

ANNUAL PROGRESS REPORT

April 2018 - March 2019



Start-up Village Entrepreneurship Program (SVEP)
Kudumbashree – National Resource Organisation



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KUDUMBASHREE NRO at a glance



Kudumbashree was recognised as a National Resource organisation by Ministry of Rural Development, GoI in 2012 to support NRLM in fulfilling its objectives of poverty alleviation through interventions in convergence and livelihoods. Since then Kudumbashree NRO (Kudumbashree NRO) has been developing partnerships with various states and at present is working in 20 States and 1 Union Territory.

The strategy is to develop local capabilities through training and mentoring by professionals/mentors and creating sustainable mechanisms empowering communities with the capacity to participate in their own development, resulting in a proof of concept which can be replicated. Since conditions in each state vary, undertaking context specific strategies in each state is integral to Kudumbashree NRO's implementation approach.

KUDUMBASHREE NRO SVEP implementation model

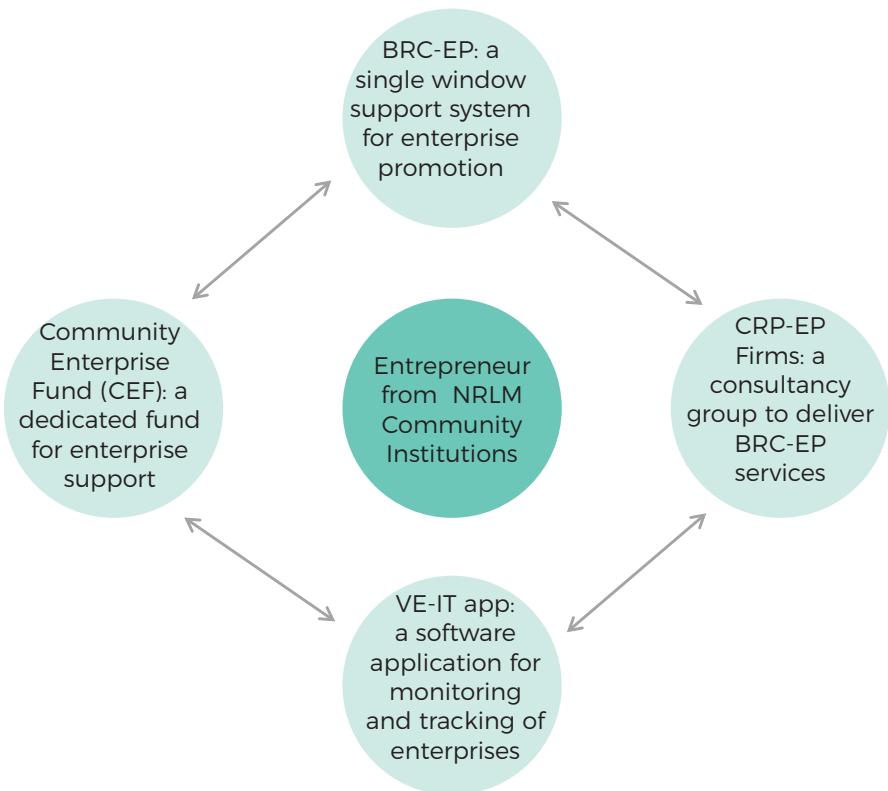
Kudumbashree NRO has been chosen as one of the agencies to implement enterprise development initiatives under in partner states in India. SVEP is the sub scheme of NRLM (National Rural Livelihood Mission) specifically targeted to stimulate entrepreneurship among the rural population enabled by a dedicated institutional structure and supporting mechanism that will help in setting up and sustaining enterprises in the long run.

Since 2016, Kudumbashree NRO has been supporting 11 states for implementing SVEP under which pilot enterprise development initiatives have been undertaken.

Strategy

The basic strategy is to enable the community to take the ownership and manage enterprise development initiatives within the block with the help of services provided by CRP-EP. A dedicated institutional mechanism governed by the guidelines of NRLM is also put in place comprising of a block level federation of community network to manage/monitor the enterprise development initiatives. This is done by setting up a block resource center which acts as a single window support system for enterprise promotion activities, managed by the community network.

Major Components of SVEP



Outcome

The outcome is to support enterprises in the blocks by training a dedicated community cadre for providing business consultancy services, setting up a community level institution for managing and monitoring the enterprise development process and putting in place physical infrastructure at the block level that will provide resource support to entrepreneurs.

In the last financial year, Kudumbashree NRO has worked towards improvement of implementation

of SVEP in partner states. With increasing pressure of achieving targets it has been a conscious effort to maintain quality of support provided to various stakeholders under SVEP.

This report is a snapshot of SVEP implementation in partner States in the financial year 2018-19. The report entails summary of progress from each state combined with best practices, learnings and challenges in implementation of the program.

KUDUMBASHREE NRO in partner states

Kudumbashree NRO is currently supporting nine out of eleven states in SVEP implementation. States like Mizoram, Telangana and few six blocks in Uttar Pradesh are being supported for preparation of DPR. Each partner SRLM is supported by an NRO team (Mentors and Professionals) placed

in the state. Presently, NRO has placed a team of 56 Mentors in nine states supported by 22 professionals in those states and at head office.

Below is a brief overview of NRO team in partner states.

Name of the State	Number of Blocks	Number of Professionals	Number of Mentors
Andhra Pradesh	4	1	4
Bihar	12	5	12
Chhattisgarh	3	1	3
Haryana	2	1	2
Jharkhand	9	4	9
Kerala	14	1	14
Madhya Pradesh	5	2	5
Rajasthan	5	2	5
Uttar Pradesh	1	1	2

PARTNER STATES

Andhra Pradesh	10-13
Bihar	14-25
Chhattisgarh	26-31
Haryana	32-35
Jharkhand	36-44
Kerala	45-47
Madhya Pradesh	48-56
Rajasthan	57-65
Uttar Pradesh	66-69

ANDHRA PRADESH

Brief Background of the Project

In Andhra Pradesh, project implementation was conducted in two phases. In the first phase, MoU was signed with SERP in September 2017 for two blocks of Srikakulam district. In the second phase,

the MoU was signed in January 2018 for two blocks, one each in West Godavari and Prakasam districts.

Progress of the Blocks:

Activities	Timeline	
	Phase I (Rajam & Narasannapeta)	Phase II (Tanuku & Markapuram)
Selection of CRPs EP	November 2017	February 2018
MMS Orientation	November 2017	February 2018
Approval of DPR	March 2018	
CRPs- EP Saras mela participation	-----	March 2018 (Tanuku)
BoD orientation and CRP EP second selection	April 2018	July 2018
Capacity Building of CRPs-EP	April'18- Nov'18	July'18- Jan'19
CRP EP food court participation	-----	August 2018 (Tanuku)
BRC Bank account opening	January 2019	September & October 2018
Formation of BEPC	September 2018	October 2018
CRP EP group Bank account opened	January 2019	December 2018 and January 2019
CRP-EP Group Formation and Partnership Deed	February 2019	December 2018 and January 2019
Jharkhand food court participation	-----	January 2019
CRP-EP group, MoU signing with BEPC/NCLF, Inter-se agreement	February 2019	January 2019

There are 83 CRPs-EP working across four blocks supported by four mentors. In the last financial year, the overall target achievement stands at 90 percent.

Block Name	Narasannapeta	Rajam	Tanuku	Markapuram
Mentor Name	Raji Ramesh	Santha Sahadevan	Shamla Shukkor	Rajesh A
Professional Name	Bhanu Chandra			
No of CRP (currently active/ total no selected)	22/30	23/30	15/30	13/30
Target for 2018-19	250	250	167	250
Achievement				
(as on March 2019)	273	184	224	151

Under SVEP project, the entire budget has been divided under various budget heads. Below is the financial progress for the last financial year (in Rupees).

Block Name	Narasannapeta	Rajam	Tanuku	Markapuram
Skill building of entrepreneurs	28,805	Zero	16,540	Zero
Handholding support for entrepreneurs	5,58,030	5,53,110	3,61,260	3,01,200
Training of CBO	21,350	8,599	Zero	Zero
Setting up BRC	Zero	Zero	Zero	Zero
Working capital for BRC	Zero	27,470	8,460	3,750
CEF	Zero	Zero	Zero	Zero

*The above budget utilisation has been shared by each BRC-EP based on the fund received from SRLM. Due to some back-end changes to be done in Streenidhi software CEF disbursal was delayed.

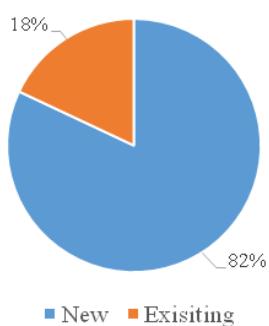
Furthermore, regarding BRC-EP set up, the Blocks have been waiting for a letter from the SRLM for infrastructure procurement in order to initiate set up.

Analysis of Enterprises supported under SVEP

With initiation of ME development CRPs-EP have focused on promoting micro enterprises under

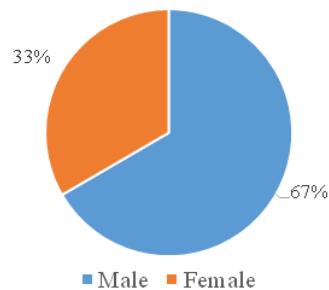
different categories. Below is a brief analysis of enterprises supported in 2018-19.

Enterprise Category



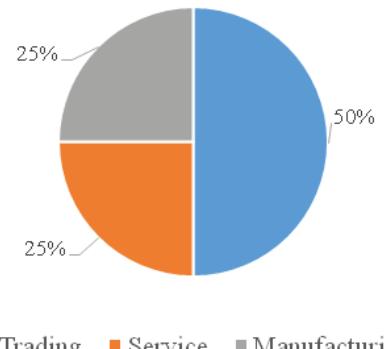
82% of the enterprises started and supported under SVEP were new and existing were 18%.

Gender Classification of Entrepreneurs



Among the target group, a majority of female entrepreneurs have started their own enterprises at 67 % and with male entrepreneurs at 35 %.

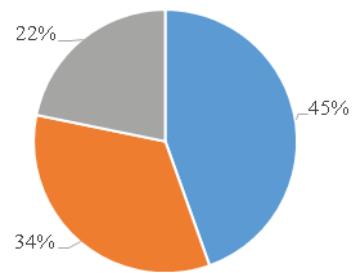
Business Type



■ Trading ■ Service ■ Manufacturing

As a common trend witnessed across the blocks, trading occupied the major stake with 50% enterprises followed by service and manufacturing.

Investment Range



■ < 50,000 ■ 50,000 - 1,00,000 ■ > 1,00,000

Majority of the total investment falls in the less than fifty thousand category with 45% of entrepreneurs and 33% lies on the fifty thousand to one lakh category and 22% lies in the more than one lakh category.

Highlights of 2018-19

- Formalisation of BRC and CEF guidelines by SERP Andhra Pradesh supported by Kudumbashree NRO.
- Market Interventions in the State

Under SVEP, other than promotion of micro-enterprises of the poor, a major emphasis has also been on improving local economy through creation of markets within the blocks. Such markets, when organized, acts as medium for customers to have better access to local goods and services, helps entrepreneurs in linking with wider customer base and to introduce SHG based products. In 2018-19, various states took initiatives in supporting BRC-EP and CRPs-EP to introduce different types of weekly haats and festival melas.

Market Initiatives at Markapuram

Two local weekly markets were initiated at Markapuram tapping the interior untouched rural area market places. Chinnarikatla, once famous for lemon cultivation saw its decline during last couple of years due to the scarce water resources. It is a small village with 44 SHGs located on Ongole and Kanigiri highway. There are two small market places located at 12 km and 18 km far from Chinnarikatla village. Villagers have to travel all the way to purchase vegetables and other daily necessities. During the BRC meeting, CRPs-EP brought forward the idea of organising a weekly market and the available opportunity at Chinnarikatla village. BRC-MC (Block Resource

Centre-Management Committee) had a discussion in the BRC meeting and decided to find out the villages with such opportunities. By the next meeting CRPs-EP came up with a list of villages where there is a scope to start weekly markets.



After discussion with the mentor and block level staff, they decided to initiate weekly markets at two villages i.e Chinnarikatla and Chandavaram. BRC-MC shared this information with the VO leaders, CRPs discussed the idea with the village elders, mobilised the entrepreneurs and successfully initiated the weekly markets at both villages. Weekly markets at both the villages are successfully running with an average sales of Rs 1000 per day per entrepreneur.



Stories from the field

Learning by Doing...

KS Lakshmi is a CRP-EP from Tanuku area, she got exposed to different income generation activities and business ideas during her training. Srilakshmi was keen on starting a business herself so that she can create employment for those women and she discussed this with mentor. After few brain storming sessions, they came up with an idea of starting a paper plates making unit. She prepared viability study report and business plan and shared it with the mentor. They had few rigorous discussions and made modifications to the business plans. Finally she started the unit on 19th October, 2018 with an investment of Rs 1,50,000 out of which 50,000 is own investment and 1,00,000 is loan from other sources. She invested Rs 85,000 on assets, Rs 50,000 on raw material and Rs 15,000 other costs. At present she is manufacturing two types of plates. With initial challenges of understanding business operations, she is now confident about running her own business and giving consultation to other entrepreneurs. Her profits rose from Rs



"Me and my husband always wanted to initiate any activity which will provide employment to women living in our neighbourhood. SVEP gave me the capabilities and confidence to do it". - K S Lakshmi

3,000 per month to Rs 10,000 per month. She is sending her plates to the near by towns like Penugonda, Iragavaram etc.

BIHAR

Brief Background of the Project

The MoU for partnership between Kudumbashree NRO and Bihar Rural Livelihood Promotion Society (henceforth NRO & Jeevika respectively) to implement the project in Six phase I blocks (Musahari, Muraul, Bodhgaya, Barachatti, Jandaha and Dhanarua) of Bihar materialised in the month of January 2016. Immediately after which DPR activities started in field. And the field implementation begun in July 2017. Similarly, the MoU for Phase II blocks (Rajnagar, Bochaha, Bihta, Biharsharif, Dobhi and Kharik) were signed in November 2017 and DPR related field activities commenced immediately and lasted till December. Post approval of DPR, project implementation started in February 2018. In Phase I blocks, the project is being implemented for last two years, whereas for Phase II blocks it has been one year since the project is being implemented.

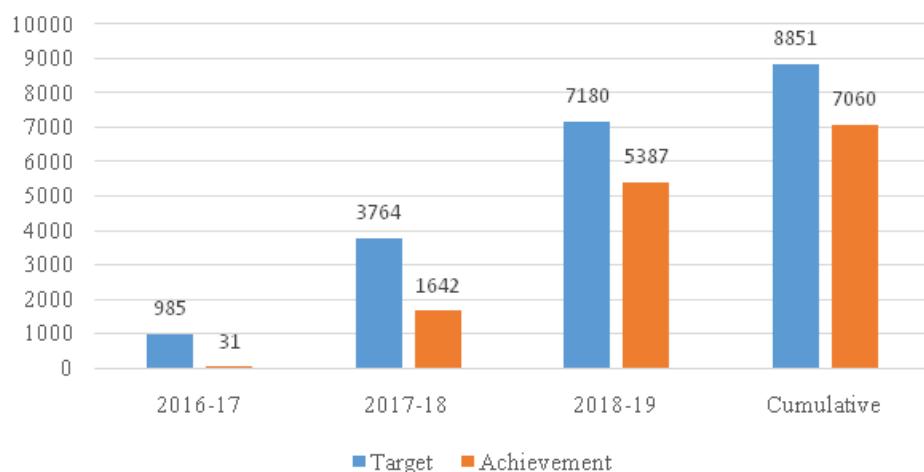
There are total 12 blocks across 7 districts of Bihar in which SVEP is being implemented. In each block, one mentor is placed to guide and

handhold the CRPs-EP to promote enterprises along with the BRC-EP. A team of 12 mentors and 5 professionals are currently deployed in Bihar in order to coordinate the project activities with respective BMMU, DMMU and SMMU.

Progress of the Blocks

A total of 233 CRPs-EP are currently working actively across the 12 pilot blocks, out of which 117 CRPs-EP are working in Phase I blocks whereas, 116 are active in the phase II blocks. The training for the first set of CRPs-EP from the six Phase 1 blocks was completed in the first year of implementation. The training for second round of CRPs-EP in Phase 1 blocks and first round of selection for Phase 2 blocks were completed in the month of December 2018. Against the cumulative target of 8851 till March, 2019 the achievement is 7055 across the 12 blocks with an achievement percentage of 80 per cent.

