## **Udyamita Udaan**



Progress from the Field on the Implementation of SVEP

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. SVEP aims to build an ecosystem that creates nurtures and sustains rural entrepreneurs and thus brings the rural poor out of poverty.



#### What's inside!!!

- Editor's Note
- News Capsule
- SVEP in Numbers
- SVEP in Media
- Entrepreneurs' case studies
- Field Highlights
- Upcoming Events
- Film Reel from the Field







#### "Wishing you all a happy and a prosperous New Year from the secretariat!"

2019 is here with the promise of hope and expectations that the new year will yield desired result of the hard work and effort put in the year gone by. January always starts on a positive note when mind is brimming with fresh ideas about innovations and initiatives. Everyone is enthusiastic about making the year different. Will 2019 for SVEP be different? Definitely, yes.

Editor's Note

NRO EDII foresees 2019 as bringing great tidings on entrepreneurship and innovative enterprises getting aligned with this program. More entrepreneurs will see the benefits of the program and understand its importance once being involved with it. To involve more people with the project, CRP-EP will visit villages and will share their experiences of the project and the journey in the past two years with the community people.

In this issue, we have put together the past month's progress and interesting success stories to take you through the project's journey.

# Mizoram SRLM visited EDII SVEP Block to adopt implementation model

EDII has developed innovative and community-friendly practices for SVEP implementation, and to adopt the same Mizoram SRLM had visited Dinhata1 Block in West Bengal. The team learnt about the project and its implementation. They handed over a cheque of ₹25,000 to the BRC members as a token of appreciation.



# SVEP Entrepreneur received National Entrepreneurship Award-2018



Ministry of Skill Development & Entrepreneurship, India Govt. of had announced **National** Entrepreneurship Award-2018 for innovative entrepreneurs. Mr. Utpal Das, SVEP entrepreneur from Patharpratima, West Bengal was awarded in Special Category Awards (SC/ST) for his services in e-governance. A cheque of ₹5 lakh was awarded to him by Shree Suresh Prabhu, Hon. Minister of Commerce & Industry and Civil Aviation, Government of India.

#### **SVEP IN NUMBERS**

**Enterprises** 

**Promoted** 

**Existing: 6,185** 

New: 9,891

16,076

**Entrepreneurs Promoted** 

Female: 9,649 Male: 6,775

16,424

Community

**Enterprise** 

Fund [CEF]

Disbursed

₹ 45.19 Cr.

Community

Cadre

[CRP-EP]

Female: 258

Male: 306

564

**Bank Linkages** 

**Enterprises: 337** 

MUDRA: 41

₹ 1.07 Cr.

#### Glimpses of SVEP in Media

## राष्ट्रीय ग्रामीण आजीविका मिशन, महिलाएं बन रही आत्म निर्भर, 20.59 लाख रु का ऋण वितरित

दुद्धी । उत्तर प्रदेश राज्य ग्रामीण आजीविका मिशन, ग्राम्य विकास विभाग के अन्तर्गत इन्टेन्सिव ब्लॉक दुद्धि के ग्राम खजुरी में राष्ट्रीय ग्रामीण आजीविका मिशन के तहत स्टार्टअप ग्रामीण उद्यमिता कार्यक्रम का कार्यालय ब्लॉक संसाधन केन्द्र के नाम से संचाठित है। उक्त कार्यक्रम के संचालन हेतु नारी शक्ति प्रेरणा संकुल स्तरीय संघ बिंडर नोडल एजेंसी के रूप में कार्य कर रही है।कार्यालय में ब्लॉक के विभिन्न क्षेत्रों से आजीविका मिशन के स्तयं सहायता समृह से जुड़े 81 उद्यमियों का ऋण हेतु आवेदन पत्र प्राप्त हुआ था। ठोन समिति की बैठक में प्राप्त आवेदनों पर चर्चा किया गया। आवेदकों का साक्षात्कार के दौरान उनके उद्यम से सम्बंधित जौखिम, वर्तमान

स्थिति पर चर्चा किया गया। आवेदनों का ग्रेडिंग कर अन्ततः 74 आवेदकों को 20.59 लाख रुपये की सामुदायिक उद्यम निधि स्वीकृत की गई। इसमें नये उद्यम स्थापित करने वाले ुदायिक उद्यम निधि (ऋण) एवं पुराने उद्यमी भी शामिल हैं।फेरी की दुकान, अण्डे की दुकान, किराना दुकान, अगरवत्ती बनाने, ब्यूटी पार्लर, सिलाई सेन्टर आदि जो पहले से किराना संचालन में है उन्हें बढ़ाने हेतु ये ऋण स्वीकृत की गई है।राष्ट्रीय ग्रामीण आजीविका मिशन के ब्लॉक एंकर पर्सन जय कुमार जोशी ने बताया कि स्वयं सहायता समूह से जुड़ी महिला समूह से ऋण लेकर उद्यमी के रूप में कार्य कर रही है। उनके उद्यमों को बढ़ावा देने के उद्देश्य से जनपद के एकमात्र ब्लॉक दुद्धि में स्टार्टअप ग्रामीण

