Its Kudumbashree's Budget!

Greater announcements have been made for Kudumbashree in Kerala Government's Budget for the 2021-22 financial year, presented by Dr.T.M Thomas Issac, Minister of Finance, Government of Kerala at Kerala Legislative Assembly today. This budget could undoubtedly be called as 'Kudumbashree's Own Budget', as that much opportunities have been made available for Kudumbashree in this budget. During the budget speech, Hon minister had mentioned about 'Kudumbashree' in about 40 times.

Rs 260 crores is earmarked for Kudumbashree, including Rs 60 crores as Livelihood Package, as the state plan fund in the State Budget. In addition to this, Rs 125 crores is specially allotted for various projects such as Skill Training Programme, Vidyashree Laptop Scheme, Rebuild Kerala, Asraya, Snehiha etc. Rs 300 crores is also allotted as the interest subsidy for the Chief Minister's Helping Hand Loan Scheme and Vidyashree Laptop Scheme. Also, Rs 1064 crores is earmarked for various centrally sponsored programmes being implemented through Kudumbashree. Altogether, Kudumbashree has the Annual Budget of Rs 1749 crores. This is indeed a record achievement.

There has been notable growth in the plan share of Kudumbashree during the last 5 years. During 2015-16, Rs 75 crores was received. Whereas, during 2016-17, it was Rs 130 crores and during 2017-18 financial year Rs 161 crores was received. During 2018-19 financial year Rs 188 crores was received as plan share. Rs 183.25 crores was given during 2019-20 and Rs 200 crores was given to Kudumbashree during 2020-21 as plan share. Likewise, the plan share for Kudumbashree has increased more than double within the last 6 years and this could be considered a great achievement. Also, the funds for the centrally sponsored programmes such as NULM (National Urban Livelihood Mission), NRLM (National Rural Livelihood Mission), PMAY (Pradhan Mantri Awas Yojana), DDUGKY (Deen Dayal Upadhyay Grameen Kaushalya Yojana) and SVEP (Startup Village Entrepreneurship Programme), which are being implemented through Kudumbashree is also increasing every year. This could be considered as the recognition for the
excellent project implementation by ‘team Kudumbashree’. We are proud that, in addition, Kudumbashree is included either as the Implementing Agency or as the Main Partner in many important projects of the Government of Kerala. We consider it as the recognition for the project implementation through Kudumbashree. Let me explain the details of some key announcements, that brought us greater pride and responsibility.

1. Skill Training- Rs 5 crores

20 lakh people would be given livelihood through digital platform within five years. It is needed to equip the educated to register in the digital platform by giving skill training. 75% of the beneficiaries would be women. Kudumbashree is entrusted with the task of identifying unemployed, skilled women (for the training) who are either job less or home makers. For this, special Sub-Mission would be started in Kudumbashree.

2. Vidhyashree Laptop Scheme would be expanded

The vision to provide support for buying a laptop to every households, will be through kudumbashree. With the aim of reducing the digital divide, the Kudumbashree-KSFE Vidhyashree Micro Chitty Laptop Scheme would be expanded. Laptop will be provided during February, March, April months for those join the chitty. The interest will be paid by the Government.

3. One lakh Farming Groups will be formed, Agriculture loans will be available at lower interest rates

As part of creating 2 lakh livelihood opportunities in the agricultural sector, the number of farming groups (JLG) will be increased to 1 lakh during the 2021-22 financial year. As of now, there are 70,000 farming groups in Kudumbashree. Through these, 3 lakh people are finding their livelihood. More groups will be formed and livelihood opportunity will be created for an additional of 1.25 lakh people. These farming groups will be given agriculture loans at lower interest rates. The interest would be paid jointly by the Government and the Local Self Government Institutions.

4. Collateral free Loans for Micro Enterprises under the guarantee of District Missions.

Common system will be arranged for easing the loan processes for the micro enterprises. ‘Across the Counter’ loans will be issued to the enterprises through banks. For those enterprises which are trained and are supervised by Kudumbashree District Mission, collateral security is not needed. The repayment would be during every week. Interest subsidy will also be given.

5. Support for clusters of enterprises

The clusters of similar products of Kudumbashree in production and service sectors will be formed. Centralised approach will be implemented through the direct partnering of Kudumbashree for the Cluster Centre and for the companies for marketing. The loan and grant given for the ones like Mari Cluster will be reorganised and will be changed to shares. Atleast 10% of the products sourced by Civil Supplies, Consumered, Police Canteen, Cooperative stores etc should be bought from Kudumbashree’s enterprises or from MSMEs.

