

# EXECUTIVE SUMMARY



The Vision envisaged in this proposal by the State Poverty Eradication Mission is to provide disaster relief to 2, 00,000 beneficiaries and to create livelihood opportunities to 1, 60,000 beneficiaries

**EXECUTIVE SUMMARY**  
**FINANCIAL OUTLAY ABSTRACT**

(In Crores)

No.	Item	TOTAL
1	Disaster Relief	45.00
2	Livelihood Programmes	205.00
	<b>GRANT TOTAL</b>	<b>250.00</b>

**FINANCIAL OUTLAY SPLIT-UP**

1. Disaster Relief 45.00 Crores

No.	Items	/ Components	Number of Beneficiaries	Cost per Unit	(Crores)
	Management Fund	10,000 JLG's	50000 No.'s	Rs.,20,000	20.00
	Vulnerability Reduction Fund	25,000 NHG's	1,50,000 No.'s	Rs. 10,000	25.00
	<b>TOTAL</b>		<b>2,00,000 No.'s</b>		<b>45.00</b>

2. Livelihood Programmes 205.00 Crores

No.	Items	/ Components	Number of Beneficiaries	Cost per Unit	(Crores)
	Program for Wage Employment	10,000 individuals	10,000 No.'s	Rs. 60,000	60.00
	Program to Connect to Work	560 individuals (152 block x 30 people)	5000 No.'s	Rs. 10,000	5.00
	Program for Self Employment (ARISE)	10,000 (7000 individuals and 1000 groups x 3 people)	10,000 No.'s	Rs. 10,000	10.00

	Chicken Project	000 farms, 250 sales units, 3 breeder farms	5000 No.'s		22.00
	Value Chain Project	egg collectors, 152 packing units, 100000 egg producers and branding	102000 No.'s		8.00
	Up Village Entrepreneurship Programme	800 enterprises (200/block x 14 blocks)	20,000 No.'s	Rs. 35000	70.00
	60 CDS's	Rs. E. per CDS x 600 CDS get loan (6000 enterprises)	10,000 No.'s	Rs. 500000	30.00
	<b>TOTAL</b>		<b>1, 60, 000</b>		<b>205.00</b>

### Crisis management fund for flood affected JLGs

No.	Name of project	Budget (amount in crores)	
		Year I	Year II

	management fund for flood affected JLGs	20	0
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## Relevance of the project

**Gap:** It's approximated that 40% of the total JLGs need imperative and urgent assistance for rejuvenation of farm activities. Out of 65,000 JLGs, 25 000 JLGs who were severely hit will be selected for extending support.

**Opportunity:** if supported with crisis management fund, the affected JLGs can revamp their agricultural activities and restore the livelihood opportunities.

## Reference: RKDP guideline

4.8 Agriculture

4.8.4 Proposed approach to resilient rebuilding

B. Restoration of damaged soil (page 228)

B 4.11 livelihoods

4.11.4 Proposed approach to resilient rebuilding- Para 3-first sentence- (page 276)

*The immediate short term measures for the recovery would be aimed at mitigating the losses suffered by the most vulnerable segments such as women JLGs etc .assisting them via providing paid work days, grants, subsidies and; loans with interest subvention such that they recoup their loss to their assets, capital and incomes for restoring livelihoods*

4.11.5 Specific interventions

Table 40- livelihoods actions and results framework (page 281, row 2)

*Establish a crisis management fund (CMF) for women JLGs and micro entrepreneurs*

## Outcome

**Physical outcome:** 8000 women farmers groups will get financial assistance for restoration of farm fields and other requirements for cultivation like input, fertilisers, water table improvement etc related to flood loss

**Plan outcome:** Around 50 000 women farmers (8 000 groups) who are in flood related crisis will immediately be supported through the crisis management fund

**Budget summary**

No.	Name of project	Budget (amount in crores)	
		Year I	Year II
	management fund	20	--

**Vulnerability Reduction Fund to Flood Affected Neighbourhood Groups**

SL. No.	Name of Project	Budget (Amount in Crores)	
		Year I	Year II
1	<b>Vulnerability Reduction Fund</b>	<b>25.00</b>	<b>0.00</b>

#### **RELEVANCE OF THE PROJECT**

Even after mammoth efforts put in by the state flood affected families are still under a severe financial crisis. Out of the 43 lakhs Kudumbashree families about 2.5 lakh families were affected by flood. Though the Resurgent Kerala Loan Scheme could help over 1.73 lakhs families, due to huge loss of income and livelihood opportunities they are still under severe financial crunch. It is noted that as these people have availed RKLS as well as internal loans from NHGs and there is no chance that they will get additional loan from their NHGs at least for another 6 months to 1 year. Moreover corpus of NHG will be very less and will not be able to get either an emergency loan or any bank loan in this period. This will lead them to get in to **debt trap**.

