

# STARTUP VILLAGE ENTREPRENEURSHIP PROGRAMME



## EXIT REPORT

Start-up Village Entrepreneurship Programme  
(SVEP) – Madhya Pradesh

Submitted to  
Madhya Pradesh State Rural Livelihood Mission

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# 1. Executive Summary

Start-up Village Entrepreneurship Programme (SVEP) is a project initiated by DAY-NRLM under the aegis of Ministry of Rural Development (MoRD), Government of India (GoI). The primary objective of the project is to alleviate rural poverty by enhancing the income of the rural households through the promotion of micro-enterprises.

The MoU for partnership between Madhya Pradesh State Rural Livelihoods Mission (MP-DAY SRLM) and Kudumbashree NRO (Implementing Agency) to implement the project in Five Phase 2 blocks (Aron, Jeerapur, Khilchipur, Rehli and Pichhore) of Madhya Pradesh materialized in the month of October 2017. The DPR got approved in the year 2018 and the project has come to its exit stage now, marking the completion of its 4-year term as on 31st March 2022.

In a span of four years, 126 Community Resource Persons - Enterprise Promotion (CRP EP) were selected and trained on the Training in Enterprise Administration and Management (TEAM) and Training in Entrepreneurship Development (TED) modules. Among them till March 2022, 69 were actively involved in the enterprise promotion activities in 5 blocks. Similarly, 72 CLF leaders were trained on BEPC Module 1 & 2. Along with that, the project has also led to the setting up of Block Resource Centre as a single point solution for enterprise promotion in all five blocks. CRP-EPs support the first-generation entrepreneurs starting from assessing the skills which an entrepreneur has to start an enterprise, from idea generation of potential business to ground the business and further helping in the smooth running of the business. BEPC is responsible for providing leadership to the project with support from the community bodies.

## 1.1. Overall Physical and Financial progress

As of March 2022 102.40% target has been achieved out of which 138% target has been completed in the government sector, 71% in Sub-Sector and 74% in the existing enterprise. The below table details out the overall and sector wise target and achievements.

*Table 1: Overall Physical Progress*

	<b>Target</b>	<b>Achievement</b>	<b>Percentage</b>
Overall	9619	9850	102.40%
Government	279	384	138%
Sub-Sector	704	499	71%
Existing Enterprise	1636	1216	74%
Household Consumption	7000	7751	111%

### 1.1.1. Geographical Coverage

The project was implemented in four districts covering 5 blocks in which out of 405 gram panchayats a total of 349 gram panchayats have been covered that make it 86% of the GP coverage, and out of 1031 villages in all five blocks a total of 529 villages have been covered making it 51% village coverage. There is scope of reaching out to more villages.

*Table 2: Geographical Coverage of SVEP*

District	4
Block	5
Grampanchayat	349
Village	529

### 1.1.2. CBO Coverage

Since the project was being implemented in five blocks this section details out about the project's coverage of community based organizations. As it can be seen from the below table,

out of 24 CLFs in all five blocks the project has been implemented in all 24 CLFs, further there are 849 VOs in all five blocks out of which 529 (62%) VOs have been covered. When it comes to SHG coverage out of 5298 SHGs in all five blocks 2924 (55%) of the SHGs have been covered. The saturation level indicates that there is still scope of reaching out to more CBOs.

*Table 3: Coverage of CBO under SVEP*

<b>CBO Type</b>	<b>Number of CBOs</b>	<b>Coverage</b>	<b>Coverage Percentage</b>
SHG	5298	2924	55%
VO	849	529	62%
CLF	4	24	100%

### 1.1.3. Financial Progress

- The total amount of CEF disbursed to entrepreneurs is Rs. 19,53,43,641 crores against the total allocation of 12,75,88,000 crores. The total disbursement percentage comes to around 153%, this could be possible due to good repayment in most of the blocks.
- An overall expenditure of Rs. 1,97,83,331 have been made possible on skill building in the blocks which accounts for 29.38%.
- 72.30% of BRC set up cost has been utilized against total budget
- Handholding support and training of the CBO budget have been under-utilized against the total approved budget. The utilization for the said budget heads have been 17.30% and 21.16% respectively. Availability of proper guideline to remunerate the CRP-EPs under handholding support budget could have increased the unitisation.

*Data as per March - 2022 MPR received from BPMs*

## 1.2. Highlights

- Total target for 4 years was to promote 9619 enterprises. Against the target, the team has promoted 9850 enterprises, thus achieving 102.40% against the total target.
- All the blocks have achieved over 100% target.
- Physical offices of BRCs were identified and set up in all 5 blocks.

- All mandatory books and records and files under SVEP have been maintained in the blocks
- 5 mentors from Kudumbashree were placed during the entire period of project
- 66.39% of the entrepreneurs belong to OBC, 23.72% of the entrepreneurs belong to SC and 6.17% belong to ST Category.
- Project was successful in promoting enterprises owned by SC and ST categories. The population of SC category of all five blocks accounts for 18.70% and the enterprises promoted under this category account for 23.72% which is more than the representation of SC population as per 2011 census data mentioned in DPR. Similarly the percentage of ST population is 7.58% and total enterprise promoted under this category stands at 6.17%.
- 50.13% of total enterprises are owned by women entrepreneurs. Out of 15% enterprise promoted under manufacturing, around 48% of these manufacturing enterprises are owned and run by women entrepreneurs. Most of them are first generation entrepreneurs and successfully running their business.
- All the businesses are categorized into three categories namely, Trading, Service and Manufacturing. In all the blocks entrepreneurs have mostly preferred to get engaged in the business related to Trading and then in Service business followed by Manufacturing.
- 51.66% of the total enterprises are trading, followed by service and manufacturing by 33.70% and 14.64% respectively. In trading, the most common business is Kirana/General store and in Service, centring and tailoring is the most preferred business across the blocks.

### 1.3. Challenges

- The project could have been more effectively implemented with the support of all the verticals within the SRLM. It would have provided better opportunities for entrepreneurs and established concrete support system through IBCB and FI (Para-1).
- Vide reference (Para-1), Integration of verticals specifically financial inclusion could have enabled more opportunities and support mechanisms for entrepreneurs though mediums of bank loans, this is one area that could have been integrated to achieve more linkages and also this could have provided better results in block targets.
- As mentioned in the DPR there are certain areas of convergence with various departments that would have provided support and channelled systems to help

entrepreneurs, furthermore creating a space for expansion and growth. Sadly, this is one particular area that lacked coordination and continued communication with the departments. The scope is vast and further can be explored in the fifth year (transition period).

- In the administrative part of implementation during the project there seemed to be certain areas that needed better clarity and discussion before finalisation of any activity or programme. Certain areas like budget head training and booking of various programmes could have been facilitated better through trainings based on the guidelines provided. Improvement indicators could have been established through reviews of budget heads in a quarterly basis. Therefore having a better prior understanding of the budget heads by the stakeholders could have helped in proper utilisation of community funds. Another component that is crucial in maintaining books of records is the facilitation of the BRC accountant, it has been understood that the accountant plays a very critical role in daily activities and also in further transition of the project. During the period of implementation the placement of trained accountant was missing. Professional standardized training could have been facilitated that would have resulted in better process of working and implementation for both parties.
- Similar to CIF, CEF has also played an integral part in providing support to the community. Necessary structures in disbursement, repayment and record keeping during the implementation was lacking. It required a standardized institutional mechanism to effectively provide better results.

#### 1.4. Feedback and suggestions

- Better CEF management system is required for ensuring better repayment and extending support to the entrepreneurs.
- In many cases weak CBO network has been a major resistance in implementation of the project, IB-CB to focus on the strengthening the CBO.
- Convergence with other departments is one of the focus areas that required immediate attention so that entrepreneurs can benefit more.
- Strategy should be made to extend bank linkages to the entrepreneurs.
- DMMU/BMMU may ensure regular review meeting to set out the project is moving in the right direction.

- There is an scope of developing immersion site for non-farm livelihoods, state may explore this area.
- Placing a trained accountant in the BRC can ease the work hence, there is a need of an accountant policy.
- With regards to the financial audit of BRC, there is a need of audit according to the budget head of SVEP.
- There is need of policy for the fifth year transition.

## 2. ARON SVEP BLOCK, GUNA

### 2.1. Introduction

#### 2.1.1. Basic Demography of the Block

There are 57 Gram Panchayats in Aron block and 144 villages which are reported as inhabited. The total area of Aron is 697 sq. km and population density is 160 persons per sq. km compared to the population density of 190 persons per sq. km of Guna district and 236 persons per sq. km for Madhya Pradesh State.

*Table 4: Demographic Overview of Aron*

Total HH	23,009	
Total Population	1,11,418	
Total Male Population	58,838	
Total Female Population	52,580	
Total Population 0-6 years	19,184	17.2%
Total Population - Scheduled Castes	25,385	22.8%
Total Population - Scheduled Tribes	6,755	6.1%

#### 2.1.2. Status of Social Mobilisation and Institution Building under NRLM

Aron is an intensive block under NRLM. Key statistics on the social mobilisation and institution building process in the block is captured in the table below:

*Table 5: Social Mobilization and Institutional Building, Aron*

Number of Gram Panchayats in which intensive strategy initiated	57
Number of villages in which intensive strategy initiated	144
Total number of SHGs under NRLM fold in Intensive blocks	1,180
Number of predominantly SC-SHG (SC members $\geq 50\%$ )	313
Number of predominantly ST-SHG (ST members $\geq 50\%$ )	103
Total Households mobilised into all SHGs	13,629
Total SC Household Mobilised into all SHGs	3,660
Total ST Households Mobilised into all SHGs	1,145
Total Amount of Savings Mobilised in all SHGs (INR in lakhs)	115.83
No of SHGs with Bank Accounts	715
No of SHGs with Bank Linkage	292
Number of Total SHGs provided RF	709
Amount of RF provided to all SHGs (in Rs. lakh)	93.28
Total Number of all SHGs provided CIF	463
Total Amount of CIF provided to SHGs (in Rs. lakh)	357.62
Number of Households covered under livelihood activities	-
Number of VOs formed	131
Number of SHGs holding membership in the VOs	855
Number of CLFs formed	2

Status of social mobilisation and institution building in Aron block (data as of December 2017)

– Source: MPSRLM BMMU



### 2.1.3. Status of CBO Coverage under SVEP

In 4 years the project has covered all four CLF in the block, and 71% of VOs. A total of 48% of total SHG holding membership in VOs has been covered under SVEP as shown in the table (6).

*Table 6: CBO Coverage under SVEP, Aron*

CBO	Under NRLM	Coverage under SVEP	Coverage %
SHG	855	417	48.77%
VO	131	94	71.76%
CLF	4	4	100.00%

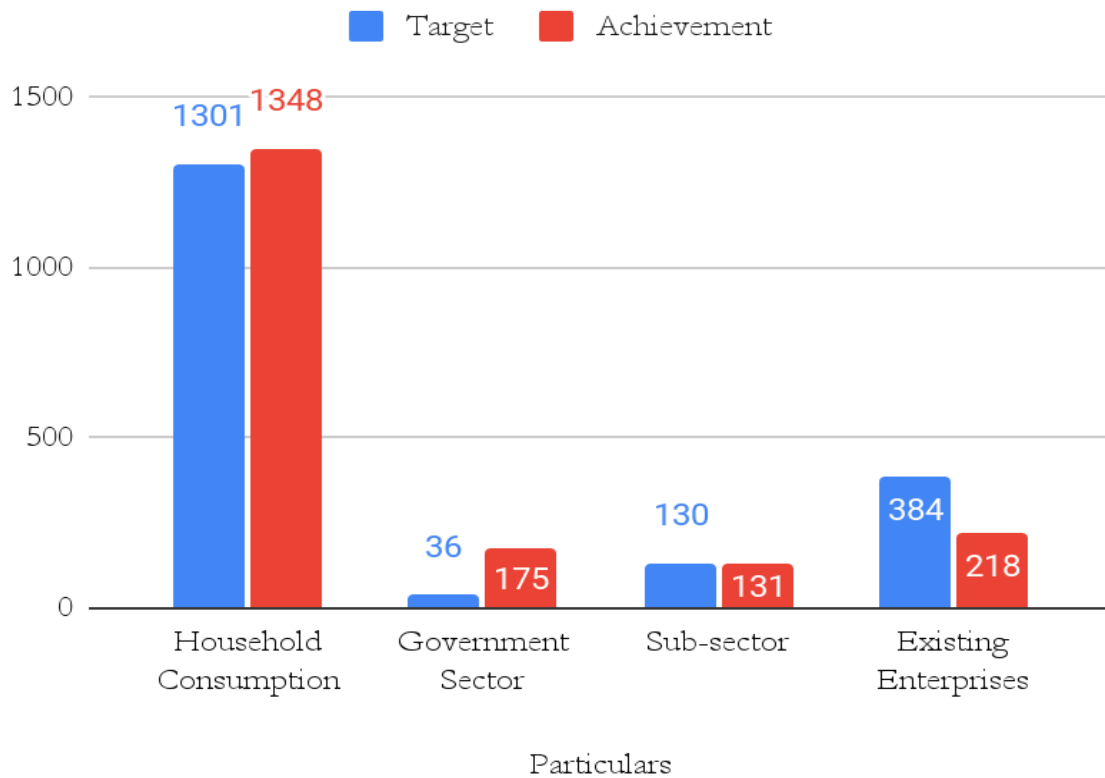
### 2.2. Physical Achievement of the block

The total target for the block was 1851 out of which a total of 1874 enterprises have been grounded till March 2022. The achievement percentage of cumulative target in Aron block is thus over 101%

*Table 7: Physical Target Achievement in Aron*

Physical Target	Target for 4 years (as per DPR)	Achievement (as of March 2022)	Percentage
Total Target	1851	1874	101.24%
Household Consumption	1301	1350	103.77%
Government Sector	36	175	486.11%
Sub-sector	130	131	100.77%
Existing Enterprises	384	218	56.77%

## Target and Achievement



*Figure 1: Physical Target Achievement, Aron*

The block has been able to achieve 101% of total target set in the DPR, 103% of target was achieved under household consumption, 486% under government sector as majority of enterprises under this category are brick making units that sell their brick to beneficiaries of PMAY-G and other construction works under gram panchayat. Achievement under sub-sector has over 100% achievement however support to existing enterprises has been a bit low at 56%

## 2.3. Financial Achievement

*Table 8: Financial Achievement in Aron*

Budget Heads	Budget approved based on DPR (A)	Amount of fund transferred to BRC or NRO (B)	% of fund transferred (C=B/A*100)	Expenditure till Mar-2022 (D)	% of expenditure against total budget (E=D/A*100)	% of expenditure against fund transferred to BRC/NRO (F=D/B*100)
Skill Building	12957000	3887100	30.00%	3779971	29.17%	97.24%
Handholding	6284145	4712260	74.99%	1160755	18.47%	24.63%
Training of CBO	1000000	500000	50.00%	134522	13.45%	26.90%
Setting up of BRC	500000	400000	80.00%	381639	76.33%	95.41%
Working Capital	180000	180000	100.00%	180000	100.00%	100.00%
CB of CRP-EPs	700000	-	-	6,21,114	88.73%	-
Baseline	1000000	-	-	8,14,223	81.42%	-
Mentor and Block Support	2976000	-	-	29,36,202	98.66%	-

As can be seen in the table above 100% of the working capital budget was transferred to BRC and the entire amount has been utilised in the block and is now utilising the BRCs share of interest from CEF repayment. 30% of the budget was transferred to the BRC out of which only 29.17% was utilised in the skill building budget head. Only 13.45% of the Training of CBO budget was utilised against the approved budget.

## 2.4. Status of CEF

Total CEF approved for block was 2,55,17,600 out of which till March-2022 Rs. 3,31,46,00 have been disbursed. The total expected repayment till March-2022 was 2,73,72,133 and the repayment was 98,73,360 which makes the total repayment percentage 36.07%.

*Table 9: Status of CEF, Aron*

Total CEF approved for block (A)	CEF transferred to BRC (B)	% of CEF transferred (C= B/A)	CEF Disbursed till March 2022 (D)	% of CEF utilization against approved budget (E=D/A)	% of CEF utilization against CEF transferred to BRC (F=D/B)	Expected Repayment till March 2022 (G)	Actual Repayment till March 2022 (H) Rs.	Repayment Percentage on expected repayment (I=H/G)	Repayment Percentage on CEF Disbursed (J=H/D)
25517600	25517600	100.00%	33146000	129.89%	129.89%	27372133	9873360	36.07%	29.79%

## 2.5. Achievement in NRLM Software

A total of 1964 potential entrepreneurs have been registered on the App and 483 business plans were submitted. A total of 940 enterprises have been registered in the NRLM software, out of which, PTS has been uploaded for 748 enterprises. PTS data is available in the BRC in hardcopy as well as in excel sheets.

*Table 10: NRLM Software Status, Aron*

No. of Potential Entrepreneurs	No. of Business Plans submitted	No. of Business Plans approved	No. of Entrepreneurs with Enterprises	No. of Enterprises with PTS data
1967	483	0	932	748

## 2.6. Enterprise Profile of the Block

Enterprises promoted in the block have been categorised on the basis of different aspects. A detailed analysis of these categories are discussed in this section.

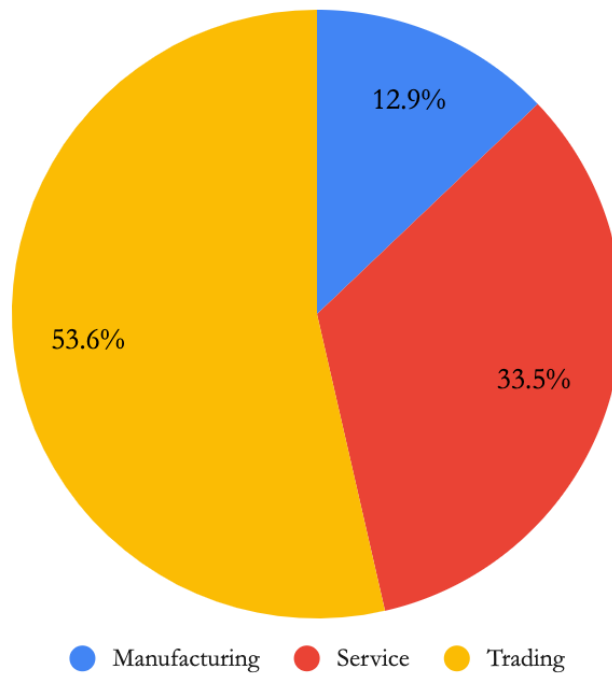
### 2.6.1. Business Category

*Table 11: Business category-Classification, Aron*

Sub Sector/Government Sector	No. of enterprises	Percentage of total achievement
Government Sector-Construction Related	167	8.91%
Government Sector-Uniform	8	0.43%
Sub Sector-Artisanal Skills	4	0.21%
Sub Sector-Hotspots	127	6.78%

### 2.6.2. Business Type

## Physical Achievement by business type



*Figure 2: Physical achievement by business type, Aron*

Business promoted in the block has been divided based on their type . Figure (2) illustrates the physical achievement by business type. Majority of the enterprises (53.6%) promoted are Trading, followed by Services (33.5%) and Manufacturing (12.9%).

*Table 12: Business Type, Aron*

Business Type	Achievement	Percentage
Manufacturing	241	12.86%
Service	628	33.51%
Trading	1005	53.63%

### 2.6.3. Social Category

More than 50% of the enterprises are owned by people from the OBC categories. Enterprises promoted under SC category stand at 32.91%. If we compare the proportion of the SC population in the block which is 22.80% with the percentage of enterprises promoted, it can be

seen that coverage of the project under this category has been more than the required number. The total ST population in the block is 6.10% (as per 2011 census) and the enterprises promoted under this category is 6.78% which is just above the population percentage. The total enterprises promoted under the general category stand at 2.62%.

Data shows that the project has been a good success in promoting enterprises of the SC/ST and backward classes. Further data also shows that a total 0.48% of the enterprises are owned by Minorities and one enterprise is owned by specially abled person.

Physical Achievement by Social category

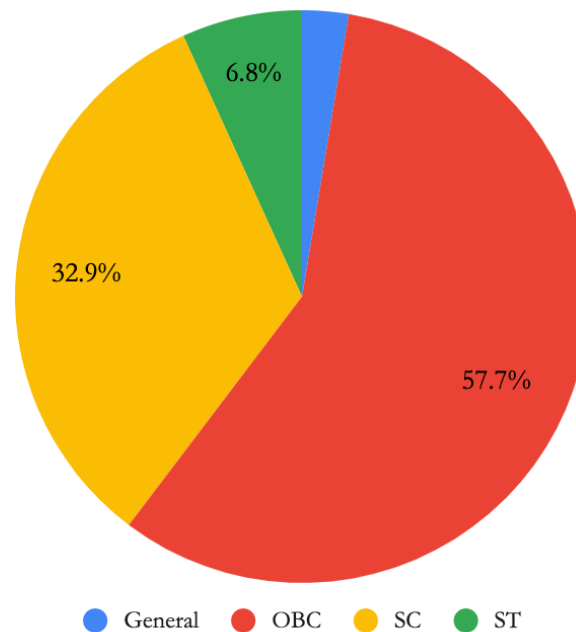


Figure 3: Physical achievement by social category, Aron

Table 13: Enterprises promoted across different Social Categories, Aron

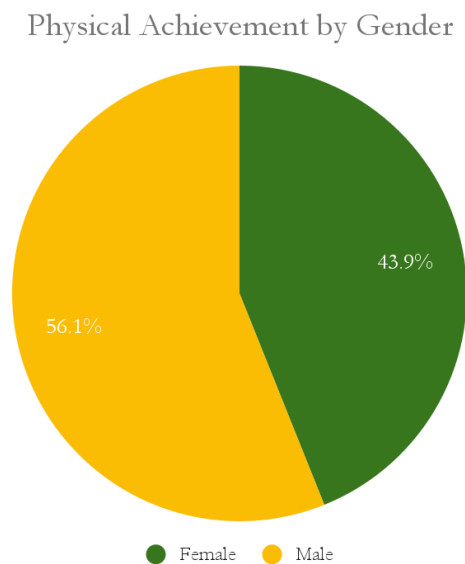
Social Category	Achievement	Achievement %
General	49	2.61%
OBC	1082	57.74%
SC	616	32.87%

ST	127	6.78%
Minority	9	0.48%
PWD	1	0.05%

#### 2.6.4. Gender

In this section, gender wise analysis of enterprises has been discussed. Figure (4) shows that almost half of the enterprises 43.9% are owned by females and 56% of the enterprises are owned by male entrepreneurs. Majority of these entrepreneurs are first generation entrepreneurs, and had no previous exposure to business. However with extensive training and handholding by CRPs-EP, they are running successful enterprises. As can be seen, 823 enterprises supported under SVEP in Aron block are owned by women. It also underlines the fact that these women have been able to achieve higher financial independence.

*Table 14: Gender-wise classification of Enterprises promoted, Aron*



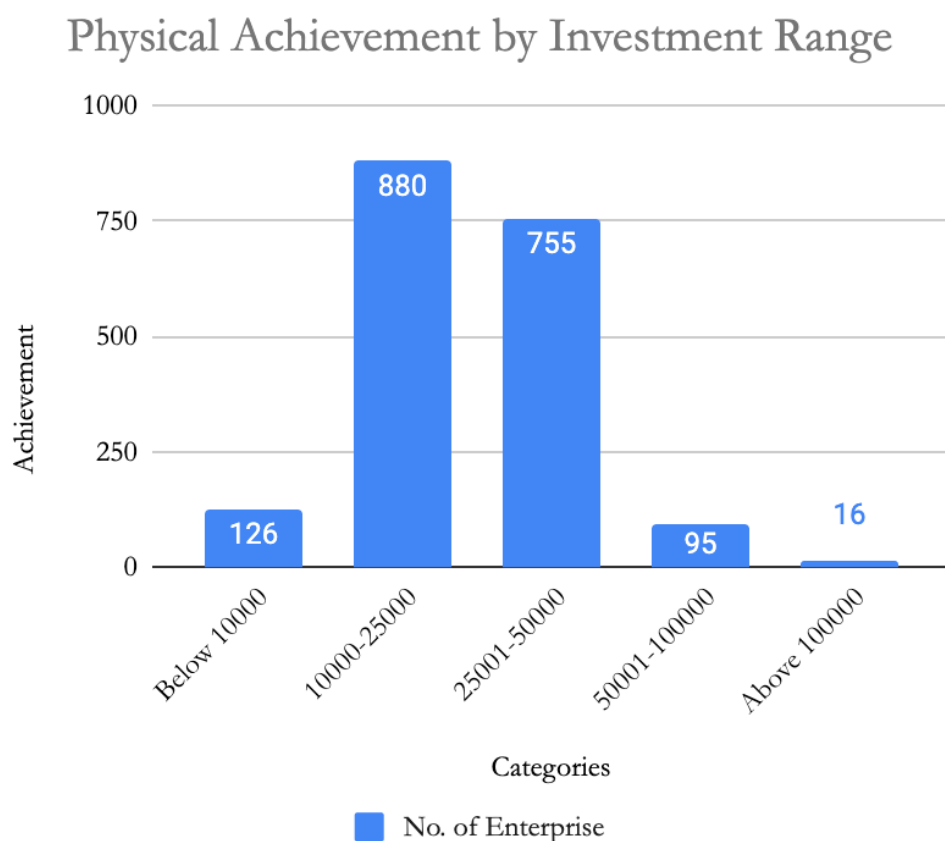
*Figure 4: Physical achievement by gender, Aron*

Gender	No. of Enterprise	Percentage
Female	823	43.92%
Male	1051	56.08%
Total	1874	100.00%



### 2.6.5. Investment Range

Figure (5), shows the amount invested at the time of starting the enterprises. It includes a certain amount of owners' equity as well.



