

Annual Plan 2018-19

MICRO ENTERPRISES

SI No.	Fund Source	Amount in Crores
1	State Plan	22
2	NRLM	21
TOTAL		43
3	Fund from Other Dept.	9.84

Summary of Annual Plan 2018-19 (State Plan Fund)

Unique No. of the Scheme	Name of the Scheme	Aim Physical	Total Funds earmarked	Page No	Achievement
ME 01	Vulnerable MEs (Prathyasa,Thalir)	Buds-70,Elderly-35, PWD-30, Transgenders-7, Widows-30, Victms-10	1.75	4	
ME02	Coir Defibering Unit	30 units will be established	0.3	6	
ME 03	Formation of 5000 new MEs (5 from each CDS, Demand based MEs, Green MEs etc)	Way side amenities- 20, Ambulance-3, Courier Service- 3, Taxi service - 70, Buggi service -10, Labour Bank-14, Responsible Tourism-14, Yoga & Wellness centres-14, Tours & Travels (Package Tours)-8 , Kudumbashree Tutorials(College Level ME)-14 , Rural Service Team-14, Mobile Beauty Clinics-5, Kudumbashree Clubs-5, Kudumbashree Thattukada for Yuvasree -42, kudumbshree pothichoru -42, Mobile Repairing -6, Heavy motor vehicle drivers -14, JCB Drivers -14, Trading Facilitation Team (Collection & trading of products) -3, Hatchery -28, Pet care centre -14, Mobile ABC Unit -28, Sujalam Well recharging units -70, and She lodges -14 will be formed	3.36	8	
ME 04	Financial Support to ME	Financial assistance in terms of IF,SU, TF,TUF, RF,CMF,SDA will be provided to 563 individual and 562 group enterprises	4.35	10	
ME 05	FORMATION OF 19 CFC	Already identified CFCs (2017-18) will be made functional	6.98	12	

ME 06	Identification of sick MEs and revival	Survey will be conducted to identify sick unit and reason , Strategies for revival of the units through Training, Financial Support, Market tie up, product diversification support	0.14	13	
ME 07	Positioning service sector enterprises	Labour Banks, Geriatric care Service providers ,Santhwanam volunteers, Street Light service team, Facility Management Service teams will be developed	0.14	14	
ME 08	Institutional Tie up (Product Diversification, National level)	International & National tie up in the field of education, Research, Technology, Designing (NIFT,CTCRI,CPCRI,ILO Spices Board, Industry Dept., Tourism, KASE)	0.05	15	
ME 09	Auditing and Book Keeping	Ensure book keeping and Auditing of ME units. Special task team for auditing will be formed with the help of auditing software	0.28	16	
ME 10	Software Development	Software support in all priority sectors.eg. Geriatric care, Santhwanam. Purchase of formulas and methodology for developing products	0.05	17	
ME 11	IEC	Awareness programmes, Massive campaigns in all districts. Documentation and publicity	0.05	18	
ME 12	Branding of Selected sectors	Nutrimix, IT, Handicrafts, Soap & Toiletries, Bags	0.05	18	
ME 13	Producer Company	Salary for CEO and Staffs of 3 existing producer companies	0.1	19	
ME 14	Coastal ME Formation	5 group ME and 10 individual ME in each Coastal districts	3.40	20	
ME 15	Exposure Visits, Workshop, Events	Expert service for development, Hand holding, workshops, other events	1	21	
Total State Plan Fund			22		

NRLM Fund

Unique No. of the Scheme	Name of the Scheme	Aim Physical	Total Funds earmarked	Page No	Achievement
ME 16	General Orientation Training	30000 Beneficiaries	1.5	21	
ME 17	Skill Training	20000 Beneficiaries	10	23	
ME 18	Performance Improvement Programme	500 Units	2	24	
ME 19	Capacitation and Hand holding through MEC	Capacity Building training for MECs	0.5	25	
ME 20	SVEP	14 blocks in 14 Districts (As per NRO SVEP Guideline)	7.0	26	
TOTAL NRLM Fund			21		

Other Department Fund

Unique No. of the Scheme	Name of the Scheme	Aim Physical (clearly explain the real vision)	Total Funds earmarked	Page No (Where details are available)	Achievement
ME 21	Haritha Karma Sena-Kila	To position and train 35000 Haritha Sena Members	3.6	28	
ME 22	Yuva weave	Handloom training	3.9	29	
ME 23	KASE Skill training	Skill training in Driving.Home stay etc..	1.5	30	
ME 24	SC Dept-Gavi livelihood Project	A comprehensive tourism oriented livelihood programme for SC beneficiaries. Establishing 5 mini café units on the way from Pathanamthitta to Gavi and 2 tourist bus service	.84	30	
TOTAL NRLM Fund			9.84		

PART A- PROGRAMME DETAILS (STATE PLAN FUND)

ME 01.Vulnerable Micro Enterprises (Prathyasha)

'Prathyasha' the project focus on the formation of micro enterprises among vulnerable group. Person who belongs to the category of Elderly, PWD, Transgender, mothers of intellectually disabled children, widows, and victims can form Vulnerable M.E. It is proposed to start 182 M.E units in which 140 individual enterprises and 42 group enterprises. Each group enterprise will get Rs.250000 and Rs. 50000 for individual enterprise as start up fund as per the guideline of start up fund.

