

SAMAGRA

Kudumbashree, the state poverty eradication mission of Govt, of Kerala, right from its inception in 1998, identified livelihood development as a major objective to promote economic empowerment. Thrift and credit operations, the foundation of Kudumbashree, helped to meet the working capital needs of poor women who desired to start new enterprises as well as carry out economic activities on a small scale, alongside encouraging the habit of saving among poor women to enable them to meet their social and personal needs. Even though the concept of micro enterprises or small-scale enterprises is not new to self-help group (SHG) movements, Kudumbashree gave micro enterprises a new definition and developed a unique strategy for setting them up. Due attention has also been paid to promoting enterprises in both the rural and urban areas of the state. The present strategy of Kudumbashree is that entrepreneurship should increase the per-capita income of beneficiaries so that it leads to an improvement in their living standards.

A micro enterprise that stands alone is unlikely to reap the benefits it should when compared to enterprises that have support from various sources. So its real benefits do not accrue to the entrepreneur or the local community.

Kudumbashree, which has gained knowledge in these concepts through its experience over the years, has highlighted local economic development (LED) as the first priority on its agenda while promoting economic activities.

LED is defined as “a process in which local government identifies the needs of the public, identifies the available local resources, namely, human and natural resources, and effectively integrates them to increase production, thereby stimulating economic growth and reducing poverty.”

Local government attains this goal by

- Identifying the needs of the public;
- Identifying the various local resources—human and natural;
- Using local resources effectively;
- Integrating various departments and institutions;
- Promoting the creation of new jobs; and
- Managing public funds effectively.

A convergence of different departments, government agencies, banks, training institutes, research organisations, local self-governments (LSGs) and, finally, community participation is ensured in Kudumbashree’s micro enterprises and in all the livelihood opportunities it promotes.

Samgra is one among such programmes initiated by Kudumbashree.

Samagra strives to create Local Production Marketing Network to improve/refine the locally available resources and produce goods to enable large market access, employment generation and prosperity. Samagra means comprehensive development of either an agricultural produce or an industrial product or a traditional job. This is an all inclusive programme encompassing all the components from production to marketing, helping the people involved to derive maximum possible income and thereby improving the general living standards of the people in that area. This

programme is being implemented by involving all the agencies working in that area under the leadership of the local self government.

Ernakulam District, the major pineapple producing center of the state, accounts for more than 54 percent of the area under pineapple cultivation (Agricultural Statistics of Kerala). Ernakulam district was ranked first having a share of 54.93 per cent of the total production (Directorate of Economics and Statistics 2000). Hence Ernakulam district was identified as the ideal location to establish a project for pineapple, where a group of pineapple growing beneficiaries identified and trained by Kudumbashree, can work together under the aegis of District Panchayath to enhance value of their products in liaison with Nadukkara Agro Processing Company Ltd for greater market access.

Objectives: The major objectives of the project are:

Converting cultivable fallows to Productive Agricultural Land - This project aims to convert the cultivable wastelands which are being kept fallow to productive agricultural land. It is proposed to bring **500 ha** under pineapple cultivation to produce **25000 tonnes** of production.

Increased women participation –The project envisages more employment opportunities for women and thereby increasing their income level.

Capacity Building – To meet the objectives like increasing productivity, enhancing quality, product diversification, ensuring market access etc newer technologies may be made use of. The capacities of the women involved are to be built up to enable them to utilize these technologies. The project aims to build capacity of at least **2500 women** covering at least one woman from each activity group.

Productivity improvement – To survive the competition in the market the productivity is to be increased at least to the world average. Only through this major share of the market can be grabbed and more income can be generated. This project aims to increase the productivity of pineapple to **20 tons per ha** from the state average of 8 tons per ha by adopting scientific and systematic procedures for cultivation.

Organic produce – People are becoming more and more health conscious and are ready to pay premium price for organically grown produce. Hence in this project it is envisaged to develop “organic pineapple” by adopting organic farming methods. The project aims to adopt **integrated pest management practices in 500 ha of pineapple.**

Production of superior quality planting materials – The project aims to develop a **model nursery in 4 ha** at District Agricultural Farm Neriamangalam

Extension – It is envisaged to start **4 demonstration plots** to disseminate scientific cultivation practices.

