

Udyamita Udaan

Start-Up Village Entrepreneurship Programme*

*The Start Up Village Entrepreneurship Programme (SVEP) is a sub-scheme under the National Rural Livelihoods Mission (NRLM), Ministry of Rural Development, Government of India. The objective of SVEP is to build an ecosystem that creates, nurtures and sustains rural entrepreneurs and thus brings the rural poor out of poverty.

Independence of a Different Kind

What does it mean to be independent? Smt. Shabnam, CRP-EP in Basholi block, J & K, gives us her take on independence.



Shabnam Bano was born in the hilly region of Kathua in a state of India only too familiar to conflict and hostility. She remembers the violence that erupted in Kathua in the early 2000s at the time when insurgents clashed with government installations and many lives were lost. At the age of 19, Shabnam lost her father and had to take on the responsibility of providing for her family as she was the eldest. Shabnam was born with only one arm, but she has never let this slow her down from achieving her goals. She says ‘I want to be an independent woman’ and she has all the credentials to show for it. She provides for her mother, brother and sister-in-law, who are all living with her.

She is a hard working woman with in-depth experience in different areas of community development and a thorough understanding of all the community institutions. She began working in a tailoring and suit stitching unit and then spent 3 years working in Hari Om Cooperative Society (an NGO producing embroidered shawls). For 2 years, she taught Urdu to students from standards I to VIII and was later engaged with UMEED* working and volunteering, at different times, in the capacity of mobiliser, trainer, a bookkeeper and a Cluster Level Federation Leader. She joined SVEP during the pre-implementation phase and was part of the local team of data collectors seeking out and collating enterprise-related information in her block. The right of a woman to work is yet to take flight in Shabnam’s village and even more unacceptable is the prospect of a woman travelling outside of her village/region for work. Shabnam faced such obstacles when she left her home to attend training for 30-45 days as an ICRP**. Her mother however, never fell victim to such views and encouraged her daughter to do all that she could to seize the opportunities offered to her and to earn an income for her family.

SAY NAMASTE

Ms. Krishnamma
CRP-EP in Bijinapally,
Telangana



6 years of community
experience

Mr. Mukesh
BPM
Bastar, Chhattisgarh



Wants to start his own
business in agriculture

Mr. Saurabh
Block Mentor
Bawani Khera,
Haryana



An avid trekker and
has done Kheer
Ganga in Himachal
Pradesh twice

Shabnam says her role as a CRP-EP is challenging but rewarding at the same time. Transportation in her block is limited and it is not uncommon for her to walk 10-15kms a day to complete her work. Basholi is a hilly region and the weather can be harsh, but that does not stop Shabnam from travelling to anchor community meetings, to meet entrepreneurs and prepare their business plans and to support them in their enterprises. If she is lucky, people from in and around the village give her a lift if she is seen walking between villages. Initially Shabnam had to face entrepreneurs who were hesitant to give her financial and operational details of their enterprise. She said that after a few visits, she was able to build trust with them and they would share information with her more freely. She now enjoys interacting with entrepreneurs and applying the theoretical aspects of training in the field.

Shabnam is described by her Block Mentor Sahil as reliable and responsive; she completes her work on time and is always present during meetings. To date, Shabnam has anchored close to 150 community meetings, prepared 15 business plans of which 6 have received BRC approval and she is now handholding 4 entrepreneurs.*** She has identified

8 potential entrepreneurs to start new enterprises and is looking forward to working with them.

In spite of challenging terrain, harsh climates, unfair prejudices and gender biases, Shabnam continues to work diligently and with focus. She always gives her best so she can provide her family with the financial support they need to enjoy life.

