will be strengthened and supported to ensure that all the programs reach tribal hamlets and families.

**Providing livelihood to tribal families** will be the main planned activity in 2018 - 19. Information regarding **traditional practitioners** will be collected and skill training and marketing support will be provided to them to continue their livelihood activities. Focus will also be on promoting micro enterprises among tribal families and **special orientation and entrepreneurdevelopment program** will be conducted.

Start up fund will be given to 100 individuals/ groups in tribal areas, focusing on ethnic and traditional livelihood activity including traditional medicine, tribal art and craft and ethnic food production. Moreover, **sustainable agriculture practices** will be supported through Kudumbashree. Corpus fund will be given to 500 groups for their farm based livelihood activity. Special efforts and campaigns will be conducted for imparting training and handholding for tribal families to take up livelihood activities. **Rs. 4 Crore** will be provided for livelihood interventions.

Another area of activity will be **education and skill training of tribal youth**. All the school dropout students will be identified through community network and bridge courses and

bridge schools will be setup to provide them alternate education. Training of drop out children through bridge school will be undertaken and they will be educated to write equivalency exams. Bridge courses to teach about health, nutrition and sanitation will be started in vulnerable hamlets.

It is proposed to start bridge schools in 20 locations and bridge courses in 50 colonies. Fund will be provided for setting up of bridge centres and for imparting knowledge through trained teachers. **Convergence for various skill training projects** (wage employment and self employment) will be undertaken in 2017 - 18. **PSC coaching classes** or **skill development and leadership training** for improving competency will be organized in each district and special mobilization and handholding will be done for **DDUGKY program** implemented through Kudumbashree.

Adolescent Resource Centres will be established in each district as a federation of adolescent clubs formed in tribal areas. Activities of Balasabha in education, health and skill development will be strengthened and special activities including district, regional and state level festivals and field visits for Balasabha members will be undertaken. Rs.4 Crore is earmarked for the activity in education and skill training including support for Balasabha activities.

**Strengthening tribal NHGs** will be another area of focus in 2017 - 18. **Rs. 2 Crore** will be provided for various activities related to setting up 500 self reliant NHGs in tribal areas. Grading campaign will be conducted in all NHGs and linkage will be encouraged. Revolving fund will be given to 500 NHGs. Special campaigns for NHG grading, linkage and **micro plan preparation** will be undertaken. Pilot projects aiming at preparation of micro plan for tribal colonies will be supported. The **support network of animators** will be strengthened and there will be focus on handholding and capacitation of animators.

##### **5. Activities of Balasabha (Rs. 5 crore)**

Balasabhas are structured neighbourhood network of children. Balasabha also has a three tier network like the Kudumbashree community system. Balasabha activities are aimed at overall development of children through by promoting right based thinking, addressing social and emotional needs of children through various activities, analytical thinking and decision making and to enhance leadership and creative skills. Two areas of focus for



Kudumbashree's balasabha programs will be **capacity building of members and skill development with special focus on soft skills.**

**Rs. 3 Crore** will be provided for **capacity building** activities for Balasabha members. Special programs will be organized to **identify talent and personal interest of children.** Handholding support will be given through resource persons for self development of identified areas of interest. A team of **young mentors** will be developed and strengthened to organize and implement programs on topics of special interests such as health, education, gender and communication.

**Awareness classes** will be organized and resource material will be developed to address the psychological needs of children and to orient them towards their various fields on interest. Theme based activities will be planned in each district for creating awareness on **child rights.** **Exposure visit and camps** will be conducted aiming at developing environment awareness and to create awareness about need to work for development of the society. Institutional visits, vocational training programs, activity related learning modules will be designed and implemented in 2018 - 19 as a part of programs of Balasabha.

**Rs. 2 Crore** will be earmarked for activities related to **skill development** for Balasabha members. Balasabha members will be equipped with **leadership skills.** Training courses, and workshops and tools for developing soft skills will be developed and implemented for Balasabha members. Further, they will be familiarized with both democracy and democratic process. Activities of Balasabha in this regard, like conduct of **Bala parliament** will be continued.

Special training will be conducted in each district to provide them with exposure regarding **career opportunities.** Sectoral activities will be conducted (like the maths and science olympiad conducted in 2017 -18) to encourage skill development and talent in various sectors. Also, a campaign **to** popularize balasabhas and to streamline and strengthen the activities of Balasabha will be conducted in 2018 - 19.

