

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.

An Unlikely Cocktail: Motherhood, Entrepreneurship and Politics

'Chintamani' means 'peace of mind' in both Hindi and Chhattisgarhi; It is also the name of the protagonist in our story, who found her serenity in entrepreneurship and serving the community.

It was lunch time when we arrived at Smt. Chintamani's beauty parlour, located in the bustling main market of the large town Sarona, in Kanker district. The market boasted shops selling everything from *garam* chai and spicy *nashtha* to offering services like tailoring and photocopying. With a high school and college in the vicinity, the voices of the children laughing echoed through the market and competed against the calls of the vegetable vendors selling their fresh produce and the clanks of the machines being used in the steel box



workshop. Chintamani was seeing to a client, so we told her we could wait outside until she finished. She insisted we came indoors and sit down for the interview. Her client was attending a party and took no issue to our presence, instead telling us proudly that she comes to Chintamani's parlour because of her competitive rates and quality service. College girls popped their heads into the doorway of the room, expressing curiosity as to why two strangers, and that too, men, were sitting in a women's beauty parlour. Chintamani told them that we were her guests and gently hustled them away, asking them to return in an hour.

At the age of 39, Chintamani has a great deal of responsibility on her head. First and foremost, she must see to the needs of her four children, then manage her beauty parlour and also be a voice for the downtrodden in her community, through her role as a member of the Janpad Panchayat. She is a 12th standard pass out who underwent 6 months of beauty parlour training in her hometown Jagdalpur,

SAY NAMASTE

Ms. Kalpana

BRC Secretary
Bijinapally, Telangana



Wants to help and serve her community

Mr. Vineet

BM - Thetaitanger
Jharkhand



Did a research project on the local coal mafia in Jharkhand

Ms. Shobhnaben

Entrepreneur
Khambha, Gujarat



Operates a milk collection centre along with her brother

before her marriage. She always had an interest in serving her community and felt that business would be the best way to fulfil that purpose. Her family paid Rs.10,000 for the course which she successfully completed from a private institution. Following the training, she would spend time in the local beauty parlour watching the beauticians at work. Chintamani hoped that she could start a beauty parlour of her own but her ambitions were postponed when she got married in 1995 and started a family. She moved in with her husband, Shree. Manoj and his father, who were engaged in paddy cultivation. Manoj assisted his father on the farm and agriculture was their main source of income, however it was not sufficient to meet the needs of the family. On many occasions, Chintamani tried convincing her husband to start a business of their own. She could offer beauty parlour services to the villagers as there was none in the locality. He refused each time, subscribing to the view that a wife and mother could not manage a business as well. Her attempts to convince him were forlorn and she carried on with her household duties.

In June 2000, against the wishes of her husband, Chintamani used her savings of Rs.30,000 to finally start her own beauty parlour, more than a decade after she completed her initial training. She ran it from her home, where she could also see to her children. She believed that business was the best way to secure a future for her son and three daughters by providing them with a sound education. The beauty parlour was located in the local market, not too far from her residence. As is the case with all entrepreneurs, the first initial months were tough and she would only earn a monthly income of around Rs.2,000. With time, patience and much effort on her part, her business grew.

She believed that business was the best way to secure a future for her son and three daughters by providing them with a sound education.



Chintamani attends to a client in her beauty parlour

After 15 years of marriage, Chintamani separated from her husband. He would spend long periods away from the family and out-of-state, working as a construction labourer. He began to neglect his family and upon his return, would not treat Chintamani well. It was not a difficult decision to take as she had spent much of her married life apart from her husband and raising her children single handedly. Chintamani also decided that she would remain in her husband's village, as it was the place where her children had been brought up and where she had established her first business.

In 2014, she joined her local SHG, *Santoshi*, and was elected its president. Her excellent communication skills, self-confidence and awareness about the government schemes in the area were just some of the reasons behind her success. One of the government initiatives she has been a part of is *Mahila Commando* - where women civilians take up the fight against social evils like that of alcoholism, domestic violence and dowry. They also spread awareness about government schemes and how individuals can benefit from them. In May 2015, she borrowed Rs.50,000 from her SHG and Rs.30,000 from her bank to assist with the expansion of her beauty parlour '*Maai*' - aptly called 'mother'. She then built a beauty parlour in a more central location - the marketplace, making her services better accessible customers.