Shabnam working with an entrepreneur who runs a Ladies Store



**UMEED is the name given to the State Rural Livelihoods Mission in Jammu & Kashmir*

***Internal Community Resource Person*

**** This interview was done in mid-August 2017*

Endeavouring Entrepreneurs

SHREE. SABIR - TAURU, HARYANA

Business: Chai & Drink Stall

CEF loan granted: Rs.25,000

Sabir runs a chai stall in Panchgaon village, Tauru block, Haryana. His mother is a member of her local SHG Tarana as well as her VO Sitara Women. Born handicapped, Sabir was victim to the taunts of his community and socially sidelined for his incapacity to stand on his own feet and support his family. In January 2017, he started a venture of his own and set up a small chai stall from which he earned Rs.300 in daily sales. In

March 2017, his mother told him about SVEP when the second round of orientation to the programme was happening in this village. Sabir felt that he could increase his profit margin if he was just able to procure more goods for his business. Under SVEP, and with the guidance of Munfaid, the local CRP-EP, he applied for a loan of Rs. 25,000 which was sanctioned by the local BRC. Munfaid prepared Sabir's performance improvement plan, advised Sabir to diversify the products available at his store and also taught him about the importance of regular bookkeeping. Sabir, with the guidance and assurance of his CRP-EP, purchased a small refrigerator and sold cold drinks and snacks in addition to chai. This proved to be a good business strategy from which he profited during the long and harsh Haryanvi summers. With regular performance tracking and handholding support from Munfaid, Sabir's daily sales have increased to Rs.1,110. In his own words "*hame is karyakram se judkar bahut fayda hua hai, aaj hum apne pairo pe khade hai aur duniya ko dikha rahe hai ki ek divyang vyatki bhi aapne pairo pe khada ho sakta hai*".



Attempts at Convergence

Examining the process of convergence between SVEP and government departments

Convergence between SVEP and government departments can occur at two levels; one is focused on enterprise creation by linking entrepreneurs with existing government *yojanas* (schemes) applicable to a particular block. The other is convergence with government-run institutions for the provision of services that address the missing ecosystems which SVEP aims to develop at the rural level. This includes access to finance, skill-building and business know-how. Examined below are some of the efforts (but certainly not all of them) made by blocks and states to in order for convergence to happen.



enterprise, they must avail the services of this specific shuttering enterprise.

Outcome:

- Shuttering business in the village provides shuttering services to recipients under PMAY.
- This same entrepreneur is also an existing entrepreneur under SVEP. He received a CEF loan of Rs.90,000

Department of Education

Block: Karahal, Madhya Pradesh

Stage: Grounded



How it works: As per the contract, the local government school must give all uniform orders to the local stitching unit.

Outcome:

- RSETI delivered a one-month training in tailoring to the women in May 2017.
- In August 2017, the stitching units produced a combined total of 900 school uniforms for girls and boys.
- The district administration has assured these units that they will receive ongoing stitching orders, including t-shirts for Swachh Bharat and gowns/uniforms from the district hospital.

Pradhan Mantri Awas Yojana (Gramin)

Block: Karahal, Madhya Pradesh

Stage: Grounded



Aim of scheme: Pucca houses for rural India

How it works: If a PMAY-funded home is being constructed in the same village as the shuttering

Jan Aushadhi Kendra

Block: Bawani Khera, Haryana

Stage: Application submitted

Aim of scheme: Promotes access to generic, lost-cost medicine, particularly in rural areas.



How it works: The Bureau of Pharma Public Sector Undertakings of India (BPPI) offers training to 1st generation entrepreneurs under the scheme and may also reimburse fixed capital costs incurred by the entrepreneur in setting up the pharmacy (for which the SVEP-CEF can provide loans).

Outcome:

- In June and July, Tauru's BRC assisted 5 potential entrepreneurs to prepare their applications. 2 applications were submitted online and 3 offline.
- Awaiting response from BPPI.

District Industries Centre

Block: Ranpur, Odisha

Stage: Initial workshop

How it worked: EDI in association with District Industries Centre (DIC), Nayagarh and Odisha Livelihoods Mission organised a



Convergence Workshop. The participants included members from the Management Committee of the BRC, CRP-EPs, line department officials (from Agricultural and Horticultural departments, Industry Promotion Officer etc.) and other district level dignitaries.

Outcome:

- The DIC will register entrepreneurs promoted under SVEP in Udyog Adhar (for legal identification/registration)
- DIC and RSETI to organise thematic training to entrepreneurs
- Coverage of Entrepreneurs into Prime Minister Employment Generation Programme (PMEGP) and other government programmes

Rural Self Employment Training Institutes

Block: Pathar Pratima

Stage: Initial Meetings

How it works: RSETI provides both on and off campus training for skill development of rural populations. The district headquarters of RSETI are situated in Rajpur and the West Bengal team have met with them on a few occasions over the past year to initiate collaboration.



