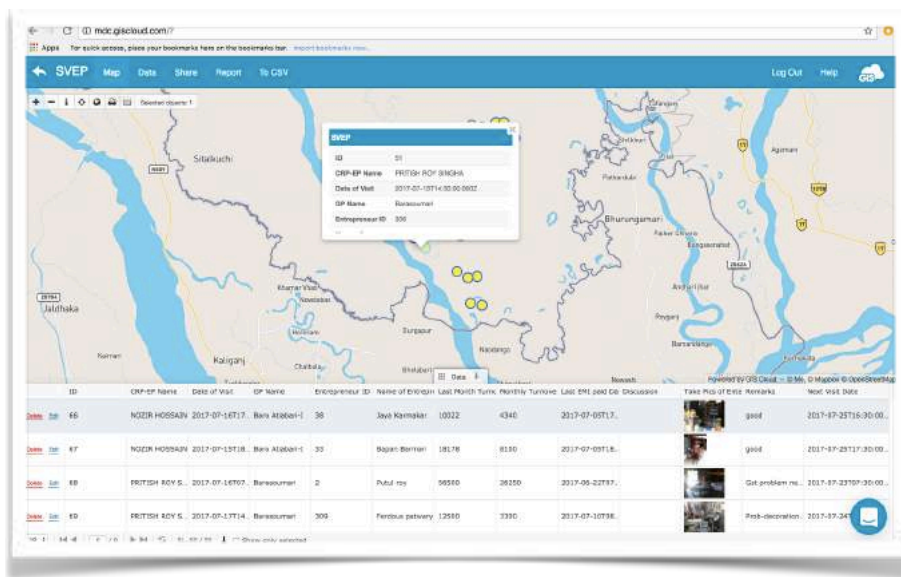


Udyamita Udaan

Start-Up Village Entrepreneurship Programme*

*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.

Getting Techy With Tracking



Pilot of GIS Cloud Mapping started in July 2017 thanks to the initiative of the BPM and Block Mentor in Dinhata-1 Block (Cooch Behar District - West Bengal). GIS is a collaborative mapping platform that enables users to track any given set of data to a specific location - a very important feature considering the vast terrain CRP-EPs cover visiting SHGs and VOs, supporting enterprises and training entrepreneurs. As is evident from the image above, a CRP-EP can instantly collect and record multiple data points on their smart phones when visiting enterprises. The challenges in using this cloud-based tracking system is that internet connectivity needs to be strong, which is not the case in rural parts of this block. There are 11 CRP-EPs functioning but only 4 are able to upload real-time data in the block. Another challenge is that the CRP-EPs require basic training for effective use of the application. As the process is in its initial phase, we are still to determine the outcome of the tracking and to decide how we can best use its features to improve on-the-ground implementation of SVEP.

- GIS Cloud Mapping can be used to:
- Flag underperforming enterprises
 - Understand the relationship between enterprise performance and frequency of CRP-EP visits and the nature of their interactions.
 - Collect list of loan defaulters
 - Determine coverage area of a CRP-EP in a Gram Panchayat
 - Understand concentration of enterprises within a Gram Panchayat

SAY NAMASTE

Ms. Shabnam

CRP-EP
Basholi, J & K



Taught Urdu to standards I - VIII.

Mr. Aslam

Block Mentor,
Khamba, Gujarat



Also runs his own fishery business

Dr. Ashish

State Anchor,
Uttar Pradesh



Passionate about Indian classical music

SVEP Review Meeting - NIRD, Hyderabad

On 13th and 14th of July 2017, a cohort of over 80 participants from the 17 states in which SVEP is being implemented met on the beautiful grounds of National Institute of Rural Development (NIRD) on the outskirts of the historic city of Hyderabad.



Mr. Rekhi presenting the overall status of SVEP

The purpose of meeting was to review the activities of the states and National Resource Organisations (NROs)/Programme Implementing Agencies (PIAs) and determine the way forward with one year of implementation of the Start-Up Village Entrepreneurship Programme being marked. All State Rural Livelihood Missions (SRLMs) presented the challenges faced, best practices adopted and, the status of implementation. The NROs/PIAs also presented on the same set of points. Summarised in the infographic to the right, are the common challenges identified by the states and, the best practices adopted.