At this juncture , it would be better if Kudmbashree could offer financial assistance in the form of Vulnerability Reduction Fund to flood affected NHGs at the rate of Rs. 10,000/- per NHG.

#### **REFERENCE : RKDP GUIDELINE**

Establish a 'Crisis Management Fund (CMF)'- (Page 281)

#### **OUTCOME**

**Physical Outcome :** Vulnerability Reduction Fund at the rate of Rs.10,000 will be given to the account of flood affected NHGs and this will be added to its corpus.

#### **BUDGET SUMMARY**

Total NHGs affected by Flood	25,374
Total Kudumbashree Members included	1,73,167
Vulnerability Reduction fund to One NHG	Rs. 10,000

Total fund Required	Rs.25 Cr.
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# Empowered Youth..Empowered Kerala..

## Revamp Kerala through Skill Training and Placement of Youth in the Flood Affected Areas of Kerala.

### Vision

Impart skill training to 10,000 youth and provide wage employment for youth in the flood affected area of Kerala and make them into an economically independent and globally relevant workforce.

### Project Details

- ✓ Training Target for 2019 to 2020 :- 10,000
- ✓ Project Cost :- 61.68 Cr
- ✓ Financial Assistance Requirement for 2019-20 :- 61.68 Cr

### Current Status

Training Completed: 44,302

Job Appointed: 33,708

Number of Courses: 114

### Major Sectors

Sr No	SECTOR NAME	No of Trades
1	Automotive	2
2	Apparel	1
3	Banking, Financial services and Insurance (BFSI)	3
4	BWS-Beauty and Wellness	1
5	ELC-Electrical	1
6	ELT-Electronics	2
7	HEL-Healthcare	9
8	IIT-IT-ITES	7
9	LSC-Logistics and Supply Chain Management	2
10	PAE-Media and Entertainment	1
11	RAL-Retail	6
12	SEC-Security	4
13	TEL-Telecom	3
14	TOH-Tourism and Hospitality	13



15	Building/Industrial Automation	2
16	Aviation	1

### Indicative List of Courses

Sr No	SECTOR NAME	Courses
1	Automotive	Automotive Service Technician Level 3
		Customer Relationship Executive
2	Apparel	Sewing Machine Operator
3	Banking, Financial services and Insurance (BFSI)	Business Correspondent
		Banking Sales Representative
		ACCOUNTS ASSISTANT USING TALLY
4	BWS-Beauty and Wellness	Ayurveda Spa Therapist
5	ELC-Electrical	Electrician Domestic
6	ELT-Electronics	Field Technician - AC
		Repair & Maintenance of Domestic Electronic Appliances
7	HEL-Healthcare	General Duty Assistant
		Pharmacy Assistant
		Home Health Aide
		Geriatric Assistant
		Bedside Assistant
		Dental Ceramic Assistant
		Dental Ceramic Technician
		Medical Record Technician
		Medical Scribing
8	IIT-IT-ITES	CRM Domestic Non -Voice
		Domestic Data Entry Operator
		Associate Network Engineer
		Associate - Desktop Publishing(DTP)
		Customer Care Executive (Call Centre)
		In-Store Promoter
		Technical Support Executive-Non Voice

9	LSC-Logistics and Supply Chain Management	Office Assistant
		Warehouse Picker
10	PAE-Media and Entertainment	Animator
11	RAL-Retail	Sales Associate
		Trainee Associate
		Stores Ops Assistant
		Senior Sales Person ( Retail)

		Sales Person (Door to Door)
		Computer Hardware Assistant
12	SEC-Security	Security Guard(General) & Personal Security Guard
		Unarmed Security Guard
		CCTV INSTALLATION AND TECHNICIAN
		Access Control Installation Technician
13	TEL-Telecom	Customer Care Executive (Call Centre)
		In-Store Promoter
		Customer Care Executive (Call Centre)
14	TOH-Tourism and Hospitality	Food & Beverage Service-Steward
		Travel Consultant
		Customer Service Executive (Meet & Greet)
		Housekeeping Attendant (Mannual Cleaning)
		Ticket Reservation Assistant
15	Building/Industrial Automation	Building Automation
		Industrial Automation
16	Aviation	Aviation and Airport Management