Post harvest Handling - The major loss (70%) of perishable produce is due to the careless post harvest handling. This project envisages efficient transportation grading and handling of fresh produce. Hence it is proposed to buy **one reefer truck and to initiate 10 collection centres.**

Product diversification- The value of a produce can be increased 500 times through product diversification. Most of the rich countries are taking advantage of this while grabbing the major share of the market. But we cannot utilize this potential eventhough we have a basket of various agricultural produces. Samagra project for pineapple takes care of this also.

Apart from fresh produce the project aims to develop value added products like Pineapple juice, Pineapple juice mixed with other fruit juices, Pineapple candy, Solar dried pineapple, canned pineapple, pickle, jam, jelly, squash etc by utilizing the facilities of NAPC and by establishing two satellite processing centres.

Ensuring market for the produce – Ensuring market for the produce through planned strategies is also to be taken care of along with increasing productivity, enhancing quality and product diversification. The project envisages creating marketing chains through effective public intervention, utilizing gaps in the existing markets and entering new markets with the support of the District Panchayath, other local self governments, NAPCL and Kudumbashree network.

- The project aims to start **50 designer kiosks** with the support of District Panchayath to facilitate marketing of the products. Branding and packaging will also be taken care of.
- **Poverty reduction** – The project aspires poverty reduction by giving more employment opportunities especially to women from Kudumbashree families. The project aims to create atleast **725000 man days**. The minimum assured income will be **59133 per ha per annum**.
- **Local Economic Development** – The project aims to contribute substantially in the participating 35 panchayaths covering about 12500 families and 50000 people.
- **Improved health and living standards** – The project aims to ensure improved health and living standards for the participating families.

Convergence

- This project is a model of Public- Panchayath- Private Partnership. Kudumbashree join hands with other agencies like District Panchayath, Gramapanchayaths, Block Panchayaths, Financial institutions, Department of Agriculture, Kerala Agricultural University and NAPC. Local Self Governments at various levels provide financial as well as infrastructural support; State Bank of India is providing loans; KAU and Dept of Agriculture provide technical expertise and NAPC acts as the major technical partner with tie up in areas of marketing as well as processing. Through Samagra, kudumbashree ensures convergence of resources and activities which is very difficult to happen in normal departmental situations.

Participation.....

The various tiers of CBO – NHG, ADS and CDS take lead roles in implementation of the project especially

- identification of land,
- identification of beneficiary,
- verification of the genuineness of cultivation,
- processing of loan applications,
- arranging planting materials,
- facilitating opening of bank accounts,
- processing applications for incentives,
- distributing inputs received from different agencies,
- identifying suitable locations for establishing various facilities etc.

Each application is being certified by NHG and ADS leaders along with CDS President, member secretary, ward member and panchayath president. Microenterprise consultants of kudumbashree will verify each and every field as specified in the applications.

Individuals or groups of 5 members having 50 cents for cultivation were identified through CDS, covering **41** grama panchayaths, **623** activity groups and **3115** families are involved.

Started Pineapple cultivation in **500 ha** of land as per the package of practices recommended by Kerala Agricultural University/ Nadukkara Agro Processing Company Ltd.

Soil testing was done in all the plots

Integrated nutrient and pest management practices were followed in all the plots. **250 tonnes of soil ameliorant – lime, 187.5 tons of bio-manure and 937.5 litres of biopesticide** were used.