The participants benefitted from the technical sessions organised by NRLM; Mr. Arindum presented the journey of Tamul Plates and how his organisation mobilised the unemployed rural youth of Assam to produce upmarket, eco-friendly and biodegradable disposable plates from Arecanut sheaths and; Mr. Ajay from Kudumbashree presented the case study of Café Kudumbashree and its success in mobilising SHG women to work in and manage high standard business hospitality models.

CHALLENGES AND BEST PRACTICES

SVEP IMPLEMENTATION



63% of states identified CRP-EP retention as a challenge



Ownership of SVEP process by the community

44% of states felt that the need for skill enhancement, training & development of CRP-EPs & entrepreneurs needs to be addressed

Convergence between SVEP & other department lines

38% of states mentioned that timely access to credit & CEF Fund Flow Mechanism were challenges

Regular coordination between NRO/PIA staff and SRLM staff at block, district and state levels

25% of states expressed the need for IT systems to track performance of entrepreneurs, repayment of loans and in general, manage the heavy inflow of data

Establishment of group enterprises, such as catering and tailoring units, to meet larger demands



Shots from SVEP Review Meeting

A Presidential Welcome to Rammanagudem

The village of Ramannagudem is located along the banks of the River Godavari (the 2nd longest river in India - if you are keen on trivia) and approximately 5kms from Eturnagaram town centre.

It rained a few days earlier and the kaccha roads were filled with large, muddy puddles of stale water which we had to carefully weave through else risk getting bogged down in the slush. On the way to the village we passed green fields of paddy and harvested red chilli, both which grows well in this region thanks to the fertile black soil nourished by Godavari.

We met with Smt. Yashoda, who is a wife, mother, entrepreneur, farmer and community leader. She and her family farm red chillies and paddy and she does tailoring on the side. They were having a SHG gathering when we entered and they happily posed for photos in their colourful sarees, oblivious to their own beauty and strength. Before we could sit on the mat and join them, we were whisked into the house and offered chairs to sit on. Hot and sweet chai soon followed.

Yashoda has an authoritative stance, a stern resting face which softens as soon as she breaks into a smile. She told us that she had been president of her SHG “Priyanka” since its inception in 2000. In 2004, she was elected president of her Village Organisation “Mother Teresa”. She is currently the president of her Mandal Samakhya*, which formed in 2007 and has also been elected as president of the current BRC “Sammakka Saralamma”. Amazed by her impressive demonstration of community leadership, we asked her how she managed to find the time to undertake all these roles and responsibilities, in addition to the housework and seeing to her family. She told us that the work on the farm is shared by everyone in her family and she does not do full time tailoring. In spite of her high standing in the community, she remains humble and shares that her presidency had little to do with her leadership qualities as it had to do with the mere fact that she was the most, if not the only, candidate



Smt. Yashoda, smiling, in front of her home

‘suitable’

for the role. The *Mutually Aided Cooperative Societies Act* prescribes that, the president of any society registered under the Act, needs to be literate. Yashoda fitted this description and energetically took on her multiple presidential roles.

Community Building Organisations (CBOs) such as SHGs, VOs, Mandal Samakhya and Block Level Federations are key to the inclusive development of rural communities. The outreach of these CBOs extends to the remotest of villages, giving a voice to all those who attend, providing them with access to affordable finance and preserving the communal spirit. The custodians of these CBOs are local women who have a profound understanding of their community’s needs and share a unspoken commitment towards the betterment of their society. These CBOs play an integral role in the ecosystem which SVEP is trying to develop. The SHG and VO members and leaders:

- ❖ Recommend existing and potential entrepreneurs to the CRP-EPs;
- ❖ Accompany the CRP-EPs in verifying the existing enterprises or meeting with potential entrepreneurs;
- ❖ Approve or reject business plan applications based on thorough scrutinisation
- ❖ Encourage the entrepreneurs to repay their loan on time

Initially, EDI as PIA, will train the CBO members on how to undertake these key activities until the Block Resource Centre - Enterprise Promotion (BRC) can carry over this role. The BRC will support entrepreneurs, CRP-EPs and CBO members alike by training them in aspects of enterprise development relevant to their role in the SVEP ecosystem. For example, the CBO members need not know how to prepare a business plan but they will need to understand its basic elements so that they can appraise the same.

and thought she would get the amount directly into her hands and then use it for other purposes. Another applicant wanted to start a flour mill in the village but there was no potential for setting up such an enterprise.