### Current Captive/Prominent Project Implementing Agencies

- Kitex Garments
- Popees Baby Care
- Dentcare
- Asset Homes
- Cottonblossom
- ESAF Small Finance
- Manappuram Finance
- Apollo Medskills
- HLF - PPT

### Current gap in DDUGKY Skilling program

✓ 90% of the target allocation is for Minorities and SC and ST communities. So for general category only 10% is the current allocation.

✓ Many deserving Candidates from General category, especially from Asraya families, Life homeless households, flood affected region households do not get the opportunity to undergo training and get placement.

- ✓ Help youth get job immediately after course completion as 70% placement is assured.

### Scope of this proposal

- ✓ Deserving members from the general category will be able to make good of this opportunity.
- ✓ Regular income for flood affected households.
- ✓ Minimum 10,000 youth will be trained and 7,000 youth will be placed.
- ✓ Existing 105 Training partners with 170 training centers across Kerala can be leveraged.

### Reference in RKDP Book

- ✓ REBUILD KERALA DEVELOPMENT PROGRAMME - 4.11.4 Proposed Approach to resilient rebuilding, Page no 274-276

### Outcome

- ✓ 10,000 youths will get training opportunities in various skill sectors.
- ✓ 7,000 youth will get placed
- ✓ Trained youths will get SSC certificates
- ✓ Flood affected families and destitute families will get support in rebuilding their lives through sustainable source of income.
- ✓ Kerala economy will get strengthened (by ensuring a minimum monthly salary of Rs 10000/- for the skilled candidates.)

### Budget Details

<b>PROJECT COST FOR TRAINING &amp; PLACEMENT OF 10000 CANDIDATES</b>		
<b>SI NO</b>	<b>Component 2019-20</b>	<b>Amount (Rs.)</b>
1	Total Program Cost (A)	57,78,10,640
2	Total Support Cost (B)	40,00,000
3	Total Administrative Cost (C)	3,50,00,000
	<b>Total Project Cost</b>	<b>61,68,10,640</b>

## Skilling for Self Employment

### ***ARISE (Acquiring Resilience and Identity through Sustainable Employment).***

As part of post flood activity for resurgent Kerala, Kudumbashree has initiated a skill campaign named ARISE. The aim of this campaign is to provide skill training to 50,000 candidates in the sectors like Plumbing, Electronic Repair, Electrical Work, Day Care, House Keeping, carpentry, masonry, Agriculture Labour, Data Entry, Laundry & Ironing etc. The project envisages creating a team of multi task personnel skilled in multiple areas like Plumbing, Electronics repair, Electrical work, essential Carpentry and Masonry.

### **Project**

It is proposed to provide skill training for 10,000 candidates. Rs 10 Cr will be required approximately for skilling 10000 candidates. Tool Kit, Identity Cards and Uniforms will be given to Multi Task teams after their training. As initial level trainings are in short duration,

- *Proposed to provide skill training for 10,000 candidates.*
- *Rs 10 Cr will be required approximately for skilling 10000 candidates.*

### **Budget**

<b>Activity</b>	<b>No of beneficiaries</b>	<b>Total Amount (In Cr)</b>
Skill training	10000	10
<b>Total</b>	<b>10000</b>	<b>10</b>

### **Relevance**

- As a part of post flood activity to rebuild Kerala
- A livelihood survey conducted to identify the present gap in skilled sectors

### **Reference in RKDP Master plan**

- RKDP-4.11.5 Specific Interventions- Livelihood actions and results framework  
–Pages 283,284

### **Expected Outcome:**

- Sustainable livelihood for Half Lakh families to this project.
- Formation of Multi task teams in CDS level
- Strengthen Service sector Micro Enterprises
- Ensure minimum monthly income Rs.10000/candidate

## **KERALA CHICKEN**

No.	Name of Project	Budget (Amount in Crores)	
		Year I	Year II
	<b>r Parent Stock Units and Hatcheries</b>	<b>22.00</b>	<b>0.00</b>

### **RELEVANCE OF THE PROJECT**

**Gap:** Kerala chicken project has 1000 members each with average farm capacity of 1000 broilers. It requires weekly supply of 1.5 lakhs Day Old Chicks (D.O.C.) to cater their needs.