Cumulative Target vs. Achievement

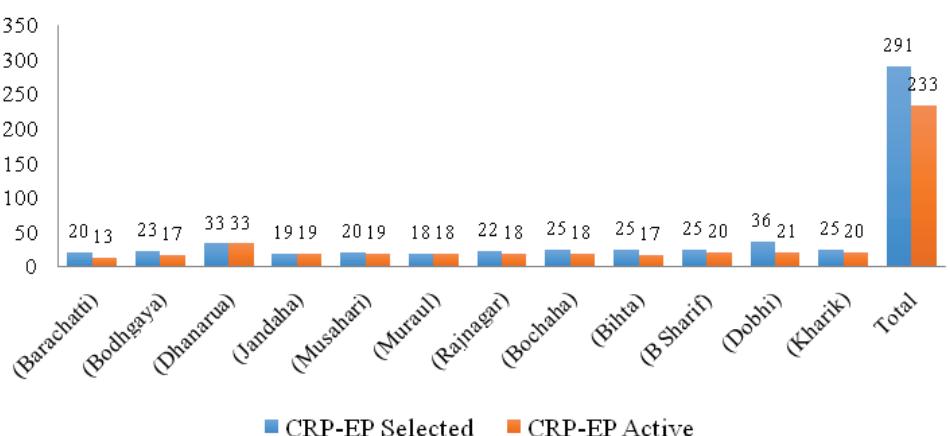


During the last financial year April 2018- March 2019 certain activities were undertaken in the Phase-I block. The activities are as follows:

Timeline Phase I	Activities	Timeline Phase II
Aug 2017- Jan 2018	Selection and Capacity Building of MEC Group	Feb,18- Dec'18
Feb 2017	Formation of Block Enterprise Promotion Committee(BEPC)	May,18
March-Aug 2017	Orientation of the BEPC	May-Dec'18
June 2017	Issue/amend guidelines for operations of the CEF (if required)	June'17
Feb 2017	Registration and opening of bank account of the BNS-EP	May,18
Sept 2017	Setting up physical infrastructure for the BRC-EP	Sept-Nov'18
April 2017- in tranches	Transfer of CLF funds to BRC-EP into their separate bank account for SVEP	Dec'18
Nov 2017	Ensuring availability of necessary hardware with the BRC-EP to manage the VE-IT App	Not yet done
In Process	Establishing accounting system for the operations of the CEF	
Preliminary round completed	Training of the MEC on the VE-IT App	Not yet done
Jan 2017	Formation of the MEC Group to take up BRC-EP operations	Oct-Dec'18
Feb 2017	Empanelment of MEC Group to operate the BRC-EP	Nov'18
Feb 2017	Formal agreement between BRC-EP and CRP-EP Group for operations of the BRC-EP	Nov'18
June 2017	Disbursement of the first loan from CEF from the Block under SVEP	Jan'19
July 2017	Orientation of entrepreneurs on use of data recording (paper or mobile based) for PTS	Jan-Mar'19
Continued	Regular functioning of the BRC-EP	Sept'18 onwards

Physical Progress

a) CRPs-EP

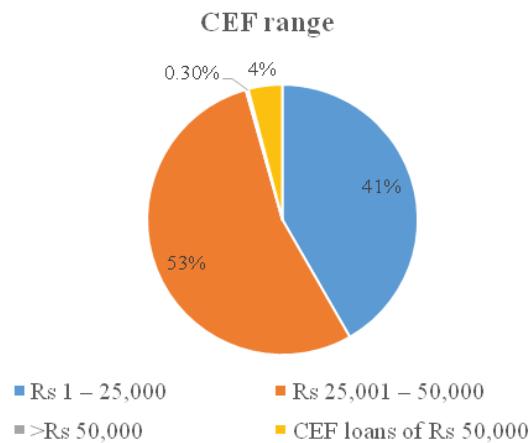


A total of 233 CRPs-EP are currently working actively across the 12 pilot blocks, out of which 117 CRPs-EP are working in Phase I blocks whereas, 116 are active in the phase II blocks. A new CRP-EP selection was conducted in July last year to

address high dropout among CRPs-EP. The new CRPs-EP were trained by November who started working towards promotion of micro-enterprises thereby contributing to high target achievement in Bihar.

b) CEF Utilization : Status of Disbursement & Repayment as of March 2019

Among the Phase 1 blocks, Bodh Gaya has supported the maximum number of enterprises without giving any credit support and among the new blocks Rajnagar has maximum enterprises under the no loan category. Musahari has given the maximum number of loans when it comes to loans ranging between 25 thousand to 50 thousand followed by Dhanarua among old blocks and Bochaha among other blocks. Among Phase 2 blocks, Bihta has given maximum number of loans at 50 thousand rupees which was mainly given for Brass vessel business.



Below is a block wise status on CEF disbursed and repayment received as of March 2019.

Block Name	CEF Loan	
	Disbursed (Rs.)	Repayment received at BRC (Rs.)
Bodh Gaya	2,73,31,000	20,34,000
Barachatti	2,51,12,900	3,19,460
Dhanarua	2,56,98,000	2,78,400
Jandaha	23,140,000	1,01,575
Muraul	2,67,70,000	12,52,400
Musahari	2,56,12,000	7,72,250
Rajnagar	41,94,000	0
Bochaha	68,36,000	0
Bihta	54,77,000	0
BSharif	63,92,000	0
Dobhi	60,21,000	0
Kharik	52,59,600	0

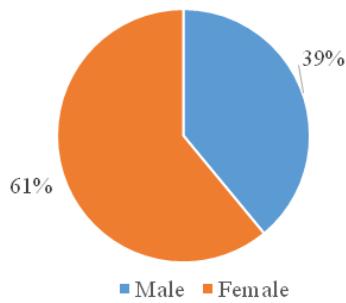
c) Project Fund Utilization

Block Name	Skill buildings of entrepreneurs (in Rs.)	Handholding support for entrepreneurs (in Rs.)	Training of CBO (in Rs.)	Setting up BRC (in Rs.)	Working Capital for BRC (in Rs.)
Bodh Gaya	26,045	17,75,193	4,85,840	2,79,941	1,87,540
Barachatti	23,500	20,97,580	3,46,970	2,79,941	2,11,150
Dhanarua	1,49,000	1,134,350	73,000	2,84,020	85,000
Jandaha	0	3,50,000	2583693	2,74,740	2,38,650
Muraul	64,935	1,15,686	14,20,815	2,35,536	1,73,709
Musahari	0	14,28,185	2,67,080	2,90,335	3,09,038
Rajnagar	2,44,186	3,08,638	64,452	1,000	42,061
Bochaha	1,42,037	41,400	76,267	43,600	28,400
Bihta	1,58,688	2,40,250	18,750	29,350	50,939
BSharif	64,150	2,40,250	13,650	29,350	33,376
Dobhi	27,370	4,65,100	10,000	2,02,035	47,325
Kharik	19,950	1,40,400	13,050	0	70,825

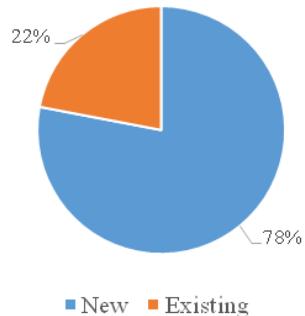
As of March 2019, the above expenditure has been made under each budget head. It is to be noted that expenditure has been recorded as per the details provided by BRC at the Block.

d) Basic analysis of Enterprises supported under SVEP

Gender Classification of Entrepreneurs



Enterprise Category

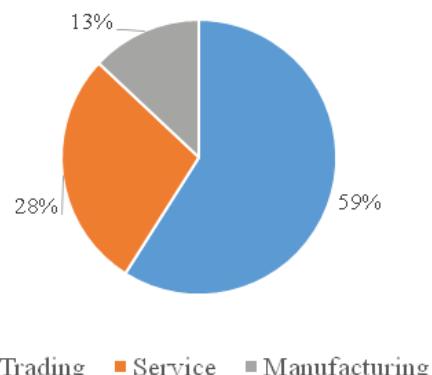


The number of women entrepreneurs are mainly dominant over male entrepreneurs which also highlights the fact that through SVEP more women has got the opportunity to run businesses and have started getting an income on their own. Among Phase 2 blocks, Bihta and Kharik have promoted more male entrepreneurs. For Bihta, Brass vessel business is one reason as mostly males are engaged in it.

Among the overall enterprises supported in the block, the trend shows that mostly the enterprises promoted by BRCs-EP in various blocks are

completely new and some existing enterprises are also supported in which the main support is provided under credit linkage for increasing the working capital. Jandaha has promoted significantly less number of existing enterprises compared to other Phase 1 blocks and Dobhi has promoted most number of existing enterprises among the Phase 2 blocks. The reason behind this can be traced to the geographical location of Dobhi on highway because of which there was need on the part of existing business to diversify investing credit.

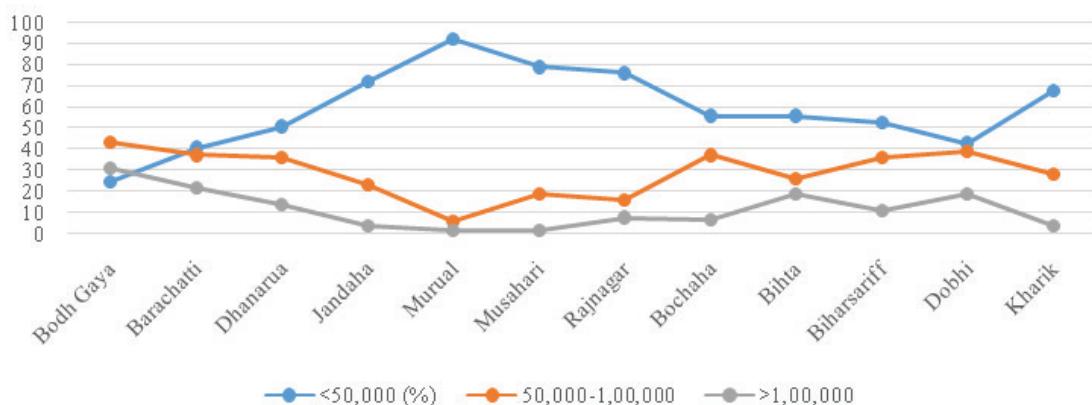
Business Sector



It is very evident that enterprises involved in trading of goods are primarily more in number across all 12 blocks irrespective of being from Phase 1 and Phase 2 followed by service except for Rajnagar

in which the number of enterprises promoted under manufacturing is more than service given that Rajnagar has significant number of Mithilia Painting manufacturing units.

Investment Range of Enterprises



The graph above depicts the investment range of enterprises across blocks. The amount of investment in an enterprise mostly ranges in the below 50,000 category with exception of Bodh Gaya block given that Bodh Gaya is a tourist destination it requires a higher level of investment to cater

to the needs of the market. Some enterprises also witness investment within 50 thousand and 1 lakh which involves certain amount of owner's equity as well. Bodh Gaya and Dobhi has maximum number of investors in the 50 thousand to 1 lakh rupees category from Phase 1 and Phase 2 respectively.

e) Categories of ME started and supported (as of March 2019) vs Potential projected in DPR

Any enterprises to be promoted under SVEP in a block are based on the potential derived in the DPR. Below is block wise coverage of top

enterprises promoted against the potential projected in the DPR.

Bodh Gaya

Enterprise Type	Potential as per DPR	Actual number of Enterprises Supported
Kirana Items	164	199
Photocopy	15	7
Egg, Fish and Meat	188	63
Fruits	125	12
Vegetables	199	43
Fast food/Hotel	28	62
Auto	16	32
Cloth Shop	55	43
Barber/Beautician	77	38
Tailor	19	36

Barachatti

Enterprise Type	Potential as per DPR	Actual number of Enterprises Supported
Kirana Items	113	143
Egg, Fish and Meat	97	31
Fruits	41	8
Vegetables	57	35
Flour Mill	56	8
Fast Food/Hotel	15	62
Snacks Shop	51	4
Cloth Shop	27	60
Barber/Beautician	83	30
Tailor	43	115

Dhanarua

Enterprise Type	Potential as per DPR	Actual number of Enterprises Supported
Kirana/General Store/ Stationary	50	195
Tailoring	115	60
Vegetable trading	111	57
Ladies shop	44	55
Readymade shop	117	51
Centering	-	51
Egg/Meat/Fish shops	76	45
Fast food	-	32
Hotel(Restaurant)	-	23
Internet cafe	-	13

Jandaha

Enterprise Type	Potential as per DPR	Actual number of Enterprises Supported
Kirana items	128	180
Dairy	122	02
Fruits	58	06
Vegetables	71	54
Tea shop	51	17
Ladies store items	176	33
Snacks shop	144	20
Footwear	60	03
Barber/beautician service	76	23
Tailor	94	144

Muraul

Enterprise Type	Potential as per DPR	Actual number of Enterprises Supported
Kirana	121	113
Egg, Fish and Meat	24	37
Fruits	76	33
Vegetables	94	147
Fast food /Hotel	85	55
Snacks	47	1
Readymade cloth Shop	81	36
Barber / Beautician Services	83	12
Tailor	57	55
Flour / Rice Milling	45	05

Musahari

Enterprise Type	Potential as per DPR	Actual number of Enterprises Supported
Flour/ Rice mill	92	8
Fast food/ Hotel	79	34
Fish/meat trading	13	16
Fruits	96	29
Vegetable	175	67

Rajnagar

Enterprise Type	Potential as per DPR	Actual number of Enterprises Supported
Beauty parlor	44	04
Centering/ construction	24	06
Fish	73	03
Furniture	33	3
Juice, Cold Drinks	16	3
Kirana	87	35
Mutton shop	36	01
Stationary	18	5
Tailoring	87	30
Tea and Snacks	59	06
Vegetables	59	13

Bochaha

Enterprise Type	Potential as per DPR	Actual number of Enterprises Supported
Auto rickshaw/ passenger van	83	4
Bakery	38	1
Chicken	30	2
Dairy	90	1
Egg	28	1
Fish	30	3
Flour Mill	15	4
Garments	5	9
Kirana	137	50
Ladies Store	56	3
Vegetables	91	12

Bihta

Enterprise Type	Potential as per DPR	Actual number of Enterprises Supported
Brass Product	-	62
Kirana/General store	187	23
Auto pick up van	-	16
Centering	20	14
Tea shop	74	9
Tailoring	66	8

Biharsharif

Enterprise Type	Potential as per DPR	Actual number of Enterprises Supported
Kirana/General store	183	30
Ladies store	45	20
Readymade store (Garments)	67	17
Centering	-	11
Vegetables	29	7

Dobhi

Enterprise Type	Potential as per DPR	Actual number of Enterprises Supported
Kirana Items	114	30
Bakery	91	2
Tea and Snacks	76	0
Chicken	68	0
Egg	53	3
Garments	52	18
Ice Cream	50	2
Soap and Detergent	50	0
Private Tuition	48	0
Beauty Parlour	36	1

Kharik

Enterprise Type	Potential as per DPR	Actual number of Enterprises Supported
Beauty parlor	45	3
Egg	31	0
Electronics Repair	34	1
Kirana	198	31
Ladies Store	79	23
Fertilizers	32	1
Masala	31	3
Autorickshaw/ passenger van	23	1
Papad	27	0
Chicken	12	3

Highlights of 2018-19

a) Raushan Khatun Wins the National Entrepreneurship Award 2018-19

Raushan Khatun, a resident of Muraul received an award under National Entrepreneurship Awards 2019 in Delhi. Being differently abled did not stop Raushan from becoming an entrepreneur. She started her bangle manufacturing unit in 2013. For a long time, she was running her business in sustenance mode to support her family. When SVEP was initiated in the block in 2017, she

received a training on business management. She also availed finance support of Rs. 24,000/- and received technical advice on how to increase her customer base. In 2013, she started her business with one client for bulk sales but with time was able to establish her customer base upto 10 clients. She also started selling bangles in retail haat as well.

मुरौल प्रखंड के बखरी पंचायत के बसंतपुर गाँव में जब जीविका का काम शुरू हुआ तो रौशन खातून वर्ष 2015 में सुहाना स्वयं सहायता समूह की सदस्य बन गयीं। वर्ष 2017 में प्रखंड में क्रियान्वित किये जा रहे स्टार्टअप विलेज इंटरप्रेनरशिप प्रोग्राम (SVEP) में उन्होंने वर्ष 2013 में शुरू किए गए अपने 'दीदी की चूड़ियाँ' व्यवसाय के लिए उम्मीद की एक नयी किरण दिखी जिसमें वित्तीय सहायता के अतिरिक्त व्यवसाय के बढ़ने हेतु तकनीकी सलाह भी मुहैया करायी जा रही थी। दीदी ने SVEP से 24,000 रुपये का ऋण लिया। दीदी के व्यवसाय का विवरण नीचे दिया गया है:-

	Year 2013		Year 2014		Year 2015		Year 2016		Year 2017	
	Fixed Capital	Working Capital	Fixed Capital	Working Capital	Fixed Capital	Working Capital	Fixed Capital	Working Capital	Fixed Capital	Working Capital
Capital	10000	84000	0	132000	5000	228000	5000	316000	5000	400000
Revenue	93000		148000		264000		424000		640000	
Employee	1		2		2		2		3	
Customers	1 Bulk Customer		3 Bulk Customer		5 Bulk Customer		10 Bulk Customer		10 Bulk Customer + 2 Retail Haat	



b.) Stories from field

1. From Toddy production to Kirana Dukan in Bodh Gaya, Bihar

20 years old Sonali Devi was born with an underprivileged life withheld by the various societal shackles. She was married at the age of 18 and took up the responsibilities of a family being the woman of the house. Her husband is a wage laborer and supports the family with meagre and irregular income. Previously she engaged herself in toddy production which fetched her some money to sustain her family. But after alcohol ban in Bihar, she lost her livelihood. Belonging to the Manjhi community and deprived of formal education she thought that there is nothing else she could do. But by taking a loan of 40,000 from SVEP she started her own Kirana Dukan and now she has a stable income, dignity in society and aspiration for her daughter. She is also supporting her younger brother's education. She was awarded by the Chief Minister of Bihar for her zeal to transform her life.



