

Udyamita Udaan

Progress from the Field on the Implementation of SVEP



BPM Orientation Programme

12 BPMs hailing from 5 different states completed an 8-day Orientation Programme at EDI Campus, Ahmedabad.

This is the third BPM Orientation that EDI has conducted (the first being in September 2016 and the second in January 2017) since implementation of SVEP commenced. The participants were welcomed by the scorching Ahmedabad heat which relentlessly persisted throughout the week. The purpose of the workshop was to orientate the BPMs to the programme as well as provide them with the skills and knowledge required to effectively implement the programme at the field level. The NRLM representatives, Ms. Sudeshna and Ms. Himani, also attended the training which took the total participants to 14. The trainers administered the content using a variety of methods including field visits, simulation games, group work, case studies and lectures. The participants sat for a final assessment which examined their understanding of SVEP and tested their ability to apply. Despite their busy schedule (the sessions lasted from 09:30 - 18:00), we managed to squeeze in a leisure trip to Ahmedabad's renowned Akshardham Temple to take in the architecture and detail as well as enjoy the water, sound and light show.

SAY NAMASTE

Ms. Sowjanya

BPM in Kurud,
Chhattisgarh



*Also working as a
Young Professional*

Mr. Mukesh

Block Mentor
Chhanvey, UP



*Working closely with
existing enterprises in
the service sector*

Ms. Sudeshna

NRLM - Programme
Manager (Non-Farm)



*Overseeing SVEP
operations in Gujarat,
Rajasthan, MP and
Maharashtra*

Building Bridges in the Heart of the Sunderbans

Partha Pratima block comes under the coverage of the Sunderbans - A UNESCO world heritage site. The block's area is approximately 480 sq. kms & contains fifteen Gram Panchayats, ten of those being on islands located near the Bay of Bengal.

The only means of access to these remote villages is by boat and it can take up to 2.5 - 3 hours to reach some of the islands. The Block Programme Manager, Mr. B Venkanna and the Block Mentor, Mr. Anirban Bichaly are working tirelessly to nurture the skills of the CRP-EPs and extend the outreach of SVEP to community members dwelling in the farthest and remotest villages of the region. Let's take you deep into the Sunderbans to meet wife, mother and CRP-EP Smt. Mina Midya.

Mina, a CRP-EP from Digambarpur village, Partha Pratima Block, has always possessed an entrepreneurial edge. She graduated with a Bachelors in Arts and from the age of 20, she honed her sales skills by selling ladies' garments door-to-door. She eventually opened up a small store to sell these garments in her own village in 2010. She initially invested Rs.15,000/- of her own money and then took a loan of 3 lakhs from the bank in 2016 to extend her ladies' garments store into a tailoring business. Mina's entrepreneurial nature led her to explore other business opportunities in the area and she decided to undergo beauty parlour training in Kolkata - a six month course funded by the government. She then worked as an apprentice in a private parlour in Kolkata for a year. She returned to her village and opened up her own beauty parlour which required an initial investment of Rs.50,000/-. Her husband has been supportive throughout her journey, assisting her with both businesses; he oversees bookkeeping, manages the stock and also handles customers in her absence.



Mina (pictured threading) in her beauty parlour

Mina has overcome the crises that many entrepreneurs face in the initial stages of setting up their enterprises as well as personal challenges. It was difficult for her to be away from her family for almost one and a half years, but she endured. Along the way, she has grown her tailoring business to employ 5 - 6 village women.

Despite successfully starting and managing two enterprises, Mina's entrepreneurial cravings persisted, so when she heard about SVEP on the internet, she submitted her CRP-EP application with little hesitation. She was delighted when she found out her application was shortlisted. Mina sat for the exam in July of 2016 and was selected as one of the 15 CRP-EPs in her block.