Activities

- **Intercrops** like banana, vegetables like cowpea, bhindi, brinjal, amaranthus, coleus etc were cultivated in all the plots
- **Eight demonstration plots** from 8 panchayaths each of area 1 ha, were selected. Implements like sprayers, spade, pineapple knife, choral kotta, boots, gloves, raker etc were distributed to those beneficiaries
- **1500 women farmers** were given general training on pineapple cultivation; 1320 women farmers were given intense technical training on cultivation practices, post harvest handling, Marketing etc by a team of agricultural officers.
- **38 master farmers** visited pineapple gardens in West Bengal and got an opportunity to learn organic farming practices
- **State bank of India** disbursed Rs 4.39 crores as loan at 7% interest rate
- All the activity groups **opened bank accounts**
- **Area incentive and production incentive** to the tune of Rs 1 crore has been distributed to the groups' accounts
- **Marketing agreement** was made **with NAPC** with a floor price of Rs 4 for A grade Pineapple

Achievements so far....

- Produced **30000 tons** of pineapple with an average productivity of **20 tons/ha/year**
- “**Pineshree**” brand was registered for pineapple products
- **Pineshree pineapple juice** in tetra packs was produced and test launched using the pineapple purchased by NAPC from samagra units, making use of the state of art processing facility at NAPC
- **50** locations identified for Marketing kiosk and 39 kiosks were placed and 30 of them started functioning.
- Identified **2** locations for starting satellite processing units and 20 women were given training at Kerala Agricultural University and CFTRI, Mysore. 1 unit at Marad started functioning and producing jam, squash and pickles.

Production

- Production - 60 tons/ha in 3 years
 - Average Price – Rs 10 per kg
 - Gross income – Rs 6 lakh/ha in 3 years
 - Cost of cultivation – Rs 80,000/ha
 - Net income – Rs 5.2 lakh/ha in 3 years
 - Average per capita landholding– 0.16 ha
 - Net income per family in 3 yrs- Rs 83,200
 - Income per family per year – **Rs 27,733**
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5. Achievements so far....

Suckers

- Saleable suckers per ha per year = 60000
- Price of one sucker – Rs 1
- Income from suckers – Rs 60000/ha
- Income per family per year- **Rs 9600**

Intercrop

- Income from banana and vegetable per ha per year – Rs 19375
- Income per family per year = **Rs 3100**
- ***Total income per family per year = 3100+9600+27733 =Rs 40433***
- ***Monthly Income per family= Rs 3369***

Major Impacts

- While starting the project kudumbashree women were cultivating pineapple in 185 acres of land covering 18 panchayaths. Presently they are taking up pineapple cultivation 1250 acres of land covering 41 panchayaths.
- During 2006 320 Kudumbashree women were taking up pineapple cultivation. Through this project kudumbashree could attract 2795 more women to cultivate pineapple
- Productivity level has reached upto 20 tons/ha/year whereas the state average is 8 tons/ha.

- Cost of cultivation was reduced to Rs 80000 per ha (whereas in the usual cases it is Rs 122600 per ha) through the adoption of integrated nutrient and pest management practices.

Finally Assured income for the family

A Success Story-----

- Twelve women of Matha NHG, Ward 19 of Pampakuda gramapanchayath who used to sit idle at home after sending husband for some jobs and children to school started thinking of doing something to make use of their free time and to get some returns.
- At that time CDS chairperson told them about samagra pineapple project. They were interested in agricultural activities but they did not have prior experience in pineapple cultivation. CDS chairperson gave them confidence and they found out 2 acres of replanted rubber plantation in their neighbourhood.
- They gave an assurance to the owner to take care of the rubber seedlings and he allowed them to take up pineapple cultivation in that plot for three years.
- Three of them attended technical training organized by kudumbashree.
- Apart from this they visited pineapple plots of some local farmers. Agricultural officer also helped them to arrange planting materials. SBI gave them a loan of Rs 100000/-.
- Now they are taking up pineapple cultivation in 8.5 acres of land in four different locations.
- According to them they could come out of the four walls of the house due to this project only.

- Earlier they were just housewives depending on their husbands even for some silly matters but now they are generating their own income. Gradually their families are also becoming economically sound.
- In accordance with their economic progress, their social status is also progressing. The economic progress has brought peace in their families as the husbands are also happy. Their confidence level has increased considerably; Neighbours and NHG members are giving them more respect; the project helped them to change their attitude towards agriculture itself.