Sub components of Prathyasha

- a) **Talir**-Microenterprises which is formed by the parent of BUDS school children. This kind of M.E units is named as 'TALIR'. Main focus of the project is providing livelihood for the parents of BUDS school children.
- b) **Elderly**-Entrepreneurs who belong to the age category of 55 and above are considered to be Elderly M.E units. Both men and women who belong to the said age category can include in this group.
- c) **Transgender**-Transgender people have a gender identity or gender expression that differs from their assigned sex. Microenterprises started by transgender group is named as Transgender M.Es.
- d) **PWD-Person with Disability means person** who has a physical or mental impairment that substantially limits one or more major life activities. Microenterprises run by these people are named as PWD M.Es.
- e) **Widows**-A woman who has lost her spouse by death and has not married again are included in the category of Widows. These women can start individual or group enterprises and these enterprises are belonged to the category of Widow M.E units.
- f) **Victims**-Victim is one who is harmed by someone committing a criminal or unlawful activity. Victims can start individual or group enterprises

Aim of the Project

- The main focus of the project is to provide livelihood for the people who belong to vulnerable groups.
- setting up 182 micro enterprises

Activities included in this project

Activity	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Campaign at NHG level												
G.O.T												
Skill training												
Linkage with M.E.C												
M.E Formation												

ROLL OUT DETAILS				
ME 01/Vulnerable ME / 182 /1.75 cr				
S.n	District	Physical Target		Financial Allotment(In cr)
		Individual	Group	
1	Tvm	10	3	0.125
2	Klm	10	3	0.125
3	Pta	10	3	0.125
4	Alp	10	3	0.125
5	Ktm	10	3	0.125
6	Idk	10	3	0.125
7	Ekm	10	3	0.125
8	Tsr	10	3	0.125
9	Pkd	10	3	0.125
10	Mlp	10	3	0.125
11	Kkd	10	3	0.125
12	Wyd	10	3	0.125
13	Knr	10	3	0.125
14	Kgd	10	3	0.125
Total		140	42	1.75

Monitoring Table

Name of District	Physical Target	Month April 2018- March 2019	%of Achievement	Financial Expenditure

Responsible Persons in districts: ADMC(M.E), DPM, B.C

Responsible Persons in State: Renu Georgy(SAPM), Suchithra(P.M), P.O (ME)

ME 02. Coir Defibering units will be formed under Kudumbashree leadership

Kerala takes the pride of having the precious gift of coir or the golden fiber which is one of the very old traditional industries generating employment for thousands and thousands of people. The History of coir in India started with the association of Kerala State which dates back to 19th century. Coir is widely used for making various products such as floor mats, Outdoor mats, cordage, ropes, aquarium filters etc. The main objective is to start 30 Coir Defibering units in association with Coir Directorate and Kerala Coir Machine Manufacturing Company. The end product will be bought back by Coir Fed.

Aim : To develop 30 Coir defibering units in Kerala and thereby ensuring livelihood opportunities for 150 Kudumbashree women.

Step Wise Implementation & Time line:

- Identification of feasible locations through district missions, CDS.
- **First Category:** Installations of machines in sites having building.
- **Second Category:** Construction of buildings in approved sites and machine installations.
- Identification and training of beneficiaries.
- Inauguration of units.
- Auditing and book keeping
- New Mechanism for Husk collection and scale up.

SI No	Process	Time Period
1	Identification of Coir defibering unit space	April
2	category 1: Installation of machines in sites having building and all other facilities	April- June
3	Identification and training of beneficiaries	April- June
4	Inauguration & Production	April – June
5	Category 2: Construction of building in approved sites.	April- October
6	Installation of machines	June-November
7	Identification and training of beneficiaries	June-November
8	Inauguration & Production	June-November
9	Mechanism for Husk collection, Auditing, scale up and Marketing.	April-March

ROLL OUT DETAILS			
ME 02/Coir Defibering Unit/ 30 /.3 cr			
S.n	District	Physical Target	Financial Allotment(In cr)
1	Tvm	3	0.03
2	Klm	2	0.02
3	Pta	1	0.01
4	Alp	3	0.03
5	Ktm	2	0.02
6	Idk	1	0.01
7	Ekm	3	0.03
8	Tsr	4	0.04
9	Pkd	3	0.03
10	Mlp	2	0.02
11	Kkd	2	0.02
12	Wyd	0	0
13	Knr	2	0.02
14	Kgd	2	0.02
Total		30	0.3

Monitoring Table

Name of District	Physical Target	No. of Unit Started (Month wise)	Financial Expenditure	%of Expenditure

Duty/Responsibility: Dr. Shameena. P.N, Ratheesh. S

ME 03. Formation of 5000 new Micro Enterprises

In 2018 - 19, Kudumbashree will take initiatives for scaling up of micro enterprises to small scale/ medium scale enterprises encouraging women to make high investment in business and to take up activities of higher scale and volume. Providing employment opportunities to 15,000 Kudumbashree women by setting up of 5 enterprises in each CDS (Individual 3 and Group 2) is proposed. Rs.3.36 Cr is earmarked for the formation of 5000 new micro enterprises in the districts.

