

# Udyamita Udaan



## Startup 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. 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

- SVEP numbers
- SVEP in media
- Entrepreneurs case study
- Field reel
- Innovation story
- Filed highlights
- Upcoming events





## Editor's Note

### Festive Greetings from SVEP EDII....!!

In a recent event Acharya Balkrishna, CMD, Patanjali, was asked: What is Rural? His reply was so very appropriate to all of us. He said, "Rural is where Scarcity meets Aspiration which gets translated into an ocean of Opportunities". SVEP is one such programme that captures this opportunity and provides livelihood by creating and mobilizing the local entrepreneurs so that they become self-sustainable.

The programme is progressing very well towards its target. It is heartening to see that more and more women entrepreneurs are adopting entrepreneurship. There has also been a significant increase in entrepreneurs from the vulnerable communities. Bank linkages have also grown significantly. It is concerted efforts of CRP – EP, Mentors and the CBO members, that we are cherishing the result, despite of several hurdles faced since the inception of programme.

## SVEP Mentor Training at EDII

30th July - 6th August 2018



*Trainee with EDII Director, Dr. Sunil Shukla, & SVEP Secretariat*

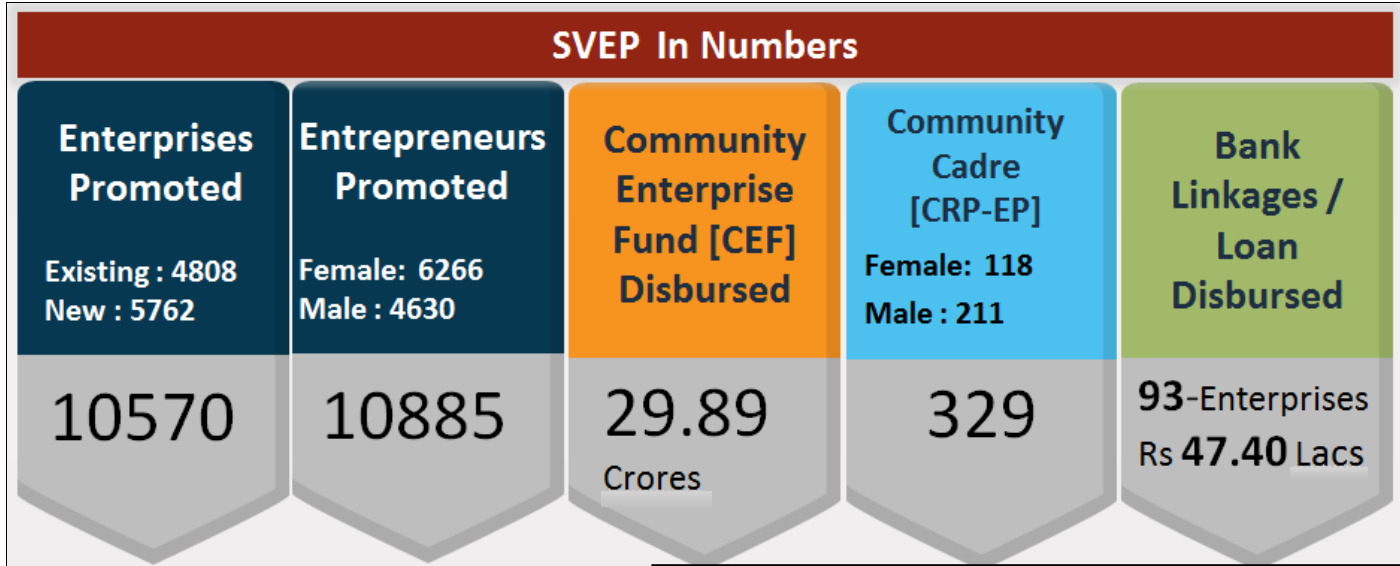
Induction training was conducted at EDI Campus for Block Mentors. These mentors are entrusted with the responsibility of implementing SVEP in blocks that are sanctioned this year. The objective was to orient the Block Mentors about SVEP and to impart the necessary skills and knowledge that is required to effectively implement the programme at the field.

