LIVELIHOOD STRATEGY FOR
NAVAKERALAM

KUDUMBASHREE
STATE POVERTY ERADICATION MISSION

S. HARIKISHORE IAS
EXECUTIVE DIRECTOR
KUDUMBASHREE - SNAPSHOT

Population of the state covered

60%

2.7 lakh NHG

43 lakh members

2002

Launch

Complete Coverage

2008

Bye Law

2011

NRLM

2013

NRO, NULM

2015

INTERNATIONAL ASSIGNMENTS

BANK LINKAGE IN LAKHS

Linked NHGs

Linkage Amount in Lakh

<table>
<thead>
<tr>
<th>Year</th>
<th>Linked NHGs</th>
<th>Linkage Amount in Lakh</th>
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<tr>
<td>2010-2011</td>
<td>23758</td>
<td>38396</td>
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<td>2011-2012</td>
<td>22004</td>
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<td>2015-2016</td>
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<td>2017-2018</td>
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CENTRALLY SPONSORED SCHEMES

NRLM 01
DDU-GKY 02
PMAY-U 06
MKSP 03
NRO 05
NULM 04

NRLM
DDU-GKY
PMAY-U
MKSP
NRO
NULM
THE KUDUMBASHREE ADVANTAGE

01 Universal Coverage

02 Huge Social Capital

03 Availability of Efficient leadership at the Neighbourhood Level

04 Community Based Identification of the Beneficiaries

05 Efficient partner institution of the Panchayath planning process
KUDUMBASHREE LIVELIHOOD APPROACH

• LOCAL ECONOMIC DEVELOPMENT
  • Maturing from Neighbourhood Groups into livelihood groups
  • Building capacities at the Local level, providing enabling environment for sustainability
  • Multiple strategies for increasing household income through
    • Household based
    • Wage based
    • Skill based Enterprises
  • Convergence and Networking with Government, Local Self Governments and Private Sector
  • Ventured into Livelihood through Problem Solving, Gap Filling, Grabbing emerging opportunities
SCHEMES OF MICRO ENTERPRISES

- Rural Micro Enterprise Scheme (RME)
- Urban Micro Enterprise Scheme (UME)
- YuvaShree programme for youth NHG families

KUDUMBASHREE CONCEPT OF ENTERPRISE

- Individual enterprises
- Group enterprises
- Lease Land Farming Groups
- Animal Husbandry Groups
- Collectives & Producer Companies

- Investment ranging from Rs 5,000/- to Rs 10 lakhs
- Turn over between Rs 5 lakh and Rs 10 lakhs
- Generating at least Rs 8000/- per member per month
- Owned, managed and operated by members themselves (OME)
ENTERPRISE DEVELOPMENT SUPPORT PROCESS

Entrepreneur Development
- Pre General Orientation Training
- General Orientation Training
- Entrepreneurship Development Training
- Skill Training
- On the Job Training
- Performance Improvement Training

Enterprise Development
- Inception and Incubation Support
- Financial Facilitation
  - Bank Linkage, Interest Subvention,
  - Innovation Fund,
  - Technology Fund,
  - Technology upgradation fund,
  - Second Dose Assistance,
  - Crisis Management Fund,
  - Revolving Fund

Hand-Holding
- Micro Enterprise Consultants
- KAASS – Audit and Accounting Support
- Marketing Support
- Clustering,
- Common Facilitation Centre
Women Construction Groups

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

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

IT Units

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

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

Cafe Kudumbashree

1064 Cafe Units engaged in the activities like Catering, Food Fest, Street food vending, and other kinds of Eateries

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 to Kerala Medical Service Corporation, Gov. Schools and hospitals.

KUDUMBASHREE STATE POVERTY ERADICATION MISSION

EVENT MANAGEMENT TEAM

ALAPPUZHA Established in January 2018

KUDUMBASHREE MICRO ENTERPRISES PROJECTS

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 setting up the Reverse Osmosis Plants as Micro Enterprise under Kudumbashree.

