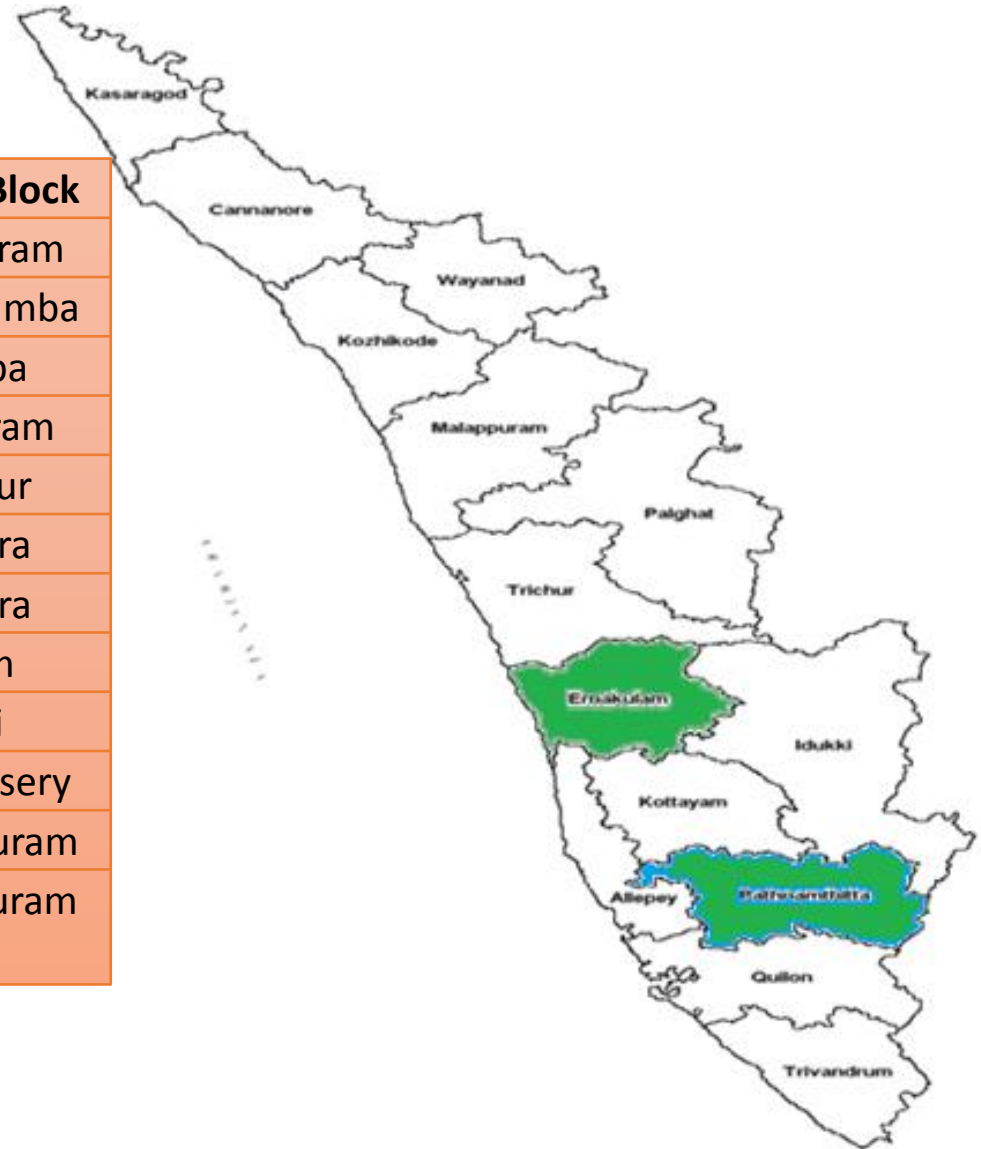


**Detailed Project Reports  
for  
Startup Village Entrepreneurship Programme (SVEP)  
– Supplementary AAP**

**Kudumbashree – State Poverty Eradication  
Mission, Kerala**

# Snapshot of the Project

S.No.	Districts	Name of Block
1	Kasargod	Nileshwaram
2	Kannur	Kuthuparamba
3	Kozhikode	Peramba
4	Wayanad	Panamaram
5	Malappuram	Nilambur
6	Palakkad	Nenmara
7	Thrissur	Kodakara
8	Kottayam	Vaikom
9	Idukki	Idukki
10	Alappuzha	Thykattussery
11	Kollam	Pathanapuram
12	Thiruvananthapuram	Vamanapuram