*Figure 5: Investment range of enterprises, Aron*

Around 6.73% of the enterprises have been started with an initial investment of below Rs. 10,000. Almost half of the enterprises i.e., 47% have been promoted with an initial investment between Rs. 10,000-25,000. 40.33% of the enterprises had an initial investment between Rs. 25,001-50,000, 5.07% of the enterprises have been started with an initial investment of Rs. 50,001-1,00000, and only 0.85% enterprises had an investment of more than 1 Lakh.

*Table 15: Enterprises supported under SVEP as per their investment ranges, Aron*

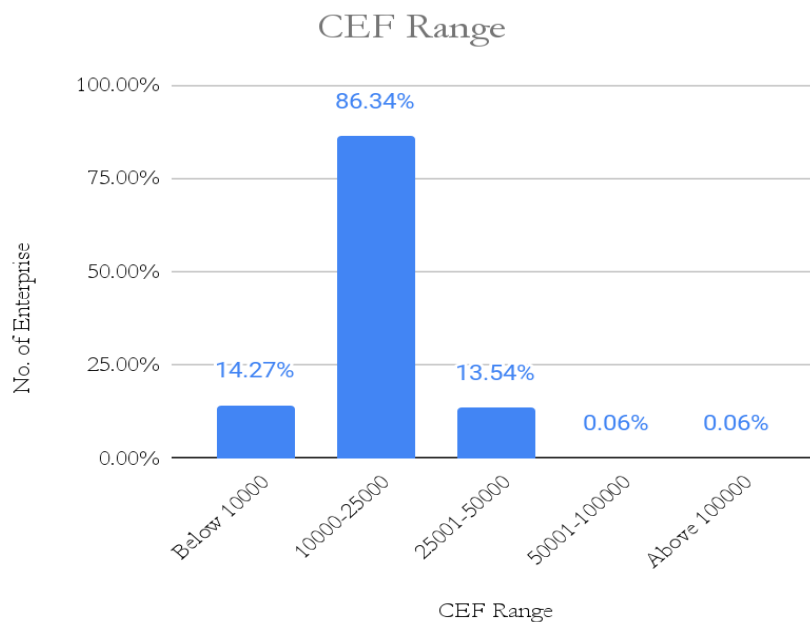
Investment Range	No. of Enterprise	Percentage
Below 10000	126	6.72%

10000-25000	881	47.01%
25001-50000	756	40.34%
50001-100000	95	5.07%
Above 100000	16	0.85%

Since these enterprises have been started in the village and keeping the viability and risk taking capability of the entrepreneurs in mind, the investments were made accordingly.

### 2.6.6. CEF Range

To support first generational rural entrepreneurs in availing better formal sources of credit in a limited time, SVEP also includes the provision of a Community Enterprise Fund (CEF), owned and managed by the community organisations via the Block Resource Centre (BRC).



*Figure 6: CEF Range, Aron*

This CEF approved and disbursed to the entrepreneurs have been divided into five ranges as illustrated in the table (16). Majority of the enterprises (86%) have been supported with CEF range between 10,000-25,000. 13.54% of the entrepreneurs availed CEF between Rs. 25,001-50,000. 14.27% of the enterprises availed CEF below 10K, and two enterprises DJ and Nameen Unit have been supported with CEF above Rs. 50,000.

Table 16: Enterprises supported under SVEP across CEF ranges, Aron

CEF Range	No. of Enterprise	Percentage
Below 10000	234	14.27%
10000-25000	1416	86.34%
25001-50000	222	13.54%
50001-100000	1	0.06%
Above 100000	1	0.06%

### 2.6.7. Top Five Business Categories

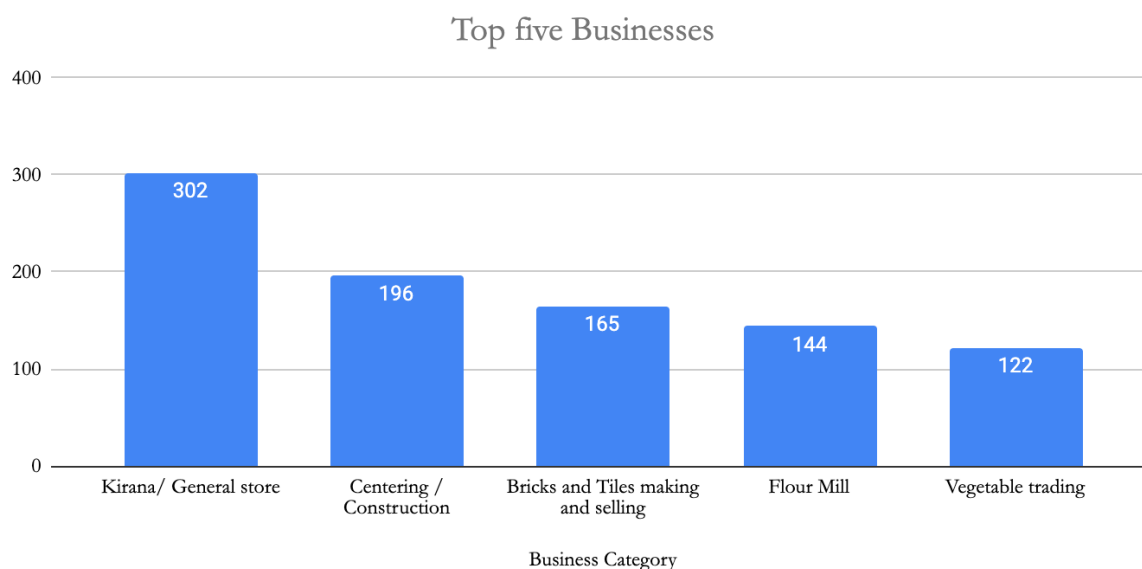


Figure 7: Top five business categories, Aron

The majority of the enterprises preferred by entrepreneurs in Aron are Kirana/General Stores, constituting around 16.13% of total enterprises. It is followed by Centering/Construction at 10.47%. Brick making stands at number three position with total enterprise promoted under this category is 8.81%. The fourth position is held by the flour mill as wheat cultivation is very high in the block. The local demand to grind the flour is to a certain extent met by the flour mills supported under SVEP. Vegetable Trading which accounts for 6.52%, is the fifth most preferred enterprise category.

*Table 17: Top five business categories, Aron*

Sr. No.	Business Category	No. of Enterprise	Percentage
1	Kirana/ General store	302	16.12%
2	Centering / Construction	196	10.46%
3	Bricks and Tiles making and selling	165	8.80%
4	Flour Mill	144	7.68%
5	Vegetable trading	122	6.51%

### 2.6.8. PTS Data Availability

A major focus of SVEP is to provide handholding support to the enterprises till they reach a mature level of stability and improvement. It is done by providing a variety of services offered by BRC. This includes providing appropriate consultancy through CRP-EP, based on the data maintained by the entrepreneur in their day book. The following table shows the PTS data availability scenario in the block:

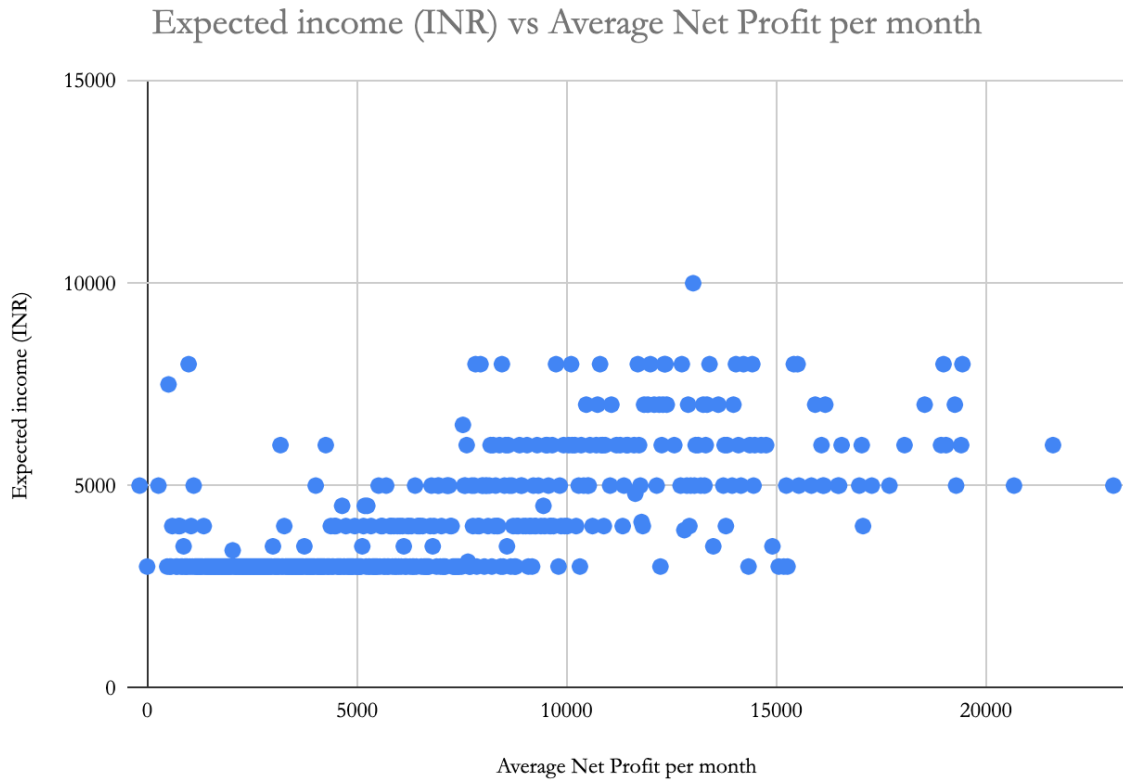
*Table 18: PTS Data availability status, Aron*

Block	M-1	M-2	M-3	M-4	M-5	M-6	M-7	M-8	M-9	M-10	M-11	M-12
Aron	1843	1781	1743	1674	1628	1535	1429	1370	1314	1278	1209	1062

A total of 1874 enterprises have been grounded in the block till March 2022. As per the records in the BRC, 1843 enterprises promoted in the block have been provided PTS and consultancy support. All these 1843 are having at least one month PTS data which makes is 98% of PTS availability in the block. As illustrated in the table (18), the number of PTS available against no. of enterprises in that age group.

### 2.6.9. Aspirational Income Level

A record of income level has been maintained at the BRC to understand whether the entrepreneur is earning as per their expected income or not. As it can be seen from the below scatter plot, the majority of the entrepreneurs are earning more than their expected income.



*Figure 8: Average net income of the enterprises against expected income, Aron*

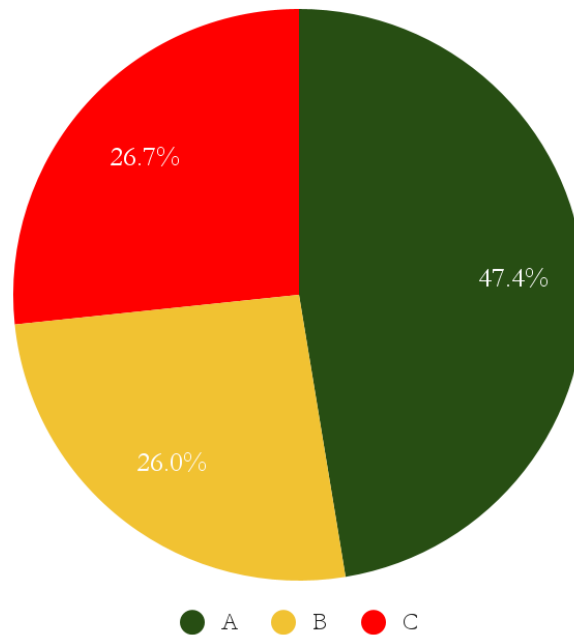
Further the income level has been categorised into three categories, A (5000 and Above), B(3000-5000), C(Less than 3000), Figure (19) illustrates the number of enterprises that fall under different categories. 45.6% of enterprises are earning income above 5000, 26% are earning between 3000 to 5000 and 27% of enterprises are earning less than 3000.

*Table 19: Enterprises as per their Income Ranges, Aron*

Income Range	No. of Enterprise	Percentage
A	873	47.39%
B	478	25.95%

C	491	26.66%
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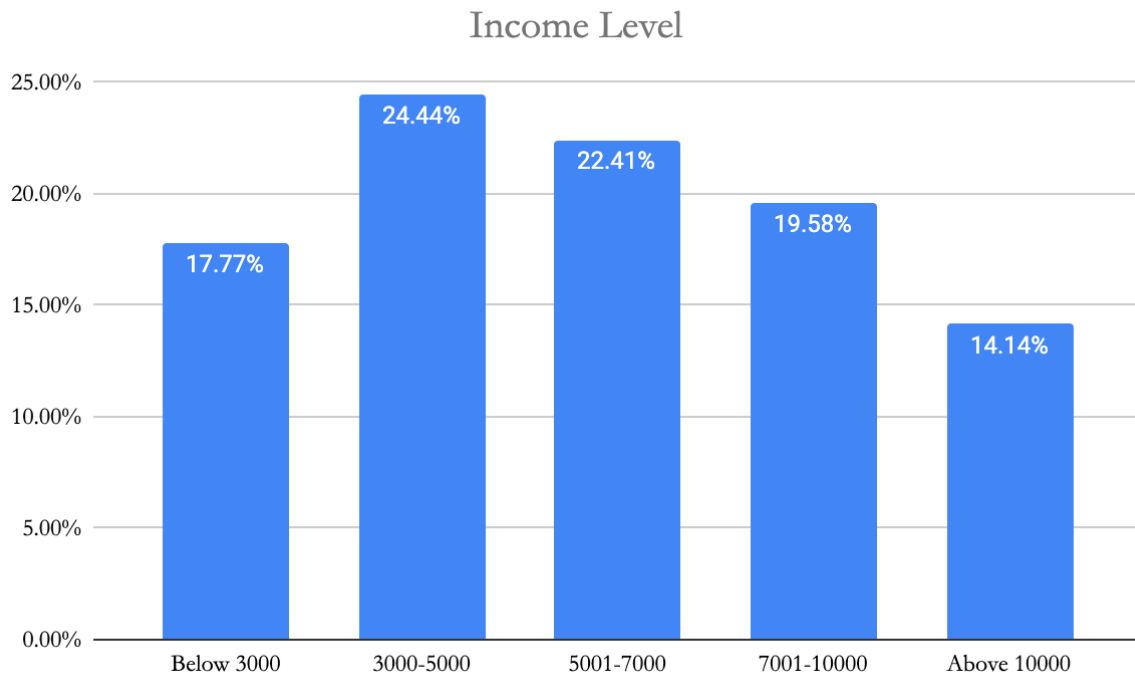
### Aspirational Income Level



*Figure 9: Aspirational Income Level, Aron*

#### 2.6.10. Income Range

Figure (10) shows the income range of different enterprises. Income has been divided into five ranges. Accordingly, it can be seen that over 56% of the enterprises are earning more than 5000. 17% of the enterprises are earning below 3000 as monthly net income, it is to be noted that these enterprises are in their initial month and entrepreneurs need time to learn the customer acquisition.



*Figure 10: Income range of the enterprises, Aron*

*Table 20: Enterprises as per their Income Range, Aron*

Income Range	No. of Enterprise	Percentage
Below 3000	333	17.77%
3000-5000	458	24.44%
5001-7000	420	22.41%
7001-10000	367	19.58%
Above 10000	265	14.14%
Total	1843	100%

## 2.7. Brief about CRP-EP group

No formal group of the CRPs-EP has been formed in the block. However CRPs-EP work as a group, they plan and distribute responsibilities accordingly. A total of 19 CRP-EP were deployed out of which 12 CRPs-EP are still continuing with the project. CRPs-EP are well trained in the entrepreneurship development module and have very good exposure in promoting different kinds of businesses.



*Picture 1: CRP-EP Group, Aron*

### 2.7.1. Month average income of CRP-EP

The Average monthly income of the CRP-EP group is 1,32,423. The following table shows the CRP-EP wise breakup:

*Table 21: CRP-EP wise Average Monthly Income, Aron*

Sr. No.	Name of CRP-EP	Average Monthly Income
1	Anita Ahirwar	11,602
2	Ansuiya Meena	9,587
3	Kamini Sharma	10,500
4	Lekshmi Ojha	9,705
5	Nisha Shrivastva	6,955
6	Radha Nayak	10,679



7	Rani Sharma	12,749
8	Rani Yadav	10,615
9	Sunita Meena	11,654
10	Uma Ojha	10,991
11	Urmila Banjara	15,685
12	Vandna Ojha	11,701
<b>Total</b>		<b>1,32,423</b>

### 2.7.2. Enterprise grounded by CEP-EP

12 CRPs-EP that have been actively working for the last 4 years for enterprise promotion in Aron block. Following table shows the CRP-EP wise number of enterprises supported:

*Table 22: Number of Enterprises grounded by CRP-EP, Aron*

Sr. No.	Name of CRP-EP	New	Existing	Total
1	Sunita Meena	163	24	187
2	Nisha Shrivastva	166	11	177
3	Rani Sharma	161	15	176
4	Ansuiya Meena	157	6	163
5	Kamini Sharma	119	43	162
6	Radha Nayak	131	30	161
7	Lekshmi Ojha	137	17	154
8	Vandna Ojha	131	22	153
9	Uma Ojha	134	13	147
10	Anita Ahirwar	130	14	144
11	Urmila Banjara	116	13	129
12	Rani Yadav	111	10	121
<b>Total</b>		<b>1,656</b>	<b>218</b>	<b>1,874</b>

The highest number of enterprises supported are Sunita meena (187 enterprises) followed by Nisha Shrivastva (177 enterprises) and Rani Sharma (176 enterprises).

### 2.7.3. Exposure to services under SVEP

They are well versed with the services provided to entrepreneurs, like business idea generation, skills required for entrepreneurs, Liaising with other departments (registration and licensing), procurement of assets and raw materials, financial support from different sources/institutions, preparation of viability and business plans, providing consultations entrepreneurs at different intervals, market linkages.

### 2.7.4. Major Achievements

1. **Master Trainers:** 3 CRPs-EP from the block have been selected and trained to be master trainers. They are now capable of providing training to CRPs-EP under the SVEP project.
2. **Video Conference with Secretary Rural Development:** 3 CRPs-EP represented their block in Bhopal in an online interaction with Secretary Rural Development
3. **SVEP Target Drive in Sehore Block:** 3 CRPs-EP participated in a drive for target achievement in the Jait village, Sehore district of Madhya Pradesh for 5 days. In the duration of 5 days, they organised SHG meetings, did entrepreneur identification and made 50 viability and business plans.
4. **Open Local weekly Haat:** CRP EP group started 2 weekly haat in remote villages called Shahrok and Tonk Padoriya. These Haats are still running successfully, and provide a market for entrepreneurs and an accessible facility for the villages closeby.
5. **Organised small festival market:** CRP-EP group has organised a small festival market in Rijodha (a hot-spot area where a temple is located) of the block. They mobilised the SVEP entrepreneurs and established temporary stalls to meet the demand during festival season.

### 2.7.5. Future as a Micro Enterprise Consultant Group

CRPs-EP will continue to provide hand holding services to entrepreneurs after the 4th year of the project. They are planning to start their own business as a group and focus on the sectors like convergence with other government departments, support enterprises in getting licences and other legal documents and market linkages.

### 2.7.6. Areas of Improvement

The CRP-EP group still needs to work on their skills towards different departments' linkages. This will ultimately help them in supporting entrepreneurs through better bank linkage, licensing, etc. First generation entrepreneurs need continuous support to avoid common business pitfalls and to grow their businesses. Services like market linkage, product packing & labelling, branding of locally produced goods, credit support to increase investment and formalisation of enterprises. The CRP-EP Group is capable of providing such services but there is still a lot more scope for the group to focus on these areas. It can be provided with greater exposure to business models and state level fairs, etc.

### 2.7.7. Testimonials

*“..Working as CRP-EP has been a very enriching experience. There was a time when I could not speak freely even with my family but today I organise trainings, conduct meeting, so on and so forth.”*

- Sunit Meena, CRP-EP

*“..CRP-EP group has provided us a space where we learn from each other, we rotate leadership within the group so that everyone gets equal opportunity.”*

- Kamini Sharma, CRP-EP

## 2.8. Brief about BEPC

The Block Enterprise Promotion Committee is formed by the representatives of the highest body of community federation. They are responsible for providing leadership support to the project with the support from the community. Aron block has 9 no. of BEPC members from its 4 CLFs, so as to have representatives from each cluster in the BRC and thus, in the enterprise promotion process, as a two-way communication channel.

### 2.8.1. Understanding of the project:

In the regular activities as well as part of the Block Assessment it was seen that the BEPC members in Aron have developed a good understanding of the project. They are aware of the objectives of the project, their role and responsibilities in the same. As leaders from the community running the BRC, the BEPC members were about meetings, agendas as well as the role of nodal CLF. They are also well aware about the PAC and the process involved. Such as,

during PACs, they generally ask questions like- How will you run your business? How much amount are you putting in this business from your side? What will be your target area? Where will you open your shop? Further, they also make sure that the SHG is active, etc. They also explain to the entrepreneurs about the importance of book keeping and the repayment process. However, they still lack a little clarity over the financials of the BRC and this needs extended support in the 5th year of the project.

#### 2.8.2. Ownership of the Project:

They are aware about their role and responsibilities as a BEPC, but they need support from the existing system of the SRLM to gain confidence so that they can take independent decisions in favour of beneficiaries and project as per project guidelines.

#### 2.8.3. Management of CRPs-EP work:

The BEPC members are aware about the services they provide to entrepreneurs and have understanding on how to monitor them. They can improve in the area of monitoring the group and how to assign work to the group.

#### 2.8.4. Management of Community Enterprise Fund:

The BEPC is well aware about the guidelines related to CEF and CEF status of the block. With support from the existing team of SRLM and BRC Book-keeper they can manage the CEF more efficiently.

#### 2.8.5. Community Based Monitoring:

Some of the BEPC members do field visits to check the enterprises and also conduct meetings with defaulter entrepreneurs, however if a proper training is provided they can plan and execute it more efficiently.

### 2.9.Skill Trainings conducted in the block

Skill-upgradation and skill training are another service that the BRC offers to its entrepreneurs for generating higher revenue. Aron BRC had organised seven days of bangle designing training between 10-July-2021 to 16-July-2021. A total of 30 participants from different SHGs

attended and completed the training. The participants were trained in designing different kinds of bangles, as per the local demand.

After successfully completing the training, seven group enterprises have been started to make design and sell bangles.



*Picture 2: Participants engaged in Bangle making skill training at Aron BRC*



*Picture 3: Orientation and Demonstration- Bangle making skill training at Aron BRC*





*Picture 4: Bangle making skill training at Aron BRC*

## 2.10. Branding packaging initiatives

Aron BRC has also supported enterprises in branding and packaging - one such enterprise named “Radha Namkeen” has been started as a group enterprise and initial level of branding and packaging work was done by the BRC.

## 2.11. Marketing support

In order to further support the enterprises in generating higher revenue, CRPs-EP also provides better marketing support. One such initiative has been taken by the CRPs-EP in Aron BRC, wherein, they have supported the establishment of rural haats and festival markets. This is done with due support from the SHG network as well as the Panchayat.

Two weekly haats have been started at Shahrokh and Tonk Padoriya respectively. 12 weeks of intensive support was provided by the CRP-EP to make the Haat self-sufficient. Both the haats are functioning well and attract a good crowd. In Rajodha village a three days festival bazaar was organised by BRC in which 20 SVEP entrepreneurs participated. The haat bazaar and festival markets not only help entrepreneurs but also the locals, and villages now buy their

household essentials from these markets. Table (23) details the number of entrepreneurs and revenue generated from the market.

*Table 23: Market Support provided by BRC, Aron*

Name/Place of Market	Market Type (Weekly/Monthly/Festival)	No. of such markets organised (Data availability)	No. of SVEP entrepreneurs (Female)	Total Revenue Generated (in Rs.)	Share of SVEP entrepreneurs
Shahrok	Weekly Haat	12 Week	32 (12)	12,50,032	37.52%
Tonk Padoriya	Weekly Bazaar	12 Week	20 (7)	41,149	100%
Rijodha	Festival	3 days	20 (11)	70,000	100%



*Picture 5: Shahrok Haat, Aron*





Picture 6: Shahrok Haat, Aron



Picture 7: Newspaper cut, Inauguration ceremony, Shahrok Haat, Aron





Picture 8: Inauguration Ceremony Tank Paroriya Haat, Aron



Picture 9: Day-1 Tank Paroriya Haat, Aron

## 2.12. Credit support, convergence and formalisation support

### 2.12.1. Credit support

Entrepreneurs are also motivated to avail different credit facilities apart from CEF under SVEP. Continuing in the same vein, Aron BRC has supported its entrepreneurs to avail other schemes as well. A total of seven applications were submitted for Chief Minister Street Vendor scheme, out of which all of them have received the amount. There were 4 applications submitted under PMFME in which all entrepreneurs got the approval.