KUDUMBASHREE
STATE POVERTY ERADICATION MISSION
MICRO ENTERPRISES
NEW PROJECTS

BUGGY SERVICE
KOZHIKODE (SM STREET)
Established in January 2018

KUDUMBASHREE
STATE POVERTY ERADICATION MISSION
MICRO ENTERPRISES
NEW PROJECTS

LED BULB ASSEMBLING UNIT
14 Units are assembling LED Bulbs

Painting Units
Kudumbashree Women are engaged in Painting Services.
MICRO ENTREPRISES

- Vulnerability
- Innovative
- Technology
- Opportunities
- Policy & Convergence
- Social Cause
- Traditional
- 01
- 02
- 03
- 04
- 05
- 06
- 07
TRADITIONAL MICRO ENTERPRISES

“Tradition is gift from past it is our duty to preserve and build on it”
Fish Processing Unit

Total 148 Units
Poultry Farm
Café Units

Total 1200 Units
Handloom Units

33 units are producing Traditional Handloom Products
Apparel unit 4220 Stitching/Apparel Units
Cashew Nut Processing Unit
Provisional Store

Total 1040 Units
MICRO ENTERPRISES FOR A SOCIAL CAUSE

“Don’t deliver a product, deliver an experience”
Plastic Recycling Unit
Day Care Centres

Total 5 Units
Mobile Animal Birth Control Unit

WINNERS - ABC MOBILE UNIT
Affiliation Number-43/2017/KS

43 ABC units
Well Recharging Unit
MICRO ENTERPRISE- TO TAP OPPORTUNITIES

“Opportunities don’t happen you create them”
Housekeeping Unit

More than 1500 women engaged
Home Stay

Total 16 Units
Umbrella manufacturing Unit

Total 43 Units
Gardening & Landscaping unit
SANITARY NAPKIN UNITS

Total 7 Units
Soap & Toiletries
MICRO ENTERPRISES PROJECTS

BEAUTY PARLOUR

247 Kudumbashree Beauty Parlours functioning in various districts
Band Unit
Driving School
Kudumbashree Mobile Cafe Units
INNOVATIVE MICRO ENTERPRISES

“To change something build a new model that makes the existing model obsolete”
BE FABULOUS. BE EMPOWERED. BE BLOWN AWAY!

We're Committed to Service Excellence By Kudumbashree Matrimonial.

More About Us
KUDUMBASHREE
STATE POVERTY ERADICATION MISSION

MICRO ENTERPRISES
NEW PROJECTS

KUDUMBASHREE

KADALUNDI
BOAT SERVICE
KOZHIKODE
Established in December 2017
Coconut Climbing Unit
Cultural Units
Geriatric Care Executives
Painting Unit
Micro Enterprises
NEW PROJECTS

KUDUMBASHREE
TUITION CENTERS & PSC CLASSES

www.kudumbashree.org
Rubber Tapping Unit
MOBILE CREMATORIUM
IDUKKI
Established in November 2017
MICRO ENTERPRISES-CONVERGENCE

“United we stand, divided we fall”
Facility Management services in Kochi Metro
e seva kendra
Railway Parking Management
MICRO ENTERPRISES-ADOPTING TECHNOLOGY

”Technology is best when it brings people together”
Coir De-fibering Unit
Reverse Osmosis Plant
LED Bulb Assembling Unit
Fitness Centres
Mushroom Unit
MICRO ENTERPRISES-BASED ON POLICY DECISIONS

“Recall the face of the poorest and weakest man you have seen, and ask yourself if this step you contemplate is going to be any use to him.”-Gandhi
Amrutham Nutrimix Unit  Total 242 Units
MICRO ENTERPRISES FOR VULNERABILITY GROUP

“Vulnerability is the birthplace of innovation, creativity and change”
TRANSGENDER MICRO ENTERPRISE UNIT
KOZHIKODE
Established in December 2017
FARM BASED LIVELIHOOD
Aquaponics
SKILLING FOR WAGE EMPLOYMENT

Demand driven placement-linked skill training initiative aimed at rural poor youth between 15 and 35 years of age.

