“To eradicate absolute poverty in ten years through concentrated community action under the leadership of local governments, by facilitating organisation of poor for combining self help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty holistically”
Kudumbashree - Pathway

1992
Poverty Reduction experiment in Alappuzha Municipality

1994
Tested in Rural Area – Malappuram District through CBNP (Community Based Nutrition Programme)

1995
Expanded to all Urban areas

1998
State wide launch as Kudumbashree

2002
Rural expansion in 3 Phases

2008
 Restructured bye law and common elections

2013
NRO

2002
Rural expansion in 3 Phases

2008
Restructured bye law and common elections

2013
NRO
OVERVIEW of PROGRAMS

1. **Organisation strengthening**
2. Micro Finance
3. **Micro Enterprise** & Collectives
4. Marketing
5. **Agriculture** & Animal Husbandry
6. **Social Development & Balasabha**
7. Women Empowerment
8. Focus on **Tribal, Coastal** areas
9. **Skill development**
10. **Attappadi Special Project**
11. **National Resource Organisation**
Budget 2017-18 (and multi year projects)

- State Plan fund: Rs. 196 crores
- NRLM: Rs. 90 crores
- NULM: Rs. 30.88 crores
- PMAY: Rs. 460 crores (demand based)
- DDUGKY: Rs. 390 crores (3 years)
- MKSP: Rs. 79 crores (3 years)
- SVEP: Rs. 70 crores (3 years)
1. Organisation and
2. Micro Finance

- **2,77,175** NHGs
- **43 lakh** families
- **Total Thrift - Rs. 3535 Crores**
- **Total internal loans generated - Rs. 14,346 Crores**
- **1,77,513 NHGs have linkage loans at present with an average loan size of 3.5 lakhs**
Updates (Org and MF)

- **Kudumbashree School** (Training to 43 lakh members)
- **Digital Accounting** for *Ayalkkoottam* (Transaction based Management Information System will be launched)
- **Sneha Veedu** (Scheme to provide houses with the help of funds raised by members) - 68 houses ongoing; and 17 completed
- Bye law amendment (**multiple membership**) under discussion
Updates (Org and MF)

• Focus on **Special NHGs**
  
  • **Transgender** - 19 (223 members)
  
  • **Person with Disabilities** - 754 (8,204 members)
  
  • **Elderly** - 2,134 (31,224 members)
Statistics (Org and MF)

Kudumbashree women in **LSG election 2015**

- No of kudumbashree members **contested** - 15,863
- No of kudumbashree members **elected** - 7,376
  - Panchayat President - 255
  - Block Panchayat President - 42
  - District Panchayat President - 2
  - Municipal Chairperson - 14
3. 4. 5. Micro Enterprises, Collectives, Marketing, Agriculture and Animal Husbandry

- Special Focus on **Livelhood**
- **Self employment** (individual and group enterprise)
- **Wage employment** (service sector and skill training)
- Future plans includes development of **collectives and producer companies**
- **Value addition**, **branding** and **marketing**
- Increase in **productivity** and **production capacity**
LIVELIHOOD

• **Self Employment**
  • Primary Sector *(Agriculture and Animal Husbandry)*
  • Secondary Sector *(Enterprises and production)*
  • Tertiary Sector *(Service)*

• **Wage Employment**
  • DDUGKY, NULM, NRLM *(skill training)*
  • Convergence
Agriculture and Animal Husbandry (Primary Sector)

• **50,620 Agriculture Groups** (Joint Liability Groups)

• Cultivation in **43,744 hectares**

• Vegetables, Paddy, Tuber crops, Banana

• 3148 groups of **Goat Village** (15,802 beneficiaries)

• 586 groups of **Ksheerasagaram** (2977 beneficiaries)

• **Poultry** (1000 units will be set up immediately) and **Male calf fattening**
Onam market 2017

- **Rs. 12 crore** - vegetable sales in last year's Onam market

- **6905 hectare** area under **vegetable cultivation** for Onam

- 4000 tonne vegetables to be sold

- 1600 pre Onam markets will be established
Inputs from Kudumbashree

• **Training/ Support from Master farmer**

• **Exposure visits**

• **Input support** *(seed/ fertiliser)*

• **Production Incentive**

• **Interest subsidy** *for loan*

• **Marketing assistance**
Agriculture Joint Liability Group
Agriculture - lease land farming
Nursery
Terrace farming (grow bag supply)
Food processing

Agriculture value chain
Bio pharmacy  Allied sector
Pickle manufacturing  Value addition
Mother kitchen

Convergence with Agriculture
Goat Village
Selling milk
Secondary sector (Production) - Micro Enterprises

• 31,000 **micro enterprises** (individual and group)

• Kudumbashree provides

  • **Training** (Orientation, Skill development)

  • **Financial Assistance** (Interest subsidy, bank linkage)

  • **Special schemes** (Technology fund, Technology upgradation fund, Innovation fund etc.)

