RURAL LIVELIHOODS

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Part A

Introduction to Kudumbashree

www.kudumbashree.org
Kudumbashree

- Kudumbam + Sree = Prosperity of family
- State Poverty Eradication Mission of Govt of Kerala
- Started in 1998 (20 years)
- Federation of Self Help Groups (NHG)
  - 2.77 lakh SHGs in Kerala
  - 43 lakh women members
  - Federation in each ward, and local body
Activities

1. Organisation Strengthening

2. Local Economic Development
   - Micro Finance (Thrift and Credit)
   - Livelihood (Rural and Urban; Farm and Non Farm)

3. Women Empowerment

4. Social Development

5. Nodal Agency of 6 National Projects

1. Organisation Strengthening

- **Election of office bearers** of SHG and Federation (once in three years)

- **Trainings and Capacity building**

- **Convergence projects** with Panchayats

- **Demand Generation** and mobilisation of beneficiaries

- 2018 is ‘**year of neighbourhood groups**’ in Kerala
NHG meeting in one of the houses
2. Local Economic Development (Microfinance)

- **SHGs meet every week** and put a thrift
- 1.88 lakh out of 2.77 are **bank linked**
- Average **loan size is 4.0 lakh**
- Total thrift since 1998 - Rs. 4,008 crore
- Total internal lending - Rs. 16,252.42 crore
- Total bank loan availed - Rs. 9,344 crore
3. Women Empowerment

- Gender sensitisation trainings
- Gender Self Learning Program
- Vulnerability mapping
- Campaign against atrocities
- Theme based programs (art camps, literature festivals, trekking and field visits)
- Counselling centres and One stop crisis centres
4. Social Development

- Projects with convergence of Panchayats/ Municipalities
- Destitute Free Kerala Project (identify destitute families and provide support)
- **BUDS schools** (170 schools for mentally challenged children)
- **Balasabha** (activities for children/ groups)
5. Nodal Agency of National Projects

- **NRLM**  (National Rural Livelihood Mission)
- **NULM**  (National Rural Livelihood Mission)
- **DDUGKY**  (DDU - Grameen Kaushalya Yojana)
- **PMAY (U)**  (Prime Minister Awas Yojana - urban)
- **MKSP**  (Mahila Kisan Sashaktheekaran Paryojana)
- **SVEP**  (Start up Village Entrepreneurship Program)

- MoU with **18 states**

- Working in **three domains**
  - Panchayat Raj Institution - Community Based Organisation convergence
  - Micro Enterprises Development
  - SVEP

- Emerging tie up with **5 countries** (Uganda; South Africa, Ethiopia, Azerbaijan, Tajikistan)
NRO Partnerships

* 18 partner-States & 1 Union Territory
* Special projects in Sikkim, Goa & Lakshadweep
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PRI-CBO Convergence

The Rationale
To enable convergence between Panchayati Raj Institutions & Community Based Organizations for enhanced participation of the poor in local governance and to strengthen their access to entitlements and development schemes.

The Strategy
Capacitate elected representatives from Panchayats and Self Help Groups as well as create institutionalized platforms for convergence between both these institutions.

LRGs in Partner States*

The Process

#1 Identification of LRGs
#2 Sensitization of SHG network on entitlements
#3 Capacity building of Gram Panchayat leadership
#4 Participatory Assessment of Entitlements
#5 Preparation of Gram Panchayat Poverty Reduction Plan
#6 Creation of Convergence Platforms
#7 Identification of resource cadres for scale up

PRI-CBO Convergence Project in numbers
- 882 LRGs active on field *
- 351 Internal Mentors placed as part of scaling up
- Working in 615 Gram Panchayats across 6 states

*LRGs (Local Resource Group) are locally identified resource persons, trained in aspects of local governance and development schemes and provide the anchor role in PRI-CBO convergence process.
KUDUMBASHREE NRO

ENTERPRISE DEVELOPMENT

The Rationale
To create community based enterprise support system by building local capabilities for promotion and development of micro-enterprises of the poor.

The Strategy
Select local men and women from the community and train them to become Micro Enterprise Consultants (MEC) to provide handholding support to existing and new entrepreneurs on a chargeable basis.