*Table 24: Credit Support supported by BRC, Aron*

Type of Credit Support	No. of Application Submitted	Approved	Successful conversion %	Total Amount
Street Vendor Scheme	7	7	100.00%	70000
PMFME	4	4	100.00%	160000

### 2.12.2. Formalisation

BRC has also helped the enterprises with the formalisation. A total of 85 applications were submitted by entrepreneurs with the support of CRPs-EP. Out of the 85 applications submitted, 58 enterprises received FSSAI certificates. Applications for 66 Udyam Aadhar were also submitted out of which 59 certificates have been received. CRPs-EP were trained in the formalisation process and thus, most of these applications were submitted by CRPs-EP. This is a major achievement for the community as rural enterprises are being brought into the purview of formalisation, thereby, creating chances of better support in the coming times.

*Table 25: Formalization support status- BRC, Aron*

Formalisation Type	Applied	Received	Successful conversion %
FSSAI	85	58	68.24%
Udyam Aadhar	66	59	89.39%



## 2.13. Case Studies

### 1. Towards a Dignified Life/ “They call me President Saheb”

*Enterprise ID:MP/A/0423*

*Entrepreneur Name: Kariman Bano*



Kariman Bano is 37-year-old women, she hails from Rampur village in Aron Block, Guna, MP. She runs a readymade cloth shop from her house and earns 13 thousand –14 thousand every month. She has two son and one daughter, she sends them to school, coaching and even for computer classes. Kariman is constructing a shop out of the earnings from her enterprise and wants to start a xerox shop for her son. Today Kariman Bano is well known and respected person in the society. She is also inspiring others to become an entrepreneur and live life with prosperity.

Kariman Bano’s life was not how it is today; she had studied till 5th and was married off at an early age. Her husband used to make Bidis for meeting the household expenses, over the period of years of rolling Bidis his hands have now fallen numb eventually affecting his livelihood, his monthly income reduced drastically. There are six members in her family and her husband was sole earner and because of his disability the financial situation worsened.

*“My husband even with his disability used to work and make fifty rupees in a day. I decided to help him and started making Bidis, I used to work from morning to late night and earn thirty-five rupees for every one thousand Bidis, but this was not enough to feed a family of six” – says Karman Bano*

Kariman Bano has been a part of a self-help group since 2017 and leads her group as the president. When SVEP was started in 2018 she was recommended to be a member of Block Enterprise Promotion Committee under SVEP by her CLF. She does not only run her own enterprise but encourage other women to start their own entrepreneurship journey and even motivates new entrepreneurs.

CRP-EP helped me in preparing a business plan for a Saree Shop. Since there was no store in this area people used to go to the market to buy cloth and I had interest in starting this business, however the investment was one of the critical points that had stopped me at one point, but I was approved 25000 rupees as loan under CEF and I could manage 4000 on my own. With 29000 as initial investment in August 2019 I started my enterprise that changed the fate of my family. CRP-EP also helped me in buying the stock and regular guided me in running my business.

The story of Karman Bana is very inspiring and one of the best examples of how a women can come out of all huddles and bring change in not only in her life to other.

*“Earlier I was known only by my family and SHG members. But today because of SVEP people call me President Saheb. I feel so proud that I only changed my life but also helping other families”- says Kariman Bano*

## 2. Reshaping Skills

**Enterprise ID:MP/A/1192**

**Entrepreneur Name: Kanta Bai**



Kanta Bai had pottery making skill, but due to low income she did not continue with this instead used to work as daily wager. She along with her children could make enough to feed the family consisting of her son, a daughter, daughter in law, and two grandsons.

55 years old Kanta Bai was finding it difficult to work on the field and had been facing health issues, since the financial situation of her family was not supporting her to study, she remained illiterate the same has happened with her children she could not support their study beyond primary. She has no agricultural land hence was only dependent on daily wager.

*“Due to poverty, I could not study could not even make my kids of study further, but I will not let my grandkids deprived from education”*

When I heard about this project by CRP-EP Ansuiya Meena during our SHG meeting I was extremely excited to learn more about it. Ansuiya did asked me to attend another meeting where she explained about different enterprise that can be started.

Kanti Bai made CRP-EP aware about her pottery skills and asked if she can make enough profit out of this business. CRP-EP explained her about the process and asked her to attend four days training on entrepreneurship.

*“I attended all four days training in Aron. I used to cover 7 KM by walking from my village to Aron since it was difficult to get transport here” – Kanta Bai.*

She started her enterprise with an investment of 40,000 out of which 15,000 invested from her own and 25,000 was supported as loan from CEF under SVEP. CRP-EP supported her in buying raw materials. She now buys raw materials from Guna and sometime for Rotiai - A nearby town. Kanti Bai sells her product in different modes from Home, Haat/Bazar, Temples etc. Every day between 50 to 60 customers buys her product. Her son provides handholding support and writing the daybook and does accounting.

Kanta Bai generates an average revenue of 20000 rupees per month, with a monthly profit of 10000 rupees. She uses the profit for repaying the loan and for family purpose. She buys decent food and clothes for her family and can freely visits places she wants to visit. Kanta Bai is incredibly happy with the success of her entrepreneur journey, and she suggests other women to become part of entrepreneurship programme.

*“God bless CRP-EP because of her our life has changed” – Kanta Bai*



### 3. MP Online – A way out

*Enterprise ID:MP/A/0857*

*Entrepreneur Name: Santosh Nayak*



Santosh Nayak is 31-year graduate who used to work in Indore as daily wager and earn Rs 8000 to 9000 a month. His wife and two kids used to stay at his village at Kasbamadhi in Aron, Guna. Living in Indore was quite expensive, hence, the money he used to send back home was not enough for the family. He became unemployed after the pandemic that had led to nationwide lockdown. He came back to his village but struggled to survive with whatever little money he had saved.

Santosh's wife is a member of Bajrangbali SHGs in the village. She came to know about SVEP from CRP-EP Radhya Nayak. When Santosh's wife shared details about the project with him, he became curious to know more of SVEP.

*I attended the triggering meeting in which CRP-EP explained us about different businesses that can be started. I was sitting idle had no work I thought of giving a chance to myself. I attended four days training of GOT and EDP, in which we were trained on different type of business, how to maintain daybook and importance of daybook, how to build good relationship with customers etc. The trainings were very interactive and engaging. it made me realize my potential. - Santosh*

In September 2020, Santosh started his enterprise “MP online” with an initial investment of Rs. 65,000. 35,000 rupees was his own investment while another 30,000 rupees was approved as loan under CEF. He provides services of Kiosk banking, applying different certificates, Internet, and Xerox. CRP-EP had helped him with business plan preparation, identifying a suitable location for the business and even buying machinery. His enterprise is located at one of the main roads of the block, thus, has quite a good footfall.

*Every day I provide services to over 25 customers and earn 800-1000 a day. After starting this enterprise, I have not only got a livelihood but also gained respect in the society. I have become famous, and I am known by my name. There was a time when I could not even stay with my family but today, I live with them and even take them for shopping and picnic. - says Santosh*

Santosh thanks CRP-EP for her continue support and SVEP for spreading light in his life.



## 4. Perseverance – Jama Bai shares her story

*From failed enterprise to a successful one- the story of Jamna Bai's journey of success*

**Enterprise ID:MP/A/1372**

**Entrepreneur Name: Jama Bai**



In February 2021 Jamna Bai started her journey of entrepreneurship by starting a small hotel in her village Govindpur, Patlasewar, Aron. Soon after starting her business the pandemic hit the country and movement of people came to a halt, and due to low revenue eventually she had to close this hotel.

Jamna Bai discussed the situation with CRP-EP Radha and asked her if there is a scope of starting any other business. CRP-EP worked on the viability of the business and suggested to start a readymade cloth store. She can sell the cloth by visiting nearby villages and attending Haats and melas. The idea sounded well, and Jamna Bai shown interest in re-working on her business.

*Even though I could not make success of my first business, but I had developed a sense of understanding about enterprise and entrepreneurship and knew this is the path which will gradually lead me to success.*

Jamna Bai is 45-year-old women, mother to 7 kids- 5 girls and 2 boys. Her husband was a daily wager and does farming in the small land they have. Jamana Bai used to do household chores

and help her husband with farming. The family income was not enough for a family of 10 people. They could not even depend on farming due to uncertainty and getting daily wage was also a challenge.

*“Our family condition was at a very bad state, my husband could not even get work making our life worse – says Jamna Bai”*

Jamna Bai makes an average revenue of Rs 1000 per day and now she wants to expand her business. To reach to more customers she is planning to buy a vehicle “Chota Hanthi” so that she can visit more villages and Haat/Markets.

She has invested 30,000 in her business and with the help of CRP-CP she is running a successful enterprise and earning good enough to help her family and planning to expand her business. She maintains daybook with the help of her son and appreciate the support extended by BRC.

*“How long will I remember the name and amount of the customers I sold in credit and how will I know how much income I am making hence daybook helps me in all of these, this is really important” – says Jamna Bai*



## 5. Babli Bai – The Entrepreneur

*Enterprise ID:MP/A/0368*

*Entrepreneur Name: Babli Bai*



Babli Bai Prajapati had never thought that she will be earning on her own one day, but today she runs two enterprises and has provided employment to her husband. With her successful experience in running two enterprises, she is aiming at starting another one and wants to sell readymade cloths.

*“There is a huge demand of readymade cloths in this area, weekly Haat bazaar is held here that will be another platform to sell products in comparatively more quantity” – Says Bali Bai.*

Babli Bai, 33-year-old woman comes from a poor family, due to bad economic condition at her home she could not study. Her husband was a daily wager and only earning members in the family. She has three sons and one daughter. She got to know about SVEP through Kamini Sharma, a CRP-EP working under the project. Babli Bai has been an active member of Maa Durga Self-Help Group since 2016.



*“When Kamini Didi explained us about the project that this project is aimed at helping poor families start their own small enterprises or help with the existing one, I immediately thought of flour mill. Many families in our village grow wheat and they go main market to grind wheat that is very inconvenient as most of the times we do not get vehicles.”*

Babli Bai started her enterprise of a Flour mill in August 2019 with the help of CRP-EP. They bought the machine from Guna and installed it in her house. In a day she grinds eight quintal wheat and provides services to up to 30 customers. The monthly revenue ranges between 15,000 to 16,000 rupees, out of which she brings back up to 13000 as profit.

*“After starting flour mill, I got a lot of experience, how to a start and run a business, so I have started another business of pottery and generating good income from that as well” –says Babli Bai*

After starting the enterprise, Babli Bai has made a different identity in the society, she is seen as an example that despite being a homemaker, she took her step forward and after starting one enterprise started another and now thinking of a starting third enterprise.



*“There was a time when I could not do anything other than household chores, going out of the house was a big deal for me. But today I am running two enterprises and earning good profit. The economic condition of my family has improved immensely now I am able to send my eldest daughter to college and other kids to school and built my own house” – says Babli Bai.*

## 6. Triggering the ideas, Phool Bai's venture

**Enterprise ID:**MP/A/0376

**Entrepreneur Name:** Phool Bai



Phool Bai owns a Kirana Shop in her village at Barkhedahaat, Aron. She is a 32-year-old mother of four children, her husband is a laborer. Her entrepreneurial journey started when she attended the SVEP orientation program organized by Aron BRC at her village. CRP-EP Rani Yadav explained her about the project and guided her to establish a successful enterprise.

*“When Rani didi (CRP-EP) oriented me about this project.. I thought that my house is on the roadside, and if I start a shop, I will be able to make good sales, with some help from didi.”*

In August 2019 she started her Kirana/General Store from her house by investing 31,000 rupees, out of which Rs. 20,000 she got as loan from BRC, and Rs. 11,000 was her own investment. Today, she generates a revenue of over 20,000 rupees per month.

*“It has been almost 3 years since I started this enterprise, and I feel proud to share that I am equally contributing toward meeting the needs of my family. Today I can educate my children,*



*we can eat decent food and wear good clothes, I have also built my house and have bought a refrigerator”*

Phool Bai is aiming to expand her business and engaging her husband into it. She wants to become a supplier; she is planning to buy goods from wholesales and supply to different shops.



*“I have made my own identity and today people look at me with respect. I thank CRP-EP Rani Yadav for provided continues support, even after two years she still comes and ask if the enterprise is running well, or do I need any support. This project has made me a successful entrepreneur and provided me a permanent livelihood.” says Phool Bai smilingly.*

## 7. No dreams are lost, Mamta Bai shares

*Enterprise ID:MP/A/0383*

*Entrepreneur Name: Mamta Bai*



Mamta Bai comes from a small village named Niboda in Samrachach Gram Panchayat, Aron. She has helped her husband to start welding and car washing workshop. Her family lived in a kutcha house for long, but today she has built a ‘pakka ghar’. She has a son and a daughter, who are being provided good education.

Mamta Bai was a homemaker and never stepped her feet out of her house for any income generation purpose. In 2015, she became part of a self-help group and started attending meetings and learned the process of saving and lending money. Mamta Bai has studied till 5th standard and can read and write well. She was elected president of her Self-help group as well as in the village organization. Her activeness yielded her a representation in the Community Level Federation as a member.

She got to know about SVEP during Cluster Level Orientation and was excited to learn more about it. Followed by VO and SHG orientation she attended triggering meeting and decided to start her own enterprise.

*“I was not involved in any income generation activities; my husband used to work as daily laborer and could make just 3000-3500 rupees a month, that was not enough for a family of six. My mother-in-law and father-in-law both are quite aged, and they require regular medical attention. The monthly income was not sufficient to feed the family of six and meet medical expenses was added burden”*

Mamta Bai decided to start her own enterprise and discussed the idea with CRP-EP Radha Nayak. There was no Kirana Shop in her village and people used to go to other places to buy their household essentials. This was found to be a viable option, hence she attended entrepreneurship development training and with the help of CRP-EP prepared a business plan.

Today she generates a monthly profit of Rs. 10,000-15,000 a month. Her journey started with an initial investment of only 25,000 rupees, and it is to her credit that she has grown her business this far. Mamta Bai proved herself to be a successful entrepreneur and helped her husband to start an enterprise of his own as well.



## 8. SVEP for Youth – Creating Ideas

*Enterprise ID:MP/A/0739*

*Entrepreneur Name: Gaurav and Ajay*



In a small village of Barkhedahaat, two young boys- Gaurav and Ajay have setup an enterprise of paper plates making through SVEP. It earns them a monthly income of 20,000 to 25,000 rupees. Gaurav a 23-year boy despite his disability has studied till 12th and was looking for opportunities to support his family. His inability to speak, made finding a job difficult for him. While Ajay a 22-year-old boy is in his final years of graduation, wanted to contribute in managing the financial needs of his family.

Gaurav and Ajay both are cousin bothers and had been facing financial issues since long. The only source of income they had in their family was agriculture. The uncertainty that came with agriculture often made them take help from relatives to fulfil the needs of their family.

It was in early 2020 when their mothers heard about SVEP. Discussions within the family followed, till it was decided to start an enterprise. They had multiple discussion with CRP-EP Kamini Sharma about the kind of enterprise they should start. Kamini Sharma suggested them

to start a paper plate making unit as there were no units available and the product was always in demand.

In February 2020 they started a paper making unit with an initial investment of 1,04,000 rupees, out of which Rs. 50,000 was provided under Community Enterprise Fund (CEF) as loan and Rs. 54,000 was their own investment. With help of CRP-EP they purchased a machine worth 70,000 rupees and raw materials of worth Rs. 30,000.

They are managing to sell product worth 1,00,000 rupees monthly, through bulk and retail. The profit of 20,000 to 25,000 rupees generated, is re-invested in the business as well as used to assist their families.

*We had just started with one machine but today we have bought another one, now we are planning to buy one more machine which makes glass and cup, this will double our revenue. With the earnings we are not only growing our business but also building our house, helping our family. There was a time when for small thing we used to ask money from our parents but today we proudly contribute to the household expenses – Says Ajay.*

Ajay talks about the benefits of training and supports he has received from the project – We had no idea about how to start and run an enterprise but the training we got from the project has helped us a lot along with continue support from CRP-EP. Today if I can say how much income and profit, we are making it is because we keep records of everything, and this was thought to us through this project. SVEP has changed our lives, people know us by face, and we have made good contact.



## 9. Creating opportunities for empowerment

Enterprise ID:MP/A/1431

Entrepreneur Name: Halki Bai



Halki Bai, a 35-year-old woman, along with her husband runs three businesses. She started with a footwear shop in April 2021 and gradually expanded to fancy store and then to a Kirana store. Halki Bai belongs to a small village named Sahrok in Aron block, Guna. She lives with her husband, three daughters and one son.

Halki Bai's family has no farmland, her husband and she used to work as daily laborers and jointly contribute towards the day-to-day expenses of their family.

*“It was difficult to get regular work, during harvesting season we would get good amount of work but in other seasons we would find it difficult to get work. My husband worked on a farmland on a contract basis and in a year, he would get 10,000-12,000 rupees” – says Halki Bai*

She got to know about SVEP during the SHG orientation organized by CRP-EP Sunita Meena. With the help of CRP-EP she started a footwear shop with an initial investment of 30K out of which 25K was approved under CEF and 5K was her own investment. She sells her products from her home, and she attends regular weekly Haat/bazaar. In a month, she earns 10,000-12,000 rupees. She writes all transactions with the help of her son.



*“Initially it was difficult for us to maintain daybook however CRP-EP guided us and taught us well. The daybook is helping us in understanding the revenue and profit we are making”*

*“We could now stay at home more, did not need to go for daily wage labor. We started with footwear shop then ladies store and now have opened a Kirana store”*

*“I have become financially strong I extend my help to other fellow villagers if they do not have money, I provide them goods in credit, and they pay me back on time. People in the village look at us with respect”*

Currently she is running her business from her house, and they are looking for a place near main road where they can build their shop and shift.



## 10. A musical myth-breaking in Imaliya

**Enterprise ID:MP/A/0328**

**Entrepreneur Name: Sanju and Sajjan**

Sanju and Sajjan Nayak belong to Imaliya village in Aron Block, both are neighbors and good friends. Their wives Mamta Bai and Krishna Bai are the member of Mamta Self-Help Group and had developed an exceptionally good bonding.

Krishana and Renna Bai used to discuss their financial situation with each other, and when they came to know about the Start-up village entrepreneurship program (SVEP) from CRP-EP Urmila they decided to discuss it with their husbands. Sanju and Sajjan wanted to start a business but due to financial constraints they could not make their dream come true.

There was a huge demand for DJ as there was no such businesses in the village. After several round of discussions with CRP-EP the viability of the business was analysed, and a business plan was made. They started their business with an initial investment of 2 lakhs out of which one lakh was approved under CEF and Rs 50,000 investments was done by both Sanju and Sajjan, respectively.



*“We both attended 3 days training in which critical aspects of business was explained. CRP-EP helped us in purchasing assets and advertising our enterprise, she continued to visit us regular and provide required support” - Sanju Nayak*

Today they earn over 20 thousand rupees a month. Their DJ business is quite famous, they get bookings from all over the block and even outside.

*“There was a time when people used to taunt us for being a part of SHG, that there is no benefit of it. Today we have assets of over 15 lakhs, I and my partner have built our houses and living a decent life. Our image in the society has changed people know us well and respect us. All these has become a reality due to Aajeevika mission and SVEP” - Sanju Nayak*

## 2.14. Best Practices

- Repayment has been one of the major concerns for the block, low repayment percentage has restricted BRC in providing a second dose of CEF to the enterprises. To overcome this challenge, BRC has started a recovery drive in which a letter is being issued to the defaulter entrepreneurs and extensive follow up is done by CRP-EP and BEPC
- Bookkeeping of CEF at CBO was not being done for long, this was also affecting the repayment. The BRC took an initiative to train all CLF bookkeepers, these bookkeepers were asked to provide training to VO and SHG bookkeepers so that they can keep records of CEF. A monthly MPR was also introduced to ensure validity of data.
- Enterprise monitoring by BEPC is one such best practice that Aron BRC has initiated. BEPC members from the respective CLF visit enterprises and ensure that services of BRC are being provided on a regular basis. However there is a need to implement a community based monitoring system to make the process more effective.

## 2.15. Challenges faced during implementation

- Defunct CBO in many cases has been a major challenge in the implementation. Due to lack of regular CBO meetings, credit appraisal and repayment are majorly affected.
- Lack of monitoring by district/block - No meeting is conducted by district or block team

- Tapping enterprises under the government sector is another challenge the project has faced in the block.
- Repayment issue: Repayment has been a major challenge throughout the 4 year implementation of the programme. There was no monitoring of the same from the CBO and the entire burden had come on the CRP-EP. Most of the time entrepreneurs want some sort of relaxation from the interest and of the principal amount.
- Irregularity of BEPC - the attendance pattern of the BEPC was very irregular. They showed very less interest in many aspects of the project. While this was looked into during their refreshers, it was a major challenge.
- Accountant: Multiple bookkeepers changed during the course of the 4 years of the project. The bookkeepers were also not trained and only handholded during while they worked. Lack of a trained accountant who could handle the data, financial transactions was a challenge.
- Bank Linkages - Uneasy access to bank loan, tough to get mudra loan, bankers were hesitant to offer mudra loan to SVEP entrepreneur. Smooth access to bank loans to existing and needy entrepreneurs can help in the further growth of enterprises.
- Interest sharing - due to low repayment percentage, the interest sharing with CBO has majorly affected, in the last four year no interest sharing has been done.

## 2.16. Feedback/suggestions/areas for improvement

- Non-functioning of CBO was one of the major issues, it is suggested that IB-CB may focus on the field and try reviving the existing CBOs.
- Implementation of Community Based Monitoring System - to ensure that the project is implemented well and the community takes ownership the CBMS may be effective.
- BRC Accountant - A well trained accountant
- Re-Selection of BEPC - Members who are not active in regular affairs of BRC may be replaced so that enterprise development is not affected.
- As mentioned before that BRC has not been able to channelise bank linkages hence it is suggested that block team particularly SVEP-BPM attends block level banker's committee meetings and discuss the loan requirements.
- Data handling has been a major challenge in the BRC, tracking repayment data and even BRC expenditure is a tedious work. It is suggested that an ERP can be introduced which will make the work easy.

## 3. JIRAPUR SVEP BLOCK, RAJGARH

### 3.1. Introduction

#### 3.1.1. Basic Demography of the Block

There are 70 Gram Panchayats in Jirapur block and 219 villages which are reported as inhabited. The total area of Jirapur is 815 sq. km and population density is 207 persons per sq. km compared to the population density of 251 persons per sq. km of Rajgarh district and 236 persons per sq. km for Madhya Pradesh State.

*Table 26: Demographic Overview of Jirapur*

Particulars	Number
Total Household	39,115
Total Population	168,475
Total Male population	85,240
Total Female population	83,235
Scheduled Castes	37,096
Scheduled Tribes	1,068

#### 3.1.2. Status of Social Mobilisation and Institution Building under NRLM

Jirapur is an intensive block under NRLM. Key statistics on the social mobilisation and institution building process in the block is captured in the table below:

*Table 27: Social Mobilisation and Institutional Building, Jirapur*

Number of Gram Panchayats in which intensive strategy initiated	87
Number of villages in which intensive strategy initiated	220
Total number of SHGs under NRLM fold in Intensive blocks	1350
Number of predominantly SC-SHG (SC members $\geq$ 50%)	364
Number of predominantly ST-SHG (ST members $\geq$ 50%)	5



Total Households mobilized into all SHGs	15764
Total SC Household Mobilized into all SHGs	4693
Total ST Households Mobilized into all SHGs	93
Total Amount of Savings Mobilized in all SHGs (INR in lakhs)	157
No of SHGs with Bank Accounts	292
No of SHGs with Bank Linkage	288
Number of Total SHGs provided RF	126
Amount of RF provided to all SHGs (in Rs. lakh)	14
Total Number of all SHGs provided CIF	23
Total Amount of CIF provided to SHGs (in Rs. lakh)	13
Number of VOs formed	163
Number of SHGs holding membership in the VOs	1042
Number of CLFs formed	3

Status of social mobilisation and institution building in Jirapur block (data as of December 2017) – Source: MPSRLM BMMU

### 3.1.3. Status of CBO Coverage under SVEP

In 4 years the project has covered all four CLF in the block, and 61.96% of VOs. A total of 49.62% of total SHG holding membership in VOs has been covered under SVEP as shown in the table (28).