  • **Marketing** Assistance (Monthly markets, Home shops)

  • **Technical support**, training and handholding
Micro Enterprises

- Owned, Run and managed by entrepreneur
- Rs. 5,000/- per month
- Seasonal (festival based)
- Products and Services
- Sales and Marketing enterprise
- Groups (training team/ KAASS)
- Apparel, Canteen, Handicraft, Health and Hygiene, Food products etc. etc.
Catering
Day care and Play School
Flex printing unit
Flour Mill
Handicraft unit 300+ units
Working women hostel
Ironing unit
Mineral Water

3 units
Hotel and Restaurant

1079 catering units
Napkin manufacturing unit

9 units
Nutrimix (Anganwadi Take Home Ration) 234 units
Paper plate manufacturing
Pappad making unit
Pottery unit
Band troupe
Cloth bags and miscellaneous items
Weaving
Rangashree drama unit

Service Sector
Hollow bricks
Catering Units | Service Sector
Santhwanam unit
Fitness centre

Service Sector
Service Units (Tertiary Sector)

- **Innovative concepts** in service sector
- Some new livelihood units include
  - Construction Units
  - Animal Birth Control Units
  - IT units/ **Training** team
  - Marriage bureau/ Rubber tapping team
  - Tie up with Railways/ Banks/ PSUs
IT unit
Street dog catching unit
Railway waiting hall, Ernakulam
Railway parking management
Painting Team
House keeping team
Wage Employment

- **Nodal agency of DDUGKY** (Deen Dayal Upadhyay Gramin Kaushalya Yojana) and NULM

- Aiming to provide **skill to 60,000 youth** before 2019

- **Tie up with Kochin Metro** (First women run metro in the world)

- Employment for 700 women including **Transgenders**
Government Support/ Convergence

- **Nutrimix units** (anganwadi take home food production totally by Kudumbashree)

- 359 tailoring units - **No tender required** to give work. Got many work orders (cloth bags for 1.50 lakhs from lottery department; coat stitching for Rs. 1.96 crore from Hantex)

- 63 IT units and Survey team - **Conducts most of the govt. surveys** (pension survey - 35 lakh houses/ Housing Survey - 12 lakh houses)

- Got work order for manufacturing of **sanitary napkins for all schools from KMSCL**
Government Support/ Convergence

- **Railways** (Parking Management in 40 stations; and Waiting hall management in 4 stations)

- **Data entry work** from NORKA for Rs. 25 lakhs

- **Housekeeping** works at Reserve Bank, Cochin Shipyard and many other places

- **Gardening, Green Technicians, SWAP shops, Canteens, Tourism clean destination program**

- **She lodges** (in convergence with local self government/social justice department)
Government Support/ Convergence

• **NRHM IEC campaign** - by drama unit

• Labour bank in Attappadi

• **Suppliers of NTFP** (non timber forest products, especially medicinal plants) to government procurement system in Attappadi

• **Plastic recycling units** in association with LSGD

• **Coir units** in association with Coir Board; **Rubber tapping units** in association with Rubber Board

• Convergence with missions especially **LIFE, Harithakeralam**
Future Plans

• 300 agriculture based enterprises

• **Nurseries**/ Production of 1 crore fruit bearing plants

• **2000 new enterprises** in 2017 -18 (with focus on coastal and tribal belt) - Jeevanam campaign

• Rs. 20 crore as **Community Livelihood Fund** (NRLM)

• Consortium (**collectives**) and Producer companies

• **Branding** and Marketing including online marketing

• To grow as a **service provider** - Railways; Canteens; Housekeeping; Service units; Labour bank;
6. Social Development Updates

- **200 BUDS schools** will be started this year (Rs. 25 lakhs per school)

- Asraya project - **challenge fund increased to Rs. 40 lakhs** per LSG

- **Destitute Free Kerala** campaign

- Livelihood program for mothers (near BUDS school)

- Livelihood program for children of Buds Rehabilitation Centres
### 6. Social Development - Statistics

<table>
<thead>
<tr>
<th>District</th>
<th>No of BUDS schools</th>
<th>No of students</th>
<th>No of BRCs</th>
<th>No of students</th>
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<td>No of BUDS schools</td>
<td>No of BRCs</td>
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<tr>
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<tr>
<td>Kasargode</td>
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<td>1</td>
<td></td>
<td></td>
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</table>
No of students in BUDS Schools and BRCs

- Thiruvananthapuram
- Kollam
- Pathanamthitta
- Alappuzha
- Kottayam
- Idukki
- Ernakulam
- Thrissur
- Palakkad
- Malappuram
- Kozhikode
- Kannur
- Wayanad
- Kasargode