उद्यमिता कार्यक्रम की शुरुआत की गई है। स्टार्टअप ग्रामीण उद्यमिता कार्यक्रम( एसवीईपी) के तहत प्रथम बार 19 नवम्बर 2018 दिन सोमवार को साम-स्तीकृत की गई थी। जिसमें 24 उद्यमियों को 7.20लाख रु दिया गया था। आज सोमवार 24 दिसम्बर दिन सोमवार को दूसरी बार 74 नये आवेदकों के बीच 20.59 लाख रु उद्यम निधि दिया जा रहा है। इस तरह से दुद्धि ब्लॉक में अब तक कुल 98 उद्यमियों के बीच 27.79 लाख रु का उद्यम निधि ऋण के रूप में वितरण किया जा चुका है। लोन समिति की बैठक के दौरान बीएपी जय कुमार जोशी, कार्यक्रम प्रबन्धक प्रत्युच त्रिपाठी, एमआईएस मैनेजर आकाश कुमार यादव, बीआरसी

की लोन समिति के सदस्य सीआरपी -ईपी उद्यमी आदि मौ

#### आलोक राय अध्यक्ष अरुण श्रीवास्तव सचिव

मुहम्मदाबाद (गाजीपुर)। सेंट्रत बार एसोसिएशन के पदाधिकारिये का चुनाव सोमवार को बार परिसन में हुआ। सर्वसम्मत से आलोव कुमार राय अध्यक्ष, अरुण कुमार श्रीवास्तव सचिव, दयाशंकर दूरे वरिष्ठ उपाध्यक्ष, रीतेश राय व मुझ यादव कनिष्ठ उपाध्यक्ष, कृष्ण कुमार राय सह सचिव, संतोध कुमार गुप्ता कोषाध्यक्ष युने गर वहीं सत्येंद्र राय, कमला प्रसाद संतोष श्रीवास्तव वरिष्ट राय. कार्यकारिणी सदस्य तथा अनिल कुमार राय, विमल राय, संजय राय, श्यामा पांडेय व अवध बिहारी यादव कनिष्ठ सदस्य नामित हुए।

Story of Duddhi, UP

Newspaper: Hindustan, Sonebhadra

सरकार द्वारा चलाए जा रहे आजीविका मिशन का लाभ दिखने लगा है. सिमडेगा की ललिता तिर्की ने दिखाई महिलाओं को राह

## मोमबत्ती निर्माण ने बदल दी ललिता तिर्की के घर की तस्वीर



#### सिमडेगा | अफजल इमाम

सरकार दारा चलाई जा रही आजीविका मिशन का लाभ दिखने लगा है। तेतर्डटांगर प्रखंड के अंबा गांव निवासी ललिता तिर्की उन महिलाओ रोजगार करना चाहती है। ललिता

आज अपने पति के साथ मिलकर घर में ही मोमबत्ती का निर्माणकरती है और मोमबली बेच कर प्रति माह दस हजार रुपए की कमाई कर अपने आठ सदस्यों के परिवार को बेहतर ढंग से पाल रही है। ललिता मोमबत्ती उद्योग के नाम से ललिता अपने गांव में ही मोमबली का निर्माण कर रही है। और बाजार में बेच रही है। डीसी जटाशंकर चौधरी ने भी ललिता के हिम्मत की हौसला अफज़ाई करते हुए उसे कामना दी है। पति ने लिया था प्रशिक्षण, पत्नी ने शुरु



कर दिया व्यापारः ललिता मोमबतती उद्योग चलाने वाली जनजातिय महिला लिलता तिर्की ने बताया कि उसके पति ने आजीविका मिशन योजना के तहत जाने के कारण पति को काम छोड़ना

मोमबत्ती, अगरबत्ती और साबुन निर्माण का प्रशिक्षण लिया था। लेकिन अचानक पति की तबियत खराब हो

#### 30 हजार रुपए से शरू किया था व्यापार

लिता देवी ने बैंक से 30 हजार रुप का लोन लेकर मोमबत्ती निर्माण का कार्य शुरु किया था। इसके बाद धीरे धीरे लिलता और उसके पति ने मेहनत कर अपने व्यापार को आगे बढाया और आज लगभग दस हजार रुपए प्रतिमाह का लाभ कमा रहे है।

पडा।स्टार्टअप गांव योजना के बारे बताते हुए 30 हजार रुपए का लो

Story of Thetaitangar, Jharkhand

Newspaper: Hindustan, Ranchi

#### INITIATIVE

A state-level workshop for BRC members was organized from 26-28 2018 December, at IGICM. UP. Lucknow, wherein 30 participants of five SVEP blocks were trained.



