# Udyamita Udaan

Progress from the Field on the Implementation of SVEP









Polishing his way to Success: Case study of an enterprise from Khambha, Gujarat



Food for Health: Case study of group enterprise from Manikchak, West Bengal

# What's inside!!!

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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.

The COVID-19 pandemic has almost put a grinding halt to the world's economy. It has taken such a toll on the economy that the market is struggling to come to terms with the economic damage that the world has witnessed in decades. During this uncertain time, rural enterprises across India have also been impacted. But some of the entrepreneurs supported by EDII under SVEP have shown resilience and demonstrated that even in such tough and testing times, they can rise to the challenge and convert an adversary into an opportunity.

One such example is micro-entrepreneurs trained in stitching. They are the ones who are contributing immensely in the efforts to prevent COVID-19 spread by making face masks and supplying them to the local authorities, wholesalers and retailers. In this time of crisis, 39 CRP-EPs from 14 SVEP blocks worked in COVID-19 relief operations undertaken by the local administration. They supported the entrepreneurs in supply and distribution of masks, provided services in the free kitchen and food distribution to migrants and daily wagers. They also worked for the local authorities and contributed in spreading awareness and advisories related to COVID.

This edition focuses on activities carried out in the pre- and post-lockdown period and gives a glimpse of two outshining enterprises promoted under SVEP.

#### **Mask Production Under SVEP**

SHGs across the country have been facilitated to produce face masks to cater to the current need in their respective regions. Many SVEP enterprises also took up this activity as they also represent the community cadre. Around 483 enterprises (473 individual enterprises and 10 group enterprises) were promoted under SVEP.

About 7.8 lakh masks were produced by these enterprises. It has helped them to mitigate their losses during lockdown period by earning Rs 3-10 per mask.

The masks produced were mainly supplied to the government hospitals, janpad panchayats, nagar panchayats, police departments, block and district administration, and local retailers.







#### **SVEP IN NUMBERS**

**Enterprises Promoted** 

Existing : 11,500

New: 27,565

39,065

Entrepreneurs

**Promoted** 

Female : 24,796 Male: 15,604

Transgender: 1

40,401

Community

**Enterprise** 

Fund [CEF]

**Disbursed** 

₹ 107.5 Cr.

Community

Cadre

[CRP-EP]

Female: 346

Male: 315

661

Bank Linkages

Enterprises: 1214

MUDRA: 41

₹ 5.69 Cr.

# **Glimpses of SVEP in Media**

# कोरोना के खिलाफ जंग में सामने आई नारी शक्ति

#### बिहान समूह की महिलाएं रोज बना रही 500 मास्क





हरिभूमि न्यूज 🕪 कुरूद

कोरोना वायरस के बढ़ते संक्रमण, मास्क की बढ़ती मांग और कालाबाजारी की समस्या के समाधान हेतु जिला प्रशासन के मार्गदर्शन में विकासखण्ड कुरुद के ग्राम नारी की नारी शक्ति सहयोग के लिए सामने आई है।

ग्राम नारी में ग्रामोदय संस्था व सिंक्रय सम्यग सहकार संघ के मार्गदर्शन में हथकरसा केन्द्र संचालित है जहां हस्तनिमिंत -चादर, टॉवेल, हमाल, साड़ी, गमछा, धोती-दुपट्टा वख उत्पादन कर अन्य प्रदेशों में भेजे जाते हैं। जिससे संस्था से जुड़े महिला व पुरुष कारीगर स्थानीय स्तर पर कार्य कर 10 हजार रुपये मासिक आमदनी अर्जित कर रहे हैं। परन्तु वर्तमान में कोरोना वायरस के बढ़ते संक्रमण को देखते हुए कलेक्टर रजत बंसल व सीईओ श्रीमती नम्रता गांधी के निर्देशन में सभी कार्य बंद कर कारीगरों द्वारा मास्क हेतु वस्त उत्पादन किया जा रहा है व मास्टर ट्रेनर पुरुषोत्तम साहू के देखरेख में कार्यरत बिहान समृह की महिलाओं द्वारा दिन रात मेहनत कर प्रतिदिन 500 मास्क तैयार किया जा रहा है। तांकि जिले में सुगमता से मास्क उपलब्ध हो सके।

#### समाज को स्वस्थ व सशक्त बनाने हम योगदान देंगे

संचालक इमरान बेग ने बताया कि संस्था का उद्देश्य भविष्य में 500 युवाओं को जोड़कर क्षेत्र को हस्तकला का हब बनाना है जिससे लोगो को रोजगार प्राप्त हो सके और वे स्वावलंबी बन सकें। इस कार्य जुटे हुए शकुन, लक्ष्मी, लता, द्रोपती, उत्तरा, खिलोश्चरी, पेमीन, नन्दनी, कमलेश्वरी, प्रकाश, नरेंद्र,