Formation of 5000 new Micro Enterprise Units (3000 Individual enterprises and 2000 group enterprises in rural areas) either under the Rural Micro Enterprise or through the Yuvasree scheme by providing interest subsidy @ 4%. Interest subsidy is provided to individual enterprises for the loan amount upto Rs.2.5 lakhs and upto Rs. 10 lakhs for group enterprises. The interest subsidy amount is given on a quarterly basis based on the prompt repayment of the loan. Subsidy on interest above 7% will be given on a quarterly basis analysing the bank statement. The additional 3 % amount will be paid at the time of closure of loan analysing the prompt repayment of loan

Innovative enterprises like Way side amenities- 20, Ambulance-3, Courier Service- 3, Taxi service - 70, Buggi service -10, Labour Bank-14, Responsible Tourism-14, Yoga & Wellness centres-14, Tours & Travels (Package Tours)-8 , Kudumbashree Tutorials(College Level ME)-14 Rural Service Team-14, Mobile Beauty Clinics-5, Kudumbashree Clubs-5, Kudumbashree Thattukada for Yuvasree -42, kudumbashree pothichoru -42, Mobile Repairing -6, Heavy motor vehicle drivers -14, JCB Drivers -14, Trading Facilitation Team (Collection & trading of products) -3, Hatchery -28, Pet care centre -14, Mobile ABC Unit -28, Sujalam Well recharging units -70, and She lodges -14, will be formed

Aim:

- Variety Enterprises with Innovative products/services
- Formation of 5000 New Micro Enterprises (5 per CDS- 3 individual and 2 group enterprises)

Step Wise Implementation & Time line:

Sl No	Process	Time Period
1	General Orientation Training	April-May
2	EDP linked Skill Training	June-August

3	Project preparation, Submission, and Approval	September-October
4	Start Functioning	November

ROLL OUT DETAILS			
ME 03/Formation of ME/ 5000 /3.36 cr			
S.n	District	Physical Target	Financial Allotment(In cr)
1	Tvm	438	0.3
2	Klm	340	0.3
3	Pta	265	0.2
4	Alp	430	0.3
5	Ktm	355	0.3
6	Idk	260	0.2
7	Ekm	492	0.3
8	Tsr	430	0.3
9	Pkd	440	0.3
10	Mlp	470	0.3
11	Kkd	420	0.3
12	Wyd	115	0.2
13	Knr	355	0.3
14	Kgd	190	0.2
Total		5000	3.36

Monitoring Table

Name of District	Physical Target	No. of Unit Started (Month wise)	Financial Expenditure	%of Expenditure

Duty/Responsibility:

State Level –Niranjana N S, Programme Officer & Suchithra S, Programme Manager

District Level-DMC, ADCMC-ME, DPM –ME

ME 04. Financial Support to Micro Enterprises

Financial assistance will be provided to Micro enterprises to encourage formation of new enterprises, to help them adopt new technologies and to provide assistance at the time of crisis. Rs.4.35 Crore is earmarked for all the financial assistance to Micro enterprises including interest subsidy. All the bank loans availed by micro enterprises will be eligible for an interest subsidy (interest subvention to 4%). It is proposed to give interest subsidy to 5,000 enterprises in 2018 - 19. Additional financial assistance to enterprises include providing technology fund, technology upgradation fund, revolving fund, crisis management fund, start up fund, second dose assistance.

Financial assistance in terms of IF,SU, TF,TUF, RF,CMF,SDA will be provided to 563 individual and 562 group enterprises

Start Up Fund will be provided to those who are not eligible for a bank loan or started immediately for a special purpose. An individual will get Rs.10,000 and group will get Rs.50,000 as SUF. This year we are planning to provide SUF to **112 MEs**

Revolving fund for **84 ME units**. RF is provided as a one time working capital assistance for units which has completed 6 months of functioning. An individual unit can get a maximum of Rs.10,000 and group enterprises can get a maximum of Rs.40,000

Technology Fund - will be provided to **20 units** for the purchase of machinery and other equipments for the enterprise who has completed 6 months of functioning . An individual enterprise will get Rs.50,000, and a group enterprise will get a maximum of Rs.5,00,000.

Technology upgradation fund -Units which has already availed technology fund or has completed 3 years of functioning and want to upgrade the existing technology can avail this fund . Individual units can avail a maximum of Rs.50,000 and group enterprises can avail a maximum of Rs.5,00,000 (proportionate to the number of members in the group) This financial year we are planning to provide Technology upgradation fund to **28 units**.

Second dose assistance to **14 ME Units**. SDA is provided to enterprises who want to expand their business or diversify their business. It will be provided to units who has completed 3 years of functioning. An individual unit will get Rs.50,000 as SDA and group enterprise a maximum of Rs.5,00,000.

