

Jeevanam – An inclusive livelihood campaign for a wider reach

Introduction:

In the words of former president of India, Dr. A P J Abdul Kalam, “Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured” Empowerment is central to the issue of equality, liberation and justice. Women empowerment can be perceived as the expansion of ability of women to make strategic life choices in a situation where such ability is denied to them. It has been globally recognized that women’s empowerment can be well paying strategy for overall economic and social development. This has resulted in a significant change in the approach from welfare concept to development concept. Entrepreneurship development is identified as a core activity that promises encouraging results.

The concept of entrepreneurship development is an attempt to go beyond the conventional livelihood concept of mere “the way someone earns” to economic empowerment through a systematic organized activity. It will strengthen women’s position in socio-political power structure of the society and give them the capacity to participate as equal partners in cultural, social, economic and political systems of a society.

Kudumbashree Micro Enterprises:

It is well recognized that micro enterprises – the lowest stratum among the various strata of enterprises, play a vital role in the economic development of all nations, both developed and developing. The role of micro enterprises in rural development and women empowerment is widely recognized the world over,

particularly in developing nations like India. Further, these enterprises ensure that the development is equitable, balanced, and devoid of gender disparities. Moreover, the capital investment involved is relatively very low. Accordingly, the significance of micro enterprises is high in respect of developing nations like India.

Kudumbashree has been taking committed effort for poverty alleviation by creating micro enterprise opportunities to women through its strong community network. Currently, over 20,000 Kudumbashree women enterprises are running successfully in various areas of production, service and trade sectors.

Jeevanam 2017 – Kudumbashree Livelihood Campaign:

Jeevanam Livelihood campaign is intended to promote and revive the activities of the Kudumbashree women micro enterprises by developing new ME units, expanding the existing units, revitalizing the non-functioning units and developing a system for ME monitoring and supporting. Sensitizing women population about the concept of entrepreneurship is also identified as a core activity in entrepreneurship promotion.

Micro Enterprise Development activities start with General Orientation Training (GOT) for persons who are interested in entrepreneurship. During the year 2017-18, GOT is targeted to be given to 14,115 persons. Across the state during the 2nd quarter of the financial year 22,223 persons were given GOT which is 157% achievement of annual target.

District wise data of General Orientation training is given below:

District	Target 2017-18	No. of persons attended GOT	Percentage (%)
Trivandrum	1095	2032	186
Kollam	1020	1855	182
Pathanamthitta	795	1535	193
Alappuzha	1080	1172	109
Kottayam	1065	1083	102
Idukki	780	950	122
Ernakulam	1230	1345	109
Thrissur	1290	2761	214
Palakkad	1470	2918	199
Malappuram	1410	1669	118
Kozhikode	1050	1756	167
Wayanad	345	704	204
Kannur	1065	1394	131
Kasargod	570	730	128
Total	14265	21904	154

The persons attended GOT will be screened and shortlisted for skill training through entrepreneurship development counseling process. 10, 000 people will be given skill training on various trades during the year 2017-18. The

agencies for skill training are empanelled by District Mission Offices based on an appraisal process. Once skill training is completed the participants will be given technical guidance in formation micro enterprise units.

More than 3000 persons have received skill training during the month of October 2017.

The target of the year 2017-18 is formation of 3000 ME units; one individual and one group unit in each CDS either under Rural Micro Enterprise Scheme or Yuvashree Scheme. Interest subsidy will be given to the new units. For individual enterprises interest subsidy will be given for the loan amount up to Rs.2.5 lakhs and for Group enterprises up to Rs.10 lakhs. Subsidy on the interest above 7% will be given on a quarterly basis analyzing the bank statement. An additional 3% interest subsidy will be given if the repayment is prompt.

Technical Guidance and additional funding support is given to the existing ME units as a part of continuous mentoring process for sustainability and expansion.

Conclusion:

Micro enterprise development is considered as an emerging process which will start with low capital, low risk and low profit at the initial stage which will gain momentum and later switch to increased profit for the entrepreneurs. Through these micro enterprises, apart from improving the economic status of women, it leads to a significant socio - political empowerment also. Kudumbashree has got

an appreciable track record of women empowerment through entrepreneurship
which is internationally acclaimed as a replicable model.