No of students in BUDS School: blue
No of students in BRCs: red
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<thead>
<tr>
<th>Sl. No</th>
<th>District</th>
<th>No of beneficiaries</th>
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<td>3</td>
<td>Idukki</td>
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<tr>
<td>4</td>
<td>Kannur</td>
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<td>6</td>
<td>Kollam</td>
<td>14687</td>
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<tr>
<td>7</td>
<td>Kottayam</td>
<td>9468</td>
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<td>Palakkad</td>
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<td>Pathanamthitta</td>
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<td>Total</td>
<td>1,74,443</td>
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<td>Sl No</td>
<td>Asraya component</td>
<td>No of beneficiaries</td>
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<td>1</td>
<td>Bed</td>
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<td>2</td>
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<td>16</td>
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<td>17</td>
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<tr>
<td>18</td>
<td>Study Materials</td>
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<td>19</td>
<td>Treatment Household Care</td>
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<td>21</td>
<td>Treatment Medicine</td>
<td>98487</td>
</tr>
<tr>
<td>22</td>
<td>Uniform</td>
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<tr>
<td></td>
<td><strong>Total Amount spent in Rs</strong></td>
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</tr>
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</table>
Number of beneficiaries who availed various services under ASRAYA project
Percentage of amount spent under Ashraya Project for different components
(Total amount spent = Rs. 12,07,35,69,435)
<table>
<thead>
<tr>
<th>ASHRYA COMPONENT</th>
<th>AMOUNT SPENT IN Rs.</th>
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<td>Education</td>
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<td>Others</td>
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<td>Treatment Medicine</td>
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<tr>
<td><strong>Total Amount spent in Rs</strong></td>
<td><strong>268,80,81,733</strong></td>
</tr>
</tbody>
</table>
Percentage of amount spent under Challenge Fund for different components

Total amount spent = Rs.2,68,80,81,733
7. Women Empowerment

- **Vulnerability mapping** in 140 panchayats

- **Community counsellors**

- **Snehitha** centres in all districts

- **Gender self learning** programs

- Theme based activities (**literature festival**, tie up with **biennale**, **film festival**, success stories)

- Gender corner
8. Tribal Development

- Special **focus on Tribal areas** (additional incentives/subsidies for strengthening tribal NHGs, activity groups)

- Attappadi **model project in Aralam, Wayanad, and Nilambur** (Rs. 6 crores of NRLM fund)

- **Special projects** like PSC coaching etc. by districts

<table>
<thead>
<tr>
<th>No of LSGIs with Tribal population</th>
<th>No of tribal hamlet in Kerala</th>
<th>No of tribal families</th>
<th>No of tribal population</th>
<th>No of tribal NHGs</th>
<th>No of tribal families covered under Kudumbashree</th>
<th>No of tribal Ashrya project running</th>
<th>No of Tribal JLGs</th>
<th>No of Tribal animators (community RP)</th>
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</thead>
<tbody>
<tr>
<td>379</td>
<td>5,640</td>
<td>1,11,482</td>
<td>4,06,681</td>
<td>5,629</td>
<td>1,06,452</td>
<td>107</td>
<td>1,334</td>
<td>225</td>
</tr>
</tbody>
</table>
9. Attappadi Special Project

- **Community Kitchen** in all 192 hamlets
- **Bridge Course** to address drop outs
- **Bridge School** for health, nutrition and sanitation
- **Youth clubs, Labour bank**
- **NHG** formation, Thrift and Internal loans for livelihood
- Revival of **Agriculture**
Enterprises Domain (Development of ME)

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>States</th>
<th>No. of Projects (Blocks) in SVEP</th>
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## Convergence

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<th>No of GPs</th>
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<td>Maharashtra (MoU period completed)</td>
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<tr>
<td>Karnataka (MoU period completed)</td>
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## Special Projects

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<thead>
<tr>
<th>Name of the state</th>
<th>No of Districts</th>
<th>No of Blocks</th>
<th>No of GPs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goa</td>
<td>2</td>
<td>8</td>
<td>131</td>
</tr>
<tr>
<td>Sikkim</td>
<td>2</td>
<td>7</td>
<td>54</td>
</tr>
<tr>
<td>Lakshadweep</td>
<td>4 (islands)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Ribbon exercise

Ensuring entitlements
• National Award in 2017
• Start up village enterprise
• 3 international projects
• 9,261 enterprises
• 1,402 resource persons
• 200 master trainers
Key Achievements

PRI-CBO Convergence
• PRI-CBO convergence models developed and State Missions capacitated to move beyond the pilot stage in 6 States.
  – 1402 Local Resource Persons developed across 7 states.
  – A cadre of 221 community convergence professionals created for scale up
• Protocol for universalisation of PRI-CBO Convergence developed

MEC Project
• MEC model taken up in 17 districts in 6 States
  – 714 MECs developed in 41 MEC groups
  – 9261 Enterprises supported by MECs
  – 4 States have planned to scale up the model across state in SVEP lines
• Micro-Enterprise Performance Tracking System (PTS) developed
  – Rolled-out in all MEC project pilot locations. Mobile based software application developed and roll out planned across all pilot locations.