*Table 28: CBO Coverage under SVEP, Jirapur*

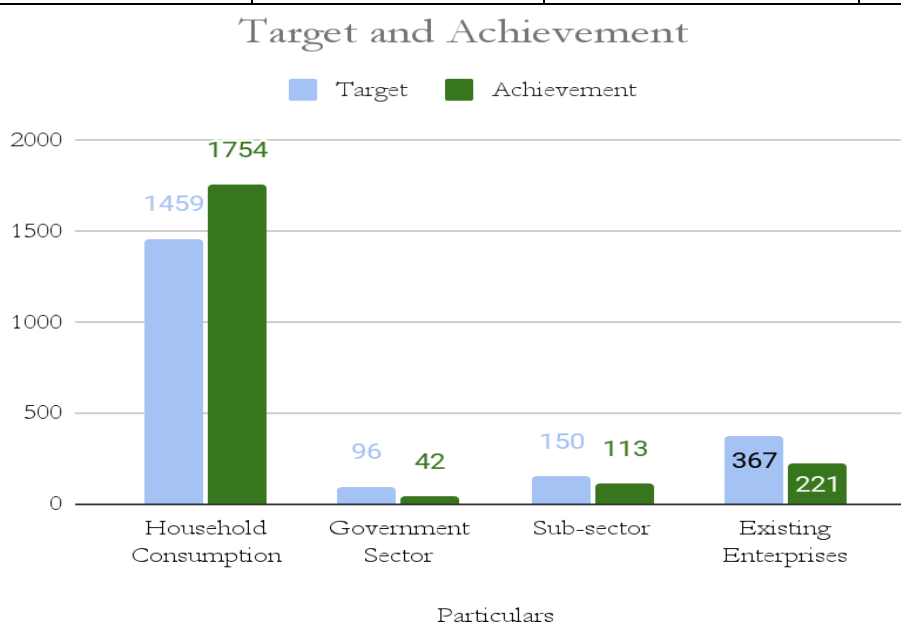
CBO	Under NRLM	Coverage under SVEP	Coverage %
SHG	1042	517	49.62%
VO	163	101	61.96%
CLF	4	4	100.00%

### 3.1.4. Physical Achievement of the block

The total target for the block was 2072 out of which a total of 2130 enterprises have been grounded till March 2022. The achievement percentage of cumulative target in Jirapur block is thus over 102.8%

*Table 29: Physical Target Achievement in Jirapur*

Physical Target	Target for 4 years (as per DPR)	Achievement (as of March 2022)	Percentage
Total Target	2072	2130	102.80%
Household Consumption	1459	1754	120.22%
Government Sector	96	42	43.75%
Sub-sector	150	113	75.33%
Existing Enterprises	367	221	60.22%



*Figure 11: Physical target achievement, Jirapur*

The block has been able to achieve 102.8% of total target set in the DPR, 120.22% of target was achieved under household consumption, 43.75% under government sector as majority of enterprises under this category are brick making units that sell their brick to beneficiaries of PMAY-G and other construction works under gram panchayat. Achievement under sub-sector is at 75.33% and support to existing enterprises is at 60.22%

### 3.2. Financial Achievement

Table 30: Financial Achievement, Jirapur

Budget Heads	Budget approved based on DPR (A)	Amount of fund transferred to BRC or NRO (B)	% of fund transferred (C=B/A*100)	Expenditure till Mar-2022 (D)	% of expenditure against total budget (E=D/A*100)	% of expenditure against fund transferred to BRC/NRO (F=D/B*100)
Skill Building	14504000	4851201	33.45%	4108902	28.33%	84.70%
Handholding	7034440	4439613	63.11%	1213025	17.24%	27.32%
Training of CBO	1000000	500000	50.00%	190645	19.06%	38.13%
Setting up of BRC	500000	400000	80.00%	403625	80.73%	100.91%
Working Capital	180000	180000	100.00%	180000	100.00%	100.00%
CB of CRP-EPs	700000	-	-	6,23,968.00	89.14%	-
Baseline	1000000	-	-	8,21,831.00	82.18%	-
Mentor and Block Support	2976000	-	-	27,80,682.00	93.44%	-

As can be seen in the table above 100% of the working capital budget was transferred to BRC and the entire amount has been utilised in the block and is now utilising the BRCs share of interest from CEF repayment. 33.45% of the budget was transferred to the BRC out of which only 28.33% was utilised in the skill building budget head.

### 3.3. Status of CEF

Total CEF approved for block was 2,55,17,599 out of which till March-2022 Rs. 4,73,80,086 have been disbursed. The total expected repayment till March-2022 was 25783196 which makes the total repayment percentage 54.42% against the CEF disbursed.

*Table 31: Status of CEF, Jirapur*

Total CEF approved for block (A)	CEF transferred to BRC (B)	% of CEF transferred (C= B/A)	CEF Disbursed till March 2022 (D)	% of CEF utilization against approved budget (E=D/A)	% of CEF utilization against CEF transferred to BRC (F=D/B)	Expected Repayment till March 2022 (G)	Actual Repayment till March 2022 (H) Rs.	Repayment Percentage on expected repayment (I=H/G)	Repayment Percentage on CEF Disbursed (J=H/D)
25517600	25517599	100.00%	47380086	185.68%	185.68%	-	25783196		54.42%

### 3.4. Achievement in NRLM Software

A total of 1725 potential entrepreneurs have been registered on the App and 170 business plans were submitted. A total of 935 enterprises have been registered in the NRLM software, out of which, PTS has been uploaded for 742 enterprises. PTS data is available in the BRC in hardcopy as well as in excel sheets.

Table (32): NRLM Software Status, Jirapur

Table 32: Data upload status in NRLM softwerar, Jirapur

No. of Potential Entrepreneurs	No. of Business Plans submitted	No. of Business Plans approved	No. of Entrepreneur s with Enterprises	No. of Enterprises with PTS data
1725	170	0	935	742

### 3.5. Enterprise Profile of the Block

Enterprises promoted in the block have been categorised on the basis of different aspects. A detailed analysis of these categories are discussed in this section.

#### 3.5.1. Business Category

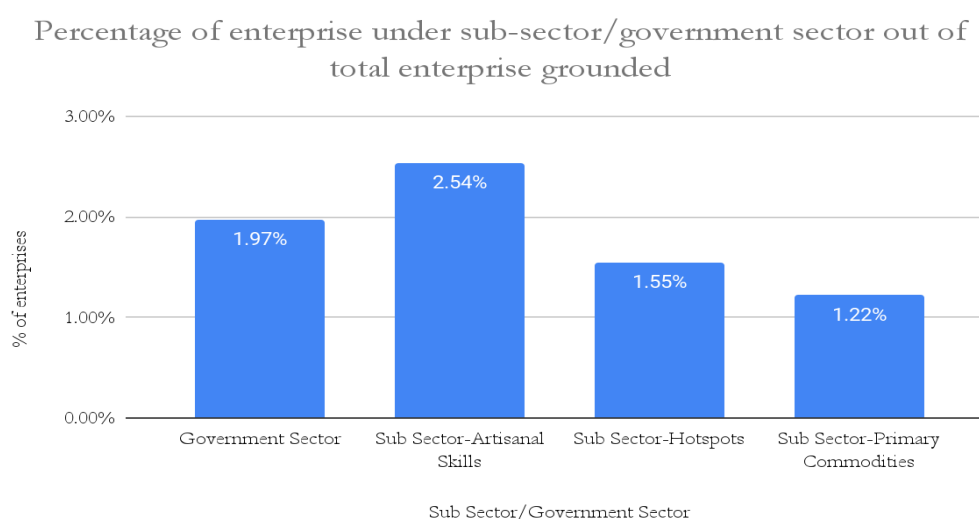


Figure 12: Business category-classification, Jirapur

Table 33: Business category-Classification, Jirapur

Sub Sector/Government Sector	No. of enterprises	Percentage of total achievement
Government Sector	42	1.97%
Sub Sector-Artisanal Skills	54	2.54%
Sub Sector-Hotspots	33	1.55%
Sub Sector-Primary Commodities	26	1.22%

### 3.5.2. Business Type

Physical Achievement by business type

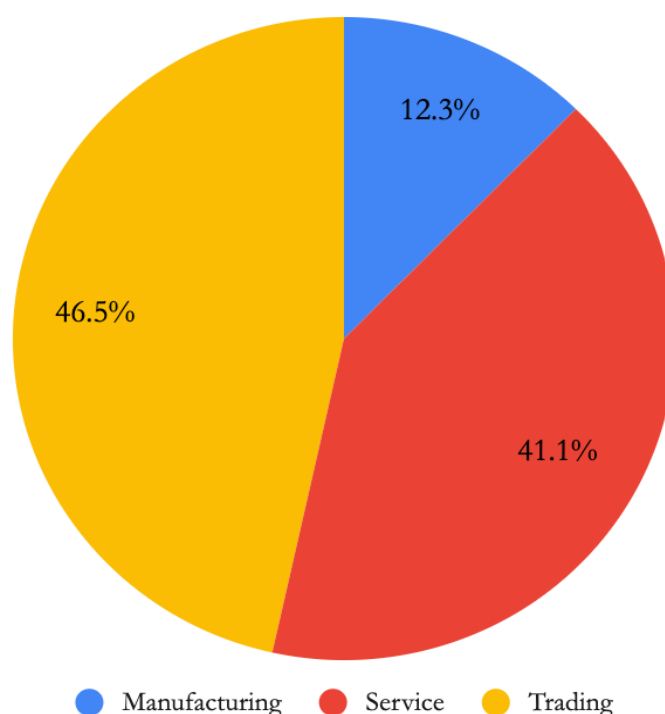


Figure 13: Physical achievement by business type, Jirapur

Business promoted in the block has been divided based on their type . Figure (13) illustrates the physical achievement by business type. Majority of the enterprises (46.5%) promoted are Trading, followed by Services (41.1%) and Manufacturing (12.3%).

Table 34: Business Type, Jirapur

Business Type	Achievement	Percentage
Manufacturing	263	12.35%
Service	876	41.13%
Trading	991	46.53%

### 3.5.3. Social Category

More than 75.8% of the enterprises are owned by people from the OBC categories. Enterprises promoted under SC category stand at 19.7%. Data shows that the project has been a good success in promoting enterprises of the SC/ST and backward classes. Further data also shows that a total 1.78% of the enterprises are owned by Minorities and 12 enterprises are owned by specially abled persons.

Physical Achievement by Social category

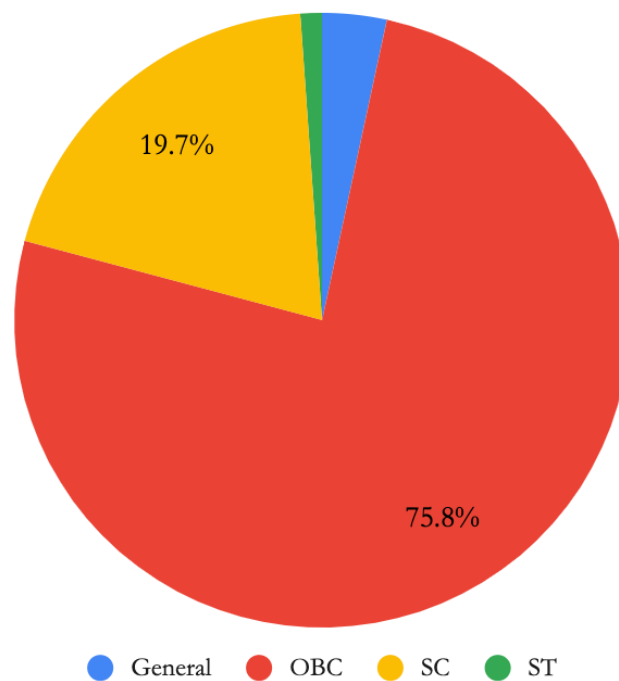


Figure 14: Physical achievement by social category, Jirapur

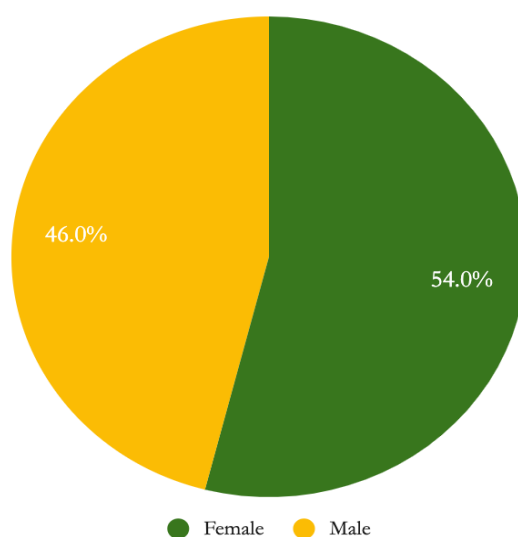
*Table 35: Enterprises promoted across different Social Categories, Jirapur*

Social Category	Achievement	Achievement %
General	72	3.38%
OBC	1614	75.77%
SC	420	19.72%
ST	24	1.13%
Minority	38	1.78%
PWD	12	0.56%

### 3.5.4. Gender

In this section, gender wise analysis of enterprises has been discussed. Figure (15) shows that more than half of the enterprises 54% are owned by females and 46% of the enterprises are owned by male entrepreneurs. Majority of these entrepreneurs are first generation entrepreneurs, and had no previous exposure to business. However with extensive training and handholding by CRPs-EP, they are running successful enterprises. As can be seen, 1150 enterprises supported under SVEP in Jirapur block are owned by women. It also underlines the fact that these women have been able to achieve higher financial independence.

Physical Achievement by Gender



*Figure 15: Physical achievement by Gender, Jirapur*



Table 36: Gender-wise classification of Enterprises promoted, Jirapur

Social Category	No. of Enterprise	Percentage
Female	1150	53.99%
Male	980	46.01%
Total	2130	100.00%

### 3.5.5. Investment Range

Figure (16), shows the amount invested at the time of starting the enterprises. It includes a certain amount of owners' equity as well.

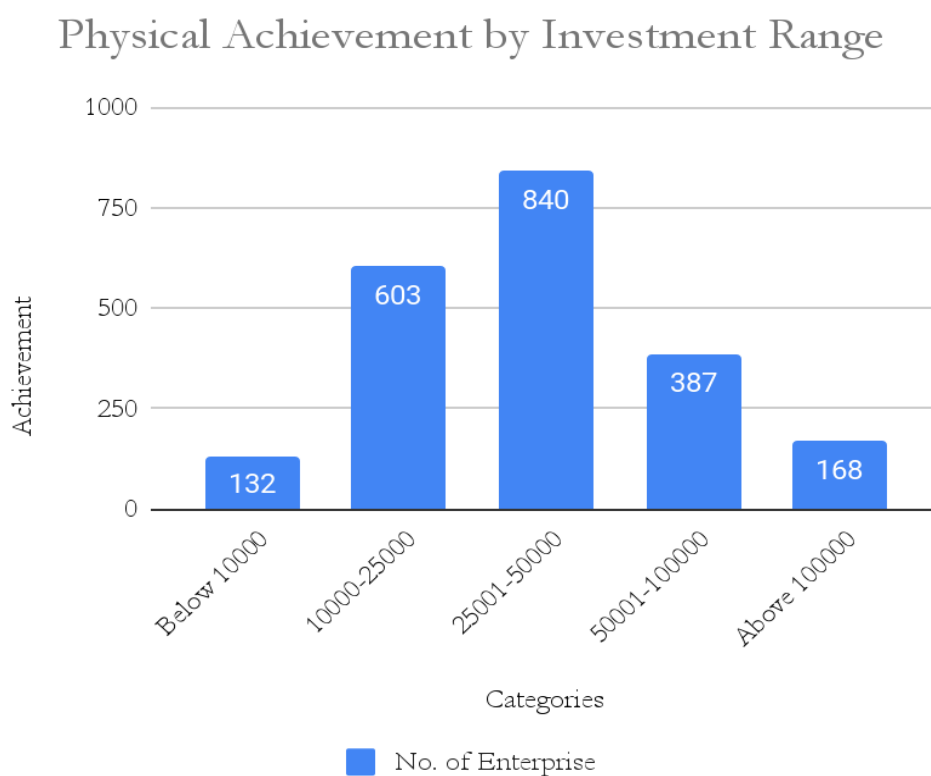


Figure 16: Investment range of the enterprises, Jirapur

Around 6.20% of the enterprises have been started with an initial investment of below Rs. 10,000. 28.31% have been promoted with an initial investment between Rs. 10,000-25,000. 39.44% of the enterprises had an initial investment between Rs. 25,001-50,000, 18.17% of the enterprises have been started with an initial investment of Rs. 50,001-1,00,000, and 7.89% enterprises had an investment of more than 1 Lakh.

Table 37: Investment range of the enterprises, Jirapur

Investment Range	No. of Enterprise	Percentage
Below 10000	132	6.20%
10000-25000	603	28.31%
25001-50000	840	39.44%
50001-100000	387	18.17%
Above 100000	168	7.89%
Total	2130	100.00%

Since these enterprises have been started in the village and keeping the viability and risk taking capability of the entrepreneurs in mind, the investments were made accordingly.

### 3.5.6. CEF Range

To support first generational rural entrepreneurs in availing better formal sources of credit in a limited time, SVEP also includes the provision of a Community Enterprise Fund (CEF), owned and managed by the community organisations via the Block Resource Centre (BRC).

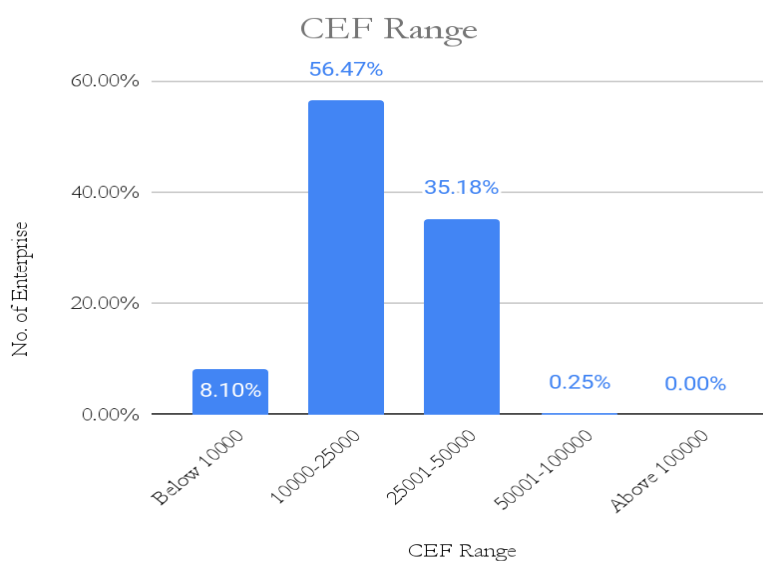


Figure 17: CEF Range of the enterprises, Jirapur

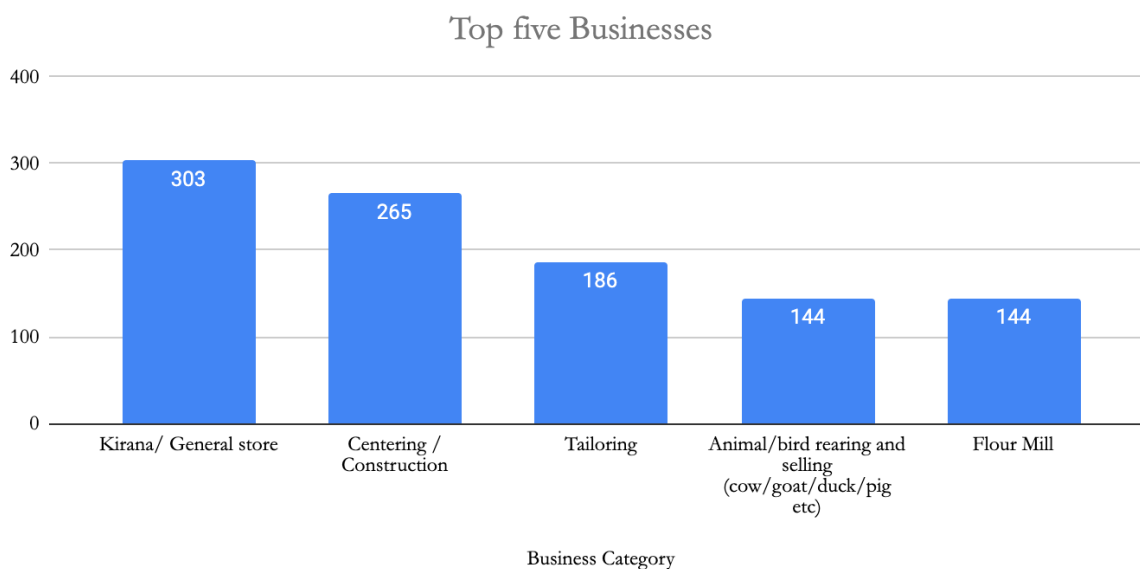
This CEF approved and disbursed to the entrepreneurs have been divided into five ranges as illustrated in the table (38). Majority of the enterprises 56.47% have been supported with CEF

range between 10,000-25,000. 35.18% of the entrepreneurs availed CEF between Rs. 25,001-50,000. 18.10% of the enterprises availed CEF below 10K, and 5 enterprises have been supported with CEF above Rs. 50,000.

*Table 38: Enterprises supported under SVEP across CEF ranges, Jirapur*

CEF Range	No. of Enterprise	Percentage
Below 10000	162	8.10%
10000-25000	1130	56.47%
25001-50000	704	35.18%
50001-100000	5	0.25%
Above 100000	0	0.00%
Total	2001	100.00%

### 3.5.7. Top Five Business Categories



*Figure 18: Top five business category, Jirapur*

The majority of the enterprises preferred by entrepreneurs in Jirapur are Kirana/General Stores, constituting around 14.23% of total enterprises. It is followed by Centering/Construction at 12.44%. Tailoring units stands at number three position with total enterprise promoted under this category is 8.73%. The fourth position is held by animal and bird selling i.e., chicken shops

i.e., 6.76%. The fifth position is held by the flour mill as wheat cultivation is very high in the block. The local demand to grind the flour is to a certain extent met by the flour mills supported under SVEP.

*Table 39: Top five business categories, Jirapur*

Sr. No.	Business Category	No. of Enterprise	Percentage
1	Kirana/ General store	303	14.23%
2	Centering / Construction	265	12.44%
3	Tailoring	186	8.73%
4	Animal/bird selling	144	6.76%
5	Flour Mill	144	6.76%

### 3.5.8. PTS Data Availability

A major focus of SVEP is to provide handholding support to the enterprises till they reach a mature level of stability and improvement. It is done by providing a variety of services offered by BRC. This includes providing appropriate consultancy through CRP-EP, based on the data maintained by the entrepreneur in their day book. The following table shows the PTS data availability scenario in the block:

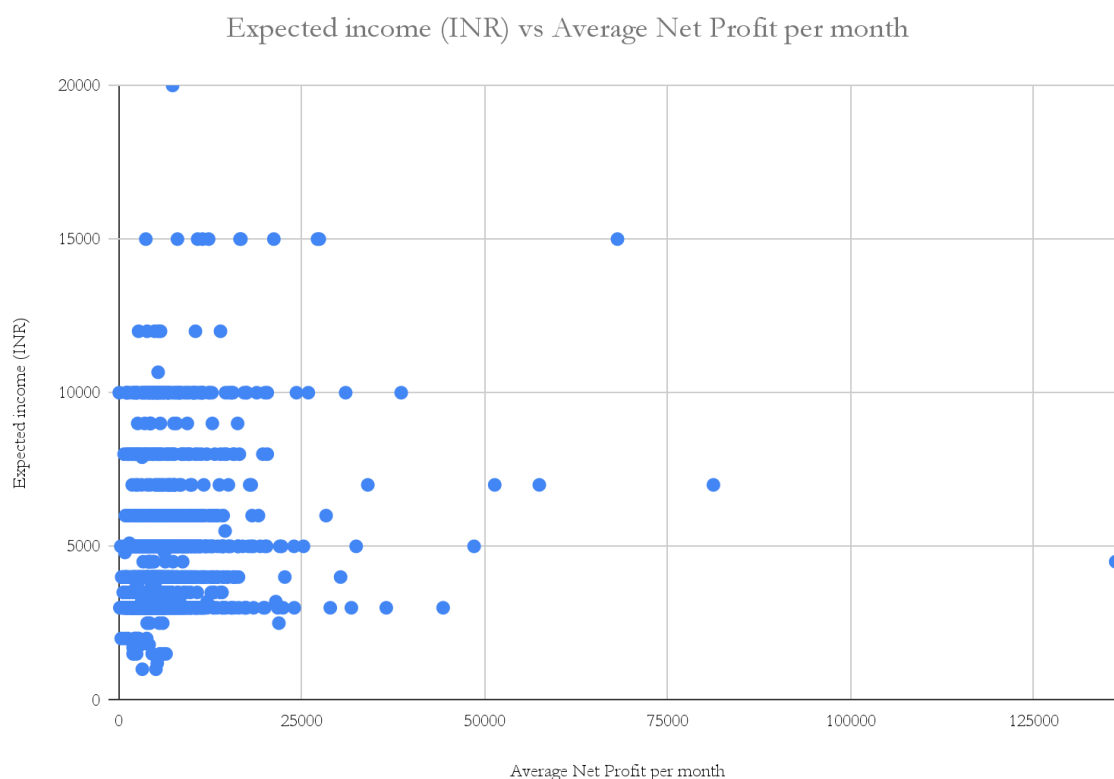
*Table 40: PTS Data availability status, Jirapur*

M-1	M-2	M-3	M-4	M-5	M-6	M-7	M-8	M-9	M-10	M-11	M-12
1888	1812	1704	1627	1591	1531	1476	1398	1351	1281	1243	1116

A total of 2130 enterprises have been grounded in the block till March 2022. As per the records in the BRC, all these 1888 are having at least one month PTS data which makes is 98% of PTS availability in the block.