Innovation fund to **20 units** which has started with new and innovative ideas. Rs.35,000 per individual and Rs.3,50,000 per group is the maximum eligible amount as innovation fund. IF is sanctioned at State level

Aim:

- To provide Financial support for Micro Enterprises based on their requirements
- Reducing dependency on private financial institutions and local money lenders

Step Wise Implementation & Time line:

SI No	Process	Time Period
1	CDS level Meeting for assessing the requirement	April-June
2	Submission of Proposal to District Mission	July-August
3	Assessment and Approval	September onwards

	SD A- Ph ysi cal Tar get	Budget Allocation	TF- Phy sica l Tar get	TF- Budget Allocation	TUF- Physical Target	TUF- Budget Allocation	IF- Ph ysi cal Tar get	IF- Budget Allocation	RF - Ph ysi cal Tar get	RF- Budget Allocation	SU- Phys ical Tar get	SU- Budget Allocation	CMF
Tv m	1	500000	2	500000	2	500000	0	0	6	250000	8	400000	600000
Kl m	1	500000	2	500000	2	500000	0	0	6	250000	8	400000	600000
Pta Al p	1	500000	2	500000	2	500000	0	0	6	250000	8	400000	600000
Idk	1	500000	2	500000	2	500000	0	0	6	250000	8	400000	600000
Kt ym	1	500000	2	500000	2	500000	0	0	6	250000	8	400000	600000
Ek m	1	500000	2	500000	2	500000	0	0	6	250000	8	400000	600000
Tsr	1	500000	2	500000	2	500000	0	0	6	250000	8	400000	600000
Pk d	1	500000	2	500000	2	500000	0	0	6	250000	8	400000	600000
MI p	1	500000	2	500000	2	500000	0	0	6	250000	8	400000	600000
Kk d	1	500000	2	500000	2	500000	0	0	6	250000	8	400000	600000
Kn r	1	500000	2	500000	2	500000	0	0	6	250000	8	400000	600000
W yd	1	500000	2	500000	2	500000	0	0	6	250000	8	400000	600000
Ks d	1	500000	2	500000	2	500000	0	0	6	250000	8	400000	600000
Sta te	0	0	0	0	0	0	20	5000000	0	0	0	0	0
To tal	14	7000000	28	7000000	28	7000000	20	5000000	84	3500000	112	5600000	8400000

Monitoring Table

Name of District	Physical Target	Financial Expenditure (Month wise)	Total Expenditure	%of Expenditure

Duty/Responsibility:

State Level –PO,PM,SAPM-Akhila District Level-DMC, ADMC-ME, DPM –ME

ME 05 - Formation of 19 Common Facility Centers

Program Details - Common Facility Centers will be established in selected districts in Apparel, Curry Powder and Cement Bricks Manufacturing Sectors.

Aim- Establishment of 19 CFCs

Step wise Implementation & Time Line

Sl No	Particulars	Time Period (2018-19)
1	Training of Beneficiaries	April - May
2	Infrastructural modifications of the CFC	June - July
3	E tendering of Machineries	August
4	Purchase and installation of Machineries	September
5	Getting of various licenses	October-Nov
6	Inauguration of the unit	December
7	Monitoring of the projects	January to March

Financial Roll Out Details

Sl. No	District	Physical Target	Total (in lakhs)
1	Tvm	1	30.74
2	Klm	3	122.79
3	Pta	2	81.57
4	Alp	2	72.6
5	Ktm	1	29.51
6	Idk	2	61.61
7	EkM	2	78.64
8	Tsr	1	31.22
9	Pkd	2	65.46
10	Mlp	1	38.15
11	Kkd	1	50
12	Wyd	1	35.84
13	Knr	0	0
14	Kgd	0	0
Total		19	698.13

Duty/ Responsibility- State Level –PO (ME) ,Shameena P.N PM (C) Nishanth SAPM
District level- ADMC (ME) and DPMs

ME – 06 .Identification of sick ME and its Revival

In order to extend more handholding support to micro enterprises, the additional financial assistance is earmarked as sick unit revival fund. There are many enterprises are facing revenue recovery because of unforeseen situations and changes in market dynamics. It is proposed to provide a onetime assistance to such eligible entrepreneurs for assisting them in reviving their units and to close the bank dues. The fund will be disbursed to eligible entrepreneurs facing recovery as a onetime assistance after conducting MEC Survey audit and after negotiating with bankers. Up to 100 enterprises will be supported in the year 2018 - 19. Assistance will be given to members on demand, and the aim of the assistance will be to overcome the contingency situation and to be able to continue the existing enterprise. Ear marked 14 lakhs(One lakh Rupees for each districts) for the financial assistance, handholding support and marketing tie ups of sick ME units.