SVEP
• SVEP support extended to 4 states
  – TEAM curriculum developed under MEC project becomes training material for CRP-EP under SVEP
  – 277 MECs placed and 222 enterprises supported so far

Resource Development & Learning services
  – Print and digital publications under various themes on MEC project and PRI-CBO Convergence project and MGNREGS experience in Kerala. Translation to other languages initiated
  – Different learning visits organised for SRLMs, NGO’s, national and international delegates.
11. NULM (National Urban Livelihood Mission)

- **Night survey to identify urban homeless** (1,954 homeless persons identified in 84 municipalities/corporations)

- Provision for **construction of/ repair of shelter homes** (Example: Karimadom colony)

- Free **skill training to urban youth** (in 64 innovative trades)

- **City Livelihood Centres** - for those seeking services and Kudumbashree products
11. NULM (National Urban Livelihood Mission)

- **Street vendors** rehabilitation in association with urban local body (19,515 street vendors identified in 91 local bodies)

- **Vendor markets** will be developed as per Town Vending Plans

- **Revival of existing NHGs** and strengthening of livelihood options

- **Urban Service Teams** will be developed with special facilitation centres
NULM Trivandrum corporation
Karimadom Colony

NULM scheme-Karimadom Trivandrum
Estimated Cost: 6.30 Cr
Construction time span: 7 Months
Unit Area: 32.53 M2
No of families addressed: 72
12. PMAY (Prime Minister Awas Yojana)

- Housing for All by 2022

- Kudumbashree is the state nodal agency

- Govt of India approval for 30,000 individual houses received. 50,000 more individual houses will be sanctioned this year

- Credit Linked Subsidy - Scheme for interest subvention of housing loans

- Convergence with LIFE mission
Housing schemes implemented by Kudumbashree from 2011 to 2017

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Years (Period)</th>
<th>No of Dwelling Units</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Approved</td>
<td>Started</td>
<td>Completed</td>
<td>Completion %</td>
<td></td>
</tr>
<tr>
<td>VAMBAY</td>
<td>10Yrs (2001-2011 )</td>
<td>30575</td>
<td>30293</td>
<td>26693</td>
<td>87%</td>
<td></td>
</tr>
<tr>
<td>IHSDP</td>
<td>12 Yrs (2005-2017)</td>
<td>14202</td>
<td>9300</td>
<td>8419</td>
<td>59%</td>
<td></td>
</tr>
<tr>
<td>BSUP</td>
<td>12 Yrs (2005-2017)</td>
<td>22243</td>
<td>18692</td>
<td>18004</td>
<td>81%</td>
<td></td>
</tr>
<tr>
<td>RAY</td>
<td>5Yrs (2010-2015)</td>
<td>2159</td>
<td>2159</td>
<td>115</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>PMAY</td>
<td>1Year (2016-2017)</td>
<td>28976</td>
<td>7044</td>
<td>64</td>
<td>0.002%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>98155</td>
<td>67488</td>
<td>53295</td>
<td>54%</td>
<td></td>
</tr>
</tbody>
</table>
IHSDP Malappuram Municipality Kainod Flat Units

184 units,
Rs. 4.5 Crore
BSUP Trivandrum corporation Karimadam colony

BSUP Karimadam thiruvananthapuram Corporation
FLAT G+3 Units completed and Allocated
20 Units per block
PMAY New Houses

House construction
Thrissur corporation

House construction
Kannur corporation

House construction
Thrissur corporation

House construction
Kannur corporation
IHSDP Thrissur Corporation Mattampuram  120 Flat Units
BSUP scheme Cochin Corporation Asraj Parambu 25 Flat Units
BSUP scheme Trivandrum Corporation Kannamoola Flat Units
13. DDUGKY (DDU - Gramin Kaushalya Yojana)

- **51,200 youth to be trained** by 2019
- **70% placement** assured
- **34 agencies.** New agencies selected
- **32 courses** (new courses will also be offered)
- **114 training centres** in Kerala
- **58.6% women** candidates
- **Job mela**s conducted regularly (1,224 placed)
13. DDUGKY

- National Award in 2017
- 18,000+ candidates trained
- 12,763 candidates placed
- 43 oversees placement
- New Project - SAGARMALA
- 12,500 more to be trained
Training session (unarmed security)
Training session

DDUGKY; Customer Care
THANKS

Bala Sabha activity