**ANNUALPLAN 2018 - 19**

**PHYSICALAND FINANCIALTARGETS**

**1. ORGANISATION STRENGTHENINGAND CAPACITYBUILDING**

<b>SI No</b>	<b>1. Organization Strengthening and Capacity Building</b>	<b>Physical Target</b>	<b>Financial Target in Rs. Crores</b>
1	Providing Administrative grant to all CDSs, honorarium to CDS chairpersons, accountant support to CDS and Administration and Office Expense (including salary and allowance of staff) of Kudumbashree mission	1073 CDS All staff in the Mission (A& OE) Honorarium of 1073 CDS accountants	46
2	Strengthening of special NHGs and providing training, capacity building, assistance for livelihood and RF to 7,000 special NHGs	7000 NHGs	12
3	Conduct of Kudumbashree School - second phase of training program for each NHG member and family	2.77 lakh SHGs (43 lakh members)	8
4	Year of NHG campaign and allied activities	2.77 lakh SHGs (43 lakh members)	10
5	Various activities to strengthen community network including conduct of annual arts and sports festival, award for community institutions, starting of community radio, activities related to media etc	10,000 members will participate	5
6	Training and capacity building of community leaders, peoples representatives, officials from mission, LGSIs and other departments for convergence	10000 members	5
7	Strengthening of coastal NHGs and providing RF to 2,000 coastal NHGs	2000 NHGs	4
	<b>TOTAL</b>		<b>90</b>

## 2. LOCALECONOMIC DEVELOPMENT

SI No	1. Micro finance	Physical Target	Financial Target in Rs. Crores
1	Interest subsidy (subvention to 4%) for NHG linkage loans	60,000 NHGs	65
2	Matching Grant to 10,000 NHGs limiting to Rs 5000/- per NHG	10,000 NHGs	4
3	Monitoring of micro finance activity at ADS level	Monitoring in all the 19, 854 wards	3
4	Financial literacy campaign, Piloting of M Banking project, development of comprehensive MIS, Conducting of survey to assess impact of multiple lending, conduct of micro credit summit at various levels	1 new MIS 1 pilot survey 1 pilot study of M banking MF summit at various levels	2
	<b>TOTAL</b>		<b>74</b>

SI No	2. Micro Enterprises and Collectives	Physical Target	Financial Target in Rs. Crores
1	Financial assistance and interest subsidy to enterprises	6000 enterprises	25
2	Vulnerable community livelihood fund	300 enterprises	10
3	Strengthening of common facility centres, Micro Enterprise Parks, Collectives, Incubation Centre, handholding, skill training and development of producer companies	14 ME parks 14 CFCs 1 ME incubation centre 5 producer enterprises	11
4	Additional financial assistance viz. product improvement fund, sick unit revival fund and contingency fund	500 enterprises	8
5	Strengthening of support for activities of developing, handholding and supporting micro enterprises	1 tracking software GoTfor 10,000 women ME summit in each panchayat	7
6	Viability Gap Funding for innovating enterprises and enterprises in service sector	100 enterprises	5
	<b>TOTAL</b>		<b>66</b>

<b>Sl No</b>	<b>3. Marketing and Business Development</b>	<b>Physical Target</b>	<b>Financial Target in Rs. Crores</b>
1	Support for monthly markets, Participation and conduct of trade fairs and exhibitions for selling products of Micro enterprises, conduct of SarasMelaetc	Participation in at least 50 exhibitions, 1000 stalls for Kudumbashree and marketing support to 1000 entrepreneurs	10
2	Strengthening home shop network, and establishing marketing outlets in 50 blocks	50 market outlets; Home shop Management units in 28 blocks; 140 shelves in supermarkets	5
3	100 cafe Kudumbashree food festivals in national and international trade fairs and festivals (including 5 cafe Kudumbashree festivals in each district)	100 food festivals (participation of 500 cafe units/2000 women)	4
4	development of an e commerce portal for selling products, establishing post production centres and to conduct a market study	1 market study 1 e commerce portal and logistics network for supply chain 5 post production centers	2
	<b>TOTAL</b>		<b>20</b>

<b>Sl No</b>	<b>4. Agriculture and Animal Husbandry</b>	<b>Physical Target</b>	<b>Financial Target in Rs. Crores</b>
1	Incentive to Joint Liability Groups	25,000 JLGs	12.50
2	Marketing support for Agriculture enterprises	150 market kiosks/ units	2.50
3	Subsidy to animal husbandry micro enterprises	2000 enterprises/ units	15
4	Interest subsidy for JLG loans	25000 JLGs	10
	<b>TOTAL</b>		<b>40</b>

### 3. SOCIALDEVELOPMENT

SI No	1. Destitute Free Kerala	Physical Target	Financial Target in Rs. Crores
1	Challenge fund to all the local self governments	1034 local self government institutions	25
	<b>TOTAL</b>		<b>25</b>

SI No	2. BUDS institutions	Physical Target	Financial Target in Rs. Crores
1	Providing second instalment to 200 BUDS institutions started in 2017 - 18	200 institutions	25
2	Providing first instalment to 200 BUDS institutions that will be started in 2018 - 19	200 institutions	25
3	Purchase of 100 vehicles for BUDS institutions	100 vehicles will be	15
4	Starting of 14 new rehabilitation institutions and running of all the 28 rehabilitation homes (14 started in the financial year 2017 - 18)	20 rehabilitation homes	8
5	Capacity building training for teachers, conduct of BUDS festival, providing livelihood options, institutional support for improving quality of teaching and training,	1 training for all the staff 15 BUDS festivals (one in each district; and one in the state) Institutional tie ups for livelihood and capacity building	2
	<b>TOTAL</b>		<b>75</b>