Aim:

- Helps to overcome the financial crisis of micro enterprise units
- Revival of 100 Sick Micro enterprises

Step Wise Implementation & Time line

SI No	Process	Time Period
1	Survey to find out Sick Units	April-May
2	Identification of the problem	June-July
3	Strategy development based on the problem Identified	August
4	Implementation-Step by Step	September Onwards

Duty/Responsibility

State Level –Niranjana N S, Programme Officer & Suchithra S, Programme Manager

District Level-DMC, ADMC-ME, DPM -ME

ME 07. Positioning Service sector Enterprises

Positioning of Santhwanam volunteers, Labour bank, and other Facilitation team as per the requirements. 14 lakhs is ear marked for the capacitation and positioning of service sector MEs

Aim:

- Positioning Service sector Enterprises like Santhwanam, Geriatric care etc.
- Formation of more labour banks and facility management service team based on emerging demand

Step Wise Implementation & Time line:

SI No	Process	Time Period
1	Requirement Assessment	April-June
2	Mobilization	July-August
3	Training	Sept-Dec
4	Placement	January onwards

Duty/Responsibility:

State Level –Niranjana N S, Programme Officer & Akhila ,Assit. Programme Manager

District Level-DMC, ADMC-ME, DPM –ME

ME 08. Institutional Tie ups

Program Details- Establishment of Institutional tie-ups

Aim- Establishment of tie ups in the areas of Education, Research, Technology, Designing in Product Development and Process Standardization with institutions like NIFT,CTCRI,CPCRI,ILO ,Spices Board, Industry Dept, Tourism, KASE.

Stepwise Implementation & Time Line

SI No	Particulars	Time Period (2018-19)
1	Identification of units/ sectors for Process and Product Standardization and Diversification.	April - June
2	Selection of various Parameters for improvement	July-
3	Identification of suitable agencies.	August-October
4	Discussion with selected agencies	November
5	Entering of MOU with suitable agencies	December

Financial Allotment – Rs 5 Lakhs- The Amount will be spent from Head Office directly.

Duty/ Responsibility- State Level – Smt Niranjana S PO (ME), Dr Shameena P.N , PM-Collectives. District level- ADMC (ME) and DPMs

ME 9.Auditing and Bookkeeping of ME Units:

Books of records should be simple so that the community is able to manage it. Considering the field level constraints in implementing manual bookkeeping and given the advantages of using digital technology, Micro enterprise department of Kudumbashree decided to introduce auditing software and special task team to ensure Auditing and bookkeeping of Kudumbashree ME units. Recording of financial transactions of the ME unit is called accounting. It is very important for any institution. The meaning of accounting is to write all the financial transactions on the basis of evidential documents that may be internal or external. This is the need of the project that the Books will be understood by the literate or semi-literate person so that they will be in a position to write such books and communicate in simple language to the community. Special Task Team- Preference to Kudumbashree Members with Commerce or related qualifications

Bookkeeping & Auditing: Special Task Team (7 days), KAAS, MEC (1day) Entrepreneurs (1day).**30 New members** /District & Refresher training to be provided after 4-5 months.

Aim: To ensure Book keeping and Auditing of ME units with the help of Special task team, KAAS, MEC's and auditing software.

Step Wise Implementation & Time line:

Sl No	Process	Time Period
1	Developing Auditing Software	April-September
1	Identification of Special task team	April- May
2	Trainings.	May- June
3	Field study and survey	June- July
4	Awareness and training of Entrepreneurs	July- August
5	Refresher Trainings	Sept- November

ROLL OUT DETAILS			
ME 09 /Auditing & Book Keeping/ 1960 /.28 cr			
S.n	District	Physical Target	Financial Allotment(In cr)
1	Tvm	140	0.02
2	Klm	140	0.02
3	Pta	140	0.02
4	Alp	140	0.02
5	Ktm	140	0.02
6	Idk	140	0.02
7	Ekm	140	0.02
8	Tsr	140	0.02
9	Pkd	140	0.02
10	Mlp	140	0.02
11	Kkd	140	0.02
12	Wyd	140	0.02
13	Knr	140	0.02
14	Kgd	140	0.02
Total		1960	0.28

Duty/Responsibility: Ratheesh. S SAPM & Akhila SAPM

ME 10. Software Development

ME Tracking software will be developed for capturing financial details of each enterprise periodically to track the profit/loss of each enterprise run by Kudumbashree women members. As part of ME survey, we have already planned to develop a mobile application software and website for micro enterprise units in state level. Apart that, proposed to develop separate software for the smooth functioning and monitoring of various programmes like Santhwanam, Geriatric care etc. Software development is mainly concentrate on service sectors. Through this software public can register/book their name and requirements. State and disctrict mission teams can closely monitor the progress of each programmes. 5lakhs Rs. earmarked for the development of software and strengthen the service sector micro enterprises.

Aim:

- Mobile Application & Website
- Mapping ME Units
- Software for service sector MEs

Step Wise Implementation & Time line:

SI No	Process	Time Period
1	Mobile Application & Website for ME Units	June 2018
2	Santhwanam Software	October 2018
3	Geriatric care software	January 2019

Financial Allotment – Rs 5 Lakhs- The Amount will be spent from Head Office directly

Duty/Responsibility: State Level –Niranjana N S, PO & Suchithra S, PM

District Level-DMC, ADCMC-ME, DPM –ME

ME 11.IEC

IEC activities to promote kudumbashree micro enterprises will be strengthened. Entrepreneur clubs will be formed in government schools in association with education department as a part of IEC campaign of MEs. Award will be given to best ME, innovative enterprises, category wise best entrepreneurs, best MEC, best CDS, best banks giving loans to MEs.etc as recognition for their hard work and support. Also, Micro Enterprise summit and best Entrepreneur selection will be conducted at state level, district level and at panchayat level, for promoting enterprises. ME summit is a ME Awareness creation workshops. Successful Entrepreneurs and officials from other departments will be invited for the summit for sharing their experience and exploring convergence opportunities.