In 2015, building on the experience she had from her SHG leadership and harnessing her standing in the community, Chintamani decided to run in the local panchayat elections. She was even more motivated to serve society and vocalise the needs of women and children in particular. She was elected as member after winning numerous votes and now plays an important role in liaising with the government administration for public development.

In July 2017, Chintamani learnt about SVEP and its benefits when she attended a CLF meeting in her locality. In addition to spreading the word about the programme, Chintamani decided to apply in the name of her beauty parlour. Her application and growth plan received approval at all levels and in September 2017, she received the loan amount of Rs.50,000 from the Community Enterprise Fund. She used this amount to stock products in her parlour, such as face packs, mehendi packs, beauty creams and hair serums. Chintamani was struggling with inventory management and would have to travel to the city to buy beauty products, sometimes on a daily basis. Following the loan, she was able to purchase all the beauty products at a wholesale rate from Raipur. As a result of the basic business orientation training, she keeps her parlour neat and tidy and is able to better interact with her customers.

Prior to SVEP's intervention, she made between Rs. 15,000 - Rs.18,000 per month. During the festive and marriage seasons, her earnings increase to Rs. 25,000 and she has to hire an assistant. She offers all the regular services such as waxing, threading, facials and colour. She charges between Rs.5,000 - Rs.10,000 for bridal makeup and also knows how to apply bridal mehendi. Chintamani even entertains clients from Kanker city-side, who come to Sarona village to avail her services. This festive and marriage season, she has been earning on average Rs.45,000 per month. Chintamani tells us that *"this is the first time we're encountering a scheme that provides financial support and technical information to become a successful entrepreneur"*. She is particularly impressed by the training and handholding she receives from her local CRP-EP

Shree. Bhesaj Jain, who holds his Masters in Sociology. He has taught her how to maintain records of income and expenditure, profit and loss, sales forecasting and balance sheets. He has guided her right from preparing the loan application and growth plan to monitoring the performance of her business over a period of six months.

Out of all the services she provides, she enjoys doing facials the most. The glow in the face of the client following a facial is a rewarding sight to see. Chintamani is also conscious about the effects chemical products can have on the skin. She has marketed her beauty parlour as one that offers herbal beauty treatments and she avoids products laced with chemicals. Her journey with entrepreneurship has provided her with a sustainable livelihood and she is able to send her daughters for higher education in Durg and Raipur. The eldest is studying B.Com, the middle daughter is studying Pharmacy (Biotech) and the youngest is completing her HSC. After nearly 20 years of experience as a beautician-cum-entrepreneur, Chintamani feels like she is ready to spread her wings further. She is looking to replicate *Maai* beauty parlour in a nearby town and hopes to establish a chain of beauty parlours under this name.



Chintamani proudly stands in front of her parlour

Activity Snapshots

An overview of some of the SVEP activities taking place pan-India



Implementing a programme like that of SVEP requires resources, coordination with and mobilisation of multiple stakeholders. Here is a snapshot of just some of the SVEP activities which have taken place across the states in the month of October.

Convergence Workshops

- ❖ **Weavers, Basholi, J & K** - The handloom industry presents many opportunities for the strengthening of existing, and the creation of new weaver collectives. The convergence workshop saw CEO of Khadder, Mr. Arup Dutta meeting with SRLM officials and weavers to discuss potential tie-ups. The J & K EDI-SVEP team hoped to provide market linkages to weavers by bringing them under the fold of SVEP and linking them with Khadder, however Khadder's model differed; they were willing to give the weavers the raw material they required and pay them per day. Such an arrangement would not fall under the scope of the programme and so the EDI-SVEP team are continuing to explore other options.
- ❖ **SVEP Orientation & Convergence, Kurud & Bastar, MP**- A one-day district level workshop on SVEP orientation and Convergence took place in both Kurud and Bastar blocks. Officials from related line departments were present. They included KVK, DIC/KVIC, Agriculture/Horticulture/Fisheries/Livestock/Forest Departments, Skill Department, NABARD, LDM, RSETI, NRLM, Bank Managers, Additional ZP CEO, ZP CEO, SPM & ASPM SRLM, SAP and Block Mentor. The focus of the workshop was on value addition of resource-based activities. Potential for enterprises related to, bricklaying & centering, tourism & food, Mahua, ice-making & selling as well as value addition to mangoes were proposed and will be taken further which the concerned departments.
- ❖ **Initial Convergence Meeting, Samnapur, MP**
- ❖ **Workshop Meeting & Review, Eturnagaram, Telangana**