# Block basic information

<b>Name of the Block</b>	<b>Vamanapuram</b>	Pathanapuram	<b>Thykattussery</b>	Vaikom	Idukki	<b>Kodakara</b>
Name of the District	Thiruvananthapuram	Kollam	Alappuzha	Kottayam	Idukki	Thrissur
No. of panchayats	8	6	5	6	6	7
Population	1,56,499	1,65,602	1,09,864	96,988	1,84,949	2,10,642
SC and ST Population	24,781	24,640	12,124	11,545	17,043	21,664
No. of households	41,855	44,099	26,369	23,753	46,028	52,505
No. of SECC deprived households	27,722	12,123	10,906	9,156	6,498	17,479

# Block basic information

<b>Name of the Block</b>	Nemmara	Perambra	Nilambur	Panamaram	Kuthuparamba	Nileshwaram
Name of the District	Palakkad	Kozhikode	Malappuram	Wayanad	Kannur	Kasargode
No. of villages	7	7	6	5	6	6
Population	1,09,532	89,964	1,83,423	1,55,454	1,77,511	77,697
SC and ST Population	19,766	10,339	19,732	34,015	5,448	4,948
No. of households	25,887	21,895	39,729	37,232	38,596	17,562
No. of SECC deprived households	16,160	17,062	17,664	9,051	9,388	9,998

# Block basic Information

<b>Name of the Block</b>	<b>Vamanapuram</b>	<b>Pathanapuram</b>	<b>Thykattussery</b>	<b>Vaikom</b>	<b>Idukki</b>	<b>Kodakara</b>
Literacy % (Total)	92.6	93.8	94.0	95.5	95.5	94.5
Literacy % (Male)	95.4	95.7	97.6	97.7	96.7	96.7
Literacy % (Female)	90.2	92.1	90.5	93.5	94.3	94.3
% workers dependent on agriculture	17.3	15.1	3.7	10.7	29.3	8.0
% of irrigated land	29	43	73	51	10	71

# Block basic Information

Name of the Block	Nemmara	Perambra	Nilambur	Panamaram	Kuthuparamba	Nileshwaram
Literacy % (Total)	85.4	93.7	91.6	79.7	94.0	92.1
Literacy % (Male)	91.4	97.0	94.2	82.1	96.8	95.4
Literacy % (Female)	79.7	90.7	89.3	77.2	91.7	89.2
% workers dependent on agriculture	33.4	11.7	17.5	35.7	9.6	14.9
% of irrigated land	25	13	39	17	27	40

# Market Potential Study

- Market potential calculated based on
  - Household demand
  - Subsector – Tourism, Artisans and Commodities
  - Govt Sector Demand
- Gap between annual household consumption for the block and supply from existing businesses is calculated
  - Take-Home Income Ratio calculated as 10% for trading, 20% for manufacturing and 60% for service sector enterprises (benchmark data)
  - Using Take-Home Income Ratio and Aspirational Income of NHG members, number of potential enterprises in each business category calculated from addressable gap
- Subsector areas identified and listed - potential number taken as 10% of potential from household demand
- 30% of market from government demand (PMAY, SBM, and School/Hospital Uniforms) taken to arrive at potential enterprises

# Details from survey of existing enterprises

	Total Existing enterprises	% small	% Medium	% large	Trading %	Services%	Manufacturing %
Vamanapuram	3,799	43%	33%	24%	34%	34%	13%
Pathanapuram	3,970	39%	40%	21%	37%	51%	10%
Thykattussery	4,027	53%	31%	16%	29%	35%	25%
Vaikom	2,523	46%	35%	19%	41%	36%	9%
Idukki	4,230	37%	35%	28%	33%	51%	10%
Kodakara	5,596	65%	23%	12%	28%	47%	8%



# Details from survey of existing enterprises

	Total Existing enterprises	% small	% Medium	% large	Trading %	Services%	Manufacturing %
Nemmara	3,169	55%	30%	15%	25%	44%	10%
Perambra	2,910	33%	43%	24%	38%	34%	9%
Nilambur	3,687	44%	33%	23%	36%	39%	10%
Panamaram	2,648	43%	37%	20%	41%	35%	8%
Kuthuparamba	3,040	55%	29%	16%	35%	37%	8%
Nileshwaram	4,500	49%	33%	18%	20%	38%	35%