16 Mentors from 5 different states were provided inputs by faculty and experts at EDI. It covered among others:

- NRLM's context and the role of the SVEP
- The processes and tools used in the implementation of the SVEP
- Sub-sector analysis and revision of basic business skills

The training programme employed pedagogy that included techniques such as lectures, case studies, documentaries, group presentations, reflection, simulation games, and field visits followed by a written examination. The orientation programme was an enriching experience for both, the organizers as well as the participants. The mentors are now well-prepared to achieve the desired results

# SVEP FACTS



**CRP-EP Training, block Silli, Ranchi, Jharkhand**

**संसाधन केंद्र का उद्घाटन**  
**ठेटाटंगर**, प्रखंड कार्यालय परिसर में प्रारंभिक ग्रामीण उद्यमिता कार्यक्रम के तहत विकास कार्यक्रम के तहत प्रखंड संसाधन केंद्र का उद्घाटन किया गया। केंद्र का उद्घाटन जिला परिषद सदस्य जेम्स लुगून, डीपीएम जेवियर एक्का, मुखिया बंधु मांझी ने संयुक्त रूप से किया। इस मौके पर डीपीएम जेवियर एक्का ने कहा कि प्रखंड संसाधन केंद्र के खुल जाने से महिला स्वयं सहायता समूह को लाभ मिलेगा, केंद्र के माध्यम से महिला समूहों को रोजगार से जोड़ने का काम किया जायेगा, जिससे महिलाओं की स्थिति में सुधार आयेगी। मौके पर जिप सदस्य जेम्स लुगून, मुखिया बंधु मांझी, सामुएल मुंडू, मो मुमताज, संजीता केरकेडा, मुकुल खाखा व संतोष कुमार आदि ने भी अपने विचार व्यक्त किये। कार्यक्रम के दौरान 40 महिलाओं को व्यक्तिगत ऋण के रूप में 50-50 हजार रुपये का चेक दिया गया। कार्यक्रम संचालन चंदन कुमार ने किया।

**Inauguration of Block Resource center (BRC) at block Thetaitangar, Simdega, Jharkhand**

**Success Story of CRP-EP Shabnam Bano,  
 Block - Basholi, Kathua, Jammu and Kashmir  
 Covered by e- magazine <http://www.livelihoods.net.in/>**

## Community Worker Develop More Entrepreneurs

**Can you introduce yourself?**

I am Shabnam Bano, a native of Basohli village, Basohli block, Kathua district, Jammu & Kashmir. I am 38 years old. I lost my father at the age of 19. I live with my mother, younger brother and sister-in-law. I was born with only one hand.



**How did you become a community worker?**

Initially, I was interested in volunteering and working for the community and began working with UMEED (State Rural Livelihoods Mission in Jammu & Kashmir). I have worked in different areas of community development and understanding of all the community institutions over time.

**What are you doing at present?**

Presently, I am working as a CRP-Entrepreneurs Programme (EP) in Start-up Village Entrepreneurship Program (SVEP) which involves extensive travel in the block to anchor community meetings, meet entrepreneurs and prepare their business plans and to support them in their enterprises. I have anchored 150 community meetings till date. I have prepared 15 business plans of which six have received Block Resource Cell (BRC) approval. Currently, I am providing handholding support to four entrepreneurs and have also identified eight potential entrepreneurs to start new enterprises and looking forward to working with them.



# Udaan Tales : Leafing Through Subhadra's Life



*Subhadra with her Sal leaves' bundle.*

**H**ailing from the Phulabadia village, Morada Block in Mayurbhanj district, Odisha, Subhadra loves to live amongst nature and is grateful to nature for providing her the means to livelihood which abled her to pull her family out of extreme poverty. She is a Sal Leaf trader and is also actively involved in community institutions in her area. She is the Secretary of her SHG and GPLF\*. She is also a member of the Representative General Body in the BRC.

Only a few years back she and her family were struggling to make ends meet. Subhadra lives with her husband Satrugna and 12-year-old daughter Debajani. She was married at the tender age of 17. Her husband grew paddy in their small field and worked as daily wager during off-season. They were dependent on seasonal agriculture to sustain. She recalls "We lived in a thatched house and often went on a hungry stomach throughout the year. We even sold household assets just to buy ration and food." She belongs to the Other Backward Castes (OBC) category, and lives in a village where a majority population is from the Scheduled Tribes.

In 2013, Subhadra joined Manamohini, her local SHG and gained confidence to start a venture of her own. In Mayurbhanj district, Sal leaves grow abundantly in the forest. Sal leaves are classified as Non-Timber Forest Products (NTFPs) and its collection, processing and sale is an integral part of livelihoods of forest-dwellers. Subhadra too decided to get into this business. She took Rs. 3,000 on credit from her SHG to purchase Sal leaves from her neighbor which she would then sell to local traders at a profit of Rs.5/- per bundle.\*\* She had started to earn between Rs.7,000/- to Rs.8,000/- a month. Subhadra wanted to expand her business by building a small warehouse in which she could stock the Sal leaves. She expected that her monthly income would increase to Rs.15,000/- once the warehouse is built. She applied for a loan through SVEP. The BRC sanctioned her a loan of Rs. 20,000/- from the Community Enterprise Fund.