2. Market Initiatives in Dhanarua and Muzaffarpur

Weekly Market of Dhanarua

The first weekly market was organised in Dolabad village of Nimda Gram Panchayat in Dhanarua block in Patna. It was inaugurated on September 20, 2018 by the BEPC members of Dhanarua BRC and treasurer of Adarsh CLF in the presence of representatives from Gram Panchayat, Jeevika and mentors from Kudumbashree NRO.

The need for a weekly market was realised as people from Dolabad village had to travel more than 8 kilometres to purchase items for their daily consumption. The village only had around 6 to 7 shops located in different parts and was inadequate to cater to the needs of locals. BEPC members and CRPs-EP came up with the idea of weekly



market which was developed in consultation with the mentors from Kudumbashree NRO and Block Project Manager (SVEP). CRPs-EP were instrumental in selecting the venue and mobilisation of entrepreneurs for the market. The Panchayat President who has been supportive of the initiative, arranged the place for this market free of cost. More than 24 entrepreneurs participated in the weekly market, among them, majority were vegetable vendors (14) and other type of sellers like clothing (2), fish (2), fancy (4) and pani puri stalls (2). Inspite of heavy rains

during the day of the event, the market functioned and recorded total sales of Rs. 32,400. The market function's every Thursday and is expected to expand with more entrepreneurs participating in the market who will cater to the needs of more than 3500 families residing in 14 nearby villages. The market will be closely monitored by CRPs-EP with the support of Block Project Manager of SVEP and Mentors from Kudumbashree NRO which will include mobilization of more entrepreneurs, maintaining records of sales and tracking footfall for the weekly market.

No of Haats/Fairs/Markets initiated	One
No. of Entrepreneurs (SHG and Non-SHG)	45 to 50
Types of enterprises	Vegetables, Fish/egg/Chicken, Snacks
Total Revenue Generated	Rs.20,62,031 (of 5 months)
Average Revenue earned in each haat	Rs.41,535

In Muraul block of Bihar with combined effort of CRP-EP group, BEPC members, Mentor and BPM-SVEP weekly haat was initiated on November 24, 2018. The place for this haat was identified by CRP-EP group and it was finalised after having a meeting with Gram Panchayat Mukhiya in the

presence of all VO/SHG members and villagers. The owner of the land agreed to give his place for the haat and didn't charge rent for first 4 months. As per plan it was a weekly haat but on demand of entrepreneurs and villagers it is conducted 3 days in a week.



Weekly Haat in Muraul Block, Muzaffarpur

CHHATTISGARH

Brief Background of the Project

The partnership between Chhattisgarh State Rural Livelihood Mission and Kudumbashree NRO for implementation of SVEP project was initiated in Dec'2017. The MoU was signed for three block Balrampur, Chhura and Rajanandgaon for which the DPR was approved in May 2018.

In Chhattisgarh, Kudumbashee NRO is supporting Chhattisgarh SRLM in three blocks. We have placed four mentors in three blocks of Chhattisgarh. One professional has been placed in Chhattisgarh to coordinate SVEP implementation activities with SRLM. The implementation of four years program is for the duration from May 2018 to April 2022. Activities such as stakeholder workshop, block-

level orientation on SVEP, CRP-EP selection, census, baseline surveys, DPR preparation, capacity building of CRP-EP, BRC Setup, SVEP policy workshop have been completed for all the Blocks. Only women were selected to become CRP-EP in Chhattisgarh.

Progress of the Blocks

The target for enterprises promotion for April 2018- March 2019 was 500 for the three blocks out of which 561 enterprises have been supported under SVEP marking the overall achievement for the year at 112%. There are total 75 CRPs-EP working in these three blocks.

	Balrampur	Chhura	Rajnandgaon
Target till March 2019	125	167	208
Achievement (ME started and supported as of March 2019)	125	188	248

District	Block	Name of CRP-EP Group	No. of CRPs-EP trained	No. of Active CRP-EP
Gariyabandh	Chhura	Udan udyami salahkar	26	25
Rajnandgaon	Rajnandgaon	Lakshya Consultancy	29	24
Balrampur	Balrampur	Samridhi Laghu Udyog Salahkar Sangh	27	26

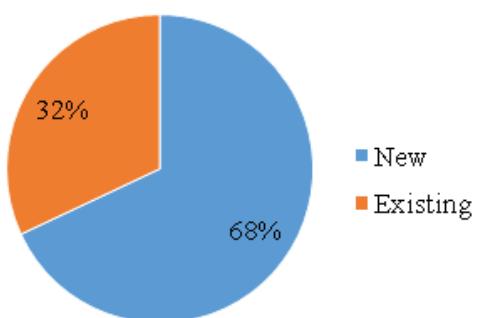
Timeline of activities undertaken in the three blocks Balrampur, Chhura and Rajanandgaon has been elaborated in the table below (April 2018- March 2019)

Activities	Timeline
Selection and Capacity Building of CRP-EP Group	Jun'18 - Oct'18
Formation of BRC Management committee	Aug'18
Orientation of the BRC Management committee	Oct'18 - Dec'18
Registration and opening of bank account of the Nodal CLF	May'18
Setting up physical infrastructure for the BRC-EP	Nov-Dec'18
Transfer of CEF funds to Nodal CLF/BRC into their separate bank account for SVEP	Oct'18
Capacity Building of BRC Management Committee on working of CRP-EP, PAC and SVEP	Oct - Dec'18
Promotion of Micro Enterprises	Dec'18 onwards
Establishing accounting system for the operations of the CEF	March'19 and Ongoing
Formation of CRP-EP Group to take up BRC operations	Dec'18 to Feb'19
Empanelment of CRP-EP Group to operate the BRC	Dec'18
Formal agreement between BRC Management committee and CRP-EP Group for operations of the BRC	Dec'18 to Jan'19
State level SVEP Policy Workshop at Raipur	Dec'18
Disbursement of first loan from CEF for the Block under SVEP	Jan'19
Regular functioning of the BRC	Jan'19 onwards

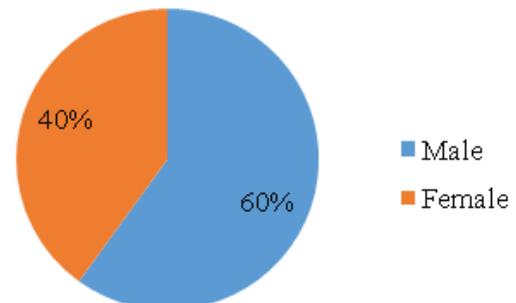
Analysis of Enterprises started and supported

Graph: New v/s Existing MEs and Gender wise number of MEs supported under SVEP in three blocks (Balrampur, Chhura and Rajanandgaon) of Chhattisgarh

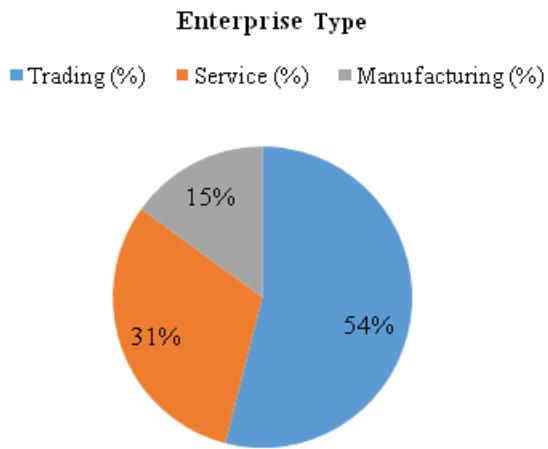
Enterprise Category



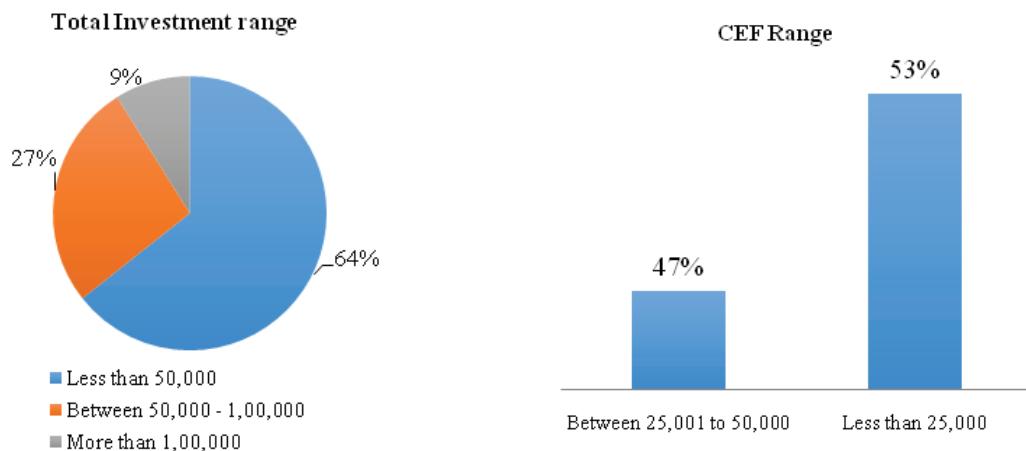
Gender wise number of MEs



Graph: Enterprise category wise distribution of entrepreneurs in three blocks (Balrampur, Chhura and Rajanandgaon) of Chhattisgarh



As it can be derived from the graph, more than 50 percent of the enterprises supported under trading followed by service and manufacturing at 15 percent.



Graph above: Investment range of MEs developed and CEF range under SVEP in in three blocks (Balrampur, Chhura and Rajanandgaon) of Chhattisgarh

Largest share of MEs developed had an initial investment range of less than Rs. 50,000. While aiming to build a community driven support system for rural entrepreneurs the project also focuses on filling the credit gap faced by various entrepreneurs interested in starting their own business. Community enterprise fund (CEF) is one such credit support provided from BRC to kick-start a business.

The above graph CEF range depicts that upto 53 percent of entrepreneurs have availed a credit support of less than Rs. 25,000 where as 47 percent of entrepreneurs have availed credit support between Rs. 25,000 to 50,000.

Below is a financial progress of the blocks:

Financial progress (in Rupees)			
Expenditure Incurred	Balrampur	Chhura	Rajnandgaon
Handholding support for entrepreneurs	3,58,050	3,89,900	5,04,870
Working capital for BRC	24,976	17,100	16,820
Setting up BRC	1,66,140	2,16,619	2,13,744
Training of CRP-EP	6,98,204	7,00,469	6,06,600
Baseline	5,27,764	5,04,891	6,66,893

Funds Transferred to BRC/Nodal CLF Kudumbashree NRO (in Rupees)			
	BRC Setup	2,24,000	2,24,000
Training of CBO	2,24,000	2,24,000	2,24,000

The above table provides a picture on the expenses incurred under the project under each budget head. The last section of the table provides details on funds transferred by Kudumbashree NRO to each BRC-EP.

Highlights of 2018-19

As of March 2019, the SVEP project has completed 10 months of implementation in three block Balrampur, Chhura and Rajanandgaon with 100 percent women selected as CRPs-EP. In three months of ME development roll out, emphasis has been towards encouraging interested men and women to start their own enterprises based on the local demand. With setting up of enterprises, the project also focuses on monitoring performance of enterprises being supported. The CRPs-EP focus on educating entrepreneurs on benefits of keeping day book and also monitor monthly performance through preparation of financial statements.

In the last financial year (2018-19), a policy workshop was conducted in the month of December'18 to improvise state SVEP guidelines for better implementation. Kudumbashree NRO had extended support to CG SRLM to formalise SVEP guidelines for the state.

Block resource centre for enterprise promotion (BRC-EP) has been set up in all the three blocks. BRC-EP is being managed by CRP-EP group in each block. Each CRP-EP group follows a monthly calendar based on which each CRP-EP perform their duty. Furthermore, the representative from CRP-EP group present in BRC answers' enquiries of community members regarding the support, which BRC-EP can provide them in starting their business. Through this approach, CRPs-EP are taking ownership as a group to operationalise the regular functioning of BRC-EP.

Today, CRPs-EP are challenging boundaries and are moving beyond their village. In this journey, their family is playing an important role by encouraging them. Chhura Block CRP-EP president, Pramila shared, " My family is very proud of me that I am so confident to engage with the community."

Another CRP-EP, Raimun said "*Mere husband mere saath business plan banana me madat karte hain aur mujhe field mein leke jaate hain*".





Above pictures are from BEPC training and second shows BEPC members are attending EDP training of their respective Cluster.

Stories from the field

a.) Aspiring Entrepreneur from Chhattisgarh

Lakhan Sahu and his wife Chameli Sahu are residents of Tedesara village in Rajnandgaon. A few years ago in a major accident Lakhan lost both his legs. Since all these years his wife Chameli Sahu has been working hard to run her household. A CRP-EP Janki Nishad lives in the neighboring village. Janki helped them in identifying a viable business. They started a provisional store in February 2019. The store is in the front area of their house and

Lakhan is able to manage the store and deal with customers. The general store has been started with an initial investment Rs. 53950 which includes CEF loan amount of Rs. 30000. CRP-EP is supporting them in managing their inventory and accounting.

Revenue of Rs. 52,632 has been recorded in the month of March'19 with Rs. 9073 as net profit.



Sahu provisional Store



Picture of Daybook maintained by the entrepreneur

b.) A tale of entrepreneurship and women in Chhattisgarh

Nageshwari Patel is a CRP-EP from Udaan Udyog Salahkar (CRP-EP group at Chhura Block Resource Center). She is a resident of Bodrabanda village, Chhura. Her husband is a farmer. Agriculture is the sole source of income for the family.

Nageshwari, the CRP-EP shared that during her

SVEP training she learned to identify economic opportunities, how to convert opportunities into enterprises, understanding the local market and demand from customer and business planning. As part of her assignment Nageshwari had discussed with the mentor to identify the opportunities. She

did a viability study for few ideas and based on that started a tent house business in Jan 2019 with her husband with an own investment of Rs. 57,470/- and later took a CEF loan amount of Rs. 50,000/. In last two months they have earned a revenue of Rs.

21,200/- so far. Understanding the potential of the business, Nageshwari supported others to start Sound system business. Nageshwari's grit led her to become an entrepreneur and till now she has supported 15 other entrepreneurs.



HARYANA

Brief Background of the Project

The partnership between Haryana State Rural Livelihood Mission and Kudumbashree NRO for implementation of SVEP project was initiated in May 2018. The MoU was signed for two blocks of Pinjore (Panckhula) and Gharaunda (Karnal) for which the DPR was approved in September 2018.

In Haryana, Kudumbashee NRO is supporting Haryana SRLM in two blocks. Each block has one Mentor resource person placed in the block, supported by a professional placed in the state. The program is being implemented for the duration from September 2018 to August 2022. Activities such as stakeholder workshop, block-level orientation on SVEP, CRP-EP selection, census, baseline surveys, DPR preparation and capacity building of CRP-EP have been completed for both the blocks.

Progress of the Blocks

The SVEP project has completed six months of implementation in both the blocks after DPR

approval. In this first six months focus was on creating system for enterprise promotion in which BRC setup, CRP-EP selection and capacity building are crucial activities. 100 percent women from SHG network were selected as CRPs-EP in both the blocks of Haryana. There are total 20 CRPs-EP working in Pinjore block and 25 in Gharaunda block.

Block resource centre for enterprise promotion (BRC-EP) has been set up in both the blocks of Haryana. BRC-EP is being managed by CRP-EP group in each block. An action plan till August'19 has been jointly made by CRP-EP group and Block level Enterprise Promotion Committee (BEPC)/ BRC management committee.