6. Special Scheme for the livelihood of those who get skill training through Kudumbashree. Also support for ARISE Multi Task teams will be extended

Special schemes will be arranged for the self employment and waged employment of those who get skill training through Kudumbashree. One or more than one Multi Task Teams as part of ARISE programme (which includes team members who got skill training as plumber, carpenter, electrician, mason, repairer of home appliances etc) will be formed in all blocks and municipalities in an enterprise model. The number of Covid Disinfectant teams, construction groups will also be increased.

7. Janakeeya Hotels, Vegetable Sales Outlets and Home Shops in all LSGIs

The Janakeeya Hotels formed under the leadership of Kudumbashree will be established in all local bodies. Home Shops, Vegetable Sales Outlets etc will also be formed at all LSGIs.

8. Coir and Craft Stores

The chain of Coir and Craft Stored will be started under the leadership of Kudumbashree in all LSGIs. The products of the traditional workers such as coir, pottery, handicrafts, furnishing, bamboo, kettu valli etc will be made available. These will also function Kudumbashree Home Shoppy Centres. Rs 5 lakh will be given for each store as an interest free loan.

9. Micro Plans through Kudumbashree to wipe off poverty

Four to five lakh most poor families in the state would be identified based on the risk factors and will be listed
by conducting a state level survey. The eligible who are included in Asraya Scheme and the families nominated by Kudumbashree and LSGIs will also be included in the list for survey. Micro plans will be prepared for them in the model of P.K Kalam Project, which was implemented by Kudumbashree in Alappuzha. This new project will also be implemented through Kudumbashree.

10. Wayanad Coffee and Vending Machines and kiosks -Rs 20 crores
500 coffee Vending Machines (with ‘wayanad coffee’ brand) and 100 sales kiosks will be started through Kudumbashree before April. Rs 20 crores is allotted for the same.

11. Insurance plans by including Kudumbashree
2021-22 is the year of restructuring of the State Insurance Department. For this, insurance activities will be extended to the government related sectors such as Kudumbashree, Co-operative groups, MGNREGS, Welfare Boards etc.

12. Smart Kitchen
Smart Kitchen is the programme which encourages introducing needy machines in the household chores for minimizing the work load of women. KSFE Smart Kitchen Chitties will be started for buying mechanized kitchen appliances. 1/3rd of the interest will be shared between the beneficiary, LSGI and the Government. If loan application is through Kudumbashree, loan will be provided without any collateral security.

13. Mapping of Crimes against Women- Rs 20 crores
All LSGIs will do Crime Mapping aiming at reducing the crime against women by 25% within the upcoming 5 years. The service of NHG members will be used for the same. The data collection based on questionnaire will be done maintaining the confidentiality. The projects for reducing the atrocities based on this will be included in the Women Component Plan. Rs 20 crores is additionally allotted for the same.

14. Rs 7 crores for Snehitha
Rs 7 crores is specially allotted for the activities of Snehitha Gender Help Desk.

15. Auxillary Units to give membership to young women
Auxillary neighbourhood group (NHG) units will be started for ensuring representation of young generation in Kudumbashree. As of now, there are 45 lakh members in Kudumbashree. When this programme will be implemented during the next financial year, the number of members will increase.

16. Increase in the honorarium of CDS Chairpersons
The honorarium of CDS Chairpersons has been increased to Rs 8000.

17. Travel Allowance for CDS Members
Rs 500 per month will be provided for all CDS members as Travel Allowance.

18. BUDS Schools in 250 LSGIs
As of now, there are 342 BUDS Institutions functioning in Kerala, which is a convergent project of kudumbashree and LSGIs (schools for the differently abled children). During 2021-22 financial year, BUDS Institutions will be started in 250 new LSGIs. More counsellors will be appointed and more teachers will be given training.

19. Vayo Clubs (Clubs for elderly) in every ward
Vayo Clubs will be started in all wards. Kudumbashree Elderly NHGs will take care of the functioning of these activity clubs.

20. Rebuild Kerala
Rs 46.87 crores was additionally allotted for Rebuild Kerala Initiative. The amount is earmarked for the projects such as Kerala Chicken, Egg Value Chain, Start Up Village Entrepreneurship Programme implemented through Kudumbashree.

We are extending our heartfelt gratitude to the Government of Kerala and the Honourable Finance Minister for extending greater support to Kudumbashree by allotting more fund and projects in the Budget.