Aim:

- To increase the reach of kudumbashree in all over kerala
- To make awareness about kudumbashree livelihood programmes

Step Wise Implementation & Time line:

Sl No	Process	Time Period
1	IEC Campaign	July- August
2	ME summit	December
3	Awards	March

Financial Allotment – Rs 5 Lakhs- The Amount will be spent from Head Office directly

Duty/Responsibility: State Level –Niranjana N S, PO & Suchithra S, PM

District Level-DMC, ADMC-ME, DPM –ME

ME 12. Branding of Selected Sectors

Kudumbashree units are unable to compete with the products of MNCs products in the local market due to lack of suitable packing, labeling , bar coding, licensing and other statutory requirements. In order to ensure good packing and quality of products we are proposed to branding some selected products like Nutrimix, Soap and Toiletries, etc. Common branding under Kudumbashree logo and packing, inertial designing will helps units to face a strong competition in the market and it will increase the demand and sales.5.0 Lakhs fund ear marked for developing kudumbashree brand for the selected products.

Aim:

- Standardization of selected Products / services
- To make the products more appealing

Step Wise Implementation & Time line:

SI No	Process	Time Period
1	Identification of Branding agency	May
2	Issue work order & MoU	June
3	Approval of Design	August
4	Implementation of new Design	September - December
5	Completion	February 2019

Financial Allotment – Rs 5 Lakhs- The Amount will be spent from Head Office directly

Duty/Responsibility:

State Level –Niranjana N S, Programme Officer & Akhila ,Assit. Programme Manager

District Level-DMC, ADMC-ME, DPM -ME

ME 13 - Producer Company

Program Details - Salary for CEO and Staffs of 3 existing producer companies.

Aim – To give Salary of CEO of Producer Companies in Idukki, Malappuram and Kannur.

Stepwise Implementation and Timeline

1. Transferring of funds to District Mission for meeting the salary – April 2018.

Financial Allotment

Rs 10 Lakhs - The Amount will be spent through the following District Missions

SL. NO	District	Physical Target (Salary of CEO)	Financial Allotment(In Rs)
1	Idukkki	1	340000
2	Malappuram	1	300000
3	Kannur	1	360000
	Total	3	1000000

Duty/ Responsibility- State Level – Smt Niranjana S PO (ME), Dr Shameena P.N

District level- ADMC (ME) and DPMs.

ME 14. Coastal ME Formation

It focuses formation of micro Enterprises at coastal area through that providing employment opportunity to coastal community. In 2018-19 the fund earmarked as capital subsidy for coastal ME formation is Rs 3.40 Cr

Aim:

- 5 Group ME and 15/10 Individual ME in 9 Districts
- Innovative MEs

Step Wise Implementation & Time line:

SI No	Process	Time Period
1	General Orientation Training	April-May
2	EDP linked Skill Training	June-August
3	Project preparation, Submission, and Approval	September-October
4	Start Functioning	November

ROLL OUT DETAILS			
S.n	District	Physical Target	Financial Allotment(In cr)
1	Tvm	25	0.45
2	Klm	20	0.4
3	Alp	15	.35
4	Ekm	15	0.35
5	Tsr	15	0.35
6	Mlp	15	0.35
7	Kkd	25	0.45
8	Knr	15	0.35
9	Kgd	15	0.35
Total		160	3.40

Monitoring Table

Name of District	Physical Target	No. of Unit Started (Month wise)	Financial Expenditure	% of Expenditure

Duty/Responsibility: State Level –Niranjana N S, Programme Officer & Suchithra S, Programme Manager. District Level-DMC, ADCMC-ME, DPM –ME

ME 15. Exposure Visits,Events('K' head)

Rs. 1 cr is earmarked for the Exposure visit, expert service for development, Hand holding, workshops and for other events

Aim:

- To meet contingency expenses

Duty/Responsibility:

State Level –Niranjana N S, Programme Officer & Akhila,SAPM

District Level-DMC, ADMC-ME, DPM –ME

PROGRAMME DETAILS (NRLM FUND)

ME 16.General Orientation Training

General Orientation Trainings (GOT) gives a general orientation about enterprises, entrepreneurship. District level ME Classes will be conducted for ADS, CDS, and ME Sub committee Conveners.