# IB-CB structure in the blocks

<b>Block</b>	<b>Vamanapuram</b>	<b>Pathanapuram</b>	<b>Thykattussery</b>	<b>Vaikom</b>	<b>Idukki</b>	<b>Kodakara</b>
No. of GPs in which NHG formation has taken place	8	6	5	6	6	7
% of GPs saturated with NHG	-	-	-	-	-	-
Total NHGs	2,821	1,885	1,249	1,449	1,693	2,561
Total households covered	39,128	32,553	18,484	22,119	23,100	36,943

# IB-CB structure in the blocks

Block	Nemmara	Perambra	Nilambur	Panamaram	Kuthuparamba	Nileshwaram
No. of GPs in which NHG formation has taken place	7	7	6	5	6	6
% of GPs saturated with NHG	-	-	-	-	-	-
Total NHGs	1,074	2,045	1,965	1,843	2,045	1,647
Total households covered	19,294	30,364	30,110	25,388	24,972	28,180

# IB-CB structure in the blocks

<b>Block</b>	<b>Vamanapuram</b>	<b>Pathanapuram</b>	<b>Thykattussery</b>	<b>Vaikom</b>	<b>Idukki</b>	<b>Kodakara</b>
No. of ADS	140	106	76	89	93	127
Total RF & CIF given in the block (Rs. in lakhs)	10.3	6.15	8.5	4.8	30.85	-
% of bank linkage	73%	76%	74%	72%	89%	39%
Rate of interest by NHG	12%	12%	12%	12%	12%	12%
Rate of Interest by Bank	12%	12%	12%	12%	12%	12%
Rate of interest by moneylender	20%	20%	20%	20%	20%	27%

# IB-CB structure in the blocks

Block	Nemmara	Perambra	Nilambur	Panamaram	Kuthuparamba	Nileshwaram
No. of ADS	115	111	105	99	111	97
Total RF & CIF given in the block (Rs. in lakhs)	20.72	20.1	5	-	13.3	-
% of bank linkage	93%	46%	72%	91%	27%	85%
Rate of interest by NHG	12%	12%	12%	12%	12%	12%
Rate of Interest by Bank	12%	12%	12%	12%	12%	12%
Rate of interest by moneylender	20%	20%	20%	20%	20%	20%

# Economic information of the blocks

	Vamanapuram	Pathanapuram	Thykattussery	Vaikom	Idukki	Kodakara
Opportunity cost per month	6,250	8,000	8,000	8,000	7,500	7,500
Aspirational Income per month	10,000	10,000	10,000	10,000	8,750	10,000

# Economic information of the blocks

	Nemmara	Perambra	Nilambur	Panamaram	Kuthuparamba	Nileshwaram
Opportunity cost per month	10,000	10,000	7,500	7,500	7,500	7,500
Aspirational Income per month	12,500	12,500	10,000	12,500	12,500	12,500

# Enterprises Proposed to be supported under SVEP

	Vamanapuram	Pathanapuram	Thykattussery	Vaikom	Idukki	Kodakara
Total enterprises to be supported	2028	2175	1561	1813	1779	1746
Total new enterprises to be started	1923	2089	1497	1758	1626	1513
Total existing enterprises to be supported	105	86	64	55	153	233
Enterprises based on availability of local resources	173	189	136	159	147	137
Enterprises under government schemes	16	6	5	9	7	6



# Enterprises Proposed to be supported under SVEP

	Nemmara	Perambra	Nilambur	Panamaram	Kuthuparamba	Nileshwaram
Total enterprises to be supported	1808	1470	2211	1293	2204	1728
Total new enterprises to be started	1740	1404	2139	1207	2082	1630
Total existing enterprises to be supported	68	66	72	86	122	98
Enterprises based on availability of local resources	158	127	194	108	137	147
Enterprises under government schemes	5	5	9	15	11	12

# No. of enterprises proposed

	Year 1	Year 2	Year 3	Year 4	Total
Vamanapuram	300	550	550	628	2028
Pathanapuram	300	600	600	675	2175
Thykattussery	200	450	450	461	1561
Vaikom	200	500	500	613	1813
Idukki	200	500	500	579	1779
Kodakara	200	500	500	546	1746

# No. of enterprises proposed

	Year 1	Year 2	Year 3	Year 4	Total
Nemmara	200	550	550	508	1808
Perambra	200	400	400	470	1470
Nilambur	300	660	660	591	2211
Panamaram	200	350	350	393	1293
Kuthuparamba	300	600	600	704	2204
Nileshwaram	200	500	500	528	1728
<b>Total</b>	<b>2,800</b>	<b>6,160</b>	<b>6,160</b>	<b>6,696</b>	<b>21,816</b>