#### गुणवत्तापूर्ण मास्क किया जा रहा है तैयार

सवालक बंग में बताया कि यहां तैयार हो रहे मास्क्र में पॉलीस्टर, टेरीकाट आदि की मिलावट महीं है अतः ये शरीर व स्वास्थ्य के लिए उपयुक्त है। वस्त्र से मास्क्र निर्माण के समय स्वयञ्जता का विशेष ध्यान स्वा गया है। यूज एंड यो गहीं है, वॉशेबल मास्क्र है, अच्छी तरह से डेटॉल से थी कर बोबारा यूज कर सकते हैं। उत्पादित सभी मास्क्र जनसामान्य में निश्नुष्क उपलब्ध कराने का उद्देश्य है।

सविता, रामकली आदि महिलाओं से बात करने पर उन्होंने कहा कि विपत्ति के समय मास्क की कंपनी ने हाथ खींच लिया व बड़े व्यापारी कालाबाजारी करने लगे तब हम सब ने इन विषम परिस्थित में लोगों की मदद करने की ठानी। समाज को स्वस्थ-स्वच्छ-सशक्त बनाने में हम योगदान देंगे।



मन में है विश्वास, पूरा है विश्वास हम होंगे कामयाब।

The SHGs of #AspirationalDistrict Simdega, with the help of @onlineJSLPS are making & providing masks at a reasonable price to ensure no shortage for #Covid\_19! #IndiaFightsCorona



Tweet by NITI Aayog on mask production activity by SHGs of Jharkhand

Mask production by SVEP entrepreneurs covered by HariBhumi News, Kurud, Chhattisgarh

### **POLISHING HIS WAY TO SUCCESS**

As a true entrepreneur who identifies opportunities and converts them to his advantage, Pravinbhai also utilized the geographical location of his area and skill for his own benefit.

Being the eldest and the only earning member in a joint family comprising of 8 members, he knew the difficulty of sustaining the lives of so many people with his income from agriculture. In order to support his family, he decided to migrate to Surat in search of a job where he learned the art of diamond polishing. He joined a company and worked for five years. Seeing his skill and managerial qualities, he was promoted as the area manager in that company.

While being in job, his entrepreneurial consciousness kept constantly pulling him towards starting his own business. But due to financial crunch he was hesitant to do the same. Once during a festive season when he was back at his place, he got to interact with a CRP-EP during an SHG meeting which was conducted at his place. He got to know about the SVEP during that interaction.

It encouraged him to become an entrepreneur. Abiding by the criteria required to apply for SVEP support, a loan application for Rs. 1,00,000 was submitted to the BRC with the help of a CRP-EP. After scrutinization, BRC in consultation with DLM, BPM(SVEP) and Block Mentor approved a CEF of Rs.90,000



A diamond polishing unit in Khambha block

With the loan received, he purchased machinery and started off with five machines and nine workers in Juna Malaknes village. It started so well that within few months he purchased five more new machines and employed around 24 more people. His entire staff work on hourly basis. He allows flexi-timing so that the youth of that area have an advantage to earn extra income from this venture.

He earns around Rs. 35,000 to 40,000 per month as a profit and is planning to set up another unit in a different location. His younger brothers are also involved in the business now. He is clear that he wants this business to flourish and to be taken up by his next generations.



"SVEP has made my dream come true not only by providing the financial support but also by giving the exposure to business management skills which has polished me as an entrepreneur"

-Pravinbhai Chhothabhai Makvana, Shakti Jem's & Diamond Polishing Center, Juna Malaknes, Khambha, Gujarat

#### **FOOD FOR HEALTH**

The proverb, "alone we can do so little; together we can do so much", proves true in the case of Jankalyan Swarojgar Samity, an SHG comprising homemakers from Manikchak village.

These enterprising homemakers were brought together to form an SHG under the Anandadhara Project. They started saving through panchasutra. As a result, they gained confidence and gradually started seeing difference in their lives. However, they felt that savings alone was not enough for their livelihood and that there had to be another source of income through enterprise creation. As one of their strengths was cooking, they decided to start their own canteen service. But the place was a concern. Soon, they came to know about a contract to run a canteen in Manikchak Block Hospital. Through their SHG leader Sabera Khatun, they approached the hospital authorities and got the contract. But as per the agreement, the cost of the first three months of food supply was to be borne by the SHG itself. Hence, due to lack of fund in the SHG, all the members decided to contribute Rs. 2,000 each for smooth functioning of the canteen. As they lacked experience and knowledge of handling a canteen or any other similar activities, they landed in debt. It demotivated many members of the SHG and they decided to stop the canteen. It was around this time that they came to know about SVEP being implemented in the block.