Outcome:

- RSETI has agreed to facilitate skill development support to existing and new entrepreneurs, offering both in-campus and off-campus training.
- 3-4 entrepreneurs have been proposed for residential beauty parlour training which RSETI will conduct post-Diwali.
- Dates for training on Tailoring are still to be decided by RSETI.

Central Marine Brackish Aquaculture

Block: Pathar Pratima

Stage: Initial meetings

How it works: The department is willing



to share technology related to production of fish feed at the village level so that SHG members can set up their own mini plant.

Outcome:

- Advised to start with a Pulvirizer machine having a production capacity of 150kg - 250kg. The available Pulverizer machines in the market are for a much higher volume of production and are therefore unsuitable for the current need of the project.
- The scientists will liaise with their colleagues in the south of India to see whether this machine can be sourced.

Efforts in Sub-Sector

Here is one of the many efforts being made in sub-sector intervention.

CHIKKI-MAKING UNIT - RAJPUR, MP

Enterprise Category: Manufacturing

CEF loan: Rs.40,000

Cost Price: Rs.70/kg

Selling price: Rs.120/kg

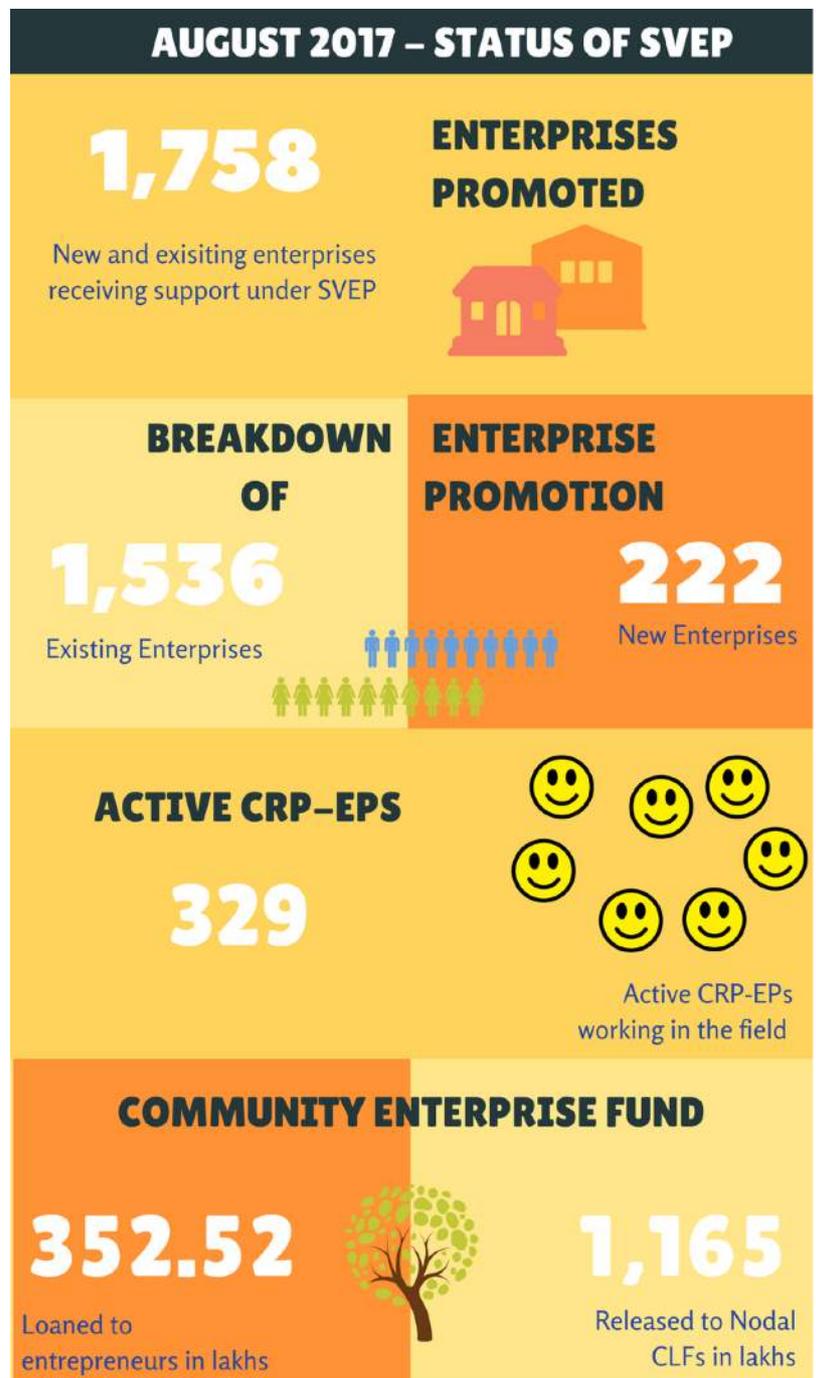
Chikki is a very popular item in both rural and urban South Asia (spanning India, Pakistan, Bangladesh, Nepal and Sri Lanka). In its simplest form, chikki is made from; groundnuts, jaggery, sugar, glucose and groundnut oil, but there are also numerous and elaborate preparations involving ingredients like almond, cashew, pistachio, puffed rice and/or desiccated coconut. Preparation for the opening of a Chikki-Making Unit has begun in Vasvi village, Rajpur Block. In the regions in and around Rajpur, there is an abundance of sugarcane (from which jaggery is made) and also a reasonable availability of groundnuts. Five members from Jay Maa Santoshi SHG participated in a one-day training. They have been assured regular demand from government staff who work in the village anganwadi. Production of chikki will commence in September 2017.