The concept of the training was RoTI [Return on Time Invested]. EDII team initiated this concept, under which issues and challenges were discussed with mentors, state anchor and officials of UPSRLM. Along with it, improvisation on implementation strategies was also formulated.

#### Life rediscovered in Eturnagaram of Telangana

She has been a housewife for years and never in her dreams had she imagined being an entrepreneur. The story of G.Kavitha (Kamalapur village, Eturnagaram block, Telangana), could not pursue her education due to poverty and was bound by unfortunate circumstances to take the path of self-employment.

G.Kavitha's husband was the only earning member of the family and sometimes it was difficult to even make the ends meet. Kavitha was looking for an opportunity to start a business to support her family. She decided to take up the SVEP entrepreneurship in July 2018. She found the scope of livelihood enhancement through the programme and its features based on the information that she had received from her SHG (Vijayadarshini) & VO (Sri Sai Karuna).

Later, she approached CRP-EP of her village and the mentor for initiating the process for preparation and submission of business plan. She was very confident about her business idea as it was based on her skill. BRC approved her business plan and sanctioned the loan amount of ₹30,000. She bought the latest model of jute bag-making machine with the money. Her perseverance with skilled technique reveals her focused approach to

establishing a successful business. Her monthly turnover increased to ₹44,800 within first few months of starting her business. Her business initiatives have created opportunities and employment for others in the vicinity. She has 2 people working under her who approximately ₹2,400 per month based on their work.



Entrepreneur G. Kavitha at her tailoring unit

Today, G.Kavitha leads a prosperous life with her family. Being a successful entrepreneur, she stands as a source of inspiration for all those women in her village, who are unaware of their own capabilities. She is a true example of an SVEP Entrepreneur who is not only earning profit for her life but also added value to her surroundings.



"Training under SVEP was a learning experience, which taught me technical aspects of the subject along with the business skills. It added value to the tailoring skill that I already had."

-G.Kavitha, Entrepreneur, Kavita Tailoring, Kamalapur, Eturnagaram, Telangana

# Source of Service to Source of Inspiration -A Story of National Entrepreneurship Award Winner

On a small island, in the Patharpratima block of the South 24 Parganas district of West Bengal, in the Sundarbans delta, fishing is the main livelihood of local people. Mr. Utpal Das, 38 years of age, is a fisherman, who used to find work for only 6 months in a year and earned a meagre amount of ₹ 30,000 in a season. He found it very hard to make ends meets. Like most people living in abject poverty, he found himself pulled down towards desperation and alcoholism.

His wife was Smt. Aparna Das, a member of an SHG- Mrinmoyee, (Agnishikha upasangha) since 2007. In 2017, she introduced her husband to resource persons of the SVEP project -- an introduction which was no less than a miracle to the Das family. Determined to improve his lifestyle, Mr. Utpal Das accepted the help of the SVEP team and the CRP-EP. After underta king trainings, and other support, he accepted a credit of ₹ 50,000, a liability which he completely repaid during the last month (December 2018). Mr. Das started his own Computer Service Centre (CSC) booth / kiosk / shop to provide e-governance support to the neighborhood population. Since then he has been earning about ₹10,500 per month and has been able to employ two staff.

He has also purchased a printer, a laptop and a card swiping machine with the surplus amount. His CSC now provides a variety of services such as PAN card enrolment and correction, Aadhar card enrolment and correction, agriculture-based-insurances, and other web-based support to the community.



Utpal Das working in his CSC

His venture Utpal e-governance business has been recognized by Govt. of India. He has been awarded at National Entrepreneurship Award-2018. Mr. Das wants to scale up his business and generate employment in his home island.



"If you had asked me about my dreams while I was growing up, I wouldn't have been able to reply. SVEP has come to me as a savior and helped me to survive. I am thankful to SVEP for creating an opportunity as an entrepreneur and serve the community as well as government through my enterprise."