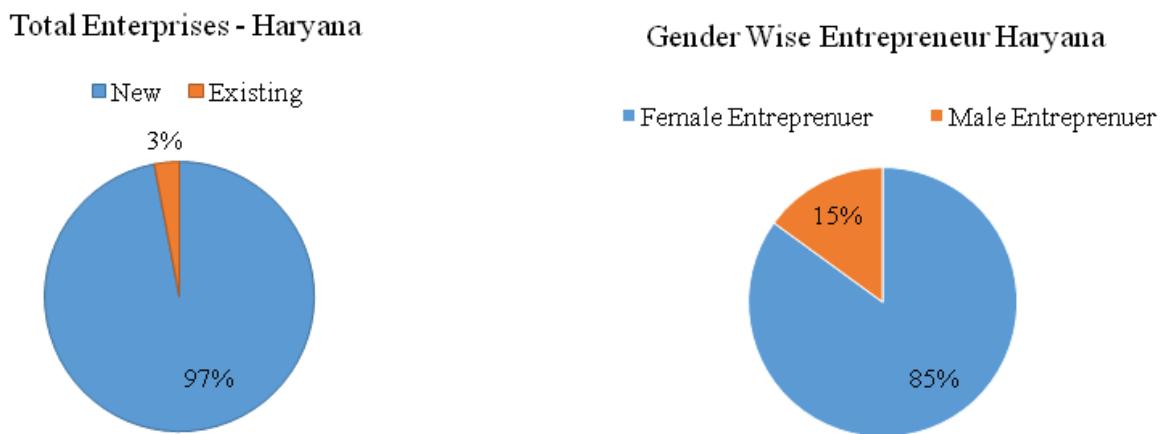
Various activities have been taken up as part of SVEP implementation in both the blocks of Haryana. The summary of activity has been elaborated in the table below:

Activities	Timeline
State level Stakeholder Workshop	June'18
DPR Submission	August'18
Identification of nodal-CLF to handle funds related to BRC	Sept'18
Selection of CRP-EP	August'18
Capacity Building of CRP-EP	Oct'18 - Feb'19
Opening of bank account of the nodal-CLF/BLF	Dec'18
Formation of Block level Enterprise Promotion Committee (BEPC)/ BRC management committee	Jan'18
Transfer of BRC Setup funds to nodal-CLF account for SVEP	Feb'18
Setting up physical infrastructure for the BRC	Mar'19
Transfer of CEF funds to nodal-CLF/BLF into their separate bank account for SVEP	Mar'19

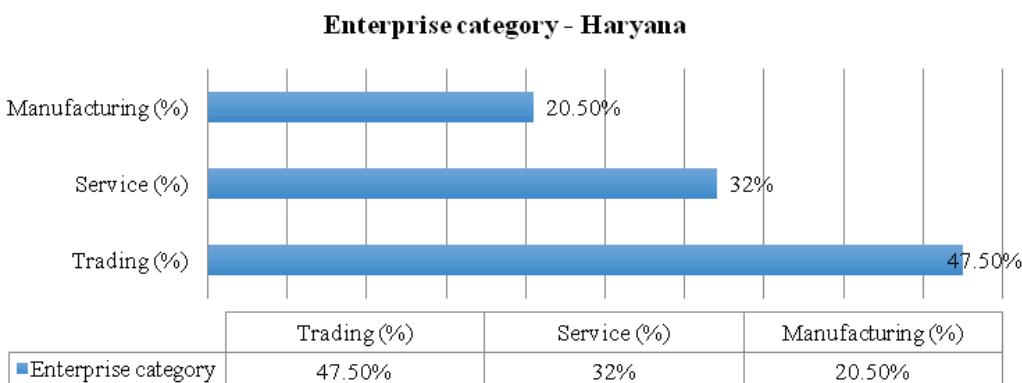
Transfer of SVEP funds (Skill building, Working capital BRC, CBO training, Handholding support) to nodal-CLF/BLF into their separate bank account for SVEP	Mar'19
Standardization of SVEP Formats	Mar'19
Formation of CRP-EP Group to take up BRC operations	Mar'19
Orientation to CRP-EP on the SHG orientation and EDP, on Business plan approval and functioning of PAC	Mar'19
Formal agreement between Nodal CLF/BLF and CRP-EP Group for operations of the BRC	Mar'19

The implementation of SVEP in Haryana was initiated in October after DPR approval. The first six months were used for establishing the SVEP system in respective blocks. As part of capacity building of CRPs-EP, it is necessary that they are trained with a combination of classroom training and practical exposure. In Haryana, ME development was initiated from sixth month of project implementation. During their capacity building phase, CRPs-EP started and supported 69 Enterprises (Pinjore -32 and Gharaunda -37) till March'18. Among the enterprises supported, 97% (Pinjore -31 and Gharaunda -36) are new and 3% (Pinjore -1 and Gharaunda -1) are existing. The percentage of male to female entrepreneurs is higher for female at 85 per cent and 15 per cent for male.

Graph: New v/s Existing MEs and Gender wise number of MEs developed under SVEP in Pinjore and Gharaunda blocks of Haryana



Graph: Enterprise category wise distribution of entrepreneurs in Pinjore and Gharaunda blocks of Haryana



Highlights of 2018-19

During the capacity building phase, CRPs-EP were encouraged to mobilise interested men and women to start their own enterprises based on the local demand. With setting up of enterprises, the CRP-EP also focused on monitoring the performance of enterprises being supported. Focus was on educating entrepreneurs on the benefits of keeping daybook and also monitoring the monthly performance through the preparation of financial statements. Through learning-by-doing approach there is a visible increase in knowledge and confidence among CRPs-EP. This also helped them in establishing interface with the community institutions in their area.

Meenakshi, a CRP-EP from Charaunda block of Karnal district, started a printing press at her home. One amongst the many learnings shared by Meenakshi during the SVEP training was that she learned to identify economic opportunities and to convert opportunities into enterprises. As part of a training assignment, Meenakshi had discussions with mentor and conducted a thorough viability study in her area. Through her study, she saw a gap in swift supply of record-keeping registers at SHG and at the same time identified an opportunity in the gaps by starting a printing press of her own. With an own investment of Rs. 50,000 she started a printing unit. She advertised her printing service through the CBO network of SRLM. The business soon witnessed demand of SHG books printing from different villages across the block. Also with the marketing support from SRLM community cadres, her business started to take off. With tapping more orders, Meenakshi also focused on managing costs related to the enterprise. She identified wholesalers for pages and raw-materials



EDP training at Pinjore



PAC meeting in Charaunda

for reducing the cost of production. In last two months (as of March 2019), she has earned a business of Rs. 89,825 and profit of Rs. 25,220.

Meenakshi now plans to expand her business by seeking support from SRLM for facilitating bulk orders and adding more women for her help along with creating livelihood for them.



Meenakshi Printing press, Charaunda Block, Karnal District



Igniting entrepreneurship...

Various government departments including SRLM, conducts regular trainings and meetings. In Pinjore block of Panchkula district, through SVEP, a conscious effort has been taken to identify such practices and develop catering units of SHG women who can supply food in trainings and meetings of government department. These catering units would aim to supply food against confirmed orders. Such format serves lower risk and low wastage. At the same time potential for availing advances against orders may reduce the working capital burden on women. With such advantages, an opportunity was identified within the block where SHG women could provide

catering service during the meetings and trainings. Four such catering units have been developed so far with 16 SHG women who have been given basic orientation to cater to target group. Together these catering units have earned a business of Rs.2,39,200.

Recently, five women from three such catering units travelled to Kerala to participate in Café Kudumbashree India Food Court at Thrissur. These women received training from trainers of Café Kudumbashree and while participating in the food court, earned a business of Rs.1,85,000 in ten days.



Catering Team from Pinjore block, Haryana participating in India Food Court, Kerala

JHARKHAND

Brief Background of the Project

The MoU for partnership between Kudumbashree NRO and Jharkhand State Livelihood Promotion Society (henceforth NRO & JSLPS respectively) to implement the project in five phase I blocks (Angara, Manoharpur, Khuntpuri, Pakuriya and Littipara) of Jharkhand materialised in the month of January 2016. Immediately after which DPR activities started in field. And the field implementation begun in July 2017. Similarly, the MoU for Phase II blocks (Dumri, Bengabad, Chatarpur and Satbarwa) were signed in October 2017 and DPR related field activities started in November and lasted till December. Post approval of DPR, project implementation started in February 2018. In the financial year 2018-19 JSLPS further expanded the project to three new blocks (Gola, Daru and Domchanch) in Phase III.

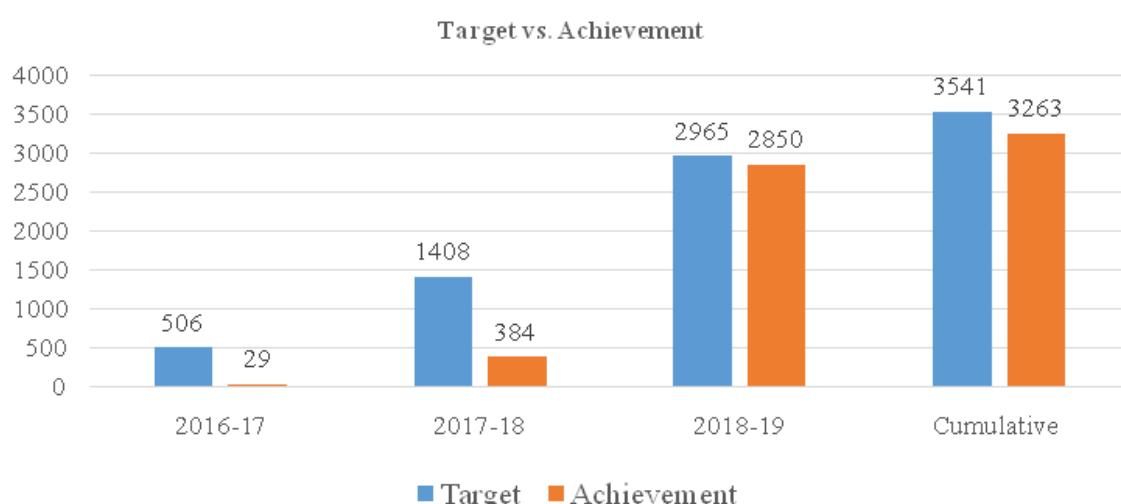
In Phase I blocks, the project is being implemented since 2017, whereas for Phase II blocks the implementation was initiated in 2018.

Progress of the Blocks

Including both the phases, SVEP is being implemented in 9 blocks across 5 districts. Each block has been assigned one mentor to handhold the CRPs-EP group and the BRC. There are nine mentors currently deployed in as many blocks of Jharkhand. Alongwith mentors, there are four professionals to coordinate the project activities with the respective BMMU, DMMU and SMMU.

In the nine blocks of Jharkhand, a total of 100 CRPs-EP are functional. Training for CRPs-EP of Phase I blocks have been completed. However, for the newly selected CRPs-EP of Phase I blocks the training is still in process (as of March 2019). For the Phase II blocks, the training got completed in December 2018.

Against the cumulative target of supporting 3541 enterprises till March'19, 3263 enterprises (92%) have been supported.



During the last financial year April 2018- March 2019 certain activities were undertaken in the Phase-I block. The activities are as follow:

Timeline Phase I	Activities	Timeline Phase II
Aug 2017- Jan 2018	Selection and Capacity Building of MEC Group	Feb,18- Dec'18
Feb 2017	Formation of Block Enterprise Promotion Committee(BEPC)	May,18
March-Aug 2017	Orientation of the BEPC	May-Dec'18
June 2017	Issue/amend guidelines for operations of the CEF (if required)	June'17
Feb 2017	Registration and opening of bank account of the BNS-EP	May,18
Sept 2017	Setting up physical infrastructure for the BRC-EP	Sept-Nov'18
April 2017-in tranches	Transfer of CLF funds to BNS-EP into their separate bank account for SVEP	Dec'18
Nov 2017	Ensuring availability of necessary hardware with the BRC-EP to manage the VE-IT App	Not yet done
In Process	Establishing accounting system for the operations of the CEF	
Jan 2017	Formation of the MEC Group to take up BRC-EP operations	Oct-Dec'18
Feb 2017	Empanelment of MEC Group to operate the BRC-EP	Nov'18
Feb 2017	Formal agreement between BRC-EP and MEC Group for operations of the BRC-EP	Nov'18
June 2017	Disbursement of the first loan from CEF from the Block under SVEP	Jan'19
July 2017	Orientation of entrepreneurs on use of data recording (paper or mobile based) for PTS	Jan-Mar'19
Continued	Regular functioning of the BRC-EP	Sept'18 onwards

The Financial progress of the Blocks for April'18- March'19 is given below (in Rupees):

Block	Angara	Khuntpani	Manoharpur	Littipara	Pakuriya	Dumri	Bengabad	Satbarwa	Chatarpur
Total Fund Received	13,390,000	15,364,704	25,350,000	20,850,000	20,850,000	75,00,000	75,00,000	60,00,000	70,00,000
Skill building of entrepreneurs	9,38,709	3,69,525	3,31,286	4,45,670	45,870	0	0	0	31,000
Handholding support for entrepreneurs	8,36,401	3,28,848	3,15,302	4,39,550	2,73,000	73,250	78,400	57,083	1,03,416
Training of CBO		1,26,776		17,587		0	0	19,752	
Setting up BRC	29,854	1,35,771	3,15,302	2,16,360	61,000	0	0	1,70,170	39,002
Working capital for BRC		2,37,685	1,45,134	19,233	64,083	0	0	27,580	1,78,070
Training of CRP-EP	0	0	0	0	0	0	0	0	21780
CEF	13,390,000	79,87,000	23,188,500	10,640,000	18,966,215	33,99,000	33,47,700	14,89,000	44,41,000

The financial progress under each budget head for the Block is as per the details provided by BRC-EP in each block.

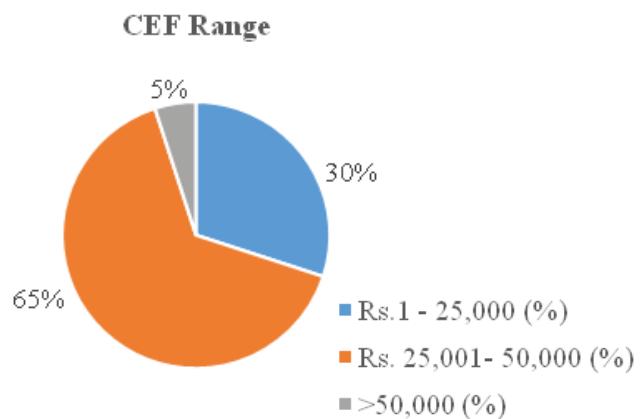
Basic analysis of Enterprises started and supported

A wide variety of enterprises have been supported under the project in the block. In the following sections a snapshot of analysis of enterprises on various indicators have been noted.

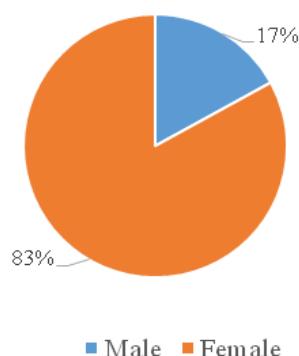
Variation in CEF loan size

Maximum number of CEF loans utilized from the project to support enterprise have been in the range of Rs 25,000 – Rs 50,000. None of the blocks could materialise convergence with Mudra loans from the banks.

In phase I blocks, Angara managed to support the maximum number of enterprises without any credit support from the project, followed by Khuntpani. The figure stands at 49 and 22 percent respectively. Whereas, in Phase II blocks, in the same category Satbarwa leads the tally with 43%.

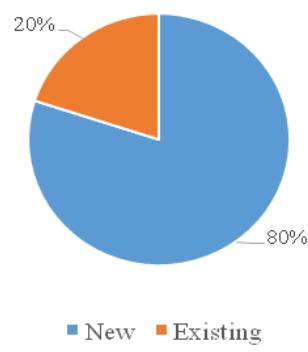


Gender Classification of Entrepreneurs



■ Male ■ Female

Enterprise Category



■ New ■ Existing

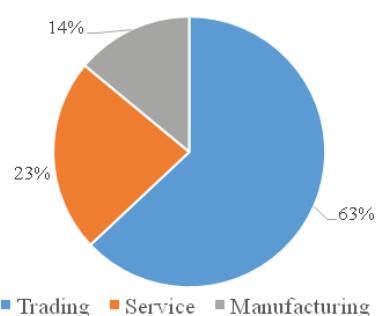
In terms of ownership of enterprises by women, more number of female entrepreneurs have come up. In phase I blocks , 99% of women in Pakuria directly manage and own the enterprises. Whereas in phase II blocks, Satbarwa has 74% of women directly controlling the operations of enterprises.

Sectoral distribution of enterprises

Enterprises from the trading category have been supported in maximum numbers across all the blocks. In phase I blocks, Khuntpani has the maximum number of trading enterprises (70%), while Angara has the maximum number of enterprises from the service category and Littipara manages to support highest amount of enterprises in production category (18%). In phase II blocks, in the trading segment Satbarwa has the maximum enterprises (72%), whereas Chatarpur supported highest number of enterprises in the service sectors and Dumri figures on top for production category (23%).