A strong leader always looks towards the future, with her feet firmly planted on the ground. Yashoda answered without hesitation when we asked her what she envisages for her Ramannagudem. Paddy grows well in her village but the farmers have to travel to the main market 5kms away in Eturnagaram's town centre. This is the same case for villagers who have to travel to the town centre to purchase vegetables. She wants to establish a market centre in Ramannagudem that facilitates the selling and buying of local produce and she hopes that SVEP can assist her with this. Yashoda was determined that every household in her village should also have bathrooms to ensure the safety and comfort of women. There is no measuring Yashoda's dedication to her community. We hope that in the months and years to come and under her leadership and guidance, Ramannagudem will have all that Yashoda wants for it.

**In Telangana, Mandal Samakhya is the equivalent of a Cluster Level Federation made up of leaders from Village Organisations.*



A few of the members from Priyanka SHG along with Yashoda

Yashoda shared how she and her fellow members would scrutinise the applications by discussing the enterprises' potential in relation to the market, examining the profit margins and assessing the skills and level of commitment possessed by the entrepreneur. Yashoda recounted an instance where they rejected two applications. One applicant applied for a loan to purchase a sewing machine

Film Reel From the Field



Enterprise verification
Bawani Khera, Haryana



Entrepreneur handholding
Dinhata-1, West Bengal



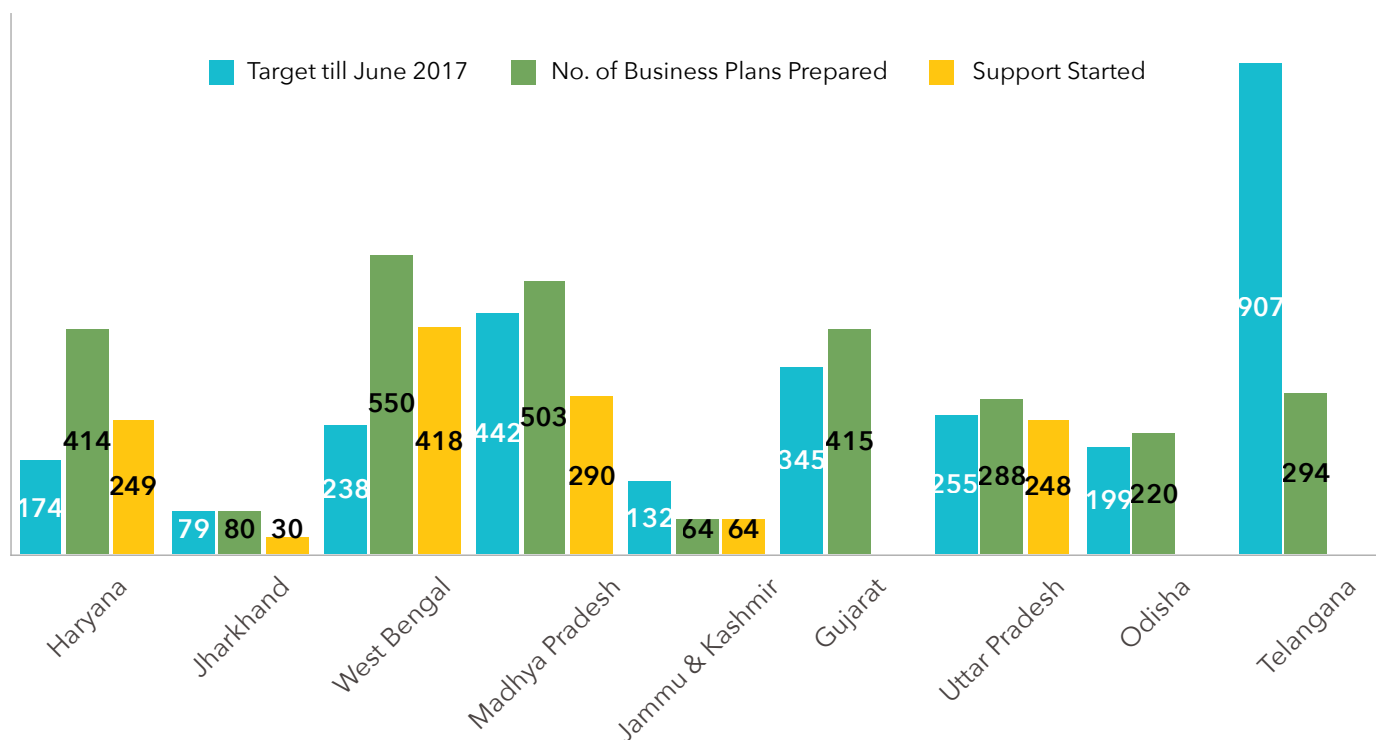
Off the beaten track
Bijinapally, Telangana