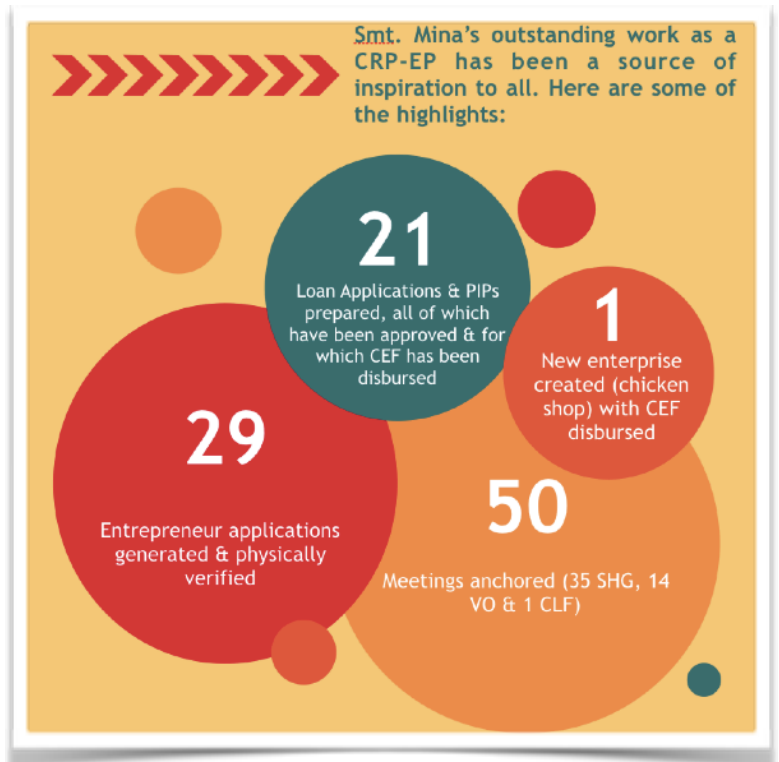


Smt. Mina speaking to the women at an SHG meeting

Her enthusiasm and dedication to her role has been unrivalled as evidenced by her achievements in the infographic to the right.

Moreover, her very own entrepreneurial journey has been a source of inspiration for the many women she has spoken to during the SHG meetings. When she pitches the programme to various women, she draws on her past experiences, learnings and growth as the fuel for triggering the community and inspiring budding entrepreneurs to get involved. Mina enthusiastically participated in the lengthy CRP-EP training and shared with the cohort her personal experience with entrepreneurship.

Having been through her own struggles when starting her businesses, Mina as a CRP-EP is well-positioned to empathise with the concerns, challenges and aspirations of the existing and new entrepreneurs she mentors. She is an excellent role-model to them because she 'walks the talk' - a phrase which means that her actions are consistent with her advice. She has been through the ups and downs of entrepreneurship and her experience comes through in the way she mentors and supports



her entrepreneurs. Her fellow CRP-EPs are also motivated by her fervour for entrepreneurship. Mina wants to encourage and support as many women entrepreneurs because she knows the positive effect it will have not only for their community, but also for the individual women, in defining and creating their identities outside of their homes.

Innovation in Enterprise

AGARBATTI-MAKING UNIT

Cost: Rs.95,250/- (Machine Cost: Rs. 89,250/- + Tool Kit: Rs. 6000/-)

Input: 760g agarbatti powder, 200g wooden stick

Output: 1 kg agarbatti sticks

We have set up 5 agarbatti-making units in the village Kalitalai in Karahal, Madhya Pradesh which has been operational since April 2017. There are five SHG members who operate each machine. These members underwent a 15 day training with the support of RSETI.

The machine can produce up to 40kg of agarbatti per day, however the SHG members have reached their maximum production per day capacity of 20kg. They are also engaged part-time in MNREGA work in the forest nearby. The machine allows its users to increase their production capacity by 40% when compared with making agarbatti manually. The approximate cost of the raw materials involved in producing 1kg of agarbatti is Rs.38/-. These materials are provided by the supplier and bought back at a rate of Rs. 58/- per kg.



Field Highlights

Here are the highlights from the states for the month of May.

JHARKHAND

Mr. Rekhi (Lead - Non-Farm, NRLM) along with members from JSLPS visit Kolebira Block & interact with the CRP-EPs

ODISHA

BRC Functions and Management training completed for BRC members in both blocks

CHHATTISGARH

All four BPMs attended and successfully completed the BPM Orientation Programme @EDI Campus, Ahmedabad

HARYANA

Mr. Rekhi (Lead - Non-Farm, NRLM) & Mr. Rajesh (Project Manager, SVEP-EDI) visit Tauru Block

MADHYA PRADESH

Sanctioning of business plan and loan amount to the tune of Rs.80,000 for an entrepreneur in Karhal Block to purchase a sound system for his DJ business

GUJARAT

All 3 blocks have physically set up their BRCs.