### 3.5.9. Aspirational Income Level

A record of income level has been maintained at the BRC to understand whether the entrepreneur is earning as per their expected income or not. As it can be seen from the below scatter plot, the majority of the entrepreneurs are earning more than their expected income.



*Figure 19: Expected income Vs. Average net income, Jirapur*

Further the income level has been categorised into three categories, A(5000 and Above), B(3000-5000), C(Less than 3000), Figure (19) illustrates the number of enterprises that fall under different categories. 50.45% of enterprises are earning income above 5000, 29.82% are earning between 3000 to 5000 and 19.74% of enterprises are earning less than 3000.

*Table 41: Enterprises as per their Income Ranges, Jirapur*

Income Range	No. of Enterprise	Percentage
A	961	50.45%
B	568	29.82%
C	376	19.74%



Aspirational Income Level

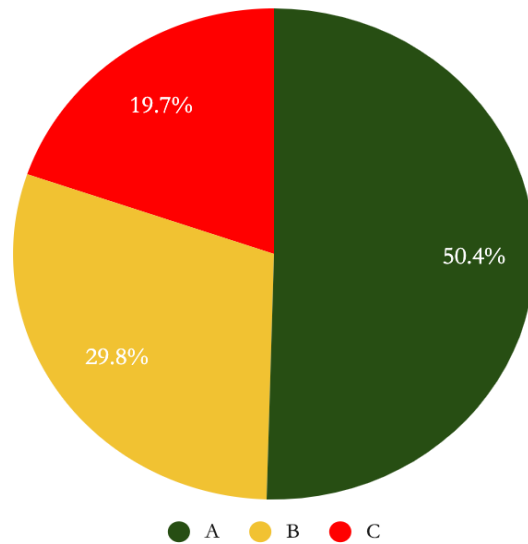


Figure 20: Aspirational income level, Jirapur

### 3.5.10. Income Range

Figure (21) shows the income range of different enterprises. Income has been divided into five ranges. Accordingly, it can be seen that over 56% of the enterprises are earning more than 5000. 23.47% of the enterprises are earning between 3000 to 50000 and over 21.41% of the enterprises are earning more than 5000. 10.09% of the enterprises are earning below 3000 as monthly net income, it is to be noted that these enterprises are in their initial month and entrepreneurs need time to learn the customer acquisition.

Income Level

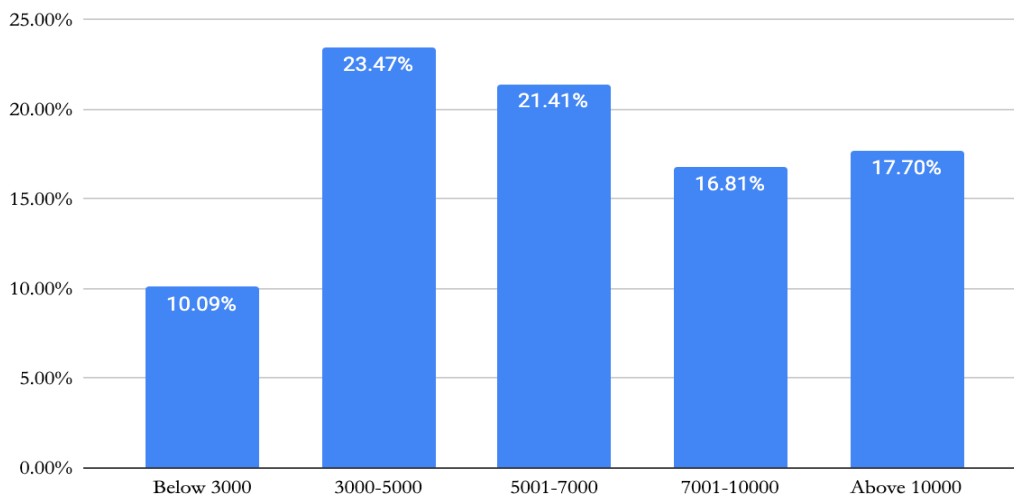


Figure 21: Income range of the enterprises, Jirapur

*Table 42: Enterprises as per their Income Range, Jirapur*

Income Range	No. of Enterprise	Percentage
Below 3000	215	10.09%
3000-5000	500	23.47%
5001-7000	456	21.41%
7001-10000	358	16.81%
Above 10000	377	17.70%

### 3.6. Brief about CRP-EP group

No formal group of the CRPs-EP has been formed in the block. However CRPs-EP work as a group, they plan and distribute responsibilities accordingly. A total of 13 CRP-EP were deployed out of which 8 CRPs-EP are still continuing with the project. CRPs-EP are well trained in the entrepreneurship development module and have very good exposure in promoting different kinds of businesses.

#### 3.6.1. Month average income of CRP-EP

The Average monthly income of the CRP-EP group is 1,72,400. The following table shows the CRP-EP wise breakup:

*Table 43: CRP-EP wise Average Monthly Income, Jirapur*

Sr. No.	Name of CRP-EP	Average Monthly Income
1	Asha Rathor	21000
2	Beena Vaishnav	21000
3	Chinta Bhilala	19800
4	Neetu Ahirwar	22000
5	Nirmala Dangi	22600
6	Sangita Dangi	32000
7	Seema Merotha	16000

8	Vidhi Sharma	18000
<b>Total</b>		<b>172400</b>

### 3.6.2. Enterprise grounded by CEP-EP

8 CRPs-EP that have been actively working for the last 4 years for enterprise promotion in Jirapur block. Following table shows the CRP-EP wise number of enterprises supported:

*Table 44: Number of Enterprises grounded by CRP-EP, Jirapur*

Sr. No.	Name of CRP-EP	New	Existing	Total
1	Sangita Dangi	333	32	365
2	Nirmala Dangi	234	66	300
3	Neetu Ahirwar	238	5	243
4	Beena Vaishnav	216	25	241
5	Chinta Bhilala	197	26	223
6	Asha Rathor	195	25	220
7	Seema Merotha	192	23	215
8	Vidhi Sharma	184	8	192
9	Anita Jaiswal	60	0	60
10	Sarita Vaishnav ( Beena Vaishnav )	18	5	23
11	Girija Tomar	14	2	16
12	Rekha Chandel	11	2	13
13	Sangita Viswakarma	8	2	10
14	Reena Verma ( Vidhi)	9	0	9
<b>Total</b>		<b>1909</b>	<b>221</b>	<b>2130</b>

The table also shows the enterprises supported by CRPs-EP that are no longer active and the CRP-EP that took over their enterprises to provide support. The highest number of enterprises

supported are Sangita Dangi (365 enterprises) followed by Nirmala Dangi (300 enterprises) and Neetu Ahirwar (243 enterprises).

### 3.6.3. Exposure to services under SVEP

CRP EP group is capable of providing various services under SVEP for enterprise promotion at block level. CRP EP group is trained on TED & TEAM modules, performance tracking and consultation for enterprises. CRP EP group has arranged skill training for entrepreneurs in bangle designing, Jhadu making and LED bulb with the support of the mentor. They have also been working on making the existing entrepreneurs, trainers for other entrepreneurs. CRP EP group has supported entrepreneurs in providing Marketing and Packing & labelling support to Entrepreneurs and showcasing their products at multiple exhibitions and melas.

### 3.6.4. Major Achievements

1. **Master Trainers:** 3 CRPs-EP from the block have been selected and trained to be master trainers. They are now capable of providing training to CRPs-EP under the SVEP project.
2. **Video Conference with Secretary Rural Development:** 3 CRPs-EP represented their block in Bhopal in an online interaction with Secretary Rural Development.

### 3.6.5. Future as a Micro Enterprise Consultant Group

CRP EP group has a good business management knowledge, rich experience working with the community and motivating them to start their own enterprises.. CRPs-EP will continue to provide hand holding services to entrepreneurs after the 4th year of the project. Now they can also pay more attention towards the identification of scalable enterprises and provide further handholding support to improve their business as well.



*Picture 10: Picture: CRP-EP group of Jirapur Block*

### 3.6.6. Areas of Improvement

- Proper coordination among the members: There are few confusions and conflicts among the members. They need to improve their planning to function as a group.
- The CRP-EP group still needs to work on their skills towards different departments' linkages. This will ultimately help them in supporting entrepreneurs through better bank linkage, licensing, etc.

### 3.6.7. Testimonials

*“..SHG didi now always comes to me for advice. Everyone in my village and outside as well respects me. I made an identity for myself after working in SVEP”*

**- Asha Rathore, CRP-EP**

*“..we are a small group of only 8 people as CRPs-EP but that never stopped us. We motivate each other”*

**- Chinta , CRP-EP**

## 3.7. Brief about BEPC

The Block Enterprise Promotion Committee is formed by the representatives of the highest body of community federation. They are responsible for providing leadership support to the project with the support from the community. Jirapur block has 9 number of BEPC members from its 3 CLFs, so as to have representatives from each cluster in the BRC and thus, in the enterprise promotion process, as a two-way communication channel.

### 3.7.1. Understanding of the project:

In the regular activities as well as part of the Block Assessment it was seen that the BEPC members in Jirapur have developed a good understanding of the project. They are aware of the objectives of the project, their role and responsibilities in the same. They are aware of how to conduct a PAC and have been actively doing it till date. They are able to engage with the entrepreneurs while assessing their business plan in PACs. Since only one BEPC member has studied till 12th standard, they still lack a little clarity over the financials of the BRC and this needs extended support in the 5th year of the project.



### 3.7.2. Ownership of the Project:

They are aware about their role and responsibilities as a BEPC. They have been actively planning and going on field to default SHGs for repayment as they realise that it is their responsibility as CBO leaders. But they need support from the existing system of the SRLM to gain confidence and contribute in a more efficient manner.

### 3.7.3. Management of CRPs-EP work:

They are able to manage the CRP-EP work, they have understanding of their claim and work they do. But they need to be more proactive to ensure the work done by CRP-EP in providing the different services to entrepreneurs

### 3.7.4. Management of Community Enterprise Fund:

The BEPC is well aware about the guidelines related to CEF and CEF status of the block. With support from the existing team of SRLM and BRC Book-keeper they can manage the CEF more efficiently.

### 3.7.5. Community Based Monitoring:

Some of the BEPC members do field visits to check the enterprises and also have been conducting group visits to meet with defaulter entrepreneurs, however if a proper training and support from SRLM is provided they can plan and execute it more efficiently.

## 3.8.Skill Trainings conducted in the block

Skill-upgradation and skill training are another service that the BRC offers to its entrepreneurs for generating higher revenue. Jirapur BRC had organised the following trainings:

### 3.8.1. LED Bulb skill training

On 6th March 2021, a skill training was held for the entrepreneurs from Jirapur block. The training was held at the Sandawata block, Madhya Pradesh at the block office. Two CRP-EPs from each block also attended the Training as well as one BEPC member from Jirapur block. The training had classroom and practical sessions.

After successfully completing the training, one group enterprise and one individual enterprise have been started. They are also taking bulk orders and supplying to the Panchayat office and CLFs.



*Picture 11: Orientation- Participants from Jirapur engaged in the classroom session during LED bulb training at Sandawata Block*



*Picture 12: Jirapur entrepreneurs participating in the LED bulb skill training*

### 3.8.2. Bangle Designing Skill Training:

Seven days of bangle designing training between 20-July-2021 to 26-July-2021. A total of 7 participants from different SHGs attended and completed the training. The participants were trained in designing different kinds of bangles, as per the local demand.

After successfully completing the training, all seven entrepreneurs started their business, two group enterprises and two individual enterprises have been started to make, design and sell bangles.



*Picture 13: Jirapur Participants engaged in Bangle making skill training organised at Khilchipur BRC*



*Picture 14: Orientation and Demonstration- Bangle making skill training organised at Khilchipur BRC*





*Picture 15: Bangle making skill training organised at Khilchipur BRC*

### 3.8.3. Broom Making Skill Training:

5 day skill training was organised at Jirapur BRC from 26/09/2021 till 30/09/2022. 8 entrepreneurs participated in the skill training. Multiple varieties of brooms, mats, baskets made out of date tree leaves were taught to the participants. 4 participants were existing entrepreneurs and utilised their newly learned skills in improving their business and the new 4 participants started their business.



*Picture 16: Jhadu skill training organised at Jirapur BRC*



*Picture 17: Products made by Jirapur entrepreneurs during the skill training*

### 3.9. Branding and packaging initiatives

Jirapur BRC has also supported enterprises in branding and packaging where the CRPs-EP have themselves tried to package and label the products and sell them in Melas and exhibitions- one such enterprise named “Prabha Masala Powder” has been started as a group enterprise and initial level of branding and packaging work was done by the BRC. The bangles are also packaged and sold in markets as well as events like Azadi ka amrit Mohatsav.



*Picture 18: Packaging of prabha masala and labelling them.*





Picture 19: Product of Prabha Masala Powder in Jirapur

### 3.10. Marketing support

In order to further support the enterprises in generating higher revenue, CRPs-EP also provides better marketing support. One such initiative has been taken by the CRPs-EP in Jirapur BRC, wherein, they have supported the entrepreneurs by marketing and selling their products in mela, events and exhibitions. They have actively taken the products along with the entrepreneurs in the district level Woman's day celebrations, Azadi ka amrit mahotsav, etc



Picture 20: Market Support provided by BRC, Jirapur for masala products, bangles, LED bulbs, namkeen, etc

## आजीविका मिशन की महिलाओं को आत्मनिर्भर बनाने बैठक आयोजित हस्तनिर्मित प्रोडक्ट को बाजार उपलब्ध करवाने लगेगी प्रदर्शनी

हरिभूमि ब्यूरो ॥ राजगढ़

ग्रामीण अंचलों की महिलाओं को घर बैठे ही रोजगार एवं आजीविका के साधन उपलब्ध करवाते हुए आत्मनिर्भर बनाने के उद्देश्य से जिले में कई महिला समूह कार्य रहे हैं। आजीविका मिशन के माध्यम से संचालित इन समूहों की महिलाएं, युवतियां अपने हाथों से कई ऐसे घरेलू प्रोडक्ट भी बना रही हैं जो साज-सजा आदि में मर्णों से निर्मित उत्पादों को पीछे छोड़ रहे हैं।

ऐसे में इन महिलाओं को प्रोत्साहित करते हुए उनकी आय बढ़ाने अब विभाग ने महिला समूहों के उत्पादों को प्रदर्शनी लगवाने का निर्णय लिया है जिससे बाजार उपलब्ध हो सके। इसके लिए गतिविधि क्लस्टर तैयार किए जाएंगे। बुधवार को जिन सभागार में आहूत बैठक में सांसद नागर, विधायक बापू सिंह तंवर, भाजपा जिलाध्यक्ष दिलवर यादव, जिन सीईओ केदार सिंह ने महिलाओं द्वारा सृजित उत्पादों की प्रशंसा की।



राजगढ़। स्वयं द्वारा निर्मित प्रोडक्ट अतिथियों को बताती युवतियां, महिलाएं।

### अतिथियों को बताए अपने प्रोडक्ट

जिला परियोजना प्रबंधक संजय सक्सेना ने बताया कि कार्यक्रम के दौरान विभिन्न उत्पादों का निर्माण करने वाली महिलाओं ने अपने प्रोडक्ट का प्रदर्शन किया तथा विक्रय में आ रही दिक्कतें भी बताईं। इस पर सांसद नागर ने कहा कि क्वालिटी एवं पैकेजिंग पर ध्यान देना होगा जिसके लिए गतिविधि आधारित क्लस्टर एवं बाजार हेतु व्यवस्था करने पर सहमति बनी। अतिथियों ने भी इन महिलाओं द्वारा बनाए गए प्रोडक्ट खरीदे।

Picture 21: CRP-EP from Jirapur demonstrating their entrepreneurs products



Picture 22: Market Support provided by BRC, Jirapur at district level woman's day celebrations

### 3.11. Credit support, convergence and formalisation support

#### 3.11.1. Credit support

Entrepreneurs are also motivated to avail different credit facilities apart from CEF under SVEP. Continuing in the same vein, Jirapur BRC has supported its entrepreneurs to avail other schemes as well. A total of 41 applications were submitted for Chief Minister Street Vendor scheme, out of which all of them have received the amount.

*Table 45: Credit Support supported by BRC, Jirapur*

Particulars	No. of Application Submitted	Approved	Successful conversion %	Total Amount
Street Vendor Scheme	41	41	100.00%	410000

#### 3.11.2. Formalisation

BRC has also helped the enterprises with the formalisation. A total of 57 FSSAI registration applications were submitted by entrepreneurs with the support of CRPs-EP. Out of them 48 enterprises received FSSAI certificates. Applications for 27 Udyam Aadhars were also submitted out of which 13 certificates have been received. CRPs-EP were trained in the formalisation process and thus, most of these applications were submitted by CRPs-EP. This is a major achievement for the community as rural enterprises are being brought into the purview of formalisation, thereby, creating chances of better support in the coming times.

*Table 46: Formalisation support status- BRC, Jirapur*

Sr. No.	Applied	Received	Successful conversion %
FSSAI	57	48	84.21%
Udyam Aadhar	27	13	48.15%



### 3.12. Case Studies

## 1. HASINA KAPDA DUKAN

*Enterprise ID:0164*

*Entrepreneur Name: Hasina Bai*

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Hasina Kapda Dukan was opened on 9/08/2017 by Hasina bai to support her family post her separation from her husband. Hasina was very motivated from her life experiences to only provide the best for her children and not let the circumstances pave the road of her life. She had opened a small shop in her village, Lakhoni. While the business was running, her plans were to make it grow.

In 2019, during a SHG meeting, she found out about SVEP from a CRP-EP Nirmala. She attended the Training on entrepreneurship provided under the project. With additional investment of Rs. 13,000 of her own and Rs. 20,000 as CEF, Hasina bought a variety of stuff in February 2019. To add to customer shopping experience, a long mirror was also placed in the store.

Over the period of a year, the store's revenue has gone up from roughly Rs. 18,000 a month to

around Rs. 80,000 a month. As the sales went on increasing, a sewing machine was also purchased. Hasina Bi's entrepreneur skills helped her earn an average net profit of around Rs. 9000 per month. An apt reward, one would say, for her hardwork and dedication.

She along with the help of the CRP-EP planned to diversify her business from just selling sloths to also opening a side tailoring business and also started selling beauty and ladies products. She gets her stock from multiple cities like Indore and Surat and travels alone to purchase them now. She gets the stock of Rs. 50,000- 60,000 every month and the sales are also good. She plans the products as per the festivals and seasons to tap the demands of the customers.

She explained that to travel to Surat for stock, she has to calculate the reorder point as well. Because it takes her 4 days including travel to get the stock, she calculates when her stock is ending and gets it accordingly. She also utilizes the leftover clothes to stitch bags and hats and sells them at double the cost of material.

In 2021, she also attended a bangle making training organized by the BRC and now makes and sells bangles as well. When asked about the changes that she felt in her life, she said



*“Kharcho karle,  
ghumle firle, khale pile  
aur bacha paise ko fir  
business me laga de”*

She was able to provide for her family, send her children to private schools. Even though she and her husband have been separated a few years back and yet her daughter's marriage was handled by her alone without any support from the father.

She has a very business oriented approach where she keeps adapting as per the changing times and plans to further grow the business and gain more independence and respect.

## 2. JAY MAHAVEER MUGPHALI VYAPAR

*Enterprise ID:0142*

*Name of Entrepreneur: Vishnu Prasad*

Vishnu Prasad is one of those enthusiastic and smiling entrepreneurs who will catch your attention in the first meeting itself. Business opportunities come with their own risks, but Vishnu is always ready to go the extra mile, if need be.



Before opening an enterprise of their own, Vishnu and his wife Hemlata were dependent on the agricultural fields for survival. However, the fields would give them the return after 3 to 6 months. In between, to maintain the household, they also worked as daily wage earners. Unable to save much consistently, Hemlata joined an SHG and started saving Rs. 10 per week. It was in one of these SHG meetings that Hemlata got to know about a new program of the government to promote enterprises (SVEP) from CRP-EP Neetu Ahirwar. After the thought-provoking meeting that day, she went home thinking that if starting a business can help them to improve their family's condition, they should open one. After due discussions on such prospects, they decided to start a Ground-nut selling enterprise. They narrowed on groundnut



feeling that it has less competition, thus can be profitable. CRP-EP Neetu after due Viability check also supported the idea and intervention.

To orient Vishnu towards entrepreneurship and develop his skills, Block Resource Center Jeerapur organized GOT & EDP. Jay Mahaveer Mowfali Udyog of Vishnu started in March 2019, with an initial investment of Rs. 38,500. In this venture, BRC supported him with a CEF loan of Rs. 15,000, while the rest was his own savings. He would purchase groundnuts in bulk and go to various places to sell as much as possible. In the first month of business itself (March 2019), Vishnu was able to make sales of Rs. 38,225, with a net profit of Rs. 6,873. However, this strategy of increasing sales, came with challenges of its own. Though Vishnu was able to cover many markets, lack of transportation means would make the effort much more tiring and risky. Sometimes, his family would wait in worry till he reached back home after nightfall. Hence, they decided to buy a bike. Now, Vishnu goes to various haats, as far as Bakani, Khujner and Chhapiheda, carrying his groundnuts with him on bike. He has charted the days of the week with haats, and tries not to miss them.



With Hemlata's support and Vishnu's dedication, the family is able to earn an average net profit of Rs. 4,629 per month. In addition to this, Vishnu is also able to take withdrawals of around Rs. 2,200 per month. During this one year, the enterprise has generated total revenue of Rs. 4,48,345. Vishnu sells ground-nut both at wholesale rates as well as at retail in different markets. He has enthusiastically participated in both the Entrepreneur meeting for organizing the Pipliyakulmi haat in Awas colony and in the haat as well.

### 3. LAXMI CHAI NASTA

*Enterprise ID:1445*

*Name of Entrepreneur: Laxmi Bai*

To run any household, husband and wife's equal contribution is necessary. The same principle is followed by Laxmi Bai and her husband running their Chai Nasta Shop. They both hold deep respect for each other and their family and it reflects in the way they run their business as well.



Laxmi bai had earlier got a parlor training but was only working from home. Her husband was working as a daily wage laborer. They decided to open a small manihari shop in their house but soon realized that the income from the manihari shop might not be enough and more needed to be done.

Their SHG was not active, so they reactivated the SHG with the help of the CRP-EP, Neetu. They attended the training conducted under SVEP and got CEF loan of Rs. 30,000. With the loan and their own additional investment, they opened a Chai nasta shop. The Shop being the only regularly opened shop in their village, started getting a good number of customers each day. Their average footfall per day is 90-100 people. They sell Tea, breakfast, Namkeen and jalebi as well. They run their shop for 8-9 hours a day. Their daily revenue is Rs. 4000-5000 and a profit of Rs. 500 a day on average.



Both of them equally divide the work and help each other out in running the same. They still have the Manihari shop also functioning for additional income. An additional advantage is that they host the SHG meetings in their house because the manihari shop and Chai Nasta shop also get regular customers.

Their eyes shine when talking about all 3 of their daughters studying in an English medium school. They also explained with a smile that their teachers are also always praising their daughters and they really like going to their school.



*“Hum kam bhi kahenge magar hamre bachho ko aage lekar jayenge. Hamari mehnat sari iske liye hai”*

When asked about their future plans, they explained that their next plan is to package and sell namkeen and sev wholesale in the market. They wish to buy machines for the same and start that soon.

## 4. PAPPU KIRANA

*Enterprise ID:0575*

*Name of Entrepreneur: Pappu Lovevanshi*

“A hero is an ordinary person that finds the strength to persevere and endure in spite of overwhelming obstacles.”



Pappu Lovevanshi, was affected by polio at a very young age. He had to quit school because of the difficulty of going to the school in the city from his village in 9th standard. But nothing would stop him from chasing his dreams. He had always lived with a free will and the goal of making the best life for himself and his family of 7 people.

Since leaving school, only business and entrepreneurship was on his mind. He started his business with the savings from the Rs 500 that he used to get as pension from the government. From that business, he saved and later grew his shop. Over a few years, he was then able to officially buy a Gomti (small shop) for Rs 22,000 in his village Abhaypur.

His mother is a SHG member where she would save Rs 10 per week. From their she found out about the SVEP project and explained it to her son. While Pappu refused to take loan, he was provided with marketing and handholding support by the CRPs-EP. He also attended a 4 day

training program where he got more clarity over the various business strategies that he could use in his day to day business.

*“Muhje kisi se paise mangne ki zaroorat nahi hai. Ab me udhar de deta hu but udhar lene ki zaroorat nahi hai”*

He now earns a revenue of Rs 3000 per day. He believes that Ability and disability are just human perceptions and all an entrepreneur needs is his mindset. His entrepreneurial mindset has been the guiding force all along. He also opened an electronic shop for 1 year where he earned 4,00,000 profit from that in a year. He has recently also bought a fridge for the summer season.