Subhadra's hard work, dedication and philosophy of helping others paid off and the quality of her life improved very soon. She and her family now live in a pucca house with a toilet. She is educating her daughter. She also expanded to Sabai rope trading\*\*\*, her husband drives an auto and they also do seasonal farming on their land. Subhadra has not forgotten the difficult times from the past and supports others in her community who are struggling by providing interest free micro-loans. If they are unable to pay back, she asks them to collect Sal leaves which she then buys from them. It is Subhadra's way of giving back to the community and ensuring that no one have to struggle the way she did.

\*In Odisha Gram Panchayat Level Federation is equivalent to a Village Organisation.

\*\*There are 1000 Sal leaves in a bundle.

\*\*\*Sabai grass is grown in the wild is also cultivated in Mayurbhanj District.

## Film Reel from the Field



*PTS filing procedure, Basholi.*



*SVEP Entrepreneur Ramadevi, Bijiinapally, Telangana.*



*UPA Sangha meeting, W.B.*

# InnoVation Story:

## Entrepreneurial Spirit Lends Flavour to Durga Bai's



**D**urga Bai had been a spice vendor in the local market since 2011. She is a fifth standard pass and a mother of three children. Her eldest daughter is married, one of her sons, is a postgraduate providing kiosk banking services to the village and the other son is 12th passed, working in the family business. Durga Bai and her husband used to work as daily wage labourers and did farming of soya bean and rice on a small piece of land, earning a meagre income which could hardly sustain their family.

In 2011, Durga Bai entered spice trade when she realized that there was no supplier of grounded spices in the local markets. It seemed to be a good opportunity as there would be little competition and therefore a better chance to capture the market. She would buy the grounded spices from a wholesaler and sell it at the various local markets nearby her village, her husband supported her in marketing.

In 2015, Durga Bai joined local SHG, and put aside some money as savings. A SHG member advised Durga Bai to extend her business to the manufacturing of powdered spices by purchasing a pulverising machine. The machine could increase her daily income to Rs. 500 - Rs. 600/- . Durga Bai was introduced to SVEP through a local CRP-EP. He helped her in preparing a growth plan and loan application. Durga was willing to invest Rs. 75,000/- from her savings and applied for a loan of Rs. 25,000/- from the Community Enterprise Fund, which was approved by BRC in September 2017. She used the loan to purchase the spice pulveriser with which she would produces chilli, coriander and turmeric powders.

Durga joined the SVEP programme and completed the 6 day-long entrepreneurship training provided under the programme. Thereafter, she there was a significant growth in Durga Bai's spice business. She has opened a small shop in the block headquarters where she manufactures and sells her grounded spices and also grinds whole spices for customers at a charge of Rs. 10 - Rs. 15/kilo. She has added a few general store items to diversify her services. Durga Bai is happy with the progress that she has seen in her spice store. She has learnt a lot from the programme and through her experience in past few months and hopes to impart it all to her son, so that he can also better operate his business.

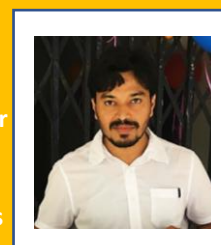
### Team members from grassroot..!!



**Kamaluddin,**  
Mentor, Tauru, Haryana, has over 16 years of experience in Child development, women empowerment and sustainable livelihood programmes



**Jamini Rajwade,**  
CRP-EP, Lakhanpur, Chattisgarh. Despite an M.A. a D.Ed., and a career in teaching, Jamini chose to serve downtrodden women, through SVEP, as a CRP-EP



**Gautam Mohanty,**  
an ardent social development professional joined Thetaitanger block, Jharkhand as a Mentor, since July 2018



# Entrepreneurs Gearing up for Festive season

Dusseera, followed by Diwali, is full of festivities across India. People are filled with joy, celebration, and excitement. SVEP entrepreneurs are gearing up to fully utilize their resources to make best use to this energy for their business.