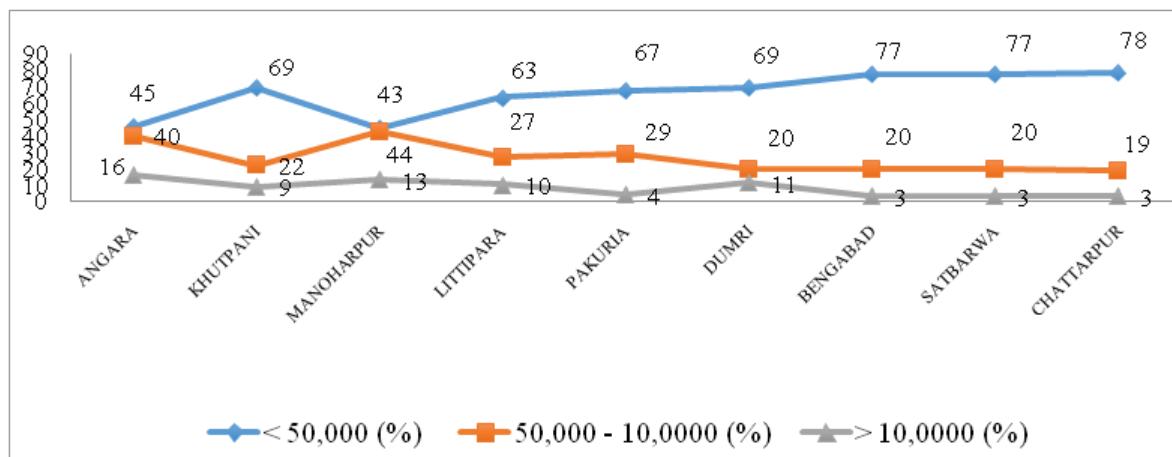
The project lays higher emphasis on promotion of new enterprises for the benefits of first generation entrepreneurs. In all the project blocks, number of new enterprises supported are more than that of old enterprises. 99% of the enterprises promoted in Pakuria are new from the phase I blocks, while among Phase II blocks, Chatarpur ranks first with 86% of new enterprises promoted.

Sectoral Distribution of Enterprises



Investment Category

The project impetus is to promote nano enterprises. Most of the enterprises have investments less than Rs. 1,00,000. Khuntpani (69%) and Pakuria (67%) shows the maximum number of enterprises with invest range less than Rs. 50,000.



Categories of ME grounded (as of March 2019) vs Potential projected in DPR in Angara Block:

Types of Enterprise	Potential of Enterprises based on DPR	Actual number of Enterprises promoted
Kirana	156	109
Fruits and Vegetables	93	72
Readymade Garments / Cloth Shop	133	12
Footwear	56	7
Barber / Beautician Services	174	5
Mobile Recharge	82	4
Paddy	6	8
Bricks production	2	7
Bricks trading	2	3
Snacks Shop / Fast Food	5	38
Passenger Service	13	59
Handicraft Units	6	10
Fancy Store / Gift Shop	2	19

Categories of ME grounded (as of March 2019) vs Potential projected in DPR in Khutpani Block:

Types of Enterprise	Potential of Enterprises based on DPR	Actual number of Enterprises promoted
Fruits and vegetable	54	44
Fast food/hotel	30	13
Tailoring	12	10
Kirana items	266	78
Egg, fish and meat	281	13
Bus, auto, taxi	32	13
Readymade/ cloth	18	18
Bakery/ sweets	12	7
Bricks trading	2	3
Snacks Shop / Fast Food	5	38
Passenger Service	13	59
Handicraft Units	6	10
Fancy Store / Gift Shop	2	19

Categories of ME grounded (as of March 2019) vs Potential projected in DPR in Manoharpur Block:

Types of Enterprise	Potential of Enterprises based on DPR	Actual number of Enterprises promoted
Kirana Items	154	154
Eggs, Fish, and Meat	88	16
Bakery / Sweet Shop	66	2
Fast Food / Hotel	11	56
Readymade Garments / Cloth Shop	51	21
Footwear	83	5
Barber / Beautician Services	119	9
Bus / Taxi / Auto	212	33
Pan and Cigarettes	58	0
Mahua	15	82
Jackfruit	11	2
Vegetables	126	74

Categories of ME grounded (as of March 2019) vs Potential projected in DPR in Littipara Block:

Types of Enterprise	Potential of Enterprises based on DPR	Actual number of Enterprises promoted
Kirana	0	101
Eggs, Fish and meat	353	18
Bakery/ Sweet shop	94	13
Snacks Shop	9	4
Footwear	38	8
Barber/ Beautician services	28	1
Tailor	68	5
Mobiles recharge	73	7
Pan and Cigarettes	69	0

Categories of ME grounded (as of March 2019) vs Potential projected in DPR in Pakuria Block:

Types of Enterprise	Potential of Enterprises based on DPR	Actual number of Enterprises promoted
Kirana Items	94	180
Eggs, Fish, and Meat	64	24
Fruits and vegetables	209	43
Fast Food/ Hotel	22	54
Barber/ Beautician Services	132	6
Tailor	123	24
Mobile Recharge	95	0
Pan and Cigarettes	61	0

Categories of ME grounded (as of March 2019) vs Potential projected in DPR in Satbarwa Block

Types of Enterprise	Potential of Enterprises based on DPR	Actual number of Enterprises promoted
Kirana dukan/General Store/ Shringar store/ Chappal	249	44
Tailoring	12	7
Vegetable Trading	27	6
Centring	5	5
Nasta Dukan/Bakery	44	6
Meat Trading-Chicken, mutton	8	7
Flour Mill	4	3
Hotel	13	2
Fish Trading	22	2
DJ sound system/Tent	1	1
Traditional items-Pot Furniture, handicrafts, saloon	4	4
Fruit stall	0	1
Grahak seva Kendra,Mobile shop	17	2

Categories of ME grounded (as of March 2019) vs Potential projected in DPR in Chattarpur Block

Types of Enterprise	Potential of Enterprises based on DPR	Actual number of Enterprises promoted
Kirana	196	37
Tailoring	0	18
Ladies Store	17	8
Fast food, Restaurants	30	6
Tea and Snacks	26	6
Garments	9	5
Tent House	13	4
Furniture	1	4
Internet cafe and Photostat	0	4
Centring/ construction	52	3
Chicken	15	2
Animal Trading	18	2
Auto workshop	0	2

Categories of ME grounded (as of March 2019) vs Potential projected in DPR in Dumri Block:

Types of Enterprise	Potential of Enterprises based on DPR	Actual number of Enterprises promoted
Flour Mill	13	1
Fancy Shop	19	10
Hotel and Fast food	38	11
General store	136	31
Tailoring	35	12
Vegetable Shop	83	15
Mobile Shop	11	3
Tea shop	96	2
Saloon	32	2
Garment/Cloth shop	15	3

Categories of ME grounded (as of March 2019) vs Potential projected in DPR in Bengabad Block:

Types of Enterprise	Potential of Enterprises based on DPR	Actual number of Enterprises promoted
Garment and Readymade Store	12	7
Fast food	18	9
Centring	10	3
Vegetable Trading	127	3
General Store	130	39
Mobile Shop	3	2
Tea and Snacks	50	1
Furniture Shop	1	4
Bangle Trading	2	1

Stories from the field

The changing life of Chudki Murmu

"Nitoh inj bhabi eda je, inj dherinj supply dare ya aa" - now I am confident that I can supply in bulk.

The story of Chudki Murmu didi from Jordia village of Litipara is none less than an inspiring story of a woman with conviction. She is an active member of Hariali Ajeevika SHG and always passionate to do something for the groups which can help in promoting their livelihood. Surprisingly, she got an idea when she was collecting Sal leaves from the forest along with her friends. Though she was so excited about the idea and at the same time, she couldn't find the right direction to proceed. There is a saying "There is a light at the end of the

tunnel". Chudki didi comes to know about YNOTS CRPEP group of the block which is well known Micro-enterprise consultant group. The CRP-EP group helped her along with her friends to start leaf plate making business by providing a loan of 50,000 under SVEP program. Now, their group business is an established enterprise in the block.



Raw materials	Rs 80/Budle of leaf
Production capacity	1000 leaf plated/day
Market of selling	Local haat, Litipara market, West Bengal
Mode of sales	Middle man and directly to Wholesalers

Market initiatives under SVEP

YNOTS CRP-EP group is a micro-enterprise consultant group based in Litipara block of Jharkhand who has been trying to transform the socio-economic scenario of the village under SVEP program. Recently, the group has initiated two weekly haats in Chotagagri and Chudgo village in the block. The two villages are far away from the main area of the block and are mostly tribal dominated. CRP-EP group took it as a challenge to help them in uplifting their livelihood by connecting them with more customers.

Initially, 27 Entrepreneurs across the villages came forward to participate in the haat and made Rs.8000-9000 revenue in a day. Looking at the opportunity of income generation at the doorstep, the number of entrepreneurs started increasing

gradually and as of now 44 entrepreneurs participate in the haat which is organised every Friday. YNOTS group's special intervention has been appreciated at different levels. It is not only because of opening a door of hope to the people of Chotagagri and Chudgo. It's also because the haat became a special attraction for the nearby state like West Bengal.

The CRPs-EP while supporting entrepreneurs also focus on supporting them in gaining licenses. CRPs-EP of Chatarpur block while promoting enterprises also ensured that their entrepreneurs are formally registered to fetch Udyog Aadhaar. This renders the enterprise eligible to avail benefits from the MSME departments in terms of credit and other facilities.



KERALA

Brief Background of the Project

The SVEP project was piloted in two blocks of the state in the year 2017 and based on the successful implementation the project was further scaled up in 12 additional blocks by the year 2018. Currently, the project is being rolled out in 14 blocks of the state.

As detailed earlier, presently there are fourteen blocks supported by fourteen mentors and fourteen district programme managers.

Name of the block	Name of the mentor	Number of MEC	Target 2018	Achievement
Thykkattussery	Usha	16	200	201
Vaduvukode	Jiby	19	900	919
Idukki	Sojin	19	200	110
Kuthuparamba	Siva Pradeep	15	200	95
Nileshwaram	Manu	20	200	209
Pathanapuram	Stephen	19	300	245
Vaikom	Chinnamma	12	200	127
Perambra	Anitha	14	200	131
Nilambur	Raviendra	29	200	202
Nenmara	Radha	13	200	119
Parakode	Mary	14	900	783
Vamanapuram	Rajini.S	17	200	201
Kodakkara	Thankachan	15	200	71
Panamaram	Sulieman	21	200	185

Progress of the Blocks

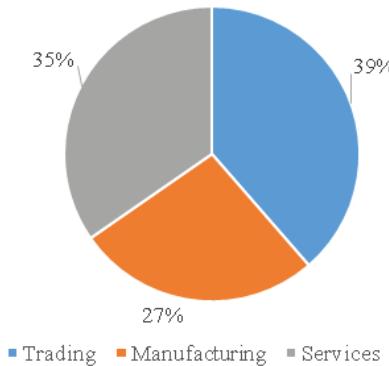
Below is the timeline of activities undertaken in the block (April 2018- March 2019).

Activities- Phase 1 blocks	Timeline
Induction of New CRP EP	New CRP EP was inducted in order to compensate for the drop outs. The activity was completed by September 2018.
Bank loans for ME	Bank loan as source of credit was started for the micro enterprises. Bank linkages were started by the month of August 2018.

Activities- Phase 2 blocks	Timeline
Training and placement of MEC	MEC training and placements were completed by September 2018. Presently there are 243 Mec working and placed in the 14 blocks.
BRC registration and partnership firm formation	MEC trained in each of the blocks were registered as partnership firm by December 2018 and affiliated with the district mission. The BRC space were identified and asset purchases for the office was completed by Jan 2018.
Community mobilization and ME formation	From January onwards community mobilization and training of the potential entrepreneurs were undertaken. 80742 NHC members were mobilized, leading to 228 GOT and 182 EDP being completed.
ME formation	Based on the DPR targets for the present year of the state of kerala was 4000 enterprises for 14 blocks together. Presently 3704 enterprises has been formed.

Based on the ME formation, the production sector, service and trading has been more than equally being formed. 39% of enterprises are in the trading sector, followed by 35% in service sector and another 27% in manufacturing sector.

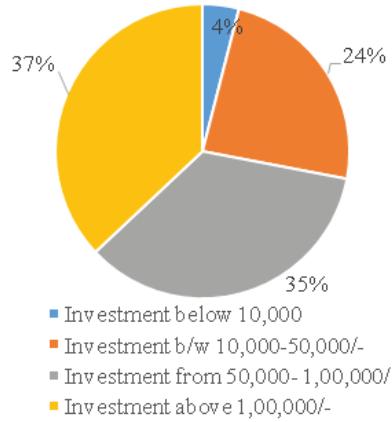
Sectoral Classification of Enterprises



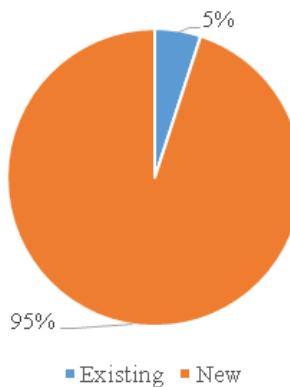
Among the enterprises promoted in the block, major businesses have investment above 1,00,000/- . Around 24 percent of businesses have an investment between 10,000 - 50,000/-.

Among all the enterprises formed 82% of the enterprises has been promoted by women and has an average investment of more than 80,000/. One of the major achievements of the year has been promotion of bank linkage activity among ME formed 86 bank loan has been achieved leading to credit flow of 1.76 Cr to entrepreneurs

Investment Range of Enterprises



Business Type



Stories from the field

Promoting livelihoods through energy efficient lighting

Surya Kiran is one of innovative enterprises tapping into the huge potential developed through the demand for LED bulb in the state. Government of Kerala, as part for energy conservation and promoting environment friendly technology has taken a decision to promote LED as an alternate source of lighting solution such that CFL and filament based bulbs will be replaced by LED bulbs. Based on these development, the general public has been demanding LED bulbs as change from the CFL.

Tapping into this opportunity, SuryaKiran LED unit is formed with objective of assembling LED bulbs and selling it under its brand name. This unit is established in Nenmara Block of Palakkad district with an initial investment of 1.59 Lakhs.

Raw materials are procured from Kanjikode in Palakkad district itself and assembled in the unit itself. Based on the sales figures, a monthly average revenue of 55000 is generated every month.



Tissue Paper Manufacturing Unit

St. Mary Tissue works is another innovative enterprise under SVEP. The unit is specialized for the production and distribution of tissue paper used in the catering and bakery industry. The Raw materials are procured from Delhi. The end products of the tissue paper are customised as per

the demand of the customer. This unit has been set up in the Vaduvakkode block in the Ernakulam district with an investment cost of Rs. 8.65 lakhs. Bank loan of Rs. 5 lakhs has been sanctioned for this unit. Based on the PTS data, the unit is able to generate an average monthly profit of Rs. 18,000/- .



MADHYA PRADESH

Brief Background of the Project

The MoU between MP- DAY SRLM and Kudumbashree for implementation of SVEP was signed in October 2017 for five blocks in four districts. The project has completed one year of implementation since DPR approval which took place in 2018.

Progress of the Blocks

There are five (Rehli, Jirapur, Khilchipur, Aaron and Pichhore) blocks in Madhya Pradesh where Kudumbashree NRO is acting as an implementing

agency. Five mentors are placed in the respective blocks with three professionals. There are total 94 CRPs-EP working in these blocks. A total of 1397 enterprise have been supported in these five blocks in a span of one year.