He goes to the market on his own but does not like that he has to take his brother with him on his bike. He doesn't like to take support from anyone. Which is why he aims to buy his own vehicle and keep a driver. He confidently and with pride talks about the change in his life.

*“I started with my pension of 500 and now i just get my mobile recharged for 500”*

Being a differently abled individual Pappu challenged the odds and turned the tide. Today, he has gone on to become a role model in his village, working for his community and creating opportunities and inspiration for other differently abled individuals.



## 5. RAKESH CHICKEN SHOP

*Enterprise ID:1260*

*Name of Entrepreneur:*

Rakesh Chicken shop, opened in December 2022 has been successfully earning a profit of more than 15000-20000 a month by selling chicken and eggs. Hailing from a village Mohan goan, he has a family of 6 people.



Since childhood, he was clear that he wanted to start a business of eggs and chicken because of his father. His father used to do egg business. He explained that his father could get all his siblings and him married with the earnings from the egg business. One day he went to do business on his father's behalf to a village and got a profit of Rs. 300. Then this business idea got stuck in his mind and he also decided to do the business.

He started going to villages for 2-3 months and sell eggs. After a SHG meeting, his wife told him about the SVEP project. He attended the training and as per the viability and business plan made by the CRP-EP got a CEF loan as well to set up a permanent shop. He got a CEF loan of 30,000 with which he bought gas, net for chicken, and the other equipment for the shop.



Currently, He sells eggs, chicken and also cooks omelets in the evenings. He is able to sell 15-20kg chicken and 150-200 eggs a day. On festivals like holi, he is able to earn a revenue of 25,000 in 1-2 day. He also goes to villages in the morning to sell eggs and sells in his shop from afternoon to night to maximize the earnings.

CRP-EP were able to handhold him to better manage the business, they also helped him out with the bookkeeping of the business, because of which is able to keep track of the business' health and expenses. He maintains a day book with the records of everyday transactions. He writes how many chicken bought, sold, transportation cost, raw materials, gas, etc. his daughter writes for him since he is illiterate.



His entire family is very supportive and they help him out. He and his son handle the shop and his daughter manages the finances with his help. He used to stay in the SC colony and now has built his own house on the main road where his shop is now situated. The whole family laughs together and holds each other up.

## 6. DHAPU JHADU AND CHATAI

*Enterprise ID:1517*

*Name of Entrepreneur: Dhapur Bai*

Jhadu and mat making out of dates leaves has been a tradition practice for generations in the family of Dhapu bai. Their entire family has only known this practice and have been involved in it since their whole life. This is an art form that is passed on from one generation to another. But with the changing times and the advancement in technology the practice has slowly started to disappear with only a few like Dhapu bai keeping it alive.



*“I learned from my elders and my children are learning from me. It's the way our family stays together”*

Though a traditional practice, it does not come easy and also does not assure regular income. Because of this, the family had to also rely on daily wage labor to support their family. They come from a small village called Gulkhedi. She has been a member of a SHG group since 2017 and has been saving Rs 10 per week for the last 5 years. In one such SHG meeting, she was introduced to the SVEP project. After discussion with her family, she agreed and got support from a CRP-EP.





She received a CEF loan of 12,000 with which she was able to purchase new stock of Khajoor, pay for the labor charges for the collection, transportation costs as well.

*“We used to sell in haats, but during Covid it was a very difficult time for us since the haats were all closed. We started going to villages to sell. Now that the haats are open, we sell in both haats and go to villages”*

She sells Jhadu, Fans, Mats, etc in multiple haats like machalpur, jirapur, piplya kulmi, rajgarh, etc

Another traditional practice that she and her family work on keeping alive is “Pasu shingar” which is a transitional practice where people buy jewelry made out of peacock feathers for their cattle during diwali and worship them. The entire family only works on making them for 2-3 months before diwali and the entire stock is sold within 8 days. The earnings are from 70-80,000 in an 8 days time period. On an average, their monthly earnings are Rs. 5,000-6,000.

*“We have only known this work. And we are the most happy doing this. CRP-EP didi helped us keep it alive during covid times and also helps us now in selling at haats. We do not wish to ever stop*



## 7. KAVITA SILAY CENTER

*Enterprise ID:0221*

*Name of Entrepreneur: Kavita Rathore*

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Kavita Rathore is a 22 year old girl from Mainakhedi, Jeerapur. She recently completed her B.Sc final year. Her father is a teacher in a govt school. Her mother, an SHG member, is a housewife. Kavita lost her leg to bone cancer when she was in 12th. She had completed her DCA (Diploma in Computer Application) alongside her B. Sc second year, and was waiting for an opportunity to show up that she would be able to do.

It was around that time that CRP-EP Nirmala Dangi came for a VO orientation there and motivated them to start their own businesses instead of just sitting at home.

*“Since I am not able to do work that involves a lot of physical work, I thought of tailoring as an option. ..I was sitting at home without any work and this felt as something I can do from my home..”*, says Kavita about her tailoring enterprise.

She learnt tailoring from her sister-in-law and is also helped by her in the work. When the enterprise was started she was earning around one to two thousand rupees and it has increased

to six/seven thousand, as more and more people in the village came to know about her work, she says.

The massive change that came with losing a leg was saddening but Kavita says her inner voice that she should go out of the home and break the passivity drives her every day to do productive work, become independent and do something for her family as well. When the requirement for an accountant in BRC showed up, her DCA came into use. As she had not practiced on the computer for a year after her DCA was complete, her skills were a bit hazy but she was sure that with guidance from others she would be able to pick up faster and so she did.

Today, Kavita funds her education using her income as a BRC accountant and from her enterprise. She works 10am to 5pm in the BRC as an accountant and then does stitching work at home in the evenings. Her family is supportive in her pursuits. Her brother and father help her commute to work. She takes pride in saying that she pays for the bike's petrol from her income. She looks forward to jobs in Govt. Sector and holding on to stitching.



## 8. ASHA SAREE STORE

*Enterprise ID:0631*

*Name of Entrepreneur: Asha Bai*

For as long as Asha can remember she has liked beautiful things and fashion. Since her childhood she wanted to do something in her life related to beauty. And this story is about her journey of fulfilling this dream of hers.



Along with her schooling, Asha also took up beauty parlour course. She had planned to start her shop after her schooling got complete. But as happens with every girl after a certain age, she got married right after her schooling was complete. She moved to her new home in Nandni Village in Rajgarh district in Madhya Pradesh. After her marriage more responsibilities of the family, and then her children fell on her, taking her dreams even further away. In her family there are 5 members i.e., Asha, her husband, her in-laws and her son.

*“I have always wanted to do something, have always wished to start since I got married. After moving out of my parent’s house I realised that I will have to have some sense of ownership over my life and also contribute towards meeting the family’s day to day expenses”*

While attending a Village organisation meeting in her village, she as well as the other members of the VO were oriented about the SVEP project. To Asha, it was like another hope and a form of opportunity to start her own something. After the VO orientation, she not just motivated herself but also motivated many other women from her village. Since her village is not accessible by local transportation, she also went out of her way to pick and drop the CRP-EPs for the completion of the trainings in the village and even later on.

Asha had to face a lot of hurdles because her family was not in favour of her starting her business. But this time she was sure that she cannot step back and let go of the opportunity.

She went ahead and attended all the trainings and then got CEF Loan of 25,000 to start her readymade saree shop.

*“I got very hopeful when I went Chinta didi (CRP-EP), and she gave me so much support to start my shop. My family was not very supportive of the idea from the start. They told me to focus on the household work and children and not into business.”*

She started with a small stock and little by little with her motivation and the CRP-EPs constant support, her shop has been running for over a year now and earning very well. Currently, she is earning average profit of 7,000 to 8,000 a month. Now she has also set up a little corner for the women to get their threading done. And she also makes home decorative pieces on order. She utilises her SHG network to keep the demand coming on a regular basis. She now attempts at attracting her saree customers to avail the parlour service and vice versa.

Asha now smiles while recalling how much things have changed in the one year



*“I went against my family’s will and started my shop. Now that its working well, my family has been able to accept this part of my life. I am running my shop in my house only, and now they don’t mind it.”*

*“In the beginning, I would ask others to go to the market to buy the saree stock. But slowly- slowly I also started to go and buy the materials. Today, I can even go alone for this.”*

Asha’s plan is to expand her saree business and to open a proper beauty parlour very soon with the support of the CRP-EPs.



## 9. SHANI PUJA SAMAGRI

*Enterprise ID:1214*

*Name of Entrepreneur: Kriti Bai*

In a small village of Mohan in Jirapur, Kriti didi leads an independent life as an entrepreneur. She owns a small shop for selling Pooja Saamagri adjacent to the Shani Mandir. This Shani Mandir is famous for observing a heavy footfall on the only day it opens up, that is, Saturday. So much so, that Kriti didi is able to earn a rewarding sum of around Rs. 3000-4000, just on that single day.



It may seem like a common business idea, however, the journey that Kriti didi had to embark upon, in order to make it this far wasn't an easy one. She was married to the priest of the temple where she now runs this shop from, and lost her husband to some unforeseen circumstances. This sudden turn of events was enough to shake up her confidence, but her unfettered spirit stood on solid ground. She picked herself up from the hardships that life threw in her way, and took up the challenge to stand on her own two feet. The other priests and the local authorities in-charge of the temple were generous enough to offer her a place to open up her own business,

and she decided to honour her husband's devotion to the auspicious Shani Mandir and opened this shop.

With the wholesome support received from SVEP, both financially, as well as the hand-holding offered in the form of monthly consultations and advisories, Kriti didi now runs this store and is even able to diversify and scale up her enterprise with several innovative ideas that spark up in her entrepreneurial mind. From a business that began as a small booth selling just flowers and small baskets, she was able to get a roof built over her shop, where she was able to expand her business and thus, charges different prices for the different sizes of phool-patti baskets that she sells to the crowd that gathers every Saturday. During the rest of the week, she engages in daily-wage agricultural labour in fields to be able to financially support her family independently.

With an overwhelming set of responsibilities that lie upon her tender shoulders, that includes looking after her in-laws as well as the education for her ward, she treads strongly through her life through her thriving livelihood, now that she is a successful *udyami*.



### 3.13. Best Practices

- Jirapur is one block where from the start of the project the Entrepreneurs are also called during the Project approval committee along with the SHG member. The business plan is presented by the CRP-EP in presence of the entrepreneur and the BEPC takes their interview regarding the business. This ensures that the BEPC takes ownership of the project and the Entrepreneurs are also made aware of the BEPC and their role in the project.
- The BEPC have been actively planning and going to default Entrepreneurs for Repayment. They have been successful in getting a lot of money stuck at various CBO levels with their constant efforts.

### 3.14. Challenges faced during implementation

- Inactive CBOs: Mobilisation process was challenging in the final year of the Project implementation due to defung CBO. Due to lack of regular CBO meetings, credit appraisal and repayment are also majorly affected.
- Lack of monitoring by district/block: No meeting is conducted by district or block team. Tapping enterprises under the government sector is another challenge the project has faced in the block which required support from the district and block.
- Repayment issue: Repayment has been a major challenge throughout the 4 year implementation of the programme. There was no monitoring of the same from the CBO and the entire burden had come on the CRP-EP which were only 8 in number to begin with.
- Bank Linkages: Uneasy access to bank loan, tough to get mudra loan, bankers were hesitant to offer mudra loan to SVEP entrepreneur. Smooth access to bank loans to existing and needy entrepreneurs can help in the further growth of enterprises.

### 3.15. Feedback/suggestions/areas for improvement

- Monitoring system, to track progress of opened businesses, and after opening random visits to businesses and also checking the status of repayment by the active collaboration of CRP-EP and MP SRLM Block staff.
- MP-SRLM block staff should get refresher on SVEP- There is a need of further clarity regarding the project and for the smooth implementation in the 5th year of the project



- Non-functioning of CBO was one of the major issues, it is suggested that IB-CB may focus on the field and try reviving the existing CBOs.
- Implementation of Community Based Monitoring System - to ensure that the project is implemented well and the community takes ownership the CBMS may be effective.
- BRC Accountant - There is a need for a trained accountant at the BRC so that financial transactions are well recorded along with books of records.
- As mentioned before that BRC has not been able to channelise bank linkages hence it is suggested that block team particularly SVEP-BPM attends block level banker's committee meetings and discuss the loan requirements.

## 4. KHILCHIPUR SVEP BLOCK, RAJGARH

### 4.1. Introduction

#### 4.1.1. Basic Demography of the Block

There are 95 Gram Panchayats in Khilchipur block and 333 villages which are reported as inhabited. The total area of Khilchipur is 778 sq. km and population density is 210 persons per sq. km compared to the population density of 251 persons per sq. km of Rajgarh district and 236 persons per sq. km for Madhya Pradesh State.

*Table 47: Demographic Overview of Khilchipur*

Particulars	Number
Total Household	40,172
Total Population	163,636
Total Male population	82,839
Total Female population	80,797
Scheduled Castes	22,785
Scheduled Tribes	4,199

#### Status of Social Mobilisation and Institution Building under NRLM

Khilchipur is an intensive block under NRLM. Key statistics on the social mobilisation and institution building process in the block is captured in the table below:

*Table 48: Social Mobilisation and Institutional Building, Khilchipur*

Number of Gram Panchayats in which intensive strategy initiated	95
Number of villages in which intensive strategy initiated	335
Total number of SHGs under NRLM fold in Intensive blocks	1652
Number of predominantly SC-SHG (SC members $\geq$ 50%)	243
Number of predominantly ST-SHG (ST members $\geq$ 50%)	42
Total Households mobilized into all SHGs	21584

Total SC Household Mobilized into all SHGs	2968
Total ST Households Mobilized into all SHGs	611
Total Amount of Savings Mobilized in all SHGs (INR in lakhs)	233
No of SHGs with Bank Accounts	1369
No of SHGs with Bank Linkage	1081
Number of Total SHGs provided RF	882
Amount of RF provided to all SHGs (in Rs. lakh)	114
Total Number of all SHGs provided CIF	450
Total Amount of CIF provided to SHGs (in Rs. lakh)	399
Number of Households covered under livelihood activities	
Number of VOs formed	265
Number of SHGs holding membership in the Vos	1343
Number of CLFs formed	5

Status of social mobilisation and institution building in Khilchipur block (data as of December 2017) – Source: MPSRLM BMMU

#### 4.1.2. Status of CBO Coverage under SVEP

In 4 years the project has covered all 5 CLF in the block, and 41.51% of VOs. A total of 43% of total SHG holding membership in VOs has been covered under SVEP as shown in the table (49).

*Table 49: CBO Coverage under SVEP, Khilchipur*

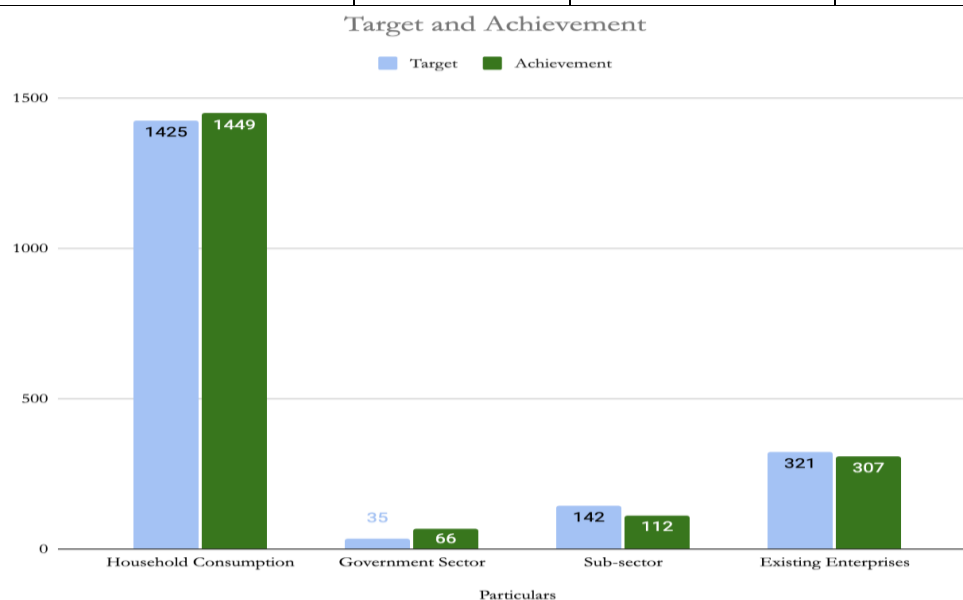
CBO	Under NRLM	Coverage under SVEP	Coverage %
SHG	1343	586	43.63%
VO	265	110	41.51%
CLF	5	5	100.00%

## 4.2. Physical Achievement of the block

The total target for the block was 1923 out of which a total of 1934 enterprises were grounded till March 2022. The achievement percentage of cumulative target in Khilchipur block is thus over 100.57%

*Table 50: Physical Target Achievement in Khilchipur*

Physical Target	Target for 4 years (as per DPR)	Achievement (as of March 2022)	Percentage
Total Target	1923	1934	100.57%
Household Consumption	1425	1449	101.68%
Government Sector	35	66	188.57%
Sub-sector	142	112	78.87%
Existing Enterprises	321	307	95.64%



*Figure 22: Physical achievement, Khilchipur*

The block has been able to achieve 100.55% of total target set in the DPR, 101.6% of target was achieved under household consumption, 188.75% under government sector as majority of enterprises under this category are brick making units that sell their brick to beneficiaries of PMAY-G and other construction works under gram panchayat. Achievement under sub-sector is at 78.87% and support to existing enterprises is at 95.64%

### 4.3. Financial Achievement

Table 51: Financial Achievement, Khilchipur

Budget Heads	Budget approved based on DPR (A)	Amount of fund transferred to BRC or NRO (B)	% of fund transferred (C=B/A*100)	Expenditure till Mar-2022 (D)	% of expenditure against total budget (E=D/A*100)	% of expenditure against fund transferred to BRC/NRO (F=D/B*100)
Skill Building	13461000	4438300	32.97%	4703870	34.94%	105.98%
Handholding	6528585	4247795	65.06%	1248225	19.12%	29.39%
Training of CBO	1000000	500000	50.00%	81441	8.14%	16.29%
Setting up of BRC	500000	400000	80.00%	317909.6	63.58%	79.48%
Working Capital	180000	180000	100.00%	180000	100.00%	100.00%
CB of CRP-EPs	700000	-	-	6,69,194.00	95.60%	-
Baseline	1000000	-	-	8,17,238.00	81.72%	-
Mentor and Block Support	2976000	-	-	28,06,180.00	94.29%	-



As can be seen in the table above 100% of the working capital budget was transferred to BRC and the entire amount has been utilised in the block and is now utilising the BRCs share of interest from CEF repayment. Under the Skill building budget head, 32.97% of the budget was transferred to the BRC out of which 34.94% has been over utilised. Expenditure under Handholding stands at 19.12% of the approved budget.

#### 4.4. Status of CEF

Total CEF approved for block was 2,55,17,600 out of which till March-2022 Rs. 42282000 have been disbursed. The total expected repayment till March-2022 was 1,91,56,978 which makes the total repayment percentage 45.31%.

*Table 52: Status of CEF, Khilchipur*

Total CEF approved for block (A)	CEF transferred to BRC (B)	% of CEF transferred (C= B/A)	CEF Disbursed till March 2022 (D)	% of CEF utilization against approved budget (E=D/A)	% of CEF utilization against CEF transferred to BRC (F=D/B)	Expected Repayment till March 2022 (G)	Actual Repayment till March 2022 (H) Rs.	Repayment Percentage on expected repayment (I=H/G)	Repayment Percentage on CEF Disbursed (J=H/D)
25517600	25517600	100.00%	42282000	165.70%	165.70%	0	19156978		45.31%

## 4.5. Achievement in NRLM Software

A total of 1536 potential entrepreneurs have been registered on the App and 97 business plans were submitted. A total of 720 enterprises have been registered in the NRLM software, out of which, PTS has been uploaded for 586 enterprises. PTS data is available in the BRC in hardcopy as well as in excel sheets.

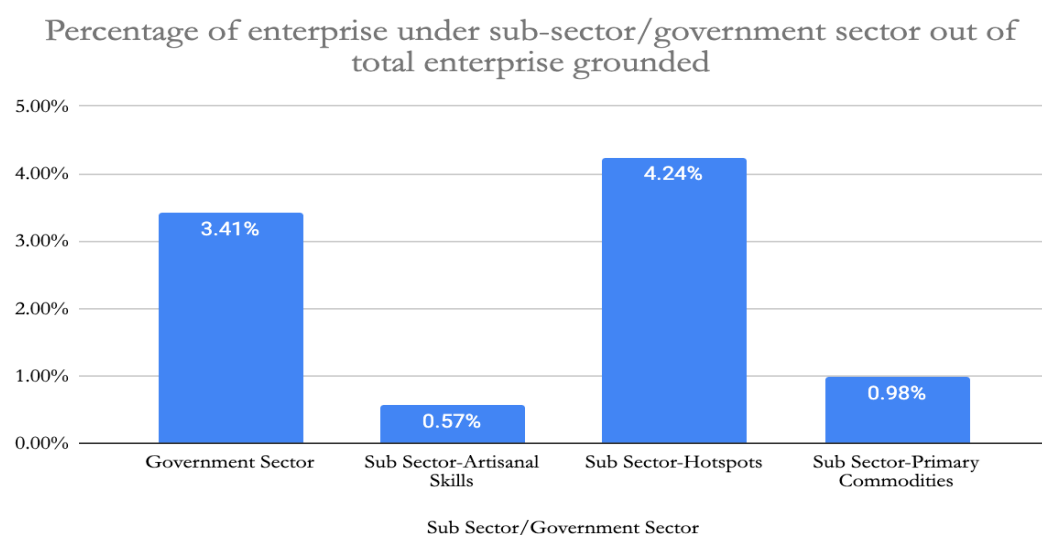
*Table 53: Data upload status in NRLM Software, Khilchipur*

No. of Potential Entrepreneurs	No. of Business Plans submitted	No. of Business Plans approved	No. of Entrepreneur with Enterprises	No. of Enterprises with PTS data
1536	97	0	720	586

## 4.6. Enterprise Profile of the Block

Enterprises promoted in the block have been categorised on the basis of different aspects. A detailed analysis of these categories are discussed in this section.

### 4.6.1. Business Category



*Figure 23: Business category-Classification, Khilchipur*

Table 54: Business category-Classification, Khilchipur

Sub Sector/Government Sector	No. of enterprises	Percentage of total achievement
Government Sector	66	3.41%
Sub Sector-Artisanal Skills	11	0.57%
Sub Sector-Hotspots	82	4.24%
Sub Sector-Primary Commodities	19	0.98%

#### 4.6.2. Business Type

Physical Achievement by business type

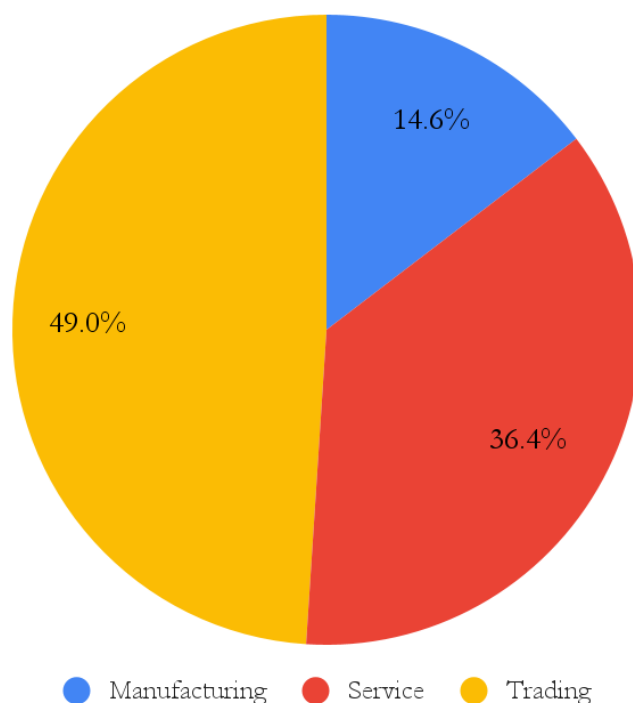


Figure 24: Physical achievement by business type, Khilchipur

Business promoted in the block has been divided based on their type . Figure (24) illustrates the physical achievement by business type. Majority of the enterprises (49%) promoted are Trading, followed by Services (36.4%) and Manufacturing (14.6%).

Table 55: Business Type, Khilchipur

Business Type	Achievement	Percentage
Manufacturing	283	14.63%
Service	704	36.40%
Trading	947	48.97%
Total	1934	100.00%

#### 4.6.3. Social Category

79.5% of the enterprises are owned by people from the OBC categories. Enterprises promoted under SC category stand at 14%. The total ST population in the block is 2.6% (the enterprises promoted under this category is 2.69% which is just above the population percentage). The total enterprises promoted under the general category stand at 3.83%.

Data shows that the project has been a good success in promoting enterprises of the SC/ST and backward classes. Further data also shows that a total 1.68% of the enterprises are owned by Minorities and 10 enterprises are owned by specially abled persons.