## Smt. Keerti Basholi, Jammu & Kashmir

Kirana Store

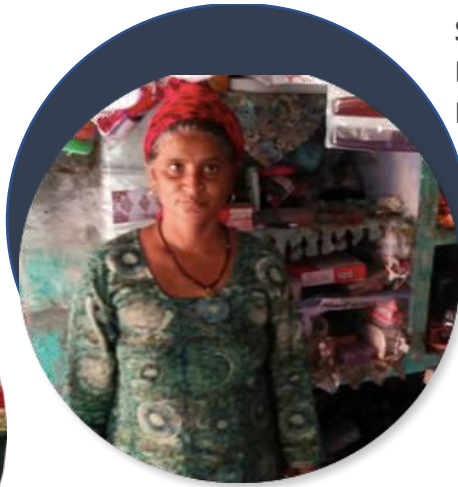
Added chocolates, gift packs and crackers, which will be on high demand next month



## Smt. Suman Bawanikhera, Haryana

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 August as during Festive season, bangles are in high demand.



## Smt. Bharati Morada, Odisha

Variety Store

Stocked up items for Durga Pooja and Kali Pooja. Focused on 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%.



## Smt. Lila Rajpur, Madhya Pradesh

Animal Decorative Products for Livestock

CEF loan of Rs. 30,000 enabled her to purchase raw materials. During Festival period, her income is expected to double, between Rs.15,000 - Rs.20,000.



## Shree. Ranbaj Lakhanpur, Chhattisgarh

Bartan Store

His monthly income is around Rs.6,300, In the month of September & October looks forward to increased sales and income before Durga Puja



## Smt. Jyoti Samnapur, Madhya Pradesh

Grocery & Grain Store

Decided to start selling grain as well as festive decorations, as advised by her CRP-EP. Expects her earning should increase by 300% during this festive season.





# Field Highlights

## Punjab

- Space allotted for the BRC, is being set up
- First batch of CRP-EPs inducted and undergoing training

## Jammu & Kashmir

- In Lar block, 260 enterprises have been supported, total CEF disbursed of Rs 110.36 lacs
- In Basoli, 35 new business plans approved by BRC, total project cost Rs. 15.35 lacs

## Haryana

- Mentors join and initiate work in Matanhail and Jhajjar blocks
- CRP-EPs selected in new blocks, & BRC space allocated.

## Gujarat

- Total of 666 Enterprises have been established.
- BRC members of Goghambha Block oriented on SVEP software.
- SBI RSETI, Amreli has proactively provided training to potential SVEP entrepreneurs.

## Madhya Pradesh

- 15 new CRP-EPs from Rajpur given 21 days' training
- 3 days Training on Entrepreneurship Development conducted in Karahal block

## Uttar Pradesh

- Software training given to CRP-EPs of new blocks Nighasan, Arajiline & Duddhi
- NRP Visit Chanve and Tapal

## Telangana

- Focusing on group enterprise with collective approach
- 87 enterprises set up and being supported, another 117 approved by BRC.

## Chhattisgarh

- Representatives from 19 NGOs visit Kurud for exposure visit organised by NRLM.
- In coordination with Handloom department 35 entrepreneurs trained in weaving activity, currently weaving saris and towels
- Loan of Rs 44.28 lakh from CEF disbursed to 178 new enterprises

## Odisha

- Organised 5 day training programme on SVEP Implementation Strategy. 45 participants from OLM and EDII participated in the training programme

## Jharkhand

- BRC formally inaugurated in Thetaitanger block, district Simdega
- CRP-EPs of all the three blocks trained on using SVEP software

## West Bengal

- Third consecutive BLBC Meeting held to facilitating financial linkages in Patharpratima Block.
- CRP-EP provided three days training in Coochbehar District



## Enterprise Facts



Credit : Jagdishchandra Patel

## Upcoming Events



As we are moving to the month of celebrations and excitement of the festive season, it is a great time to remind ourselves to be grateful for all the blessings we have received. In the October edition, we will be following up on the attempts made by states, to link SVEP entrepreneurs with the banks and other financial institutes. There will also be events such as workshops on software

## Entrepreneur Mind Jumble

These are jumbled up words related to SVEP enterprise program. For example the first jumbled word [SUBSIENS] is [BUSINESS]

1. SUBSIENS
2. STPUART
3. OVANINOTIN
4. URRENTREPNE
5. ROTSEVIN
6. IKSR
7. AEID
8. EGRTIGR
9. EYGTRAST
10. READLE
11. RNIIVSOY

1. Business 2. Startup 3. Innovation  
4. Entrepreneur 5. Investor 6. Risk 7. Idea  
8. Trigger 9. Strategy 10. Leader  
11. Visionary

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 [svep.communication@ediindia.org](mailto:svep.communication@ediindia.org) Additionally your feedback on the content is welcome.



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