TELANGANA

First review of SVEP on 11 May in the presence of CEO SERP, EDI Project Manager, MoRD coordinators and the Project Management unit of CERP. The next day, the MoRD coordinators visited Bijinapally Block and interacted with entrepreneurs, BRC members and CRP-EPs

WEST BENGAL

Planned initiation of on-the-ground activities related to the generation of new enterprises in both blocks. Activities include due diligence & detailed entrepreneur profiling. Potential new enterprises that have arose are Common Service Centre and Transport Provider [Mini Passenger Van]

JAMMU & KASHMIR

Transferral of CEF amount into the bank account of Basholi CLF

UTTAR PRADESH

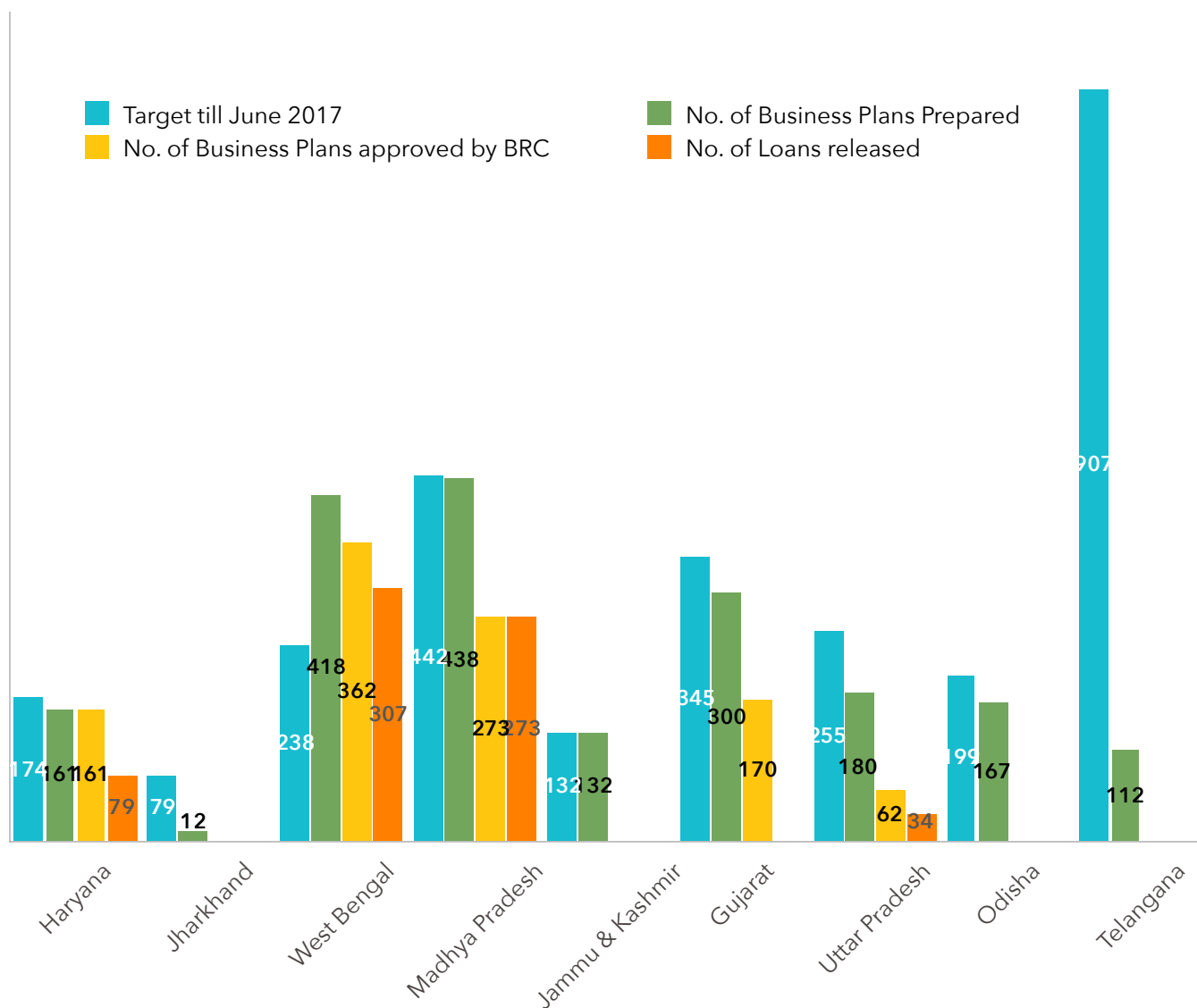
Commissioner of Aligarh Division visits Tappal Block and randomly verifies shortlisted entrepreneur application by visiting the entrepreneur's shop

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.