Physical Achievement by Social category

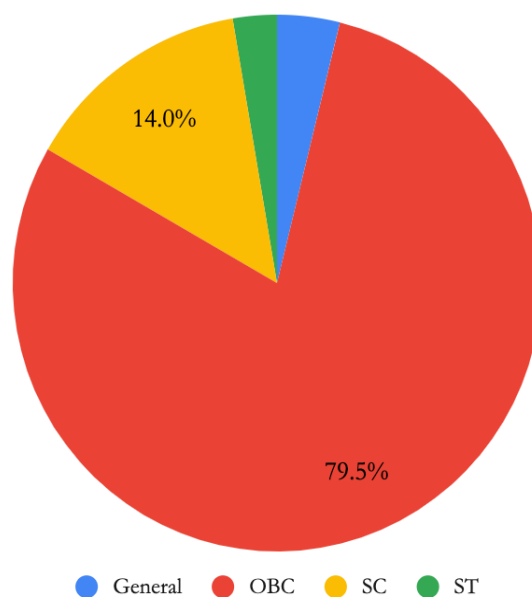


Figure 25: Physical achievement by social category, Khilchipur

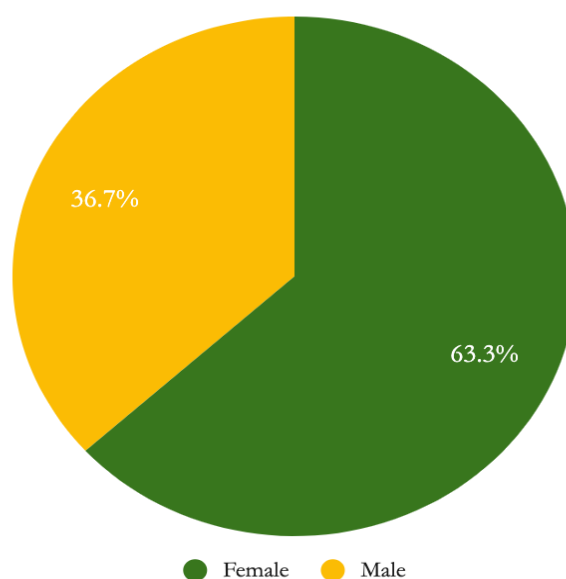
*Table 56: Enterprises promoted across different Social Categories, Khilchipur*

Social Category	Achievement	Achievement %
General	74	3.83%
OBC	1537	79.47%
SC	271	14.01%
ST	52	2.69%
Minority	31	1.60%
PWD	10	0.52%

#### 4.6.4. Gender

In this section, gender wise analysis of enterprises has been discussed. Figure (26) shows that 63.3% are owned by females and only 36.7% of the enterprises are owned by male entrepreneurs. Majority of these entrepreneurs are first generation entrepreneurs, and had no previous exposure to business. However with extensive training and handholding by CRPs-EP, they are running successful enterprises. As can be seen, 1224 enterprises supported under SVEP in Khilchipur block are owned by women. It also underlines the fact that these women have been able to achieve higher financial independence.

*Physical Achievement by Gender*



*Figure 26: Physical achievement by gender, Khilchipur*



Table 57: Gender-wise classification of Enterprises promoted, Khilchipur

Social Category	No. of Enterprise	Percentage
Female	1224	63.29%
Male	710	36.71%
Total	1934	100.00%

#### 4.6.5. Investment Range

Figure (27), shows the amount invested at the time of starting the enterprises. It includes a certain amount of owners' equity as well.

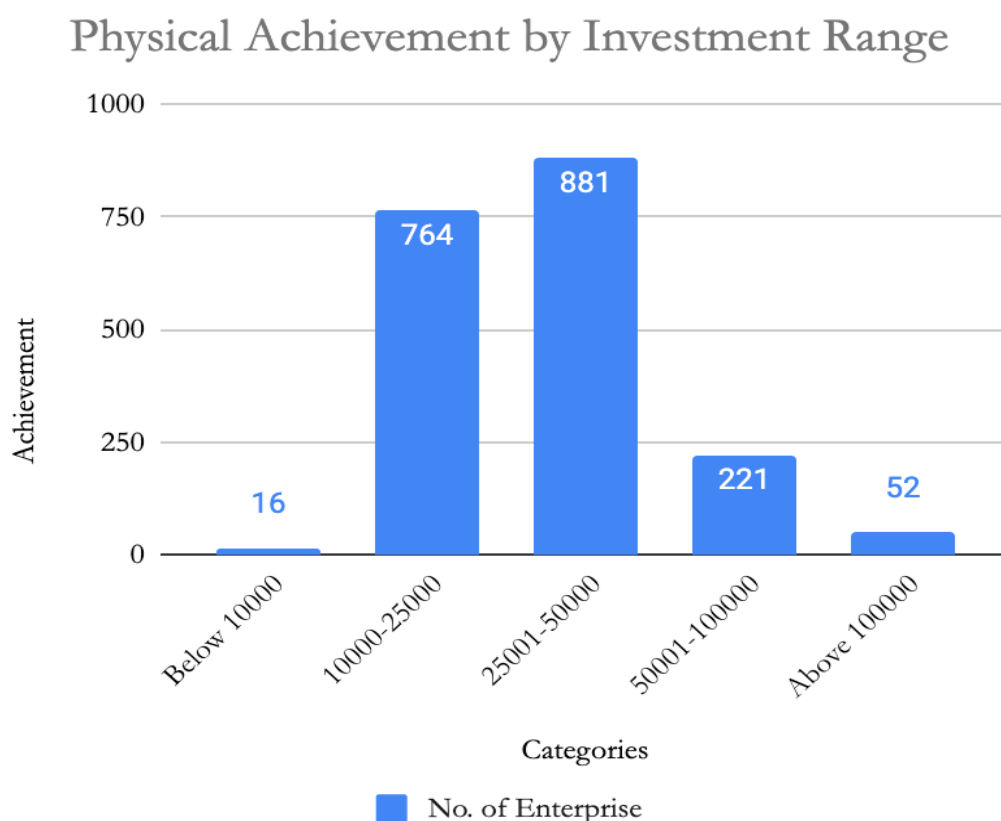


Figure 27: Investment range of enterprises, Khilchipur

Only 16 enterprises (0.83%) of the enterprises have been started with an initial investment of below Rs. 10,000. 39.5% have been promoted with an initial investment between Rs. 10,000-25,000. Almost half i.e., 45.55% of the enterprises had an initial investment between Rs.

25,001-50,000, 11.43% of the enterprises have been started with an initial investment of Rs. 50,001-1,00000, and only 2.69% enterprises had an investment of more than 1 Lakh.

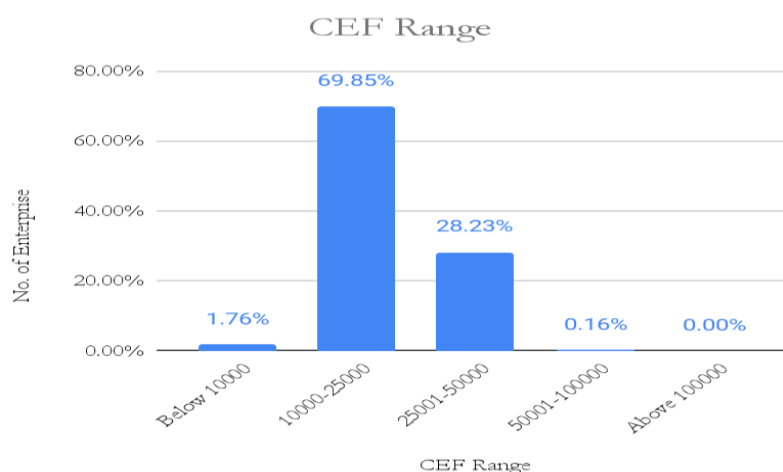
*Table 58: Enterprises supported under SVEP as per their investment ranges, Khilchipur*

Investment Range	No. of Enterprise	Percentage
Below 10000	16	0.83%
10000-25000	764	39.50%
25001-50000	881	45.55%
50001-100000	221	11.43%
Above 100000	52	2.69%
Total	1934	100.00%

Since these enterprises have been started in the village and keeping the viability and risk taking capability of the entrepreneurs in mind, the investments were made accordingly.

#### 4.6.6. CEF Range

To support first generational rural entrepreneurs in availing better formal sources of credit in a limited time, SVEP also includes the provision of a Community Enterprise Fund (CEF), owned and managed by the community organisations via the Block Resource Centre (BRC).



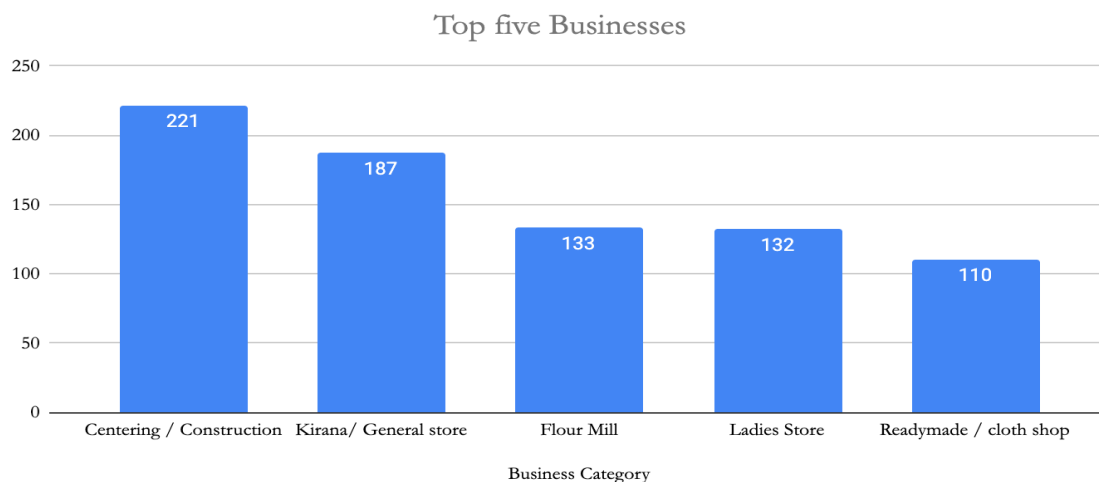
*Figure 28: CEF Range, Khilchipur*

This CEF approved and disbursed to the entrepreneurs have been divided into five ranges as illustrated in the table (28). Majority of the enterprises 69.85% have been supported with CEF range between 10,000-25,000. 28.23% of the entrepreneurs availed CEF between Rs. 25,001-50,000. Only 1.76% of the enterprises availed CEF below 10K, and three enterprises have been supported with CEF above Rs. 50,000.

*Table 59: Enterprises supported under SVEP across CEF ranges, Khilchipur*

CEF Range	No. of Enterprise	Percentage
Below 10000	34	1.76%
10000-25000	1346	69.85%
25001-50000	544	28.23%
50001-100000	3	0.16%
Above 100000	0	0.00%
Total	1927	100.00%

#### 4.6.7. Top Five Business Categories



*Figure 29: Top five business categories, Khilchipur*

The majority of the enterprises preferred by entrepreneurs in Khilchipur are Centering / Construction, constituting around 11.43% of total enterprises. It is followed by Kirana/ General stores at 9.67%. Flour mill stands at number three position with total enterprise promoted under

this category is 6.88%. The fourth position is held by the Ladies store with 6.83% enterprises. Readymade / cloth shops, which accounts for 5.69%, is the fifth most preferred enterprise category.

*Table 60: Top five business categories, Khilchipur*

Sr. No.	Business Category	No. of Enterprise	Percentage
1	Centering / Construction	221	11.43%
2	Kirana/ General store	187	9.67%
3	Flour Mill	133	6.88%
4	Ladies Store	132	6.83%
5	Readymade / cloth shop	110	5.69%

#### 4.6.8. PTS Data Availability

A major focus of SVEP is to provide handholding support to the enterprises till they reach a mature level of stability and improvement. It is done by providing a variety of services offered by BRC. This includes providing appropriate consultancy through CRP-EP, based on the data maintained by the entrepreneur in their day book. The following table shows the PTS data availability scenario in the block:

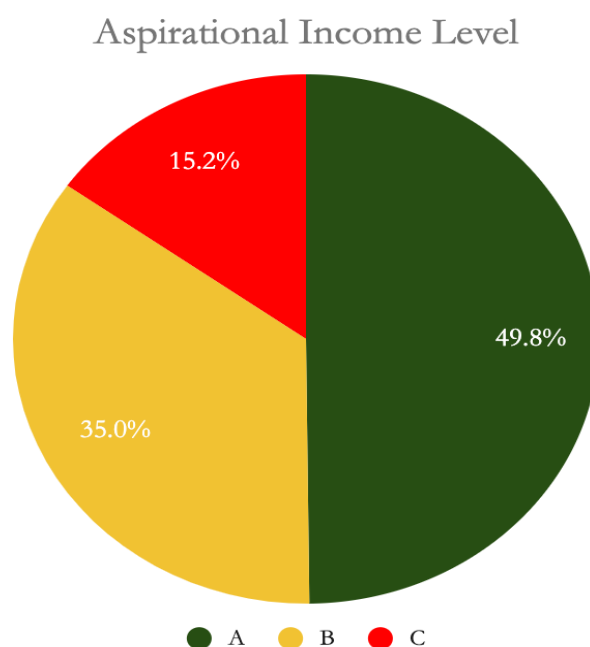
*Table 61: PTS Data availability status, Khilchipur*

M-1	M-2	M-3	M-4	M-5	M-6	M-7	M-8	M-9	M-10	M-11	M-12
1894	1871	1813	1713	1671	1582	1506	1471	1416	1378	1355	1216

A total of 1934 enterprises have been grounded in the block till March 2022. 1894 enterprises are having at least one month PTS data which makes 98% of PTS availability in the block. As illustrated in the table (61), the number of PTS available against no. of enterprises in that age group.

#### 4.6.9. Aspirational Income Level

Income level has been categorised into three categories, A(5000 and Above), B(3000-5000), C(Less than 3000), Figure (30) illustrates the number of enterprises that fall under different categories. 49.82% of enterprises are earning income above 5000, 35% are earning between 3000 to 5000 and 15% of enterprises are earning less than 3000.



*Figure 30: Aspirational income level, Khilchipur*

*Table 62: Enterprises as per their Income Ranges, Khilchipur*

Income Range	No. of Enterprise	Percentage
A	943	49.82%
B	663	35.02%
C	287	15.16%
Total	1893	100.00%



#### 4.6.10. Income Range

Figure (31) shows the income range of different enterprises. Income has been divided into five ranges. Accordingly, it can be seen that over 51% of the enterprises are earning more than 5000. 14.37% of the enterprises are earning below 3000 as monthly net income, it is to be noted that these enterprises are in their initial month and entrepreneurs need time to learn the customer acquisition.

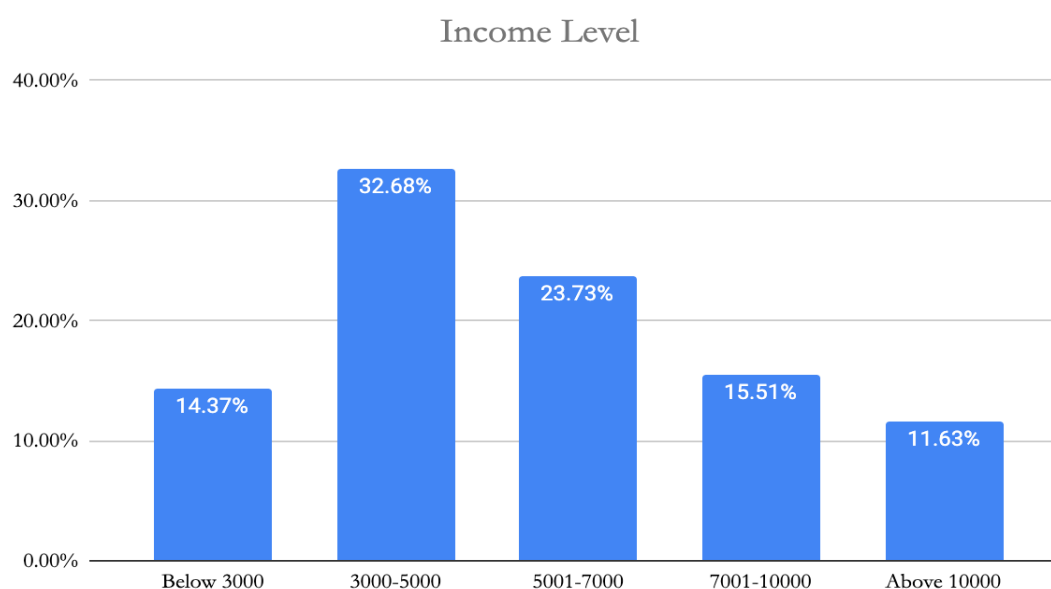


Figure 31: Income Range, Khilchipur

Table 63: Enterprises as per their Income Range, Khilchipur

Income Range	No. of Enterprise	Percentage
Below 3000	278	14.37%
3000-5000	632	32.68%
5001-7000	459	23.73%
7001-10000	300	15.51%
Above 10000	225	11.63%
Total	1894	100.05%

## 4.7. Brief about CRP-EP group

No formal group of the CRPs-EP has been formed in the block. However CRPs-EP work as a group, they plan and distribute responsibilities accordingly. A total of 22 CRP-EP were deployed out of which 16 CRPs-EP are still continuing with the project. CRPs-EP are well trained in the entrepreneurship development module and have very good exposure in promoting different kinds of businesses.

### 4.7.1. Month average income of CRP-EP

The Average monthly income of the CRP-EP group is 1,42,923. The following table shows the CRP-EP wise breakup:

*Table 64: CRP-EP wise Average Monthly Income, Khilchipur*

<b>Sr. No.</b>	<b>Name of CRP-EP</b>	<b>Average Monthly Income</b>
1	Gayatri Dangi	9890
2	Manju A	10628
3	Maya Parvar	8767
4	Sheela Sisoria	8282
5	Manju D	9518
6	Reena	7762
7	Kusum Dangi	8330
8	Leela Malviya	7477
9	Sunita Varma	8557
10	Sanju Dangi	9122
11	Chachal kuvar	8209
12	Seema Malviya	7762
13	Manju pawar	7743
14	Ramrekha Dangi	7942

15	Anita Dangi	7258
16	Raju Dangi	8213
17	Pavitra Dangi	7463
<b>Total</b>		<b>142923</b>

#### 4.7.2. Enterprise grounded by CEP-EP

16 CRPs-EP that have been actively working for the last 4 years for enterprise promotion in Khilchipur block. Following table shows the CRP-EP wise number of enterprises supported:

*Table 65: Number of Enterprises grounded by CRP-EP, Khilchipur*

Sr. No.	Name of CRP-EP	New	Existing	Total
1	Manju Dhamanya	133	37	170
2	Manju Abhepur	139	24	163
3	Sunita Varma	124	26	150
4	Gayatri Dangi	125	16	141
5	Reena Jatamdi	126	12	138
6	Raju Dangi	115	15	130
7	Sanju Dangi	109	21	130
8	Leela Bai	83	26	109
9	Sheela Sisodiya	84	19	103
10	Chanchal Kuvar	88	12	100
11	Maya Parmar	74	12	86
12	Ramrekha Dangi	74	4	78
13	Pavitra Dangi	71	6	77
14	Manju Pavar	50	23	73
15	Anita Dangi	49	11	60
16	Kusum Khnichi	52	7	59

17	Seema Malviya	33	26	59
18	Bhuri Dangi	34	2	36
19	Manju Dangi	30	0	30
20	Reena Gunakhedi	22	7	29
21	Pavitra Sharma	12	1	13
<b>Total</b>		<b>1627</b>	<b>307</b>	<b>1934</b>

The highest number of enterprises supported are Manju Damanya (170 enterprises) followed by Manju Abhepur (163 enterprises) and Sunita Varma (150 enterprises).

#### 4.7.3. Exposure to services under SVEP

They are well versed with the services provided to entrepreneurs, like business idea generation, skills required for entrepreneurs, Liaising with other departments (registration and licensing), procurement of assets and raw materials, financial support from different sources/institutions, preparation of viability and business plans, providing consultations entrepreneurs at different intervals, market linkages.

#### 4.7.4. Major Achievements

1. **Master Trainers:** 2 CRPs-EP from the block have been selected and trained to be master trainers. They are now capable of providing training to CRPs-EP under the SVEP project.
2. **Video Conference with Secretary Rural Development:** 2 CRPs-EP represented their block in Bhopal in an online interaction with Secretary Rural Development
3. **Marketing support:** the CRPs-EP have extensively provided support to the entrepreneurs in the marketing of their products in Haats, melas and have also provided packaging and labelling support.

#### 4.8. Future as a Micro Enterprise Consultant Group

CRPs-EP will continue to provide hand holding services to entrepreneurs after the 4th year of the project. They are planning to start their own business as a group and focus on the sectors

like convergence with other government departments, support enterprises in getting licences and other legal documents and market linkages.

#### 4.8.1. Areas of Improvement

The CRP-EP group still needs to work on their skills towards different departments' linkages. This will ultimately help them in supporting entrepreneurs through better bank linkage, licensing, etc. First generation entrepreneurs need continuous support to avoid common business pitfalls and to grow their businesses. Services like market linkage, product packing & labelling, branding of locally produced goods, credit support to increase investment and formalisation of enterprises. The CRP-EP Group is capable of providing such services but there is still a lot more scope for the group to focus on these areas. It can be provided with greater exposure to business models and state level fairs, etc.

#### 4.8.2. Testimonials

*“A lot of change has come in my life. I had only studied till 10th and was working as a bookkeeper. I used to travel in buses. Now, after working as a CRP-EP I am earning on my own, providing for my family and have also bought myself a two wheeler vehicle.”*

- Manju Pavar, CRP-EP

*“..after a serious accident, my life had become very difficult. But Mentor slowly-slowly supported me at every step, trained me throughout. Today I am capable of support other enterprises, make their business plans. I have learned little English and computer as well.”*

- Manju Sondhiya, CRP-EP

### 4.9. Brief about BEPC

The Block Enterprise Promotion Committee is formed by the representatives of the highest body of community federation. They are responsible for providing leadership support to the project with the support from the community. Khilchipur block has 11 number of BEPC members from its 5 CLFs, so as to have representatives from each cluster in the BRC and thus, in the enterprise promotion process, as a two-way communication channel.



#### 4.9.1. Understanding of the project:

In the regular activities as well as part of the Block Assessment it was seen that the BEPC members in Khilchipur have developed a good understanding of the project. They are aware of the objectives of the project, their role and responsibilities in the same. As leaders from the community running the BRC, the BEPC members were about meetings, agendas as well as the role of nodal CLF. They are also well aware about the PAC and the process involved. Such as, during PACs, they generally ask questions like- How will you run your business? How much amount are you putting in this business from your side? What will be your target area? Where will you open your shop? Further, they also make sure that the SHG is active, etc. They also explain to the entrepreneurs about the importance of book keeping and the repayment process. However, they still lack a little clarity over the financials of the BRC and this needs extended support in the 5th year of the project.

#### 4.9.2. Ownership of the Project:

They are aware about their role and responsibilities as a BEPC but they need support from the existing system of the SRLM to gain confidence so that they can take independent decisions in favour of beneficiaries and project as per project guidelines.

#### 4.9.3. Management of CRPs-EP work:

The BEPC members are aware about the services they provide to entrepreneurs and have understanding on how to monitor them. They can improve in the area of monitoring the group and how to assign work to the group.

#### 4.9.4. Management of Community Enterprise Fund:

The BEPC is well aware about the guidelines related to CEF and CEF status of the block. With support from the existing team of SRLM and BRC Book-keeper they can manage the CEF more efficiently.

#### 4.9.5. Community Based Monitoring:

Some of the BEPC members do field visits to check the enterprises and also conduct meetings with defaulter entrepreneurs, however if a proper training is provided they can plan and execute it more efficiently.

#### 4.10. Skill Trainings conducted in the block

Skill-upgradation and skill training are another service that the BRC offers to its entrepreneurs for generating higher revenue. Jirapur BRC had organised the following trainings:

##### 4.10.1. LED Bulb skill training

On 6th March 2021, a skill training was held for the entrepreneurs from Khilchipur block and training was held at the Sandawata block, Madhya Pradesh at the block office. The training had classroom and practical sessions. After successfully completing the training, all 4 entrepreneurs have started their individual enterprises.



*Picture 23: LED bulb skill training for Khilchipur entrepreneurs*



*Picture 24: LED bulb skill training participants*

#### 4.10.2. Bangle Designing Skill Training:

Seven days of bangle designing training between 20-July-2021 to 26-July-2021. A total of 22 participants from different SHGs attended and completed the training. The participants were trained in designing different kinds of bangles, as per the local demand. After successfully completing the training, 20 entrepreneurs started their business, 5 group enterprises and 10 individual enterprises started to make, design and sell bangles.



*Picture 25: Bangle making skill training organised at Khilchipur BRC*





Picture 26: Orientation and Demonstration- Bangle making skill training organised at Khilchipur BRC

#### 4.10.3. Broom Making Skill Training:

7 day skill training was organised at Jirapur BRC from 01/10/2021 till 10/10/2022. 14 entrepreneurs participated in the skill training. Multiple varieties of brooms, mats, baskets made out of date tree leaves were taught to the participants. All participants were existing entrepreneurs and utilised their newly learned skills in improving their business.