The hospital canteen in Manikchak block

After seeking the advice of a CRP-EP, a business plan was prepared and submitted to BRC. Janakalyan Swarojgar Samity was extended a financial support of Rs. 75,000/- as CEF after scrutiny by the BRC. Along with the CEF and EDP training received under the programme, they upgraded their skill of inventory management and record keeping which helped them in planning and running the canteen.

Regular monitoring by CRP-EP and entrepreneur hand book provided under the programme enabled them to control the wastage and other expenses so that they could earn more profit. It also empowered them to identify business opportunities. Now, they are planning to open another canteen in hospital premises for patients' family members as there is no such facility inside the hospital or in nearby area.



The technical support received under the programme proved to be the game changer. Inventory management and record keeping were most useful concepts for us. Apart from that running this hospital canteen smoothly gives us all an ultimate satisfaction that we are playing our part in providing food to the ailing people.

-Jankalyan Swarojgar Samity, Group Enterprise, Hospital Canteen Services, Manikchak, West Bengal.

# **Field Highlights**

### Assam

Potential
Entrepreneur
Registration & Business
Plan Appraisal is in

#### Gujarat

BRC activities have been resumed in all the blocks.

CRP-EPs selection process is in progress

#### Haryana

Activities related to mapping
the effect of lockdown on
SVEP enterprises are taken
up by CRP-EPs in all the four
blocks

## Madhya Pradesh

Baseline Survey is being initiated in two new blocks - Sondwa & Thandla

# Uttar Pradesh

BRC setup activities were undertaken in Mihinpurwa, Koraon, Dhanpatgani, Dhanapur, Sumerpur and Kadaura blocks

### Maharashtra

Palghar, Kelapur, Kalamb

# Chhattisgarh

CRP-EPs have started mapping affected enterprises during lockdown in all the blocks

# Odisha

Field visit by CRP-EPs along with SRLM officials were conducted to look at the status of SVEP supported enterprises, post-lockdown

#### **West Bengal**

PTS data collection and mobilization of CBOs conducted to analyse the post-lockdown situation in the field in all the blocks.

# Jammu & Kashmir

Revision in loan repayment schedule is being undertaken. This is being done to help entrepreneurs tide over losses due to lockdown

## **Jharkhand**

New CRP-EPs have been selected in Kolibera and their SVEP orientation is in progress

#### Reel from the Field



Mask Making Unit: Group Enterprise, Kurud,
Chhattisgarh



BRC resumes its activities, Sahaspur, Uttarakhand



Distribution of "Essential Kit" to families by BRC, Lar, J&K



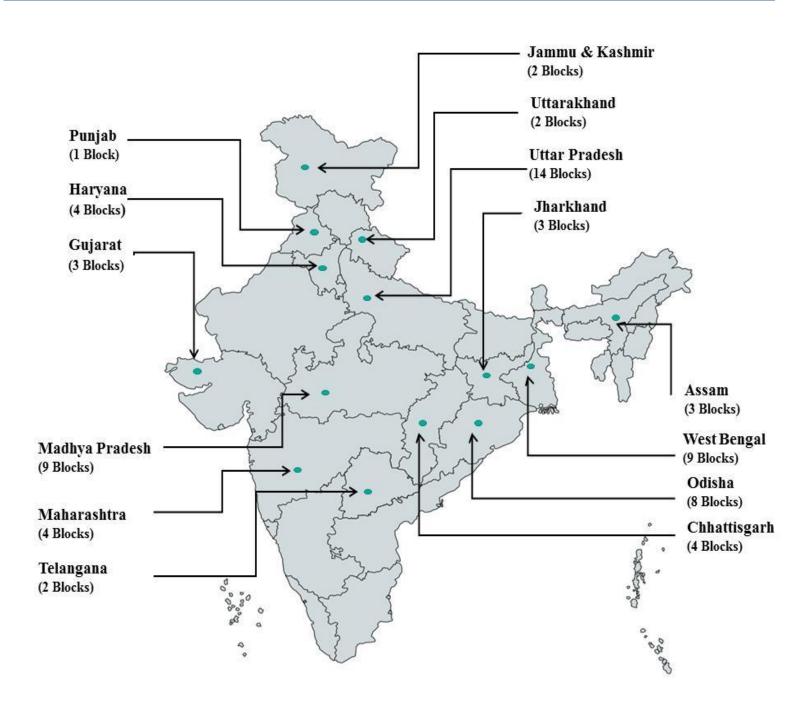
Training of data enumerators for baseline survey: Thandla & Sondwa Blocks, MP

# **Upcoming Activities**

- > Identification and revamping of SVEP enterprises affected during lockdown
- ➤ Compilation of PTS data and uploading on SVEP software
- > Training of mentors on SVEP software
- > DPR preparation in MP (4 blocks) & UP (3 blocks)

# **EDII NRO – SVEP Implementation**

States: 14, Blocks: 68



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