With approval of DPR, the project activities were initiated from April onwards as per the stages mentioned in the report. Below is a brief timeline of activities undertaken in the blocks (April 2018-March 2019)

Activities	Timeline
MoU signing	October'17
DPR approval	March'18
CRP-EP Selection	November'17 to December'17
Capacity Building of CRP-EP	April'18 to September'18
Formation of CRP-EP group	August'18 to September'18
MoU of NCLF with CRP-EP Group	September'18 to October'18
Setting up of BRC-EP	October'18 to November'18
Capacity Building of BEPC	September'18 to March'19
Initiation of ME Development	November 2018 onwards

The target for enterprise promotions in five blocks for 2018-19 was 1443 out of which 1397 enterprises have been supported marking the

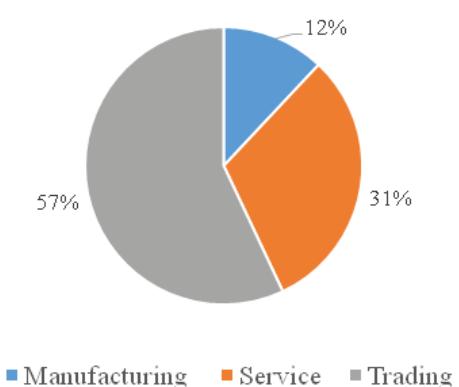
overall achievement at 97 per cent. Below is a block wise brief update on target vs achievement:

	Jeerapur	Khilchipur	Rehli	Aron	Pichhore
CRPs-EP	14	23	20	19	18
Target	311	288	317	278	249
Achievement	258	289	323	278	249
Percentage of target vs. achievement	83%	100.35%	102%	100%	100%

As the project aims at promoting nano enterprises based on the local demand, in seven months of ME development promotion few trends have been observed in the five blocks. With a large focus on

completion of targets, the aim has been towards creating a balance in the quality and quantity of enterprise. Below is a basic analysis of enterprises supported in these blocks:

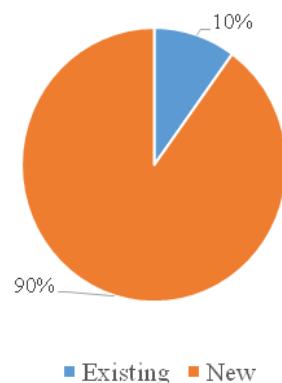
Enterprises based on Business Categories



(Figure I)

The above graph indicates promotion of various businesses under different categories. It can be derived that trading has been promoted the most followed by service and manufacturing.

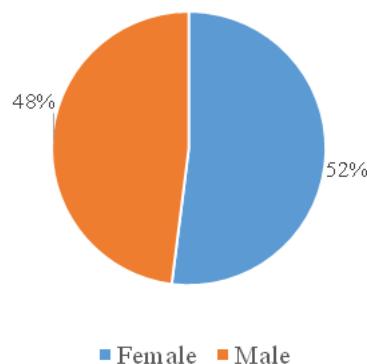
Business Type



(Figure 2)

The project aims at providing support to both new and existing enterprises. The above graph shows high promotion of new entrepreneurs compared to existing entrepreneurs. It is project's objective to bring out a balancing support system for both new and existing entrepreneurs

Gender Classification of Entrepreneurs

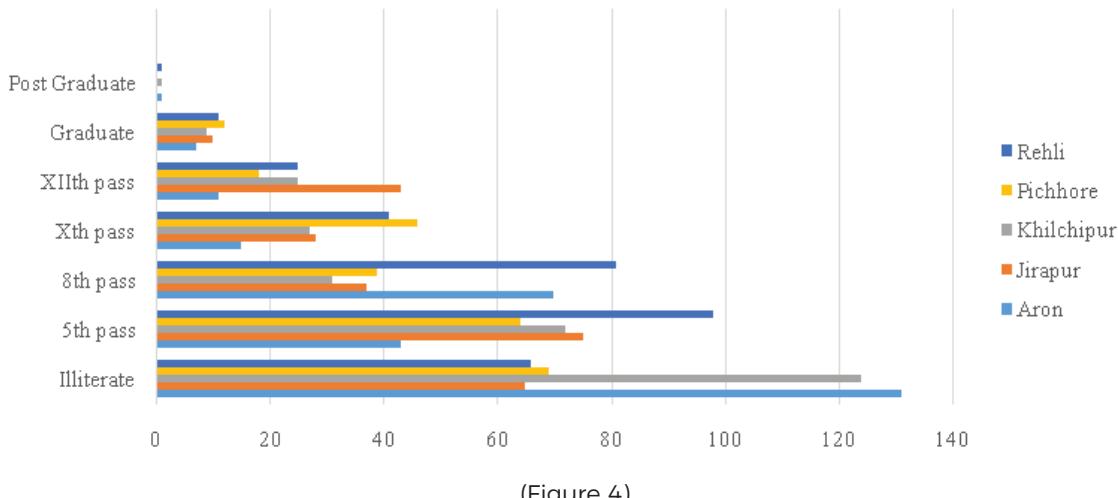


(Figure 3)

One of the project outcomes is to cultivate spirit of entrepreneurship among rural population. Focusing on CBO network it has been ensured that women take initiatives to start their own enterprises. All the blocks have a decent proportion

of male and female entrepreneur, bringing the overall percentage of female entrepreneurs at 52 percent and male entrepreneurs at 48 percent (Figure 3).

Education Qualification of Entrepreneurs

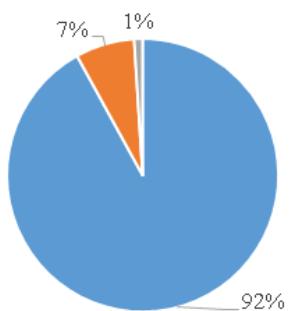


(Figure 4)

The above figure indicates blockwise education qualification of entrepreneurs. As the target population is from rural setting, it does not come as a surprise that majority entrepreneurs are either

illiterate or have an education of upto 5th standard. Rehli has the highest number of entrepreneur with education qualification of 8th.

Range of Investment



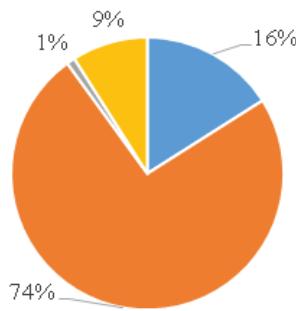
- Less than 50,000
- Between 50,000 and 1,00,000
- More than 1,00,000

(Figure 5)

As can be inferred from Figure 5, the average investment for an enterprise has largely been less than 50,000/- Out of five blocks, Jirapur has 14 percent of entrepreneurs who have invested between 50,000 to One lakh followed by Rehli at 8 percent.

While aiming to build a community driven support system for rural entrepreneurs the project also focuses on filling the credit gap faced by various entrepreneurs interested in starting their own business. Community enterprise fund (CEF) is one such credit support provided from BRC

Access to Credit

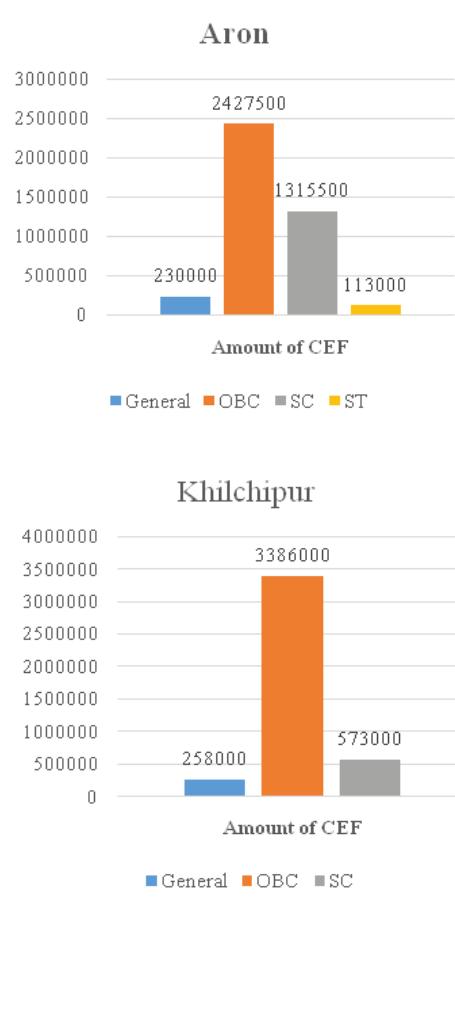


- Between 25,000 and 50,000
- More than 50,000
- No SVEP Loan
- Less than 25,000

(Figure 6)

to kick-start a business. Coming in at 1 percent loan interest, the credit support provided to entrepreneurs helps in providing adequate start-up support based on the scale of business. The above figure indicates the range of CEF disbursed to entrepreneurs with highest below Rs. 25,000 with an overall average of 80 percent followed by a smaller proportion between Rs. 25,000 to 50,000 and more than Rs.50,000 being the least provided only in Jirapur and Pichhore . Furthermore, among the enterprises supported, 9 percent have been promoted with any CEF.

As one of the main purpose of the project is also to provide financial support to the entrepreneurs when necessary. The graphs below demonstrate social category wise distribution of CEF for five blocks.

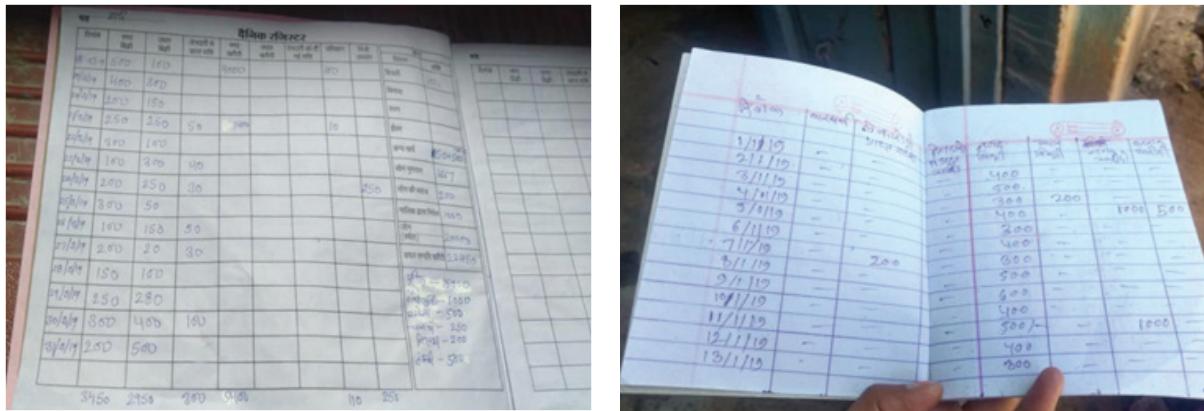


It can be observed that major amount of CEF has been utilized by entrepreneurs belonging to OBC category followed by SC, further by ST in Rehli, Pichhore and Aron and some portion by entrepreneurs belonging to general category in the five blocks.

With setting up of enterprises, the project also focuses on monitoring performance of enterprises being supported. The CRPs-EP focus on educating entrepreneurs on benefits of keeping day book and also monitor monthly performance through preparation of financial statements.

With maintenance of day book, the CRP-EP also ensure to provide monthly consultation to the entrepreneur. The figure on the left is a snapshot of daybook provided by BRC in Jirarpur block to each entrepreneur. The designed daybook also has section for consultation slip, where CRP-EP has to provide monthly consultancy to the entrepreneur based on PTS.

Any enterprises to be promoted under SVEP in a block are based on the potential derived in the DPR. Below is block wise coverage of top enterprises promoted against the potential project in the DPR.



(Day book maintained by entrepreneurs in the blocks)

Categories of ME grounded (as of March 2019) vs Potential projected in DPR.

Khilchipur Block		
Business Categories	Enterprise potential according to DPR	Achievement in FY '18-19'
Kirana/ General store	148	110
Flour Mill	89	17
Tailoring	25	17
Readymade / cloth shop	113	15
Tea making and selling	94	10
Shoes trading	--	9
Salon	--	8
Vegetable trading	89	8

Jirapur Block		
Business Categories	Enterprise potential according to DPR	Achievement in FY '18-19'
Kirana/ General store	84	53
Tailoring	24	25
Flour Mill	38	19
Ladies General Store	38	19
Centering / Construction	69	18
Cattle feed	--	12
Readymade / cloth shop	13	11
Internet, Xerox / Printer	10	6
Vegetable trading	73	6

Rehli Block		
Business Categories	Potential Enterprise according to DPR for 4 years	Achievement in FY '18-'19
Kirana/ general store	153	53
Ladies store	27	49
Tailoring	80	28
Vegetable trading	119	25
Tea and Snacks	27	16
Bricks and Tiles making and selling	--	11
Egg Trading	30	10
Salon	---	10
Bricks / Tiles trading	---	8
Readymade / cloth shop	66	8

Aron Block		
Business Categories	Potential Enterprise according to DPR for 4 years	Achievement in FY '18-'19
Kirana/ General store	183	57
Tailoring	38	37
Flour Mill	5	18
Centering / Construction	33	17
Vegetable trading	146	17
Bricks / Tiles trading	6	15
Readymade / cloth shop	60	15
Ladies Store	24	14
Egg Trading	--	8

Pichhore Block		
Business Categories	Potential Enterprise according to DPR for 4 years	Achievement in FY '18-'19
Kirana/ General store	86	50
Tailoring	34	27
Ladies Store	13	24
Bricks Manufacturing	--	18
Vegetable trading	106	15
Readymade / cloth shop	34	12
Fast Food	10	10
Meat trading (Chicken/ Mutton/Pork etc)	84	9
Footwear shop	0	8
Tent House	67	7

Fund Utilisation

The budget for four years has been divided under different budget heads. Below is a brief update on the financial progress of funds utilised in the five

blocks. The expenditure has been put against the amount received under each head for the year.

Blocks	Jeerapur	Khilchipur	Rehli	Aron	Pichhore
CEF received by nodal CLF	43,30,102	43,21,615	43,26,433	43,32,465	43,29,947
CEF Disbursed	54,51,000	41,82,000	46,23,250	39,31,000	38,44,386
Skill Building of Entrepreneurs(Received)	10,88,500	9,08,000	11,09,500	9,73,000	8,71,500
Expenditure	2,34,516	3,29,975	3,26,499	2,94,170	2,28,390
Handholding Support of CRP-EP	6,27,923	5,88,880	6,38,108	5,71,905	5,22,678
Expenditure	1,95,800	2,39,000	1,90,100	1,99,300	1,70,600
Training of CBO	3,00,000	3,00,000	3,00,000	3,00,000	3,00,000
Expenditure	58,740	29,236	37,230	94,097	1,40,588
Setting of BRC	2,00,000	2,00,000	2,00,000	2,00,000	2,00,000
Expenditure	1,68,440	1,13,995	1,97,209	1,77,226	1,88,292
Working Capital of BRC	45,000	45,000	45,000	45,000	45,000
Expenditure	13,670	16,925	14,626	18,175	32,198
Training of CRP-EP	7,00,000	7,00,000	7,00,000	7,00,000	7,00,000
Expenditure	4,63,840	5,05,090	4,26,723	4,78,194	4,56,849
Baseline (Gadget procurement)	1,44,000	2,16,000	1,89,000	1,71,000	1,71,000

Highlights of 2018-19

The SVEP project has completed one year of implementation in five blocks with 100 percent women selected as CRPs-EP. It not only provided employment to 94 women (CRPs-EP) in the five blocks but also helped them to step out of the boundaries of their houses and explore new opportunities. These women are now helping other women in the villages in setting up their enterprises.

Among the various types of enterprises promoted in the block enterprises like Tailoring, Kirana Store, Ladies store, Vegetable trading, Garments shop and Egg trading are being taken up by the women across five blocks. Rehli, has emerged as the block supporting highest number of women entrepreneurs (68%).

Apart from increasing participation of women in becoming self-independent, the focus of the program has been to work towards improving standard of living of population from marginalized section. In Jirapur block a positive entrepreneurship environment is being cultivated, where an average investment from SC category entrepreneurs has been recorded highest at Rs. 40,192. Rehli block has also taken steps in this direction and has promoted 21 percent and 18 percent SC and ST entrepreneurs in the block.

MP-DAY SRLM has partnered with two PIA/NRO to roll out SVEP project in the state. With past year experiences a lot of discussion was conducted to improvise the guidelines. A draft guidelines was shared with the SRLM based on which few components have been incorporated in the existing guidelines.

Enterprises promoted and supported under SVEP in five blocks



Stories from the field

From rental to his own...

Jagdish is a tea and snacks stall owner from Manpura, Pichhore. He sells tea and snacks on the cross road of his village. Earlier, he used to sell samosa and jalebi on a rented stall and had to pay Rs.30 per day as rent. His daily earning was Rs.300 to Rs. 400 per day, but approximately 10 percent of his daily earning had to be given as rent of the stall. Jagdish was unable to purchase the stall on his own due to limited finance. He doesn't have any agricultural land and snack shop is the sole source of income for Jagdish and his family. "I thought of taking loan from my friends and relatives. But that didn't seem viable as I would have to return the entire loan amount in one go and the rate of interest was also high(24% or 36%)."

Vineeta , CRP-EP from Manpura village provided information about SVEP program to the SHG members in her village. Ramvati, Jagdish's wife came to learn about the program in her SHG meeting. She discussed about the program with her husband. SVEP appeared to be a good option



to avail loan with reduced rate of interest.

CRP-EP provided assistance to Jagdish for making a loan proposal. He took Rs.15000 loan from SVEP and purchased a stall of his own. Today, he doesn't have to worry about paying rent for the stall and is able to generate a revenue of Rs.14000 per month.

A Consultant in the making...



CRP-EP trained under the project are expected to provide holistic support to an entrepreneur and an enterprise. They are expected to understand changing nature of markets to provide best consultancy to their entrepreneurs. Asha Rathore is one such CRP-EP from Jirapur block who travelled to Indore with her entrepreneurs to explore the market for garments and shoe trading business.