Trainings & Orientations

- ❖ **Master Bookkeepers Training, Bhubaneswar, Odisha** (*middle image*) - Orienting the bookkeepers about the documentation required under SVEP and their role in executing the same.
- ❖ **UPSRLM MDP Training** (*bottom image*)- 25 officials from UPSRLM attended this 3 day training programme. The purpose of the programme was to bring together various stakeholders in NRLM's ecosystem and orient them about the key objectives of SVEP, the tools and processes involved in implementing SVEP and the key thematic areas of the programme. As an additional 4 blocks have come under the fold of SVEP in UP, it was also necessary to orient the department line officials from these blocks about the programme.
- ❖ **EDP for New Entrepreneurs, Karahal & Rajpur, MP**
- ❖ **New CRP-EP Training in Rajpur, MP**

Events

Haryana Golden Jubilee Function (*top image*) - Haryana SRLM organised one of the many celebrations for Haryana's Golden Jubilee, dedicated to the SHGs in Haryana and presided over by the Chief Minister of Haryana. Representatives from SHGs across Haryana gathered and set up stalls to display the activities engaged in and the accomplishments made. SVEP stakeholders were present at the event, including DPM - Ms. Shikha Rana, State Anchor - Mr. Sanjay Rana, Block Mentor - Mr. Saurabh Sharma, CRP-EP Mr. Arjeet, and SVEP entrepreneur Ms. Manisha. The Chief Minister visited the stall of Ms. Manisha, who had displayed the works of the women from her community. This included handcrafted wall hangings, hand-woven cushions and handmade teddy bears. He interacted with her, was impressed by her skills and was also briefed by Mr. Sanjay Rana on SVEP's purpose and output.



Preparing Enterprises for the Festival Season

Diwali (*Deepawali*) is a magical time of the year for all; fasting and feasting, shopping and gifting, celebrating and sharing. We take a look at how some SVEP entrepreneurs from across India prepared their businesses for this special time of the year.

Basholi, J & K
Smt. Keerti
Kirana Store

Added chocolate gift packs and crackers, which were in demand.



Bawani Khera, Haryana
Smt. Suman
Kirana & Bangle Store

She received CEF loan of Rs.20,000 which went towards working capital. She was able to make a profit of Rs.12,000 in the month of October. During festive season, bangles are in high demand.

Rajpur, Madhya Pradesh
Smt. Lila
Animal Decorative Products for Livestock

CEF loan of Rs. 30,000 enabled her to purchase raw materials. During festival period, her income doubled to between Rs.15,000 - Rs.20,000.



Morada, Odisha
Smt. Bharati
Variety Store

Stocked up on items for Durga Pooja and Kali Pooja. Increase in basic items like besan, atta and maida, which are used for preparing sweets and other delicacies. Demand during the festive period increased by more than 50%.

Samnapur, Madhya Pradesh
Smt. Jyoti
Grocery & Grain Store

Decided to start selling grain during Diwali as well as festive decorations, as advised by her CRP-EP. Her earnings increased by 300% during this month.



Lakhanpur, Chhattisgarh
Shree. Ranbaj
Bartan Store

His monthly income is around Rs.6,300, but in the month of October it quadrupled to Rs.25,450. This was due to the demand for buying new household items during the new year. Ranbaj received Rs.45,000 from the CEF which he used to purchase stock in bulk prior to the festive season.



Innovation in Enterprise

SVEP entrepreneurs using technology to better connect rural communities.

Common Service Centres (CSCs) were introduced under the Digital India Programme by the Ministry of Electronics and Information Technology, Government of India. According to the official website CSCs are “the access points for delivery of essential public utility services, social welfare schemes, health care, financial, education and agriculture services, apart from host of B2C services to citizens in rural and remote areas of the country.” SVEP has facilitated the creation of two CSCs, one in Pathar Pratima, West Bengal and another in Tappal, Uttar Pradesh. We look at both blocks to understand what is involved in setting up and successfully running a CSC.