KEY STATISTICS

- Training Target – 71,200
- Commenced – 42,078
- Completed Training – 32,413
- Job Offered – 23,689
- Trades – 47
- Job Roles – 102
- Average Salary – Rs 11,000/p.m
SKILLING FOR VULNERABLE COMMUNITY

Transgender Micro Enterprises

Skilling for ASHRAYA beneficiary households

PRATYASHA Micro Enterprises

Skilling and Income generation activity for BUDS/BRC

Skilling and Income generation activity for mothers’ of Endo-sulphan affected children
7 STRATEGIES IN LIVELIHOODS

1. SKILLING KERALA
2. FARM, NON-FARM ENTERPRISES
3. GREEN ENTERPRISES
4. CONSTRUCTION & MICRO CONTRACTING
5. SPECIAL TRIBAL INTERVENTIONS
6. CONVERGENCE WITH OTHER DEPARTMENTS
7. POLICY CHANGES FOR SUPPORTING LIVELIHOOD
SKILLING KERALA
IN ORDER TO ASSESS THE POST FLOOD ASSESSMENT WAS CONDUCTED BY KUDUMBASHREE

METHODOLOGY ADOPTED
HOUSE HOLD SURVEY

SURVEY CONDUCTED ON
27TH AND 28TH OF
OCTOBER 2018

13012 PEOPLE SURVEYED

SKILL GAPS ASSESSMENT

AIM OF THE SURVEY
1. ASSESS OCCUPATIONAL GAP IN POST FLOOD SITUATION
2. IDENTIFY THE PREFERRED SECTORS FOR LIVELIHOOD
AREA OF RESPONDENTS

- Rural: 78%
- Urban: 22%

FLOOD AFFECTED

- Flood Affected: 30%
- Not Flood Affected: 70%
AGE GROUP

- Less than 18: 78%
- 18-45: 20%
- Above 45: 2%

GENDER

- Female: 66.02%
- Male: 33.97%
- Transgender: 0.02%
OCCUPATIONAL GAP IDENTIFIED

- Agriculture labourer
- Housekeeping
- Home Tuition
- Canteen and Catering
- Electronic repair
- Electric work
- House Maid
- Essential Carpentry
- Plumbing

LIVELIHOOD PREFERENCES

- Agriculture, Animal Husbandry: 3%
- Micro Enterprises, Skilling: 3%
- Animal Husbandry: 9%
- Agriculture: 20%
- Micro Enterprises: 28%
- Skilling for wage employment: 36%
- Agriculture, Micro Enterprises: 1%
INFERENCES

Total Respondents – 13012
Presently Unemployed – 7851

Respondents requiring skilling for livelihoods
(Entrepreneurship and Wage Employment) – 4610 (58.9%)

41.1% opted for farm based Livelihoods

Flood affected area
Total Respondents – 3914
Presently Unemployed – 2305

Respondents requiring skilling for livelihoods (Entrepreneurship and Wage Employment) – 1246 (54.1%)

45.9% opted for farm based Livelihoods

Based on survey findings it is proposed to provide skilling to 60000 youth and women across the state for Livelihoods as a major strategy
FARM, NON-FARM ENTERPRISES
## DAMAGES & LOSSES TO KUDUMBASHREE WOMEN

### AGRICULTURE
- **Women Farmers**: 3,49,875
- **No. of JLGs**: 62,640
- **No. of JLGs affected**: 25,056
- **Total area under production**: 64,705 Acres
- **Area affected in floods/landslides**: 29415 Acres
- **Paddy**: 6739 Acres
- **Vegetables**: 6216 Acres
- **Banana**: 8795 Acres
- **Tubers**: 6524 Acres
- **Estimated loss**: 197.21 crores
- **Bank linkage amount** (Outstanding loan amount): 216.5 cr
- **Income loss in Onam Season**: 10 crores

### LIVESTOCK
- **Overall loss**: 1 crore
  - **(Broiler farms - poultry for meat)**: 17.5 L
  - **Ksheerasagaram - Cow**:
  - **Buffalo rearing**: 7.2 L
  - **Aadugramom - Goat rearing**: 28.2 L
  - **Muttagramom - poultry for eggs**: 1.3 L