Aim:

- To provide GOT to 30000 candidates

Step Wise Implementation & Time line

SI No	Process	Time Period
1	Awareness class	April-May

Fund Roll Out - ME 16 /GOT/ 30112 /1.5 cr			
S.n	District	GOTPhysical target	GOT Budget Allocation
1	Tvm	2336	1401600
2	Klm	2176	1088000
3	Pta	1696	508800
4	Alp	2304	1152000
5	Idk	1664	499200
6	Ktym	2272	1136000
7	Ekm	2624	1574400
8	Tsr	2752	1376000
9	Pkd	2816	1408000
10	Mlp	3008	1804800
11	Kkd	2240	1344000
12	Knr	2272	1136000
13	Wyd	736	220800
14	Ksd	1216	486400
	Total	30112	15136000

Monitoring Table

Name of District	Physical Target	Financial Expenditure (Month wise)	% of Expenditure

ME 17.Skill Training

Skill Trainings will be provided for setting up of micro enterprises. Entrepreneurship development training, skill training, skill up gradation training, etc will be given to potential beneficiaries who are willing to take up entrepreneurship. District level empanelled agencies will provide skill trainings in various sectors. Sector wise and business specific skill building trainings to the prospective entrepreneurs after completing EDP .

Aim:

- To provide skill training to 20000 beneficiaries

Step Wise Implementation & Time line:

Sl No	Process	Time Period
1	Select interested candidates from the GOT pool	June
2	Provide training in various sectors through empanelled skill training agencies	July onwards

Monitoring Table

Name of District	Physical Target	Financial Expenditure (Month wise)	% of Expenditure

Duty/Responsibility:

State Level –Niranjana N S, Programme Officer & Akhila ,Assit. Programme Manager

District Level-DMC, ADCM-ME, DPM –ME

Financial Roll Out to Districts -

ME 17/Skill Training/ 19761 /10.00 cr			
S.n	Name of District	Skill Training- Physical Target	Skill Training- Budget Allocation
1	Tvm	1533	9198000
2	Klm	1428	7140000
3	Pta	1113	5565000
4	Alp	1512	7060000
5	Idk	1092	5260000
6	Ktym	1491	7604100
7	Ekm	1722	9032000
8	Tsr	1806	9036000
9	Pkd	1848	9240000
10	Mlp	1974	9044000
11	Kkd	1470	8020000
12	Knr	1491	7455000
13	Wyd	483	2415000
14	Ksd	798	3990000
	Total	19761	100059100

ME 18. Performance Improvement Programmes

Performance Improvement Programmes for entrepreneurs who have completed at least six months in business. Performance Improvement Programmes (PIPs) will be provided to Nutrimix units, IT units, Bag units, Handicraft units as part of developing brand . Book keeping, and accounting trainings also will be provided

Aim:

- To improve their existing performance

Step Wise Implementation & Time line:

SI No	Process	Time Period
1	PIP for Nutrimix units	May-June
2	PIP for IT units	June-July
3	PIP for Bag Units	August-September

Financial Allotment – Rs.2 Cr is ear marked for Performance Improvement Programme.

Duty/Responsibility:

State Level –Niranjana N S, Programme Officer & Akhila ,Assit. Programme Manager

District Level-DMC, ADMC-ME, DPM –ME

ME 19. Capacitisation and Handholding of MECs

Program Details – Capacitation of Micro Enterprise Consultants

Aim- Capacitation of 230 MEC

Step wise Implementation & Time Line

SI No	Particulars	Time Period (2018-19)
1	Discussion with MEC and identification of Gaps	April - May
2	Preperation of Module for Training	June - July
3	Preperation of Training materials	August
4	Identification of Training Venue	September
5	Discussion with Experts and Selection of Faculty for Training	October-Nov
6	Training and Feed back	December

Financial Allotment – 50 Lakhs- The Amount will be spent from Head Office directly.

Duty/ Responsibility-State Level – Dr Shameena, District level- ADMC (ME) and DPM

ME 20.SVEP (Start up Village Entrepreneurship Programme)

The SVEP project help the rural poor come out of poverty by helping them setting up of enterprises and provide support till the enterprises stabilize. SVEP will provide the supports to enterprises in business skills, exposure visit and financial support. Rs 7 crore is ear marked as an initial fund for starting this project. Kerala SVEP project will be scaled up to 14 blocks (1block in each district).For initial expenses Rs 50 Lakhs will be distributed to all districts and the remaining fund for MEC trainings and Capacity building trainings will meet from the Skill training head under NRLM fund.

Aim of the Project

- Kerala model SVEP will start in 14 blocks

Activities included in this project

Activity	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Identification of Block												
Training and Capacity Building of MEC												
Introducing SVEP Project to CDS level												
Massive Campaign about SVEP project at NHG level												
Market Study and Report submission by M.E.C												
DPR submission by BPM												
Setting up of BNS- EP												
Training for BNS- EP												
Registration and opening of bank account of the BNS-EP												
Setting up physical infrastructure for BRC												
Training of the MEC on the VE-IT App												
Formation of MEC Group to take up BRC-EP operations												
Agreement between BNS-EP and MEC Group for BRC-EP												
Certification of M.E.C's												
GOT for entrepreneurs												
EDP for entrepreneurs												
Introducing M.E.Cs to entrepreneurs												
Formation of M.E												