Utpal in his CSC

Background

CSC OVERVIEW		
ENTREPRENEUR	Shree. Utpal Das	Shree. Roopesh Kumar
LOCATION	Pathar Pratima West Bengal	Tappal Uttar Pradesh
MONTH/YEAR STARTED	June 2017	November 2017 (anticipated date)
CEF LOAN GRANTED (INR)	50,000	24,000
PERSONAL INVESTMENT (INR)	40,000	60,000

In both cases, a gap in the provision of local banking and administrative services were the primary reasons behind opening up a CSC for both entrepreneurs. In Utpal’s village, most of the community members had bank accounts but would have to travel up to 25kms to avail banking services. There was only one bank in the village and villagers would have to wait for 3-4 hours to deposit or withdraw money.

For Roopesh, the main market was 8-9kms away from his village. He also had previous experience of working in a similar service centre in the main market and was familiar with the operational aspects of running it.

Role of CRP-EP

Utpal’s CRP-EP, Shree. Sourav Das, helped to prepare the loan application and business plan. He provided Utpal with one-to-one training in basic computer operations as well as in using online government portals to fill up forms. Sourav filled in the registration forms from the Ministry of Electronics & IT in order to obtain registration.

Shree. Raj Kumar is Roopesh’s CRP-EP and he also assisted him with the application process and registration. Raj Kumar also helped to spread the word amongst the community about the new CSC.

Challenges

Utpal initially wanted to set up a kiosk bank to provide financial services however, the bank did not sanction his application and instead, he set up a CSC. One challenge he encounters is finding a technician to repair his computer when it experiences hardware or software problems. Roopesh, despite having working experience in a CSC, was doubtful that opening up a centre in his village would attract customers. His CRP-EP Raj Kumar, had to convince him of its potential and demand. He foresees internet connectivity and maintaining inventory (like that of printing ink and papers) to be some challenges that may arise.

Services Provided

Both entrepreneurs (will) provide similar services. As Roopesh is yet to begin, he will start off with providing essential services and once he becomes more competent and confident, will diversify into the provision of financial and other services.

Utpal - Pathar Pratima, West Bengal	Roopesh - Tappal, Uttar Pradesh
<ul style="list-style-type: none"> • Cash withdrawal and deposit of all national banks by DiGI pay • PAN card application • Train ticket booking • Mobile phone recharge • Filling in online forms for government jobs • Payment of electricity/gas bills • PMG DISHA for computer literacy programme 	<ul style="list-style-type: none"> • PAN/Aadhar card application • Domicile certificates • Printing/Photocopying

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.

- ✔ The total number of entrepreneurs under the fold of SVEP as of 31st October is 2,902:
 - ❖ The breakdown is 1,790 existing entrepreneurs and 1,112 new entrepreneurs
 - ❖ In the month of October itself, a total of 919 entrepreneurs received financial support under SVEP
- ✔ The total amount of CEF released to BRCs is 149.91 crores. From that 83.28 crores has been loaned to the entrepreneurs. The average loan size based on these numbers is almost Rs.29,000 per enterprise.
- ✔ In October, 30 entrepreneurs received loans from sources other than the CEF. These entrepreneurs hail from two blocks in Madhya Pradesh, where efforts towards financial linkages are progressing well.
- ✔ There are 292 CRP-EPs engaged in SVEP activities; 190 are male and 102 are female.

Film Reel From the Field

*SVEP Entrepreneur Sunita, inside her cosmetic store
Tauru, Haryana*



*Hand-holding support to an entrepreneur
Dinhata-1, West Bengal*



*CEF Loan Distribution Ceremony
Lakhanpur, Chhattisgarh*



*Entrepreneurs conducting paper boat activity during EDP Training
Karahal, Madhya Pradesh*



*CLF Workshop & Review Meeting with CEO - SERP
Eturnagaram, Telangana*



*SVEP entrepreneur with her stall at the livelihood fair in Mirzapur
Chhanvey, Uttar Pradesh*

As the celebrations and excitement of the festive season draw to a close, it is a great time to remind ourselves to be grateful for all the blessings we have received. Winter is very much on our doorstep and she brings with her an array of delights which the long and hot summers have almost made us forget; from green leafy vegetables to make our favourite winter dishes, to toasty and colourful blankets for keeping us warm.

In November's edition, we will be following up on the attempts made by states to link SVEP entrepreneurs with banks, plus there will be a whole lot more. We leave you with this beautiful image to the right, of an entrepreneur and her two children from Kurud Block, Chhattisgarh. The essence of SVEP is so well captured in this shot; a woman can be anything she wants to - a mother, a wife, a business woman and a leader. Business is just one way which enables her to do all that, and anything else she aspires to do. See you next month!



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.