-Mr. Utpal Das, Entrepreneur, Computer (Common) Service Centre, Patharpratima, West Bengal

#### **Field Highlights**

### Punjab

 Orientation on SVEP to Young Professionals of Punjab State Rural Livelihood Mission

### Gujarat

Workshops on Udyog
 Aadhar was conducted for
 CBOs, BRC, CRP-EPs
 and other block level
 stakeholders of the project

#### Haryana

Enterprise promotion activities initiated in two new blocks, more than 500 Entrepreneurs identified and being brought in the fold of SVEP

### Madhya Pradesh

Community cadre under
 SVEP is selected and
 trained to undertake Social
 audit of 46 Janpad
 Panchayats of Samnapur
 Block

## Chhattisgarh

 Organized Block level workshops with Bankers, LDM and NABARD team to facilitate linkages with SVEP Entrepreneurs

#### **Jharkhand**

Refresher training of community cadre on Day book keeping and performance tracking of SVEP enterprises

## Uttar Pradesh

enterprises registered for Udyog Aadhar an initiative of Ministry of Micro, Small & Medium Enterprises, Govt. of India

## Telangana

• Business Management training of more than 300 SVEP is completed in Bijinapally and Eturnagaram block of State

#### **Odisha**

SVEP training of Block Resource
 Committee, Community Based
 Organizations and Community
 Resource Persons is completed
 in all the new blocks of the State

#### **West Bengal**

Community Resource Persons' selection and their training being undertaken in 5 new blocks of the State

## Jammu & Kashmir

Facilitated credit linkages of 35 SVEP entrepreneurs, loan of ₹ 21.10 Lacs disbursed

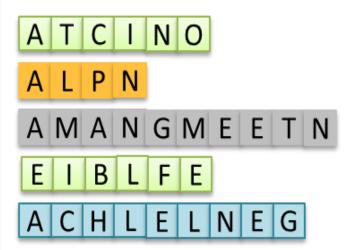
#### **Enterprise Facts**



Credit: Jagdishchandra Patel

#### **Entrepreneur Mind Jumble**

#### Five Factors in Business



1.Action 2.Plan 3.Management 4.Belief 5.Challenge

#### Film Reel from the Field



Training & Capacity
Building of Managing
Committee Members of
BRC-Mahakalpada,
Odisha

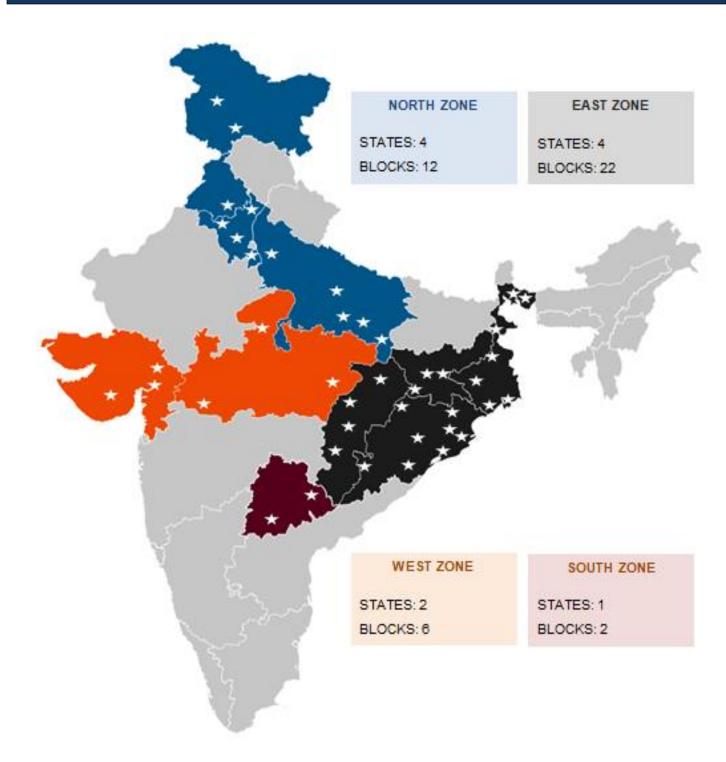


SVEP orientation- Self Help Groups & Members of Community Based Organizations, Sunam, Punjab

#### **Upcoming Events**

- Advanced level training for CBO members in four blocks of Chhattisgarh
- Training of Mentors on conducting Baseline & Market Potential Study using SVEP software at EDII campus
- Physical verification of enterprises supported in the last quarter
- MDP/Orientation on SVEP for BPMs / Government Officials from Blocks where SVEP is to be initiated

#### "Our Presence"



If you wish to contribute stories, photos, updates or anything related to SVEP, which you think can be covered in this monthly e-newsletter, please email details to us at svep.communication@ediindia.org. Also, your feedback on the content is welcome.