**Novelty:** Parent breeder farm is the limiting factor in producing D.O.C in Kerala. The proposed breeder house can produce DOC at a cost as low as 15Rs/Chick

### **REFERENCE: RKDP GUIDELINE**

Page No. 237, 238

#### 4.9.3 Current issues

Growing demand supply in milk, meat, egg

High cost of production – resulting declining profits

Antibiotic residues in poultry sector

Page 243

Chick Rearing: Kerala Chicken venture of Kudumbashree shall be expanded to cover the entire state to cater the broiler meat requirement of Kerala.

### **OUTCOME**

**Physical Outcome:** Control on rate structure and health aspects of broiler production.

**Job Outcome:** Direct Livelihood creation to 1000 families. A turnover of 150 Crores in the annual GDP of the state.

### **BUDGET SUMMARY**

No.	Name of Project	Budget (Amount in crores)	
		Year I	Year II
	<b>iler Parent Stock Farms</b> each with weekly production capacity 60000 hatchable eggs	12.50	0.00
	<b>r Parent birds</b> purchase (45000 each for each regional unit)	3.50	0.00
	<b>r Parent Feed</b> and other recurring costs for one year	6.00	0.00
	<b>L</b>	<b>22.00</b>	<b>0.00</b>

### **EGG VALUE-CHAIN SYSTEM**

No.	Name of Project	Budget (Amount in Crores)	
		Year I	Year II
	<b>ollection and Marketing System</b>	<b>5.80</b>	<b>0.00</b>

#### **RELEVANCE OF THE PROJECT**

**Gap:** Average Daily Production of brown-shelled eggs in Kerala is around one million. As per the sample survey there are around 1.4 million egg producers in Kudumbashree, but there are no proper marketing systems.

**Novelty:** Branded egg and pull-market is a new enterprise strategy in egg marketing. Egg powder is a very new product in the sector which is gaining market.

#### **REFERENCE: RKDP GUIDELINE**

Page No 243

Chick Rearing: SHGs like Kudumbashree shall intervene

New Marketing Networks through Kudumbashree for egg

Page No. 245

Value addition of milk meat and poultry products

#### **OUTCOME**

**Physical Outcome:** Complete Value chain system for one million egg/day. Benefit for 1.4 million families.

**Job Outcome:** Direct Livelihood creation for 1500 Kudumbashree members. A turnover of 150 Crores in the annual GDP of the state.

## BUDGET SUMMARY

No.	Name of Project	Budget (Amount in crores)	
		Year I	Year II
	<b>Egg Collectors</b> (trained, employee-branded) one at each CDS/Panchayath	2.00	0.00
	<b>Egg Packing Units</b> one at each block	1.52	0.00
	<b>Branding &amp; Traceability System (FSSC22000)</b>	0.48	0.00
	<b>Powder Manufacturing Unit</b>	1.80	0.00
	<b>TOTAL</b>	<b>5.80</b>	<b>0.00</b>

## BRANDING AND MARKETING

No.	Name of Project	Budget (Amount in Crores)	
		Year I	Year II
	<b>Project Branding and Market Support System</b>	<b>2.20</b>	<b>0.00</b>

## RELEVANCE OF THE PROJECT

**Gap:** Total production capacity of many of the value addition units is much higher than the actual production they are doing, as they lack branding and marketing support. Most of the products does not have any brand presence or brand value.

**Novelty:** Five products are entering the market at a scale which is high enough to conduct state-wide branding and marketing exercise. Viz.

- Kerala Chicken
- Janova Eggs
- Janova Egg powder
- Milky Latte Ice-Cream
- Milky Latte Milk and milk products

## REFERENCE: RKDP GUIDELINE

Page No.279 Revisit Policy Framework for micro enterprises.

Making available more marketing spaces

Improved adoption of modern technology

Improved compliance to global standards

## OUTCOME

**Physical Outcome:** Benefit for 1.5 million beneficiaries. (14 lakh Egg producers, 1500 Kerala chicken units, 33000 ksheera sagaram beneficiaries, 37 value addition units etc.)