Progress Update from the States

SVEP’s outreach extends with each passing month. Here is an overview of the key numbers from across the states in which EDI is implementing the programme.

- ☑ In August 2017, another 235 existing enterprises received CEF support. This brings the total number of existing enterprises under SVEP’s fold to 1,536.
- ☑ In July 2017, there were 4 states which had begun new enterprise promotion. This month, there are 5, with both blocks in Haryana now assisting potential entrepreneurs in business plan preparation. A total of 222 new entrepreneurs have received financial assistance to start their new enterprises and are also being handheld by their local CRP-EP.
- ☑ The total number of enterprises, both existing and new, being supported under fold of SVEP stands at 1,758.
- ☑ There are a total of 329 active CRP-EPs across all the states.
- ☑ A combined total of 1,165 lakhs has been released to the Nodal CLFs and from that 352.32 lakhs has been loaned to both existing and new entrepreneurs through the Community Enterprise Fund (CEF).



Film Reel From the Field

*A CRP-EP teaching bookkeeping to an entrepreneur
Pathar Pratima, West Bengal*



*Accounting exam during CRP-EP training,
Narharpur, Chhattisgarh*



*Entrepreneur verification post-receipt of CEF
Lar, Jammu & Kashmir*



*Post-SVEP Orientation Meeting in
Rangala village
Tauru, Haryana*



*Entrepreneur in front of the BRC
Committee
Kolebira, Jharkhand*



*SVEP stall at Symposium organised
by Odisha Livelihoods Mission
Bhubaneshwar, Odisha*

The month of August saw disruption to programme implementation in two blocks; Dinhata-1 in West Bengal and Bawani Khera in Haryana. Dinhata-1 witnessed severe flooding in early August as a result of heavy rainfall in the region. Thousands were left homeless and had to be evacuated to higher grounds. The BRC Working Committee shared their minutes of meeting which provided a summary of the damage done as a result of the floods. There were 46 SVEP enterprises affected and the damage, both to property and goods, added up to Rs.245,000/-. SVEP operations in Bawani Khera were also halted due to law and order disruptions in Haryana and the enforcement of s 144 of the Criminal Procedure Code.

That's all for this month's edition of Udyamita Udaan. We hope you stay safe during the holiday season and make the most of your time with loved ones. See you next month for September's Edition, which will be filled with more updates, learnings, innovations and stories from rural India!

If you would like to contribute stories, photos, updates or anything else SVEP-related which can be captured in the fold of this monthly e-newsletter, then please email conchita@ediindia.org. Additionally, your feedback on the content is welcome.