### MICRO ENTERPRISES
- **No. of MEs affected**: 1250
- **Estimated loss (rural)**: 7.803 cr
  - **(Building)**: 94 L
  - **Machinery**: 3.86 L
  - **Raw materials/others**: 3 C
- **Estimated loss (urban)**: 4.15 crores
- **Loss of goods (SARAS, Chengannur)**: 3.8 Crores

### Overall Loss
- **Total**: 1 crore
  - **(Broiler farms - poultry for meat)**: 17.5 L
  - **Ksheerasagaram - Cow**:
  - **Buffalo rearing**: 7.2 L
  - **Aadugramom - Goat rearing**: 28.2 L
  - **Muttagramom - poultry for eggs**: 1.3 L
  - **Building**: 94 L
  - **Machinery**: 3.86 L
  - **Raw materials/others**: 3 C
KUDUMBASHREE’S POST DISASTER LIVELIHOOD INTERVENTIONS – A PHASED APPROACH

**FIRST PHASE**
Livelihood Protection (rehabilitation, repair, replacement of livelihood assets, improvements through cash for work etc)

Cash & Material assistance, Temporary income earning opportunities (next 6 months)

**SECOND PHASE**
Livelihood Promotion (diversification, marketing, strengthening - collectivization, CFC etc)

Engaging development actors in LH programming, Social Funds (Community Investment Fund), Micro insurance, Trainings, Market services (6 months to 3 years)
FARM APPROACHES
IMMEDIATE REQUIREMENTS

Extending Govt. support to Collective Farming Group cultivating in lease lands

Reducing CoP in Agriculture by Converging with MGNREGS

Provision of inputs for crop/vegetable planting

Stock Replacement with assistance from Animal Husbandry Dept.

Period extension of short term agricultural loans

Replacement of tools and machinery for crops, livestock and fisheries
FARM APPROACH
RECONSTRUCTION NEEDS WITHIN THE NEXT 3 YEARS
(NEXT 3 YEARS GPDP TO FOCUS ON FARMING)

- Climate change resilient agriculture production Support system
- Introducing affordable insurance products / Incentives linked with insurance
- Drudgery reduction tools and adoption of farm level technologies
- Productivity enhancement program for collective farming groups
- Customised agriculture financial products
- Supply Chain Management
NON FARM ENTERPRISE APPROACH

Immediate:
Cash & material assistance for restoration of working capital and replacement of lost livelihood assets to affected enterprises @ Rs. 50,000 for Micro Enterprises and Rs. 100,000 for Medium Enterprises.

Medium term:
Assessing their further need for and securing their access to supplementary financial and non-financial services to ensure that the businesses are built back better in terms of management capacity, sustainability and resilience.

- Community Enterprises Fund (Social Fund) - @ Rs. 100,000 to 250,000 per unit @ 4% interest Rate
- Micro Insurance
- Up-skilling / Performance Improvement Programmes

Long term:
Collectivization of similar enterprises, Common Facility Centers, Marketing support/services.
GREEN ENTERPRISES
HARITHA KARMA SENA, THE GREEN ARMY

1. Training completed in 865 LSG’s/1034 LSG’s
2. 26883/35000 Trained Kudumbashree women
3. 20-50 members per team based on no. of wards
TEAM FOR ‘GREEN KERALA’

Support and convergence for establishing a proper, income generating system

Waste management modern techniques

Disaster Waste management army

Green Eco friendly enterprise formation

Soil-water-Agricultural Support Services

Public Awareness Programmes

Rs. 25Cr required for enterprise support and streamlining
Harithakarma Sena

20227 Harithakarmasena volunteers in Kerala, the green army of Kudumbashree collects and dispose Plastic & other non bio-degradable waste safely.
DEVELOPING MICRO CONTRACTORS IN CONSTRUCTION

171 lakh days of work for unskilled workers

9 lakh days for Painting

Needed 39 lakhs cement bricks for construction of houses

2.50 lakh houses under LIFE scheme

35 lakh days of work for skilled masons
PRESENT STATUS

359 construction Groups formed

53 days skill training

Hands on training by constructing a house

77 houses completed

Handholding and establishing of all units

An amount of Rs. 17 Cr required for skilling, handholding and establishing of all units.