She successfully identified shops with reasonable rates to purchase stock. Her entrepreneurs bought a stock worth of Rs.25,000/- Asha helped her entrepreneurs to set up their businesses in the village and in the haats. Till now, she has supported 15 SHG families to start their own businesses. Asha supported her mother as well to start a kirana store and has now expanded it with garments shop as well.

RAJASTHAN

Brief Background of the Project

The MoU between RGAVP and Kudumbashree NRO was signed in December 2015 for two Blocks of Rajasthan namely, Begun and Kekri. Three new blocks, Antah, Deoli and Taranagar, were

undertaken by RGAVP for SVEP in the 2018-2019 financial year. The MoU for new blocks has been signed in May 2018.

Blocks supported	Begun	Kekri	Antah	Deoli	Taranagar
Name of district	Chittorgarh	Ajmer	Baran	Tonk	Churu
Total project cost	Rs. 528.20 lakhs	Rs. 543.09 lakhs	Rs. 515.43 lakhs	Rs. 510.76 lakhs	Rs. 523.02 lakhs
Target number of ME to be developed in 4 years	1731	1874	1608	1563	1681
Target number of ME to be developed till March 2019	1016	1104	NA	NA	NA
Achievement till March 2018	927	1077	NA	NA	NA
No of mentors deployed	1	1	1	1	1
No. of CRPs-EP	11	13	21	21	25
No of professionals deployed	2				

Progress of the Blocks

The targets till March 2019 for Phase I blocks, Begun and Kekri were 1016 and 1104 respectively. The achievement till the year ending is 91.24% in Begun block and 97.55% in Kekri block. Inadequate number of CRPs-EP in both the blocks and the

enforcement of two-model code of conduct for State Assembly and Lok Sabha elections are the major factors responsible for not attaining 100% achievement.

Block wise targets and achievements for the year 2018-19

Name of block	Target for 4 years	Target till March, 2019 (as per DPR)	Target till March, 2019	Achievement till March, 2019
Begun	1731	1355	1016	927
Kekri	1874	1432	1104	1077
Antah	1608	NA	NA	NA
Deoli	1563	NA	NA	NA
Taranagar	1681	NA	NA	NA
Total	8457	2787	2120	2007

Timeline of activities undertaken in the block (April 2018- March 2019)

Timeline of major activities in Begun Phase I block

Activity	Timeline
Field verification of entrepreneurs before submission of BP in PAC made mandatory	December 2018 onwards
Quotations for machinery collected and made available in BRC for frequent businesses like flour mills	January 2019 onwards
Exposure to CRP-EP on markets (for raw material and fixed capital procurement)	January to March 2019
Exposure to CRP-EP on branding and product registration	January to March 2019
Training to CRP-EP to improve the effectiveness of EDPs (use of the projector, PPT modules created for Food services and Masala units, more such modules specific to frequent businesses to be developed)	November 2018 onwards
Exposure to CRP-EP on festival market facilitation.	September to October 2018
Attempt to cover annual target based on revised weekly targets by CRP-EP group	December 2018 to March 2019
Aravalli initiative by CRP-EP group	December 2018 onwards

Timeline of major activities in Kekri Phase I block

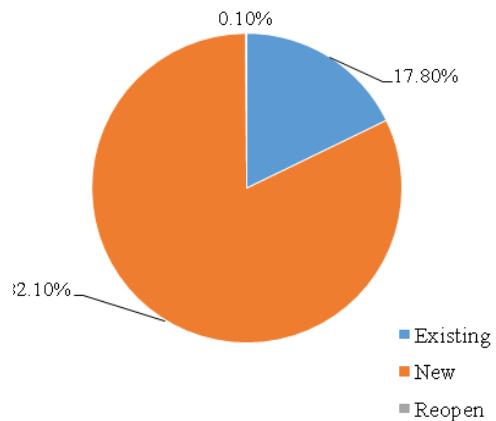
Activity	Timeline
Discussions and laying out plans for conducting market interventions	September 2018
Conducted 3rd round of CRP-EP selection	September 2018
Improvement in PTS and consultancy provided	October 2018
Training on packaging, labelling and market visits	October 2018
Refresher and improvement in the preparing business plans and field level doubts	November 2018
Tapping CBO network for providing loans to the entrepreneurs	November 2018
Diversifying the consultancy provided by CRP-EP's	November 2018
Opening of high-end value enterprises	December 2018
ME development	January 2019
Started with group masala unit	January 2019

Timeline of activities in Phase II blocks: Antah, Deoli and Taranagar

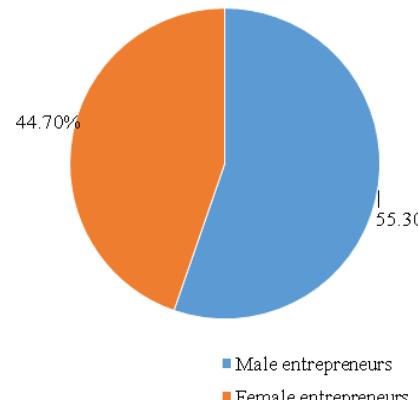
Activity	Timeline	Status
CRP-EP Capacity building	December 2018 to April 2019	Completed
Bank account opening of Nodal-CLF	March 2019	Completed
CRP-EP group formation	March 2019	Completed
CRP-EP partnership deed	March 2019	Completed
Orientation to CLF on SVEP	March 2019	Completed
BEPC formation	April 2019	Initiated
BRC office setup	March 2019	Ongoing

Analysis of MEs developed

Among the enterprises supported in 2018-19, below is an analysis on various parameters to provide an overall view of enterprises supported under the project.



Graph: New v/s Existing MEs supported under SVEP in phase I blocks of Rajasthan

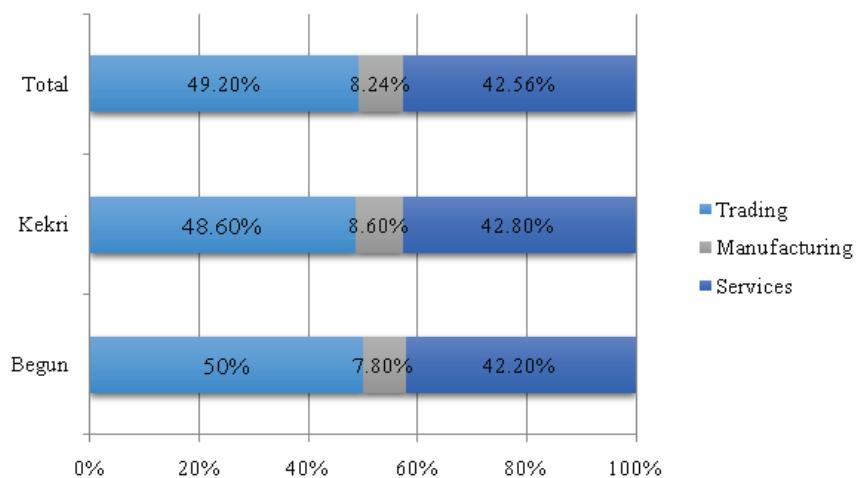


Graph: Gender wise number of MEs developed under SVEP in phase I blocks of Rajasthan

In the phase-I blocks, there has been an increase in the support provided to the existing enterprises and accounts for an overall 18% of the total enterprises supported. More number of entrepreneurs have started to seek support from CRP-EP in form of procurement of raw-materials, understanding and expanding their enterprises, diversification of product base and in various forms of consultancy required. Whereas 82% of the total enterprises have been newly grounded within the SVEP fold. These enterprises are highly diverse in nature including provisional stores, fancy store, gift shops, food and tea stalls, stitching units, processing units and so on.

Of the total, 895 are female run enterprises and 1109 are male run enterprises. Of the total female run enterprises, 42% are engaged in service types including tailoring, mill processing, tea stalls, and beauty parlours. 54% are engaged in various types of trading units like provision stores, cloth and fabric, gift items, fancy stores, stationery and so on. 3.57% are engaged in manufacturing enterprises like bangle making, pottery, detergent cake and powders, handi-crafts and decorative items.

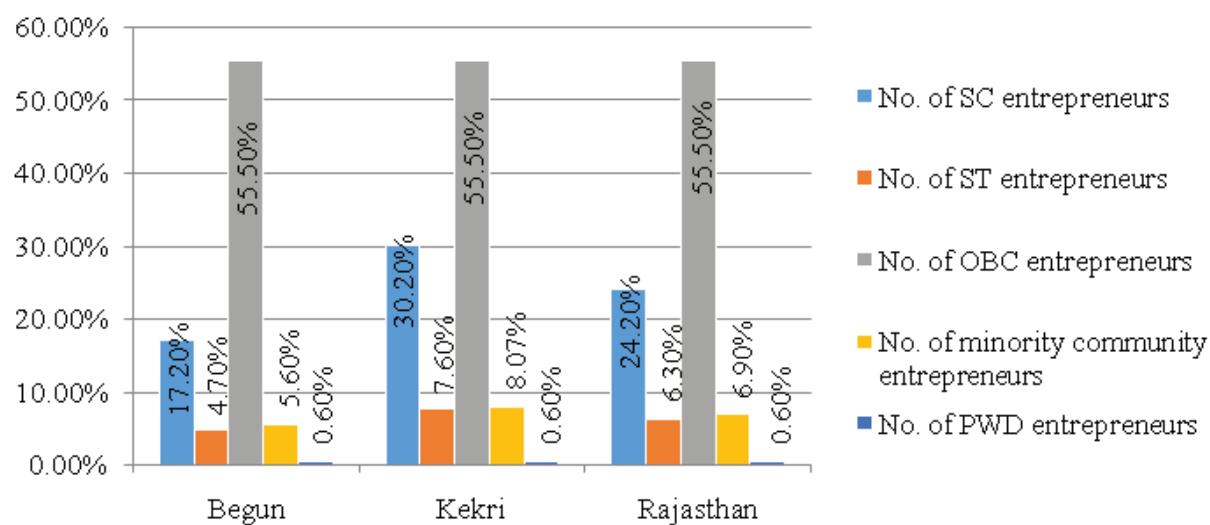
Graph: Enterprise category wise distribution of entrepreneurs in phase I blocks



Enterprise category wise analysis reveals a high percentage of trading enterprises supported in both Begun and Kekri block with 49%. There has been an increase in the number of service and manufacturing type enterprises in both the blocks where focus has been given to local produce, home-made products, handicrafts and is also trying to involve the minority. Developing

enterprises under manufacturing sector has been challenging and stands at 8% of the total share, but in the last quarter focus has been given on starting manufacturing enterprises like masala production, stitched products, honey products and plans are put in place to further increase these category.

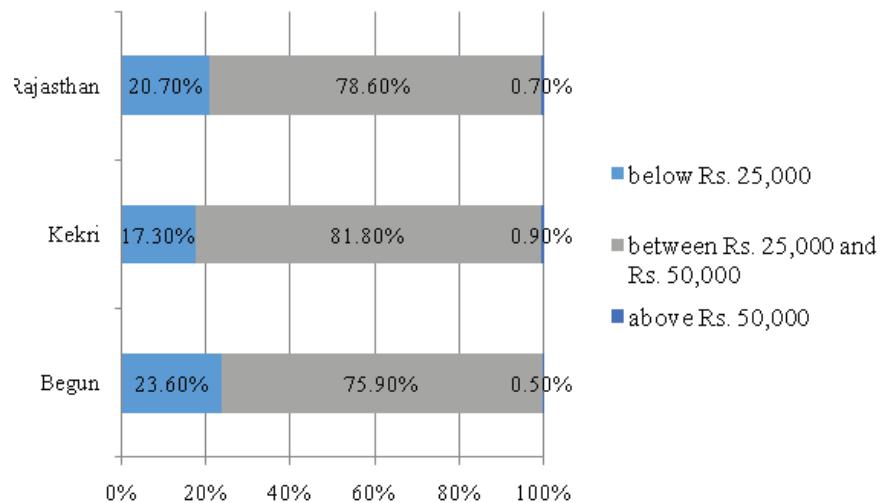
Graph: Social category wise distribution of entrepreneurs in phase I blocks



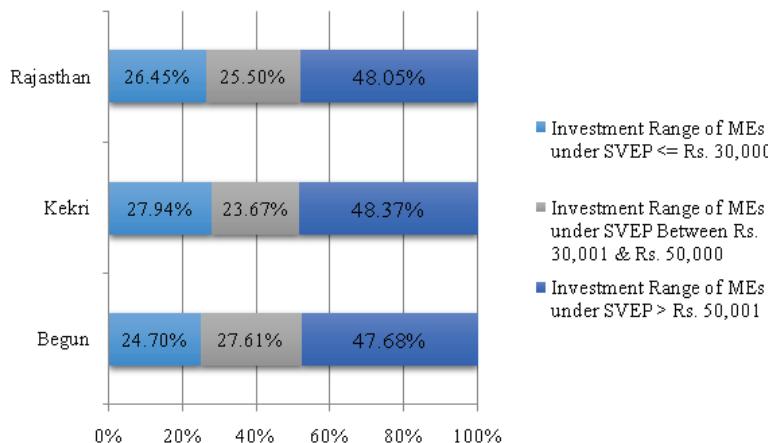
Around 80% of the entrepreneurs under SVEP are from the OBC and SC categories. In Begun and Kekri block, 5% and 8% of the entrepreneurs respectively belong to the ST category. The blocks also witnessed an increase in share of entrepreneurs opened by the minority community

adding up to 7%. Due to stronghold of caste and social issues, very limited options are available with the ST households of opening up enterprises. Hence, in upcoming year's annual action plan, adequate attention will be given to mobilise more entrepreneurs from this category.

Graph: Range of CEF loan amount availed under SVEP in phase I blocks



Graph: Investment range of MEs developed under SVEP in phase I blocks



Over 99% of the CEF loans sanctioned are below Rs. 50,000. Largest share of MEs developed had an initial investment range of more than Rs. 50,000. Vis-a-vis the highest number of entrepreneurs that are sanctioned a CEF loan ranges between

Rs.25,000- Rs.50,000. The analysis reveals a positive trend where entrepreneurs either invests money in their enterprises from their past savings or are able raise funds from other sources.

Financial progress of the Phase I Blocks

Expenditure till March 2019		
Block Name	(Begin)	(Kekri)
Skill building of entrepreneurs	13,17,385	9,27,020
Handholding support for entrepreneurs	3,75,685	12,80,610
Training of CBO	1,78,444	30,162
Setting up BRC	1,70,248	1,94,669
Working capital for BRC	1,29,269	69,316
Total	21,71,031	25,01,777

Block Name	(Begin)	(Kekri)
CEF disbursed (Rs)	2,24,95,800	2,13,75,980
Repayment received at BRC	31,06,664	52,00,000

Categories of ME grounded (as of March 2019) v/s Potential projected in DPR

Major enterprise categories in Begun Block		
Category of enterprises	Potential projected in DPR	ME units till March '19
Provision/General store	144	187
Flour mill	79	93
Tailoring	28	81
Hotel/Tea/Snacks	104	65
Readymade/cloth shop	93	34
Salon	64	46

Major enterprise categories in Kekri Block		
Category of enterprises	Potential projected in DPR	ME units till March '19
Provision/General store	128	179
Tailoring	118	123
Flour mill	86	89
Readymade/Cloth shop	12	47
Vegetable trading	49	37
Salon	95	36
Tea shop/Snacks/Hotel	69	30

SVEP provides support to both existing and new enterprises. In the Phase-1 block of Begun and Kekri, the top categories of enterprises promoted were provision stores, adding up to 18.2% of the total number, diversifying their product ranges like stationery, grocery items, edible and packaged food items and the daily needs. Tailoring following

with 10% and flour mills, masala mills adding up to 9% of the enterprise base. Food carts, hotel, tea stalls and snacks corner are another top categories in both the block with 4.7% of the enterprise base. Cloth trading, fabric trading and ready-made cloth retail shop follows up with 4%.

Stories from the field

A.) The Aravalli Initiative, Begun, Chittorgarh

Ekta CRP-EP Group of Begun block is in an endeavour to nurture a multi-product brand name under their aegis. The products identified till date include Forest Honey (locally extracted), Packaged masalas and various powdered spices, various packaged flour (Whole wheat, Maize, etc.), packaged spices, etc. The common brand name "Aravalli" shall be trademarked for each such product. "Aravalli Forest Honey" is a major highlight as this is an attempt to end a long-standing price exploitation meted out to the traditional forest honey gathering members of the Bhil community. The members do no fetch more than Rs. 150 a kg for their produce, by providing marketing and branding support to the community, the CRP-EP group seeks to ensure at least Rs. 250 a kg for the community. The first batch had been rolled out in March, 2019 at the Thrissur Saras mela.



A honey gatherer selling his product door-to-door in villages. Yet he earns not more than Rs. 150 a Kg.



The label developed for Aravalli forest honey jars of varying sizes.



The first batch of Aravalli forest honey prepared for roll out in Saras, Thrissur, Kerala in March 2019.