- ✓ The total number of existing enterprises to which we are extending handholding support amounts to 1028. Of those, 693 enterprises have received financial support from their respective CEF.
- ✓ The loans released to these 693 enterprises collectively amounts to Rs. 141.10 lakhs.
- ✓ The trading enterprise category is dominating when it comes to the number of loans released to specific enterprises. From the 693 enterprises, 58% belong to the trading category with 27% and 15% belonging to the service and manufacturing categories respectively.
- ✓ Below is a graph which captures our efforts with respect to enterprise promotion across the 10 states in which the activity of enterprise promotion in SVEP has commenced.

Enterprise Promotion: Target vs. Achievement



Endeavouring Entrepreneurs

SMT. RAJBALA - BAWANI KHERA, HARYANA

Smt. Rajbala has been operating a general and cosmetic store in her village of Jatu Lohari for the past 3 years. She is also a widow, mother of two, SHG member and rears cattle on her land. We interviewed Rajbala one scorching afternoon in the middle of summer and she shared her story with us, along with some fresh and cooling home-made chaas. Her husband was a drunkard and would come home and beat her daily.



When he died as a result of a road accident, Rajbala knew she would have to find work to ensure the survival of her family. She borrowed money from her in-laws and opened up a kirana store in her village because the nearest one was a good kilometre walk away. She soon realised that she had very little understanding of business and had no idea how to forecast demand nor to manage her stock. Being a proactive woman, Rajbala went to the nearby shopkeepers and learnt the basics of business operations from them. She must have learnt well, because very soon, she was ready to diversify her kirana store by offering a selection of cosmetics. She understood her market well, and realised that there was a strong demand for Patanjali products, because of its association with Ayurveda and nature. The problem was that Patanjali would not allow her to purchase their products on credit - they required payment on the spot and she did not have the capital for that. This is where SVEP's intervention became necessary. Her local CRP-EP, Mr. Vikas, prepared a business plan and loan application which is in the process of being appraised by the BRC. In the meantime, he has connected Rajbala to a Patanjali vendor who is based at the District Headquarters. Rajbala hopes she will be able to increase her shop's revenue so that she can support the education of her children.

Film Reel From the Field



*CRP-EPs meeting with
Entrepreneurs
Basholi, J & K*



*SHG Orientation on SVEP
Eturnagaram, Telangana*



*Visit by Commissioner of
Aligarh
Tappal, UP*



*BRC Committee Training
Khambha, Gujarat*

June Calendar

Around the clock, around the country - here are some of the important meetings and events captured in our June month's calendar.

June 2017				
Mon	Tue	Wed	Thu	Fri
			1	2
5 Monthly review with CEO of SERP in Hyderabad, Telangana	6 Opening of BRC-EP by Project Director, DRDA Coochbehar Dinhat 1, West Bengal	7 Meeting with GLPC to disburse the CEF into the accounts of all 3 CLFs, Ahmedabad , Gujarat	8 Meeting with J&K SRLM to finalise guidelines pertaining to CRP-EP Payment Structure in Srinagar, J&K	9 Visit of Shree TC Nautiyal, Deputy Secretary MoRD to Tappal, UP
12	13	14	15 1. BRC Meeting to review SVEP progress and appraise Loan Applications & PIPs in Tauru, Haryana 2. CEO SERP visits field office in Eturnagaram, Telangana	16
19	20	21 BRC PAC Meeting for the appraisal of business plans in Ranpur (130) & Morada (110), Odisha	22	23
26 BRC Meeting to review SVEP progress and appraise Loan Applications & PIPs in Tauru, Haryana	27 Orientation training to entrepreneurs regarding SVEP, CEF processes & eligibility, repayment structure & bookkeeping in Karahal, MP	28 ...Entrepreneur training continues	29 ...Entrepreneur training continues	30

As more and more enterprises come under SVEP's fold, the performance tracking of each enterprise will be key to understanding the immediate impact that the programme's outreach is having. We are working on the creation of a performance tracking system (PTS) which enables our CRP-EPs to capture at regular intervals, the numerous indicators of each enterprise's progress. Equally as exciting, if not more challenging, is the fact that we have begun to take under our wing budding entrepreneurs, who aspire to create and sustain successful enterprises of their own. They too will require to be trained, guided and nurtured in achieving their business goals and this is a task we must undertake with diligence and rigour. For now, that is the May edition of *UU* done and dusted. We look forward to bringing you more updates in the following month.