**Job Outcome:** 1.5 million jobs.

## BUDGET SUMMARY

No.	Name of Project	Budget (Amount in crores)	
		Year I	Year II
	Branded Packaging system sales unit	0.10	0.00
	State-wide brand promotion exercises	2.00	0.00
	Standardization of production process and unification of quality	0.10	0.00
	<b>L</b>	<b>2.20</b>	<b>0.00</b>

### Start up Village Entrepreneurship Programme

**Budget heads (In lakhs)**

	0-6 months	6-12 months	12-18 months	18-24 months	Total
<b>Start Up Village Entrepreneurship Programme (block level)</b>	38	240	124	98	500
State level	532	3360	1736	1372	7000

**Relevance:** Through SVEP, the challenges of livelihood promotions are tackled leveraging the experience of implementing similar programmes in more than 65 blocks across the country. SVEP address the knowledge gap, financial gap and the incubation environment gap which has been identified as some of the major issues affecting the sustainability of the livelihoods. Further SVEP promotes a non subsidy based approach leading to appropriate beneficiary selection.

**Reference in RKDP document:** Page 280 of the RKDP document.

#### **Outcomes:**

**Physical:** Establishment of 16800 livelihood units, with annual sales turnover of more than Rs 168 Cr/ annually (cumulative).



**Job creations:** More than 20,000 employments will be generated under the project in the initial 2 years.

### Budget heads

Sl. no :	Activity	0-6 M	6-12 M	12-18 M	18-24 M
		In lakhs Inr	In lakhs Inr	In lakhs Inr	In lakhs Inr
1	Community Enterprises Fund		200	60	60
2	Training of the Micro Enterprises Consultant	8	0	2	
3	Enterprise promotion training	25	25	50	31
4	Block Resource Center Setting up fund		5	2	
5	CBO training	2	2	4	2
6	DPR Preparation		5		
7	Mentor cost	2	2	4	3
8	Admin	1	1	2	2
	Total for a Block	38	240	124	98
	<b>Total for 14 blocks</b>	<b>532</b>	<b>3360</b>	<b>1736</b>	<b>1372</b>

### Community Enterprise Fund (CEF) For CDS

#### Relevance of the Project

To assist 600 CDSs with financial grant as community funds (revolving fund) to support 20,000 women entrepreneurs who are a part of 6,000 Micro Enterprises/Livelihood Activity Groups through community lend soft loans exclusively for taking up activities in regard to enterprise development and thereby enable conducive environment for livelihood activities at the CDS

#### Gap

Formalities in getting a loan sanctioned from the bank, delay in getting sanction for the amount are major gap identified.

#### Novelty

CEF Program is designed to deliver soft loans to entrepreneurs to satisfy their entrepreneurial needs with very small interest rates. Loans for the entrepreneurial needs of women from the community structure with low interest rates and easy repayment modes, creating financial punctuality and commitment among the entrepreneurs to the community network, development of continuous monitoring mechanism of the entrepreneurial activity by the community, initiation of social commitment of the community over the enterprise are some of the highlights of this program.

## Reference

*“While Kudumbashree provides a range of support services for its entrepreneur members, studies indicate that many Kudumbashree entrepreneurs face challenges in running their businesses due to difficulties in managing scarce capital, diversion of capital for non-economic/domestic purposes and inefficient financial management”. “Revisit policy framework for microenterprises to include Better financing avenues for micro enterprises and livelihood activity groups”*

## Current issue

CEF is designed to cater the capital needs of enterprises opting for expansion such as Procurement of assets, working capital requirements, the needs of obtaining forward and backward market linkages and also as Startup Capital for new enterprises. CEF will also be made available to enterprises in the primary sector, nonfarm livelihood ventures and farm related activities. CEF is designated to revolve among the entrepreneurs promoted by CDS, as the repayment pools in new loans will be sanctioned by the CDS.

## Outcome

Assistance to 20,000 women entrepreneurs starting 6000 Kudumbashree Micro Enterprises  
6000 enterprises / Livelihood Activities supported with soft loans for enterprise development activities in the first year.

Livelihood promoting ecosystem created at CDS Level

## Budget summary

Program Name	Number of Units	Amount of Assistance to Units	Total Fund Required	Number of end beneficiaries	Outcome

Community Enterprises Fund	600 Community Development Societies	5 Lakhs (Average)	30 Crores	20,000 women entrepreneurs of 6000 Kudumbashree Micro Enterprises	6000 enterprises / Livelihood Activities supported with soft loans for enterprise development activities in the first year. Livelihood promoting ecosystem created at CDS Level
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