B.) Handcrafted journey: A success story from Kekri, Ajmer

A group of women with the help of Prerna MEC group started a handicraft stitching unit in Kekri block. Sample products were developed and training was provided on product technicalities and designing. A traditional touch was given to the products by using the native block print and screen print fabrics of Rajasthan. Products like handkerchiefs with pockets, bags, pouches, roti/bread holders, covers and table place/mats were crafted. These handcrafted SVEP products were floated at various local festival melas/haats, Udaipur SARAS mela and in Urban Haat by ICDS in Ajmer.





Products developed by the SHG women through SVEP promoted enterprises and marketed at exhibitions like SARAS, Urban haat.

Market Initiatives undertaken by CRPs-EP in Rajasthan

The past year saw an active initiative from the CRP-EP groups in Begun and Kekri for developing local haats and in regularising their festival market facilitation activities. An immediate outcome of a rejuvenating village economy due to the impact of SVEP is materialized through establishment of rural haats. Further, the CRP-EP groups have also

realized the vast economic potential of religious festivals. A major highlight of the project in the passing year is the festival markets initiated and regularised in major places of worship in both the blocks during festivals. A summary of the market initiative has been tabulated below.

Navrathri Festival Mela, Jogniyamata Temple, Begun, Chittorgarh

No of Haats/Fairs/Markets initiated	5
No. of Entrepreneurs (SHG and Non-SHG)	75
Types of enterprises	Food services/Production MEs (Masala packaging, Pickles, handicrafts, etc.)/Trading MEs (gents accessories, toys, ritual items, fruits and vegetables, mats, etc.)
Total Revenue Generated	Rs. 12,13,065
Average Revenue earned in each haat	Rs. 2,42,613
Date and duration of Haats/Fairs/Markets organized	10th to 18th October, 2018
Footfall	1,50,000 (Approx.)
Frequency of haat initiated	Once in four months (during temple festivals)
No. of Entrepreneurs (SHG and Non-SHG)	23
Types of enterprises	Food services, handicrafts, vegetable & fruit trading, ritual items trading, gents accessories trading, toys, textiles trading, etc.)
Total Revenue Generated	Rs. 9,11,995
Average Revenue earned by an Entrepreneur	Rs. 39,652

Meena Ka Nayagaon Mela, Undhrayi, Kekri, Ajmer

Date and duration of Haats/Fairs/Markets organized	Two-day weekly haats for the past 13 weeks
Footfall	2,000 every week (Approx.)
Frequency of haat initiated	Weekly
No. of Entrepreneurs (SHG and Non-SHG)	12
Types of enterprises	Packaged masala products, fancy items, vegetable & fruit trading, ritual items trading, toys, textiles trading, etc.)
Total Revenue Generated	Rs. 1,17,500
Average Revenue earned by an Entrepreneur	Rs. 9,792



Festival markets conducted at Kekri and Begun block of Rajasthan, promoted through Block Resource Centre under SVEP.

UTTAR PRADESH

Brief Background of the Project

The partnership between Uttar Pradesh State Rural Livelihood Mission and Kudumbashree NRO for implementation of SVEP project was initiated in October 2017. The MoU was signed for one block in Bijnor district for which the DPR was approved in March 2018. The project has completed one year of implementation in Najibabad Block.

No. of Blocks	1
No. of Mentors	2 (Aleyamma and Hareesh)
No. of CRPs-EP	22/30
No. of Professionals from NRO	1
No. of Enterprises started/ supported as of March 2019	325

Progress of the Block

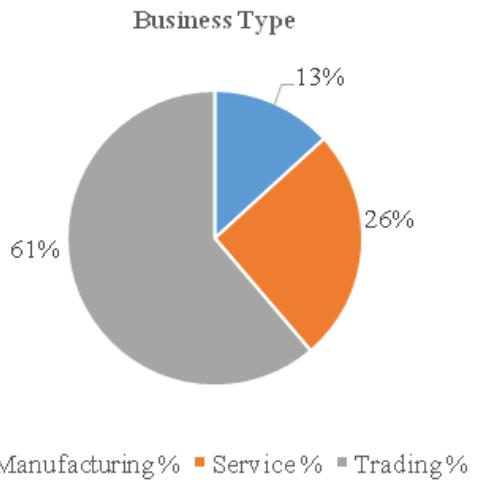
With approval of DPR, the activities were initiated in the block as per the stages mentioned in the DPR. Below is an activity wise timeline for Najibabad block.

Activity	Timeline (start- end)
MoU Signing	October 2017
DPR Approval	March 2018
CRP-EP Selection	November 2017- December 2017
Capacity Building of CRPs-EP	March 2018- September 2018
Formation of CRP-EP Group	August 2018
MoU of NCLF with CRP-EP Group	September 2018
Setting up of BRC-EP	September 2018
Capacity Building of BEPC	August 2018 to December 2018
Initiation of ME Development	September 2018 onwards

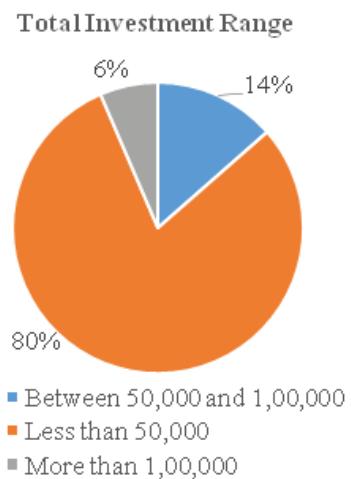
The target for enterprises promotion for April 2018- March 2019 was 450 for the block out of which 325 enterprises have been supported under SVEP marking the overall achievement for the year at 72%. Among the enterprises supported, 128 are

new and 195 are existing. The percentage of male to female entrepreneurs is higher for the male at 58 per cent and 42 percent for female.

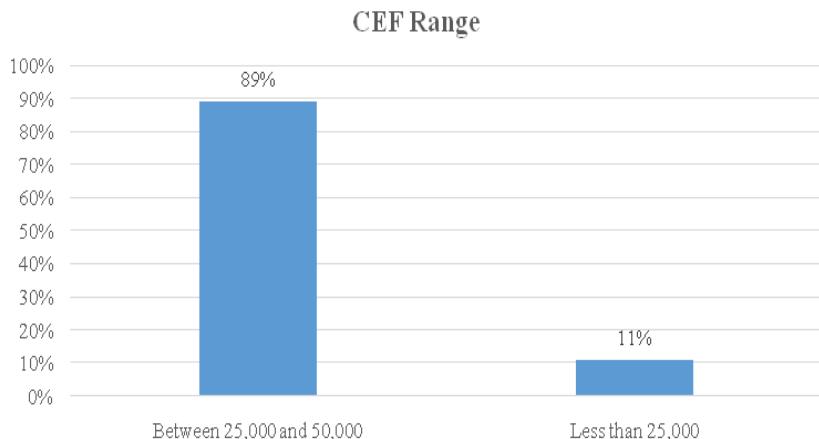
Below is a basic analysis of enterprises supported:



(Figure 1)



(Figure 2)



(Figure 3)

While aiming to build a community driven support system for rural entrepreneurs the project also focuses on filling the credit gap faced by various entrepreneurs interested in starting their own business. Community enterprise fund (CEF) is one such credit support provided from BRC to kick-start a business. Coming in at 1 percent loan interest, the credit support provided to entrepreneurs helps in providing adequate start-up support based on the scale of business. The above graph (Figure 3) depicts a percentage of rural entrepreneurs supported under SVEP who have been provided with credit range of Rs. 25,000- 50,000 and less than Rs. 25,000.

With setting up of enterprises, the project also focuses on monitoring performance of enterprises being supported. The CRPs-EP focus on educating



(CRP-EP providing daybook support to an entrepreneur)

entrepreneurs on benefits of keeping day book and also monitor monthly performance through preparation of financial statements.

Among the enterprises set up under SVEP businesses like pickle making, bed/ blanket making and selling, beedi making, taxi services and bag making have turned out to be top five most profitable enterprises with an average monthly profit ranging from Rs. 5500- 33,000. Also, with the same enterprises the entrepreneurs have been able to generate an average monthly take home income ranging from Rs.2,300-11,000.

Financial Progress of the Block

The budget for four years has been divided under different budget heads. Below is a brief update on the financial progress of funds utilised in Najibabad block. The expenditure has been put against the overall budget for four years.

Expenditure till March 2019 (in Rupees)	
Block Name	Najibabad
Skill building of entrepreneurs	400,490
Handholding support for entrepreneurs	7,06,602
Training of CBO	55,050
Setting up BRC	1,74,412
Community Enterprise Fund	85,01,000 (released), 57,68,000 (utilised as per March MIS)
Working capital for BRC	54,912
Training of CRP-EP	5,43,752
Total	1,04,36,218 (including CEF released)

Highlights of 2018-19

The SVEP project has completed one year of implementation in Najibabad block with 100 percent women selected as CRPs-EP. As one of the project focus area is to extend support to vulnerable and marginalized community 55 percent of entrepreneurs belong to SC category and maximum loan amount of CEF has been disbursed to SC entrepreneurs at 58 percent.

In seven months of ME development roll out, emphasis has been towards encouraging interested men and women to start their own enterprises based on the local demand. The table below shows top five female and male run enterprises.

Furthermore among the 325 enterprises supported under SVEP, the Kirana Store, Ladies store, Ready made cloth shop and vegetable trading have come up as top run enterprises.

In past one year, a lot of discussion has also been conducted at the state to improvise state SVEP guidelines for better implementation. Suggestions have been given to the state to incorporate components under skill building of entrepreneurs, support to be provided under market support and start-up support as services by CRP-EP.

Top 5 Female run business	Count of Business Category	Top 5 Male run business	Count of Business Category
Kirana/ General store	35	Kirana/ General store	25
Ladies Store	30	Vegetable trading	19
Tailoring	17	Readymade / cloth shop	14
Readymade / cloth shop	11	Fast food	12
Beauty parlour	5	Auto Rickshaw/ Passenger van	9

Stories from the field

A.) A leader Entrepreneur

Laxmi Devi is a resident of Laluwala panchayat and has been part of SHG network since 2013. Her husband is tailor. Both Laxmi and her husband are working hard to support their family of six members. She is a treasurer in her SHG, president of her village organisation and president of her cluster federation. She is also a member of BEPC committee under SVEP. Other than performing various roles of a leader, she is also an entrepreneur under SVEP who started her own readymade garments shop in December 2018. She started her business with an own investment and has investment upto Rs. 35,000 and later took a CEF loan amount of Rs. 50,000/-



"I wanted to start my own business since a long time. As a leader I want to inspire women from my community network. I believe in being the change I want to see." - Laxmi Devi

B.) Stepping towards food service...

Ghanshyam is a 35 year old entrepreneur from Tisotra and is the sole earner in his family. He was introduced to the project through his wife who attended one of the SHG orientations conducted in the village by CRP-EP. He was inclined towards starting a fast food corner. CRP-EP Bhavna helped him in identifying the space. Ghanshyam took a loan of Rs. 50,000 under SVEP and invested Rs. 8100 as his own contribution. He started with selling chowmein and now has added items like momos, fried potatoes and burger.

"I am happy that I was able to start this business. The reduced rate of interest helped me in taking a bigger loan amount. It has been three months and till now I have earned an average monthly profit of Rs. 8700/-"



KEY LEARNINGS FOR KUDUMBASHREE NRO UNDER THE PROJECT

The NRLM, established to develop capacity of rural women to alleviate their families from poverty has launched programmes to provide livelihood support to women. Kudumbashree NRO, for more than three years now, has been extending technical support to various SRLMs for implementing SVEP to promote micro-enterprises of the poor. The three years of implementation has helped in developing a more concrete understanding on working with one of the largest growing community network in the country.

SVEP has ensured to build a platform to address gaps in business development support at local level for first generation entrepreneurs. As the project aims to establish robust community based systems to nurture entrepreneurship, Kudumbashree NRO's work has been towards developing strong community cadre and enabling community based organisations to promote non-farm interventions. Rigorous capacity building programmes for CRPs-EP has equipped them with knowledge to impart business consultancy services. The classroom teaching combined with field work has trained CRPs-EP to guide first generation entrepreneurs in setting up micro-enterprises. With an attitude to bring women to the forefront of development, Kudumbashree NRO has supported SRLMs in developing a pool of all women CRPs-EP in few states. In time, the strategy has also been to improve coverage of all CLFs by ensuring geographical representation of CRPs-EP in each cluster.

Looking at SVEP roll out in various states, it can be gathered that BRC has a potential to be developed into a one stop solution window for anyone who is willing to take a calculated risk of setting up a business. The CRPs-EP have shown potential



"The support and guiding of the MEC and mentor has helped to plan better and find new markets for the product. Through the EDP training, I was able to gain confidence for starting the enterprise"

-Deepa Sajeev, Entrepreneur, Parakkode Block

to grow as a consultancy group to convert local demand into business generating opportunities.

During 2018-19, a lot of focus was also provided on developing markets for SVEP entrepreneurs. Local and festival melas organized under ownership of BRC provided a platform to CRPs-EP to demonstrate their knowledge. Such markets gave secondary means

to entrepreneurs to sell their product or service. Interventions in diversifying enterprises has helped CRPs-EP in realising their larger role as

bare-foot consultants. However, there is also a need to provide thematic knowledge (product development, market facilitation, branding.etc.) to CRPs-EP to actively promote higher order enterprises.

Planned training programmes and regular handholding of community leaders has helped in improving their ownership in the project. The states with mature CLFs, have responsive community leaders who are gradually understanding the scope of non-farm interventions. Hence it becomes very important to have strong community based structure before rolling out SVEP. Furthermore,

access to credit is one of the crucial components in the programme. It is important that entrepreneurs has access to multiple credit sources for her/his business. This can be ensured if CBO is well oriented about the expected support required from them. Support from SRLMs to liaison with banks is further significant to provide responsive credit support system to entrepreneurs.

Kudumbashree NRO has ensured to conduct regular quarterly reviews with SRLMs which has helped block and districts to streamline their reviews and has helped in addressing issues in an effective manner.

CHALLENGES UNDER THE PROJECT

One of the major outputs under SVEP project is to be develop certain number of enterprises based on the DPR. As the project is a target driven program, it has always been challenging to establish a fine balance between quantity and quality of enterprises promoted. For smooth functioning of the project, it is important that proper support systems are in place. Lack of a dedicated BPM under the project in few states has compromised roles of mentors where they had to shoulder additional administrative responsibilities at BRC.

Under the project, there are various ME development activities which are to be booked under different budget heads. Lack of clarity among SRLMs on budgeting activities has been challenging in disbursing the funds as and when required. With respect to loan disbursement and repayment process as followed in CEF, loan repayment tracking under SVEP has been difficult. There is a need to develop a suitable mechanism to track loan repayment.

CRP-EP is one of the most valuable asset created under the project. They have been envisioned to grow as a business consultancy group. In order for them to grow in a healthy environment, it is important that SRLM takes measure to dilute

unhealthy competition among their own cadres. Furthermore, it is important that adequate number of CRPs-EP are placed to ensure better results. In few blocks, second or third round of selection has been conducted to meet the required number. There capacity building has been challenging due to limited fund provided for training of CRPs-EP. Furthermore, there is a need to enhance ownership of community in monitoring project activities. Block Enterprise Promotion Committee (BEPC) is the representative committee of community network responsible for managing and monitoring of project activities. As leaders of the community network their engagement and leadership in driving this project needs to be relooked.

As the project demands to promote varied range of enterprises, tapping into convergence with government schemes has been one of the biggest challenges. Block teams under SRLMs should proactively engage with government departments and financial institutions for better linkages. A larger focus should be on establishing relation with Banks to support entrepreneurs in availing benefit under schemes like MUDRA.

KUDUMBASHREE NRO IN 2019-20

2018-19 has been a journey of new partnerships, promoting enterprises, developing inclusive systems and enhancing capacities of multiple stakeholders. Deriving from learnings and challenges of last year, Kudumbashree NRO will focus on working in following areas:

- Developing enterprise monitoring mechanism at BRC through application based performance tracking system.
- Scalable enterprises
- BRC as a one stop solution centre: Aiming to convert BRC from a mere office space to a resource hub to cater all entrepreneurial needs. Establishing linkages with skill agencies to provide support to entrepreneurs.
- Grooming CRPs-EP as a business consultancy group: Improving knowledge of CRPs-EP in different thematic areas to promote better business development. Providing knowledge to CRPs-EP on improving consultancy.
- Developing market for SVEP entrepreneurs: Linking maximum entrepreneurs to outside markets to promote their products and services. Developing brand for SHG based products.
- Ownership of CBO: Strengthening community based institutions to take ownership of the project and fulfill their responsibility as a leader.



Aajeevika
National Rural Livelihoods Mission
Government of India



Kudumbashree
Kerala State Poverty Eradication Mission
Government of Kerala

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