# Budget Proposed (Rs. lakh)

	Year 1	Year 2	Year 3	Year 4	Total
Vamanapuram	328.73	73.75	76.75	79.86	<b>559.09</b>
Pathanapuram	328.73	78.94	81.94	84.74	<b>574.38</b>
Thykattussery	318.34	63.36	66.36	62.50	<b>510.55</b>
Vaikom	318.34	68.55	71.55	78.30	<b>536.75</b>
Idukki	318.34	68.55	71.55	74.76	<b>533.21</b>
Kodakara	318.34	68.55	71.55	71.33	<b>529.78</b>

# Budget Proposed (Rs. lakh)

	Year 1	Year 2	Year 3	Year 4	Total
Nemmara	318.34	73.75	76.75	67.39	<b>536.23</b>
Perambra	318.34	58.16	61.16	63.43	<b>501.09</b>
Nilambur	328.73	85.18	88.18	76.01	<b>578.12</b>
Panamaram	318.34	52.96	55.96	55.43	<b>482.70</b>
Kuthuparamba	328.73	78.95	81.95	65.97	<b>577.39</b>
Nileshwaram	318.34	68.55	71.55	89.46	<b>527.91</b>
<b>Total</b>	<b>3,861.64</b>	<b>839.25</b>	<b>875.25</b>	<b>842.18</b>	<b>6,418.32</b>

# Budget proposed (Total amount in Rs. Lakhs)

	<b>Amount in Rs. Lakhs</b>
Total Budget	6,418.32
Central Share	3,850.99
State Share	2,567.33

# Preparedness...

- BPMs-SVEP in charge for all blocks except Nilambur
- Orientation of District Missions on project completed
- 20-30 MECs selected in each blocks
- Pool of around 30 Master Trainers selected and provided initial training
- TED 1 training completed for all selected MECs
- 41 new mentors have completed training
- Recruitment of NRO professionals completed – new recruits joining on January 8<sup>th</sup>

# Plan for Activities till March 2019 (Stage 1)

Stage	Month	Activities	Responsible Agency
1	Month 1- 6	Selection and Capacity Building of MEC Group	District Mission with support from Kudumbashree-NRO
1	Month 1	Formation of Block Nodal Society for Enterprise Promotion (BNS-EP)	District Mission
1	Month 2	Orientation of the BNS-EP	District Mission with support from Kudumbashree NRO
1	Month 3	Issue / amend guidelines for operations of the CEF (if required)	Kudumbashree SPEM with support from Kudumbashree NRO
1	Month 4	Constitute State Level SVEP Advisory Committee	Kudumbashree SPEM
1	Month 4	Registration and opening of bank account of the BNS-EP	District Mission
1	Month 5	Setting up physical infrastructure for the BRC-EP	District Mission
1	Month 5	Transfer of CEF funds to BNS-EP into their separate bank account for SVEP	Kudumbashree NRO
1	Month 5	Ensuring availability of necessary hardware with the BRC-EP to manage the VE-IT App	Kudumbashree NRO



# Plan for Activities till March 2019 (Stage 2)

Stage	Month	Activities	Responsible Agency
2	Month 7	Establishing accounting system for the operations of the CEF	District Mission
2	Month 7	Orientation of District Mission on the VE-IT App	Kudumbashree-NRO
2	Month 7	Ensuring language compatibility and pre-testing of software	Kudumbashree-NRO
2	Month 7	Training of the MEC on the VE-IT App	Kudumbashree-NRO
2	Month 7	Formation of MEC Group to take up BRC-EP operations	Kudumbashree-NRO & District Mission
2	Month 7	Empanelment of MEC Group to operate the BRC-EP	District Mission
2	Month 7	Formal agreement between BNS-EP and MEC Group for operations of the BRC-EP	District Mission
2	Month 7	Disbursement of first loan from CEF for the Block under SVEP	District Mission
2	Month 7	Orientation of entrepreneurs on use of data recording (paper or mobile-based) for PTS	BRC-EP
2	Month 10	Certification of MECs	Kudumbashree-NRO

# Plan for Activities till March 2019 (Stage 3)

Stage	Month	Activities	Responsible Agency
3	Month 11 onwards	Regular functioning of the BRC-EP	BNS-EP, District Mission & Kudumbashree-NRO
3	Month 11 onwards	On-going use of VE-IT App	BRC-EP
3	Month 11	Constitute Enterprise Benchmark Setting Committee	Kudumbashree SPEM & Kudumbashree NRO
3	Month 11	Synchronisation of VE-IT PTS and KUDUMBASHREE MIS	Kudumbashree SPEM & Kudumbashree-NRO

**THANKS**