

Banking
On the potentials

Kudumbashree
State Poverty Eradication Mission
Local Self Government Department
Government of Kerala

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Review Mission
for the Royal Netherlands Embassy, New Delhi

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Review Mission of Kudumbashree, Kerala's State Poverty Eradication Mission

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We wish to state here that we, as independent consultants, have no personal stake in Kudumbashree, RNE or GoK. As a Review Team, we are not interested in Kudumbashree as a poverty eradication mission per se, but in the role Kudumbashree and possibly RNE as donor agency, can play in strengthening the capacities of the rural and urban poor women and the communities to which they belong in their socio-economic empowerment, gender justice and improvement of the quality of their life. We consider the existence of the Kudumbashree Mission an important function in this process, a means but not an end in its own right.

This report and possible mistakes, omissions, misquotations or otherwise are the sole responsibility of the appraisal team.

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Abbreviations and acronyms used

ADS	Area Development Society
CDS	Community Development Society
Crore	ten million
DWCUA	Development of Women and Children in Urban Areas
EDII	Enterprise Development Institute India, (Ahmedabad)
GoK	Government of Kerala
GoI	Government of India
GoN	Government of the Netherlands
GP	Gram Panchayat
HDI	Human Development Index
HO	Head Office
IGA	Income Generating Activity
IRMA	Institute of Rural Management, Anand
Lakh	ten thousand
LSG	Local Self Government
LSGI	Local Self Government Institutions
ME	Micro Enterprise
MED	Micro Enterprise Development
Review Mission	The team contracted by RNE to undertake the Review
MoU	Memorandum of Understanding
NGO	Non Governmental Organisation
NHG	Neighbourhood Group
NRI	Non Resident Indian
PIP	Performance Improvement Programme
PPC	Peoples Plan Campaign
PRA	Participatory Rural Appraisal
PRI	Panchayat Raj Institutions
QANGO	Quasi Autonomous NGO
RIS	Repayment Information System
RNE	Royal Netherlands Embassy
Rs	(Indian) Rupees
RSI	Repetitive Strain Injury
SC	Scheduled Caste
SHG	Self Help Group
SJSRY	Swaran Jayanti Shehari Rozgar Yojana
ST	Scheduled Tribe
SUDA	State Urban Development Agency
ToR	Terms of Reference
ULB	Urban Local Body
USEP	Urban Self-Employment Programme
UWEP	Urban Wage Employment Programme