Responsible Person in districts: ADMC(M.E), DPM, BPM, B.C

Responsible Person in State: Renu Georgy(SAPM), Suchithra(P.M), P.O

ROLL OUT DETAILS		
ME 20 / SVEP / 7.0 Cr		
S.n	District	Financial Allotment(In cr)
1	Tvm	0.5
2	Klm	0.5
3	Pta	0.5
4	Alp	0.5
5	Ktm	0.5
6	Idk	0.5
7	Ekm	0.5
8	Tsr	0.5
9	Pkd	0.5
10	Mlp	0.5
11	Kkd	0.5
12	Wyd	0.5
13	Knr	0.5
14	Kgd	0.5
Total		7.0

Responsible Person in districts: ADMC(M.E), DPM, BPM, B.C

Responsible Person in State: Renu Georgy(SAPM), Suchithra(P.M), P.O

PROGRAMME DETAILS (FUND FROM OTHER DEPARTMENT)

ME 21.Haritha Karma Sena-Rs. 3.6 Cr from KILA

Program Details- Training of Haritha Karma Sena using KILA funds

Aim- Training of 35000 Women to form Haritha Karma Sena

Stepwise Implementation

1. Identification of Haritha Sena members
2. Preparation of module for Second level training with the support of Haritha mission and Suchitwa mission
3. Training of Resource persons
4. Local Body level training and Exposure visit
5. Identification of Business Opportunitites
6. Discussions with Stake holders- Clean Kerala Company, PRIA, KSMA , Pollution Control Board, Haritha Stapnams etc

Time Line

Sl No	Particulars	Time Period (2018-19)
1	Identification of Haritha Sena members	April - May
2	Preparation of module for Second level training with the support of Haritha mission and Suchitwa mission	June – July
3	Training of Resource persons	August
4	Local Body level training and Exposure visit	September
5	Identification of Business Opportunitites – Workshop	October-Nov
6	Discussions with Stake holders- Clean Kerala Company, PRIA, KSMA , Pollution Control Board, etc	December

Financial Allotment - Rs 3.6 crore is sanctioned from KILA and Rs 1.8 crore is received and allocated to districts as follows.

Monitoring Table

Districts	No: of LSGs	No: of LSGs kept fund for HKS	No: of HKS Identified	No: of LSGs completed training of HKS	No: of HKS Trained	No: of HKS units started Operation

Duty/ Responsibility- State Level – Dr Shameena P.N and Ratheesh

District level- ADMC (ME) and DPMs

ME 22. Yuva Weave-Rs.3.9 Cr from Handloom Corporation

Yuva Weave scheme is to create an incubating environment to young potential weavers and to ensure their successful sustainability in the handloom sector as full time weavers, implementing through Kudumbasree Mission in co-ordination with respective District Industries Centres. The scheme aims at attracting young unemployed to the sector, so as to make them sustainable as successful weavers. The beneficiaries should be in 18-40 age groups identified by District Mission.

Aim:

- At least one unit in all districts

Step Wise Implementation & Time line:

Sl No	Process	Time Period
1	Identify	April
2	Training	April-August
3	Identify Location	August-September
4	Providing Loom	September- October
4	Start Operation	October Onwards

Financial Allotment - Rs 3.9 crore is sanctioned for Yuva Weave Programme

Monitoring Table

Name of District	Training Completed (Month wise)	ME Formed (Month wise)	Fund Received	Fund Utilized

Duty/Responsibility:

State Level –Niranjana N S, Programme Officer & Suchithra S, Programme Manager

District Level-DMC, ADCMC-ME, DPM –ME

ME 23. Rs. 1.5 Cr from KASE for Skill Training

Skill training in Driving, Geriatric care and home stay will be provided to potential entrepreneurs using the fund received from Kerala Academy for Skill Excellence.

Aim:

- To provide training in above mentioned sectors
- Develop a labour force

Step Wise Implementation & Time line:

Sl No	Process	Time Period
1	Identify Candidates	April-may
2	Skill Training	June-August
3	Positioning	Sept on wards

Financial Allotment - Rs 1.5 crore is sanctioned from KASE for Skill training

Duty/Responsibility:

State Level –Niranjana N S, Programme Officer & Akhila ,Assit. Programme Manager

District Level-DMC, ADMC-ME, DPM –ME

ME 24. Rs.84 lakhs from SC Department for Gavi livelihood project

Development of a comprehensive tourism oriented livelihood programme for SC beneficiaries. This includes establishing 5 mini café units on the way from Pathanamthitta to Gavi and 2 tourist bus service

Aim:

- To provide sustainable livelihood for SC community
- To explore tourism opportunity in Gavi

Step Wise Implementation & Time line:

Sl No	Process	Time Period
1	Identification of beneficiaries	April-may
2	Skill Training (in driving and café)	June-August
3	Purchase of vehicle & construction of mini café kiosk	April to August
3	Positioning	Sept to November

Duty/Responsibility:

State Level –Niranjana N S, Programme Officer & Akhila ,Assit. Programme Manager

District Level-DMC, ADMC-ME, DPM –ME

PART C –Policies

Micro Enterprises-Policy 2018-19	
S.n	Policy
1	MEC Capacitization and livelihood policy
2	Guidelines for Vulnerable MEs under Prathyasa Programme
3	Policy for quality improvement of products
4	Policy for revival of sick unit
5	Unit branding strategy