SI No	3. Gender	Physical Target	Financial Target in Rs. Crores
1	Various preventive and supportive programs	family meet for 43 lakh families; Snehitha in 14 districts; GRC in 140 LSGs; Counselling centres in 152 blocks; Activities (vigilant group and legal clinics)	7
2	Gender self Learning and Vulnerability Mapping	Vulnerability mapping of 140 LSGs and activity of Gender self learning program in all 2.77 lakh NHGs, to reach 43 lakh women	2
3	Various transformative programs and for capacity building	15 seminars; 3 art/ literary/ film festivals; Training and capacity building for 2000 officials and community leaders	1
	<b>TOTAL</b>		<b>10</b>

SI No	4. Tribal development	Physical Target	Financial Target in Rs. Crores
1	Livelihood initiatives (both farm and non farm)	Corpus fund to 500 farm livelihood groups; Start up cost and handholding to 100 traditional livelihood activities	4
2	Education and skill training of tribal youth	50 bridge courses; 20 bridge schools; 14 adolescent resource centres; Skill training/ coaching for competitive exams to 1000 youth; Mobilisation and handling of 500 youth for skill development; Support for various activities of Balasabha covering 30,000 children	4
3	Strengthening of Tribal NHGs and	500 self reliant NHGs. Revolving Fund to 500 NHGs. Support and capacitation of 200 animators; 2 pilot projects for micro plan development	2
	<b>TOTAL</b>		<b>10</b>

SI No	5. Activities of Balasabha	Physical Target	Financial Target in Rs. Crores
1	Various activities for capacity building of Balasabha members	10 lakh Balasabha members	3
2	Skill development and career guidance for balasabha members and campaign for strengthening balasabha network	10 lakh Balasabha members	2
	<b>TOTAL</b>		<b>5</b>

## CENTRALLY SPONSORED PROGRAM

Kudumbashree is the state nodal agency or implementing agency for six major centrally sponsored projects. The projects are

- 1) National Rural Livelihood Mission (**NRLM**), aiming to eradicate poverty in rural areas
- 2) DeenDayalUpadhyayGraminKaushalyaYojana (**DDUGKY**), aiming to provide skill training through empanelled agencies
- 3) Start Up Village Entrepreneurship Project (**SVEP**) envisaged with an aim to develop rural micro enterprises and value chains
- 4) MahilaKisanSashaktikaranParyojana (**MKSP**) and Agriculture Value Chain Project, aimed at encouraging agriculture and allied activities, developing farm based enterprises and value chains
- 5) Prime Ministers AwasYojana(Urban) (**PMAY (U)**) envisaging housing for all by 2022 through beneficiary led construction, affordable housing in partnership, slum development and through credit linked subsidy program
- 6) National Urban Livelihood Mission (**NULM**) aimed at urban poverty alleviation, comprehensive rehabilitation of urban street vendors and shelter less people, and with a vision to impart livelihood through self employment and skill development programs.

The **implementation plan** for centrally sponsored programs will be **based on the annual plan approved by Government of India** which normally is prepared in the month of January/February. PMAY is a **demand based project**, DDUGKY, SVEP and MKSP are **multi year**(3year) projects and NRLM, NULM are **annual projects**. Anticipating approval from Govt of India for the financial year 2018 - 19, state share requirements of these six projects are enlisted in the column given below.



**STATE SHARE OF CSS - Rs. 1120 Cr.**

SI No	State Share for Centrally Sponsored Programs	Total budget (anticipating approval) (Rs. in Crores)	Centre: State Share ratio	State share (Rs. in crore)
	<b>CRD head of account for rural programs</b>			
1	NRLM	200	60:40	80
2	DDUGKY	300	60:40	120
3	SVEP	100	60:40	40
4	MKSPand value chain project	50	60:40	20
	<b>Total</b>	<b>650</b>	-	<b>260</b>
	<b>Director (Urban) two head of accounts</b>			
5	PMAY	2050	60:40	<b>820</b>
	<b>Director (Urban) head of account</b>			
6	NULM	100	60:40	<b>40</b>

**Note:** 1. Under BLC (N) maximum Central Share per DU is 1.50 lakhs and State + ULB + Beneficiary share is Rs. 1.50 lakhs (0.50+0.50+0.50). Current funding sharing pattern between central and state is 75:25 (Considering central and state share only). Now state government of Kerala decided to increase its share to 2.00 lakhs and central and state share pattern will change to (43:57).

2. In case of Affordable Housing Plan (AHP) Central share is Rs.1.50 lakhs , State share Rs.6.00 lakhs, ULB share Rs. 2.50 lakhs. Fund sharing pattern between central and state is 20:80 (Considering central and state share only). Therefore State share will be increased to around Rs.1,333.00 crores.