MECs in Partner States

<table>
<thead>
<tr>
<th>State</th>
<th>MECs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bihar</td>
<td>90</td>
</tr>
<tr>
<td>Jharkhand</td>
<td>83</td>
</tr>
<tr>
<td>Karnataka</td>
<td>107</td>
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<tr>
<td>Maharashtra</td>
<td>105</td>
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</tbody>
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The Process

1. Selection & Training of MEC
2. MEC Business Plan & Placement
3. MEC-CBO Linkage
4. Feasibility & Design of Micro Enterprises
5. Mobilization & Training of Entrepreneurs by MECs
6. Formation & Operation of Micro Enterprises
7. Performance Tracking & Support

Enterprise Development Project in numbers

- 684 MECs trained
- 13542 Micro Enterprises supported
- Working in 17 districts across 6 states
- App and Paper based Performance Tracking System (PTS) in 5 partner states

*The MEC Project in Gujarat was terminated in August, 2016
PAE exercise  Jharkhand
Part A: Take aways

• Kudumbashree can assist states
  • In setting up of enterprises
  • PRI CBO convergence (demand generation)

• Learned about Kudumbashree Program Domains
  • Local Economic development
  • Social Development
  • Women Empowerment
Part B

Rural Livelihoods
Farm and Non Farm enterprises

• 60,000+ agriculture groups

• 15,000+ groups in Animal Husbandry

• 17,000+ groups/ individuals in micro enterprises

• What is Micro enterprise?

• How we promote it?
Micro Enterprises

- General Orientation
- Skill Training
- Bank loan
- Setting of enterprise
- Interest subsidy
- Handholding
- Marketing Assistance
- Accounting Support
- Funds for crisis/ technology
Kudumbashree approach in enterprises

- Traditional sectors
- **Finding opportunity**
- **Government convergence**
- Innovative sectors
1. Traditional Sectors
Top 8 traditional

• **Tailoring/ Apparel** (4220 enterprises)

• **Food production** (1527)

• **Canteen** (1200)

• **Store** (1040)

• **Flour mill** (971)

• **Soaps and Toiletry** (665)

• **Auto/ taxi** (357)

• **Beauty Parlour** (247)
2. Finding Opportunity
Sanitary napkin 9 units
Cement brick manufacturing

10 units (150 planned)
Animal Birth Control

63 units (will scale up to 100)
Women construction units

70 trained (250 units in 3 months)
Training session  Construction
Completed houses by women construction groups
Street play units 14 (one in each district)
Street play unit
Performance in public space
Take home ration for anganwadis

234 units
IT unit
Doing all data entries of Govt surveys
Mineral water units

6 units (Reverse Osmosis Plant)
Santhwanam health checking units

340+ women employed
Band troupe

50+ shingarimelam groups
Finding Opportunity

- Sanitary Napkin
- Cement brick manufacturing
- Construction units
- Animal Birth Control units
- Urban Service teams
- Reverse Osmosis Plants
- Santhwanam units
- Geriatric care
- Survey/ IT units
3. Government Convergence
Kochin Metro

World’s first women run metro
Railway waiting lounges
6 railway stations
Railway parking units

40 railway stations
Railway parking  kottayam
House keeping team

In many institutions
Government Convergence

- Kochin Metro
- House keeping/ Facility management in many places
- Railway lounges and parking management
- Tourism clean destination program
- Canteen in many government offices
- Running community kitchen for tribal families
- Anganwadi mother kitchen (national nutrition mission)
- Harithakarmasena - Green army for waste management
4. Innovative enterprises
Power laundry
Buggy in SM street, Kozhikode
Street light repair
Flex printing unit
Day care and Play School
Working women hostel
Innovative enterprises

- Power laundry
- Matrimony unit
- Mobile crematorium
- Boat service
- Zumba dance unit
- Yoga training centre
- Tuition centre
- Event management unit
- LED bulb manufacturing
Concluding remarks

- **Give opportunity** to women
- **Convergence** is one of the key
- Build **new roads to reach new destinations**
- **Self belief** is essential
- As IAS officers, what we need to provide?
  - **Leadership**
“Once we decide in our mind to achieve something, no one can stop us”
Part C

Questions/ Discussions