Progress Update from the States

We've reached some milestones in the implementation of SVEP. Here is a summary of the key activities we have accomplished to date, across all of the states.

- ✔ Approval by Punjab SRLM of the Detailed Project Report for Punjab on 1st June 2017. Punjab is now the 11th state under EDI's fold and the 17th state in India to implement SVEP.
- ✔ New enterprise promotion is underway in Madhya Pradesh, Telangana, West Bengal and Uttar Pradesh and a total of 421 business plans have been prepared. In 4 of those blocks, 174 budding entrepreneurs have received credit support from the Community Enterprise Fund.
- ✔ A total of 1,473 enterprises (both existing and new) are being supported under SVEP in the first year of implementation. We have been able to cover one-fourth of the combined overall target for the first year which was 4,344.
- ✔ Haryana, Jharkhand, West Bengal, Madhya Pradesh, Jammu & Kashmir, Uttar Pradesh and Chhattisgarh have received at least the first instalment of the CEF.
- ✔ The graph below gives an overview of how the states have performed in the first year of the programme against their targets. As of now, there are no consistent trends between the number of business plans prepared against the number of business plans approved. Chhattisgarh has been omitted as enterprise promotion is yet to begin in those blocks.

**Existing Enterprise Promotion - 1st Year Overview
Achievement vs. Target**



Endeavouring Entrepreneurs

SMT. SUBHADRA - MORADA, ODISHA

Business: Sal Leaf trading

Current monthly income: Rs.8,000

CEF applied for: Rs.20,000

Expected incremental income/month: Rs.15,000



Subhadra lives with her husband Satrugna and 12-year-old daughter Debajani. She is actively involved with the community institutions in her area; she is Secretary of her SHG and GPLF*, and she is also a member of the Representative General Body in the BRC. But before all this, Subhadra and her family were struggling to make ends meet. She was married at the tender age of 17 and recalls how difficult times were: *"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 grain."* At that time, she and her family were dependent on seasonal agriculture to sustain them. Her husband grew paddy in their small field and worked for daily wages during the off-seasons. In 2013, she joined Manamohini, her local SHG, and felt confident to start a venture of her own. Subhadra's neighbours procured and sold Sal leaves so she too decided to get into the business. She took Rs.3,000 on credit from her SHG to purchase Sal leaves from her neighbour which she would then sell to local traders at a profit of Rs.5/- per bundle.** Subhadra wanted to expand her business by building a small warehouse in which she could stock the sal leaves. She applied through SVEP and the BRC sanctioned her loan for Rs.20,000/- from the Community Enterprise Fund. Since starting sal leaf trading, she and her family now live in a pucca house that has a toilet. She is providing a good education to her daughter who is in 5th class. Subhadra has not forgotten the difficult times from the past and does her best to support others struggling in her community. Villagers come to her for micro-loans which she lends to them without interest. If they are unable to pay back, she asks them to collect sal leaves which she then buys back from them. It is Subhadra's way of giving back to the community and ensuring that no one will 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*

The month of August marks the commencement of the festival season bringing with it much preparation, excitement and colour. Nowhere else in India do festivals come alive with celebration as they do in the rural areas. The festive season is also an important period for many business owners - whether they run micro-enterprises or large companies and, whether they are in manufacturing, service or trade sectors. Studies have shown that during festival season, beginning around Ganesh Chaturthi and ending at Diwali, there is an increase in sales of items like electronic goods, apparel and jewellery. This is aided by the fact that companies tend to reduce the prices of their goods/services in order to entice potential customers with discounts. It will be a busy time for some of our rural entrepreneurs as they make the most of this season.

That is a wrap for the month of July and we look forward to bringing you another (festive) edition of *Udyamita Udaan* in August 2017.

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. Your feedback on the content is also welcome.