Rs. 17 Cr required for skilling, handholding and establishing of all units.
HOUSE CONSTRUCTED AT MANJAPPRA PANCHAYATH – ERNAKULAM
HOUSE CONSTRUCTED AT MUTTAR PANCHAYAT- ALAPPUZHA
An amount of Rs. 20 Lakhs per unit (Total Rs. 50 Cr.) may be required to establish the units.
BUILDING MATERIAL PRODUCTION UNIT – MALAPPURAM
BUILDING MATERIAL PRODUCTION UNIT - KASARGOD
SPECIAL TRIBAL INTERVENTION MGNREGS
PRESENT STATUS

Total 1,16,383 (Tribal) job card holders.

56,302 tribal households availed at least one day job in 2018-19.

39 average days of employment provided to a tribal household in 2018-19.

(2017-18:31 days)

22,33,479 total man-days generated for tribes.

Introduced Advance Wages System by Kudumbashree in Attapady block and Wayanad in association with ST Dept.
STRATEGIES

- **Ensure livelihood** to tribal families through **MGNREGA advance wage payment**
- **Ensure participation in MGNREGS** of tribal families to 150 days
- **Requirement of funds for advance payment**

<table>
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<tr>
<th>ATTAPADY</th>
<th>Wayanad</th>
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<tr>
<td>Total tribal job card holders— 10,306</td>
<td>Total tribal job card holders— 38,133</td>
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<tr>
<td>Active job card holders-- 6,543</td>
<td>Active job card holders-- 16,768</td>
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<td><strong>FUND:</strong></td>
<td><strong>FUND:</strong></td>
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<td>• Rs. 250 x 6 days x 4 Weeks= 6000 per person per month</td>
<td>• Rs. 250 x 6 days x 4 Weeks= 6000 per person per month</td>
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<td>• 6500 households x Rs 6000/- per month= 3.9 Crore</td>
<td>• 16000 households x Rs 6000/- per month= 9.6 Crore</td>
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CONVERGENCE WITH OTHER DEPARTMENTS
CONVERGENCE STRATEGY

ENTERPRISE FOR MGNREG’S
• Labour Bank,
• Nursery,
• Afforestation Units
• Rain Army

COORDINATION MECHANISM
Right beneficiary Identification for projects like Kerala Chicken, ABC

BETTER USE OF ASSETS
• Unused buildings for Enterprises
• Start-ups based on Local Resources

FIRST PREFERENCES TO GOVERNMENT SECTOR
• Facility Management to Kudumbashree
• Marketing of Products from NHG’s
• Surveys Skilling, Repairs
POLICY CHANGES FOR SUPPORTING LIVELIHOOD
POLICY CHANGES

- Technological Intervention in Agriculture
- Recognition of Lease land Farming undertaken by NHG members
- Crop specific regional insurance project
- Panchayath Pooled Fund for Projects like ABC
- Provision for better credit flow in urban areas
- Professional and Technical support for Kudumbashree
- Special Interest subvention for Flood affected districts
GRAMA PANCHAYATH DISASTER RISK MANAGEMENT PLAN

• Trained Panchayath level Task Forces
  1. Early warning,
  2. Shelters & food management,
  3. Sanitation, health & first aid,
  4. Search, rescue & evacuation

for Pre, During & Post Disaster who act as supporting Team for Nodal departments.

• Development of GPDRMP and Awareness and preparedness campaigns for proactive approach on disaster management.
VISION 2021

60,000 households supported with income generation activity

One Lakh acres of fallow land brought under cultivation

10,000 Off-Farm Livelihood Groups established

30,000 new sustainable Non-Farm Enterprises

200 Day work for Tribal Families (MGNREGA)

Sustainable and strong green enterprises (Haritha Karma Sena)

500+ Micro Contractors from Community for LSG’s
Thank you