Kudumbashree
Non farm Enterprises
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Kudumbashree – Introduction

1998 - Inauguration
2002 - Complete coverage
2008 - Bye law
2011 - NRLM
2013 - NRO
2015 - International assignments

60% Population of the state covered

43 lakh members
2.5 lakh NHG

BANK LINKAGE IN LAKHS

<table>
<thead>
<tr>
<th>Year</th>
<th>Linked NHGs</th>
<th>Linkage Amount in Lakh</th>
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</thead>
<tbody>
<tr>
<td>2010-2011</td>
<td>23758</td>
<td>38396</td>
</tr>
<tr>
<td>2011-2012</td>
<td>22004</td>
<td>41381</td>
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<tr>
<td>2012-2013</td>
<td>26694</td>
<td>55010</td>
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<tr>
<td>2013-2014</td>
<td>47284</td>
<td>92821</td>
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<tr>
<td>2014-2015</td>
<td>54468</td>
<td>133514</td>
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<tr>
<td>2015-2016</td>
<td>33752</td>
<td>96800</td>
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<td>2016-2017</td>
<td>35689</td>
<td>133525</td>
</tr>
<tr>
<td>2017-2018</td>
<td>49235</td>
<td>200669</td>
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<tr>
<td>2018-2019</td>
<td>54092</td>
<td>250000</td>
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</table>
NRLM

National Urban Livelihoods Mission (NULM)
Ministry of Housing and Urban Poverty Alleviation
Government of India
Kudumbashree - Non farm Livelihoods in Kudumbashree

Major non farm enterprises

- Food items
- Chemicals (soaps/detergent/lotions)
- Store and shops
- Stitching and garments
- Canteen and café
- Food based
Special enterprises

Railway parking : 44
Railway waiting Lounge : 5

FMC : 780 members
23 Transgender

Amrthum Nutrimix
241 units
More than 2 cr annual turn over
**Women Construction Groups**

52 Women Construction Groups completed construction works worth Rs. 80 Lakh.

For more details, log on to www.kudumbashree.org/pages/550

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**IT Units**

315 women from 63 IT units are engaged in data entry works of various government departments.

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**Cafe Kudumbashree**

1064 Cafe Units engaged in activities like Catering, Food Fest, Street food venting, and other kinds of eateries.

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**House Keeping Services**

122 Kudumbashree women engaged in House Keeping Services in Cochin Shipyard, Reserve Bank, Regional Cancer Centre, Malabar Cancer Centre.
Sanitary Napkin Units

45 members involved in the production of Sanitary Napkin and supplies Sanitary napkin to Kerala Medical Service Corporation, Gov. Schools and hospitals.

EVENT MANAGEMENT TEAM
ALAPPUZHA
Established in January 2018

Day Care Centres
Trust our Care just like Mother

For more details, log on to www.kudumbashree.org/pages/550
Reverse Osmosis Plants
Safe drinking water for all is the objective of starting the Reverse Osmosis Plants as Micro Enterprises under Kudumbashree.

Kudumbashree
State Society Eradication Mission
Micro Enterprises
New Projects

LED Bulb Assembling Unit
14 Units are assembling LED Bulbs

Buggy Service
Kozhikode (SM Street)
Established in January 2018

Micro Enterprises
New Projects

Painting Units
Kudumbashree Women are engaged in Painting Services.
Non farm livelihoods – Approaches and Support System

Schemes of Micro Enterprises

- **Rural Micro Enterprise Scheme (RME)** for group and individual enterprises. (age between 18 – 55, Only for women)
- **Yuvashree programme for youth** from NHG families (age between 18-45)  Both men & women

**Individual enterprises**
Interest subsidy - Project Cost upto 2.5 lakhs

**Group enterprises:**
Interest subsidy - Project Cost upto 10 lakhs for group enterprise

Support for Micro Enterprises

**Financial**

1. Interest Subsidy
2. Technology fund
3. Innovation Fund
4. Second Dose Assistance
5. Revolving Fund
6. CMF
7. Start Up

**Training**

1. Skill Training
2. Performance Improvement Programmes
3. Accounting & Book Keeping
Marketing Support Systems - https://kudumbashreebazaar.com/
Marketing Mix

01 NANO Markets

02 Kudumbashree fairs

03 Village Markets

04 Home Shop
**SARAS Fair**

**Sales in lakhs**

- **Food Fest**: 109 lakhs
- **Monthly Markets**: 153 lakhs
- **Government Fair**: 126 lakhs
- **Special Fairs**: 76 lakhs

**Total sales**: 1356 lakhs

**MARKETING PIE, BASED ON SALES**

- Special fairs: 24%
- Government fair: 16%
- Monthly markets: 33%
- Food fest: 27%

**Table**

<table>
<thead>
<tr>
<th></th>
<th>Malappuram</th>
<th>Palakkad</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of Kudumbashree e Stalls</td>
<td>43</td>
<td>134</td>
<td>177</td>
</tr>
<tr>
<td>No. of kudumbashree ME’s participated</td>
<td>70</td>
<td>156</td>
<td>226</td>
</tr>
<tr>
<td>No. of IRDP/SGSY stalls</td>
<td>73</td>
<td>57</td>
<td>130</td>
</tr>
<tr>
<td>No. of IRDP/SGSY ME’s participated</td>
<td>64</td>
<td>57</td>
<td>121</td>
</tr>
<tr>
<td>No. of other state stalls</td>
<td>124</td>
<td>44</td>
<td>168</td>
</tr>
</tbody>
</table>
SVEP - Kerala

- **2017**: Piloted in 2 blocks
- **2018**: Expanded to 14 blocks
- **2019**: 4500 micro enterprises, 300 strong pool of MEC
- **2021**: 24000 Micro enterprises units
Learnings

Convergence model
Government demands can act as catalyst for sustainable enterprises

Mapping, supporting and monitoring
Identifying and supporting the right beneficiary
Adequate support
Efficient Monitoring

Marketing platforms
Priming the markets for adequate production

Innovation and adaptability
Identifying the changing market demands and preferences and innovating accordingly
Challenges

**Sustainability**
Only 25% enterprises formed are sustainable over 5 year period

**Home Based – Micro units**
60% units are working at micro level, often household level

**Fair Sales**
More than 75% of sales are through Fairs, limiting the year round incomes
Way ahead

01 20% of members in Livelihoods domains

02 Scalable enterprises

03 20% of sales from Online model.