*Picture 27: Products made by Khilchipur entrepreneurs during the skill training*

#### 4.10.4. Pottery Skill Training

A 7 day long pottery skill training was organised in Khilchipur block from 1/12/2021 till 7/12/2021. A total of 10 existing entrepreneurs participated in the training to enhance their skill sets and learn newer techniques.



*Picture 28: Pottery skill training organised at Khilchipur BRC*



*Picture 29: Products made by Khilchipur entrepreneurs during the skill training*



#### 4.11. Branding packaging initiatives

Khilchipur BRC has also supported enterprises in branding and packaging - the CRP-EPs themselves have taken the initiative to label and package the products sell in the nearby markets, haats and melas.



*Picture 30: CRPs-EP of Khilchipur helping the entrepreneurs with packaging and labelling masala products*

#### 4.12. Marketing support

In order to further support the enterprises in generating higher revenue, CRPs-EP also provides better marketing support. One such initiative has been taken by the CRPs-EP in Khilchipur BRC, wherein, they have supported the establishment of rural haats and festival markets. This is done with due support from the SHG network as well as the Panchayat.

## 4.13. Credit support, convergence and formalisation support

### 4.13.1. Credit support

Entrepreneurs are also motivated to avail different credit facilities apart from CEF under SVEP. Continuing in the same vein, Khilchipur BRC has supported its entrepreneurs to avail other schemes as well. A total of 10 applications were submitted for Chief Minister Street Vendor scheme, out of which all of them have received the amount.

*Table 66: Credit Support supported by BRC, Khilchipur*

Particulars	No. of Application Submitted	Approved	Successful conversion %	Total Amount
Street Vendor Scheme	10	10	100.00%	100000

### 4.13.2. Formalisation

BRC has also helped the enterprises with the formalisation. Out of the 50 applications submitted, 22 enterprises received FSSAI certificates. Applications for 20 Udyam Aadhars were also submitted. CRPs-EP were trained in the formalisation process and thus, most of these applications were submitted by CRPs-EP. This is a major achievement for the community as rural enterprises are being brought into the purview of formalisation, thereby, creating chances of better support in the coming times.

*Table 67: Formalisation support status- BRC, Khilchipur*

Sr. No.	Applied	Received	Successful conversion %
FSSAI	50	22	44.00%
Udyam Aadhar	20	1	5.00%

## 4.14. Case Studies

### 1. HARUN BAI TAILORING

*Enterprise ID:0084*

*Name of Entrepreneur: Ahmed Noor*

Haruna Bi's husband, Ahmed had learnt stitching about 20 years ago. Due to some personal issues, he had to abandon it to get absorbed in some other religious duties. In 2019, when information about SVEP reached them through SHG orientation by CRP-EP, they pondered about the possibility of refreshing the skills and opening a tailoring enterprise.



As the previous machine they owned was in bad shape, a new machine was bought to start the enterprise. Initially, they invested around Rs. 5,000 of their own and Rs. 20,000 as CEF loan from the BRC. Meanwhile, Haruna Bi who had learnt stitching from her sister-in-law; also started helping in the enterprise. The expertise executed by the team effort surely saw a rise in demand of their service. Within 6 months of starting, the enterprise generated total revenue of Rs. 55,100; and an average net profit of Rs. 5,660 per month.

This success continued for the months to come. Over the period of a year, Haruna Bi & Ahmed had not only returned the CEF with interest, but also were able to create revenue of Rs.

1,30,100. Through their hard work, the enterprise makes a net profit of Rs. 6,500 per month, more than double of their expected income from the enterprise.

They have also bought a Pico machine to offer holistic consumer service. With this addition, they have in total three machines. During the high demand season, they are also helped by their daughter, who is studying in class 10 in a government school. Haruna Bi, confident of their skills, has plans of making the enterprise into a tailoring centre where anyone interested in learning the skill will be provided so.





## 2. ASHA KIRANA

*Enterprise ID: 0081*

*Name of Entrepreneur: Sarada bai*

Asha Kirana is managed and run by Sarada Bai, a 5<sup>th</sup> pass woman in Badbeli village of Khilchipur. With pride-lit eyes, Sarada Bai expresses that her shop is the only kirana shop in the entire village. Not only the shop thus provides for the needs of Sarada Bai and also benefits the neighbourhood by addressing the local demands to a certain level. It was via CRP-EP Ramrekha Dangi and her continued support, says Sarada Bai that she came to know about small business opportunities (under SVEP).



Her enterprise now earns Rs. 13,122 as monthly average revenue. She has accrued profits worth Rs. 29,339 since the start of her enterprise in January. This acts as a game changer for her and her family as the member with no source of income, has started to earn and even run the house.

Sarada Bai acknowledges Ramrekha's support and narrates the impact of starting the enterprise. She says, "Unhone (CRP-EP) koshish ki hai hamare liye, to hum bhi badhte ja rahe hain...Ye kamra humne hath se banaya... ab iss dukan se hamara guzara bhi ho raha.. hamare bache-bachi ki fees bhi isme se ho rahi, ghar grihasti bhi isme se chalate hai... Aage isko pucca aur bada banana chah rahe...".





### 3. NAURANG BAI TAILORING

*Enterprise ID: 0077*

*Name of Entrepreneur: Naurang Bai*

Naurang Bai was married at a very young age. Her family consists of her husband, their three daughters and one son. Though illiterate, she believes in educating her children. Her family owns around 5 acres of land on which she and her husband would farm. Naurang Bai explains how she learnt this art of embroidery, she says “ ..this machine was there in my (parent’s) village. I had gone to the shop to get some embroidery on my mother’s clothes (lugri). The owner refused to give me the cloth back as I was two rupees short on the payment. It was that moment when I decided that now we will bring a machine at home and learn the art to make for ourselves.”



Due to constant fights with her mother-in-law, a pregnant Naurang Bai moved to her parent’s place. Her mother told her to stay at her parent’s only. She also brought a second-hand embroidery machine to make Naurang Bai able to take care of herself and her newborn child. In the start, inexperienced Naurang Bai and her second-hand machine would do tiring sessions, through which she learnt the art of embroidery.

Earlier, Naurang Bai was working on someone else’s machine. With the help of SVEP she brought a second-hand machine for Rs. 10,000 in Jan 2019. She also started maintaining a day book with the help of her daughter and CRP-EP Gayatri Dangi. Being the one of a kind business

in the village, women from her villages as well as from nearby ones come to Naurang Bai to get embroideries on their lugri, ghagra and sarees. She is able to make a net profit of around Rs. 4700 per month. In one year, her enterprise “Naurang Katai Center” has earned a total revenue of Rs. 92,990 rupees. She further thinks of buying a tailoring machine to start stitching as well. Her plans are to teach her daughter this art once her schooling is done.





## 4. BOURI BAI GENERAL STORE

*Enterprise ID: 0233*

*Name of Entrepreneur: Bouri Bai*

As the only earning member of the family, baouuri bai has always only worked for her family. She is a very positive and energetic person that is open to trying new things in life to improve her financial conditions. Even at the age of 50 years, she can always see Bouri bai smiling and working in her kirana store that she is very proud of.



Prior to starting her business, Bouri Bai used to earn through daily wage labor where she would get 150-200 per day with no guarantee of work. She faced a lot of challenges due to the declining health of her mother. The expenses were increasing without any relief or support from anyone.

When during a SHG meeting she found out about the SVEP project, she was the first one to grab the opportunity. She attended the training organized by the CRPs-EP on entrepreneurship development. Post viability and business plan support from the CRP-EP, she received CEF of Rs10,000 and added Rs 2000 on her own and opened her Kirana shop.

The enterprise she started in 2019 earned a net profit of Rs 5000 per month in the first year of its operations. The Enterprises survived Covid times and is till date running smoothly and is not generating profits of 10,000-12,000 a month.





*"I am very happy these days. My wallet is never empty anymore."*

*"I am very satisfied and I enjoy running my business. I like the work and being able to make a life for myself and my family"*





## 5. AMIDS ALL ODDS

*CRP-EP: Manju Sandhya*



At the age of 27, Manju Sandhya's tall and lean silhouette, sunken eyes and her soft smile wraps around an aura of hardships, strength and inspiration. Around twelve years back, at the age of 14, she was married off by her parents. She continued her education till class XII after marriage, and then went to her husband house. After five years of marriage, the couple separated in 2014. By that time, Manju was a mother of a one year old daughter. She along with her daughter left her husband's house and moved back with her parents in Abhaypur.

It was in Abhaypur GP (Khilchipur Block), that she became a member of Muskan SHG in 2016. She says joining the SHG gave her access to more information and knowledge. She learnt about Book-keeping and soon started to work as a SHG Book-Keeper earning Rs. 30/ meeting. Around the same time, she also bought a *Silay* (Sewing) machine through which she would get an additional income of Rs. 3000 to 5000 per Annum.

She was stitching school uniforms in the Block Office with many other SHG women (an initiative under MP DAY Aajeevika Mission), when she came to know about SVEP. She submitted her application for the same and went through the selection process. Post-selection, during DPR Orientation, she expresses how she convinced her family for her work, even when others selected did not turn up. She says, *“Three other women from my village were selected (for CRP-EP) but their family members denied them the permission to leave the house, hence they left the work. (While) I explained my family members that my daughter is growing up, I have been given an opportunity to work for a better future for her and I should use this opportunity to make myself self-dependent/independent”*



For the DPR work, she travelled many villages and undertook surveys there. It not only helped her learn the used of tablet/ Smartphone but also enhanced her courage and confidence. She also earned Rs. 8500 for her contribution in completing the survey. Further, she undertook CRP-EP Capacity Building Training on TED and TEAM module from March '18 to Sept '18. As part of the training, they were given field-based assignments like preparing Business Plans and maintaining daybooks of current enterprises.

Talking about the learning from the training, she says, *“In the beginning stages of the training I did not know that so many things/information are needed to start a business, I learnt something new about (doing) business in each training.. I came to know as how SHG members can be benefited from this program (SVEP)....During the assignments when we would explain to the (current) entrepreneurs that they should keep a Day Book through which we will (later) tell them about the profit, loss and the current status of their business, some of them listened to us and maintained a Day Book for a month. I then showed them the Profit and Loss, Cash Flow and Balance Sheet (of their enterprise). Thus, they found out a new way of tracking income from their business and became quite pleased with me.”*

Since the completion of her training, Manju has provided training for CBO, did triggering meetings, provided GOT and EDP trainings to entrepreneurs, did Viability checks and prepared Business Plans and regular PTS. Till now, she has been to eight villages and is supporting forty enterprises. She started with giving GOT and EDP in groups of two and later became confident and skilled enough to handle them on her own. So far, she has given eight GOTs and seven EDPs on her own. She also extends her support to fellow CRP-EPs by helping them in making business plans, explaining PTS, conducting GOT, EDP, etc

She has set up a tailoring enterprise of her own taking Rs. 9000 loan from the SVEP program and investing Rs.1000 of her own. The tailoring enterprise ‘Muskan Tailoring’ was opened on 2<sup>nd</sup> February, 2019 has average monthly revenue of Rs. 7,040. It has so far helped Manju earn an average profit of Rs. 5,863 per month. She is further looking forward to another business opportunity. She and a shoe-trading entrepreneur that she had helped set up under SVEP identified further scope of business in the form of a *Masala* Unit. They are thinking of selling *Masala Powder* (like Chilli, Turmeric, etc) side by side in the shoe-shop itself. As she says, *“As people will come to the market they will buy more stuff (if they get that from one place).”* For this, they both plan to form a partnership and join with SVEP for consultancy support.

Not only Manju Sandhya has helped set-up and provided support to enterprises and entrepreneurs as a CRP-EP, she has also developed understanding of business, identification of gaps and opportunities therein. Summing up the impact of SVEP on her life, she says, *“Earlier if I had to go somewhere I would have to ask my father or brother for it, but now I give money to my father. By doing this work (as a CRP-EP) in SVEP, I have admitted my*



*daughter and my nephew in a good private school. I look forward to working more efficiently so that neither I nor my daughter has to beg to anyone for anything”*



## 6. JAI MATA DI BROOM MAKING

*Enterprise ID: 1519*

*Name of Entrepreneur: Group Business*



Making Brooms and mats from leaves of the dates tree has been a tradition practice for a very long time in the rural parts of Madhya Pradesh. When one goes to any part of the villages, they will find every household using the brooms made out of dates leaves. It's a cheap and good option for all households. Geeta Bai, 35 year old, has been practicing and involved in this business for a very long time. She along with the other members in her village sit together and make them and sell them. But just selling these products has never been enough to feed their families and run their livelihoods. Which is why Geeta bai and all her group members also had to resort to Daily wage labor.

Once during an SHG meeting when they were oriented about the SVEP project, this was an opportunity to focus more on the business and also enhance their skill sets. A skill training was also organized for them by Khilchipur BRC, where they learned new patterns of brooms, mats, baskets, etc. Even attending the training was a very difficult challenge for them. Lack of transportation from their village to BRC, their own community custom of not eating from outside, etc had to be overcome. But they persisted and completed their training only because they were motivated to provide better for their families.

They would now make them together and then go sell door to door as well as in the weekly haats around their villages like in Pachore, sandawata, machalpur or anywhere they find. As a group they are currently able to cater to 1000-1200 customers a day. Their focus is on selling in Haats as that's the most profitable. They are earning more than Rs 30,000 a month as a group.





## 7. SREE COMPUTERS

**Enterprise ID: 0392**

**Name of Entrepreneur: Mukesh**

Mukesh who runs the business “Sree Computers” is the son of Prembai. Prembai has been attending her SHG meetings of Maa Laxmi SHG since 2017 in village Pawarkhedi, Devlisanga. Their family has 4 members and Mukesh is the only earning member of the family. He is also the only educated one. Before starting the computer business, Mukesh used to be a pvt teacher. But in his areas, pvt teachers were not paid well, and he got a salary of only 3000-4000 a month. Mukesh always felt that his education was not getting utilized to the fullest and was in search of better opportunities for himself and his family. When CRP-EP Raju came for SHG orientation, Prem bai was quick to understand and grab this opportunity for her son. Mukesh then attended the 3 day training on business where he got further clarity on the different types of business, how to run them, difference between labor and business, record keeping etc. He received a CEF loan from BRC of Rs 27,000 with which he set up his computer shop. He went to indore to get the printer and other assets.





Mukesh is very good with maintaining records of the business, and everyone in the area also approaches him for any work related to computers. His revenue is 15000-20000 revenue a month and earns a profit of 5000-6000 a month. He explains that his financial situation has improved since starting the business, he has also bought a Bike, cooler, etc. His plan is now to extend and start it as an aadhar center.



## 8. SANDEEP READYMADE

*Enterprise ID: 0037*

*Name of Entrepreneur: Narendra Sharma*

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In the village of Dhand, outside the temple of Hora Mata was a small Pooja store. Narendra Sharma had opened this store back in 2015 to provide for his family's day to day needs. In 2018, when Start-up Village Entrepreneurship Program (SVEP) was launched in Khilchipur Block of Rajgarh District, Narendra's wife, Pavitra Sharma applied for becoming a Community Resource Person for Enterprise Promotion (CRP-EP). Post-selection and trainings, Pavitra began to look deeper into businesses and business opportunities, including their own enterprise. She realised that the Pooja store is unable to profit in rainy season as the business falls down tremendously. Upon discussion with her husband, they thought of opening a ready-made garment enterprise instead. Thus, the idea of Sandeep Readymade was conceived, named after their eldest son.

Narendra started the enterprise with an initial investment of Rs. 1, 30,000; in which 1 lakh five thousand was his own funding while the rest was CEF (Community Enterprise Fund) loan given by BRC (Block Resource Centre) Khilchipur. It fetched revenue of Rs. 35,000 in the first month and since then has kept on increasing. Today, the enterprise is close to generating revenue of around Rs. 1 lakh per month. They meanwhile also tried to go to Indore for purchasing clothes at a cheaper rate; however, for their quantity of purchase Pavitra says, the transportation expense was reducing the amount of net profit they could earn and it would also take away two days of earning. Hence, Pavitra helped his husband to get clothes at comparative rates from the Khilchipur market itself. Narendra's shop is a 'chalti-firti' one, i.e. he goes to different villages/haat on his bike to sell the garments. It is their team effort that has marked the enterprise's significant increases in both sales and net profit.

They are able to make a net profit of more than Rs. 20,000 per month. With rise in income levels, Narendra purchased a plot of land and constructed their house in Khilchipur itself. It is in this new house that his family of five, comprising him, Pavitra and their three sons now reside. His eldest son, Sandeep now attends Royal High School in Jeerapur while other two are getting schooled at a Convent school in Khilchipur itself. The house also serves as a store-house for Narendra's stock. With a rise in skill-sets and confidence levels of both Narendra and

Pavitra, they look forward to restart purchasing in bulk from Indore and have started saving for the same.

## 9. & 10. KANDELKHETI – A VILLAGE’S SOTRY

ID No.	Entrepreneur’s Name	Name of the Enterprise	Name of SHG	SHG member (in case entrepreneur is not a SHG member)
47	Shiv Kuwar	Raja Manihari	Ma Sharda	Shiv Kuwar (self)
210	Shanti	Gayatri Manihari Dukan	Ma Sharda	Shanti (self)

Kandelkhedi village in Khilchipur is located 4 kms away from Rajasthan border, around 20-25 kms away from the Block office. Set on a low hill-top, across the Gadganga river, Kandelkhedi has a population of hardly 400-500. There are very few villages nearby. During the rainy season, the village is cut off from Khilchipur as the river starts overflowing. This leads to several hardships in the daily lives of these people.





It is in this village that the local economy is getting a push with the launch of SVEP in Khilchipur. This has been possible with the constant efforts of the SHGs in the village and CRP-EP Chanchal Kuwar, a resident of the village herself. There are at present, 15 functional micro-enterprises, four of which started in January 2020. All of these enterprises are supported by Chanchal in this village. These enterprises also cater to the demands of nearby villages.

Shiv Kuwar, a 60 year old lady is one of these entrepreneurs. Due to a deformed leg Shiv was unable to walk without support from childhood. When the time for marriage came, both she and her sister Guddi were married in the same house so that the sisters can take care of each other. However, soon after marriage, Shiv lost her husband to a snake bite, while he was working in the fields. Since then, she was a dependent on her sister's family.

Though well-taken care of, Shiv wanted to breathe an independent life and contribute to family's income in whatever way. This dream was realised when Chanchal started working as a CRP-EP. Moved by her will to work to fight against poverty, disability, age; Chanchal agreed to structure a viable business opportunity for her. With loan of Rs. 8000 from BRC as CEF and Rs. 2000 as her own investment, Shiv's Manihari store came into existence. And as promised, Chanchal has gone the extra mile to provide the necessary support needed for the enterprise. She has also searched for better wholesalers in Khilchipur to procure materials from, and has even delivered them to Shiv at times. Guddi's son helps Shiv to fill her daybook every evening. The enterprise generates average revenue of Rs. 9000 per month. The revenue has picked up slowly and steadily from Rs. 6000 in the first month (March 2019) to Rs. 17000 in February 2020. Young girls to married women flock Shiv's house from time to time to buy cosmetics, undergarments (lingerie), etc. Earlier, due to lack of transportation, village norms and the sheer distance of their village from shops in the markets of Bhojpur and Khilchipur, women and girls were dependent on their men for such essential everyday requirements. This is one powerful impact that Shiv's enterprise, having a net profit of just around Rs. 2000 per month has been able to make. Similar benefit of availability of readymade clothes, tailoring, etc in the village itself has been made possible by the different enterprises started under SVEP by the SHG families. Further, Guddi and Shiv are in the process of constructing their house, and in this they have kept the plan of a small room in the front to cater to growth of Shiv's enterprise.

While Kandelkhedi has a majority population of Rajputs, there are a few SC houses as well. Deeper into the village, inside a mud compound wall, are several one-two room structures

housing many SC families. Most of these are kutcha houses, except one. That one pucca house belongs to Shanti and husband. A member of Ma Sarda SHG, Shanti took a loan from BRC of Rs. 10,000 to start a ladies store focussed on bangle selling in January 2019. The family invested of Rs. 2000 of their own, which was their average monthly income before starting the enterprise.



Shanti and her husband together sell these bangles. While Shanti would sell them in the village, her husband goes to different villages and haats to sell these bangles. Due to more credit purchases taking place in the village, they prefer selling for cash in the haats. With handholding support provided by CRP-EP Chanchal, the enterprise has been able to generate revenue starting from around Rs. 4000 to more than Rs. 15,000. Further, they want to take another loan to make the business bigger as this is the only source of income for the family.

The social impact of this self-employment generating venture is reflected in the desire of their SC neighbours to join such activities as well. Though they are still reluctant to take risks of market, Chanchal feels that after joining an SHG, these women can have a producer group of bangles. This way they can work from homes and generate revenue by selling bangles to Shanti's enterprise for a start, which in return will also profit from lower cost prices.



#### 4.15. Best Practices

- Khilchipur as a block has seen a lot of advancements in the last 4 years. The block has always faced challenges related to transportation. Due to SVEP project implementation in the block, the CRPs-EP have experienced improvement in their financial conditions. From walking to villages to today, where all of them own their own two wheeler vehicles.
- The block has put in multiple efforts to promote BRC as a single stop service facilitator for enterprise promotions. With the increase in the ME formalisation services as well as labelling and packaging support provided by the CRPs-EP the entrepreneurs have started recognising the BRC as the place to reach out to.
- The Block team also extended support to help entrepreneurs get Mudra loans by coordinating with the banks and helping them with the loan application process.

#### 4.16. Challenges faced during implementation

- Defunct CBO in many cases has been a major challenge in the implementation. Due to lack of regular CBO meetings, credit appraisal and repayment are majorly affected.
- Lack of monitoring by district/block - No meeting is conducted by district or block team
- Delay in CEF disbursement: Because of various reasons at multiple levels (Bank, BRC) the disbursement of CEF was delayed in Khilchipur block. It would sometimes take over 1 month of disbursement of CEF.
- Repayment issue: Repayment has been a major challenge throughout the 4 year implementation of the programme. There was no monitoring of the same from the CBO and the entire burden had come on the CRP-EP.
- Bank Linkages - Uneasy access to bank loan, tough to get mudra loan, bankers were hesitant to offer mudra loan to SVEP entrepreneur. Smooth access to bank loans to existing and needy entrepreneurs can help in the further growth of enterprises.

#### 4.17. Feedback/suggestions/areas for improvement

- Non-functioning of CBO was one of the major issues, it is suggested that IB-CB may focus on the field and try reviving the existing CBOs.
- Implementation of Community Based Monitoring System - to ensure that the project is implemented well and the community takes ownership the CBMS may be effective.



- BRC Accountant - There is a need for a trained accountant at the BRC so that financial transactions are well recorded along with books of records.
- As mentioned before, while the block has been recently supporting bank linkages, the BRC has still not been able to channelise enough bank linkages hence it is suggested that block team particularly SVEP-BPM attends block level banker's committee meetings and discuss the loan requirements.
- Data handling has been a major challenge in the BRC, tracking repayment data and even BRC expenditure is a tedious work. It is suggested that an ERP can be introduced which will make the work easy.

## 5. PICHHORE SVEP BLOCK, SHIVPURI

### 5.1. Introduction

#### 5.1.1. Basic Demography of the Block

There are 76 gram panchayats in Pichhore block and 140 villages which are reported as inhabited. The total area of Pichhore is 708 sq. km and population density is 253 persons per sq. km compared to the population density of 170 persons per sq. km of Shivpuri district and 236 persons per sq. km for Madhya Pradesh State.

*Table 68: Demographic Overview of Pichhore*

Particulars	Number
Total Household	38,465
Total Population	179,270
Total Male population	95,455
Total Female population	83,815
Scheduled Castes	31,109
Scheduled Tribes	28,052

#### Status of Social Mobilisation and Institution Building under NRLM

Pichhore is an intensive block under NRLM. Key statistics on the social mobilisation and institution building process in the block is captured in the table below:

*Table 69: Social Mobilisation and Institutional Building, Pichhore*

Number of Gram Panchayats in which intensive strategy initiated	75
Number of villages in which intensive strategy initiated	121
Total number of SHGs under NRLM fold in Intensive blocks	1467
Number of predominantly SC-SHG (SC members $\geq$ 50%)	240
Number of predominantly ST-SHG (ST members $\geq$ 50%)	332

Total Households mobilized into all SHGs	17064
Total SC Household Mobilized into all SHGs	2852
Total ST Households Mobilized into all SHGs	3881
Total Amount of Savings Mobilized in all SHGs (INR in lakhs)	177
No of SHGs with Bank Accounts	560
No of SHGs with Bank Linkage	198
Number of Total SHGs provided RF	313
Amount of RF provided to all SHGs (in Rs. lakh)	41
Total Number of all SHGs provided CIF	45
Total Amount of CIF provided to SHGs (in Rs. lakh)	30
Number of VOs formed	113
Number of SHGs holding membership in the VOs	933
Number of CLFs formed	2

Status of social mobilisation and institution building in Pichhore block (data as of December 2017) – Source: MPSRLM BMMU

### 5.1.2. Status of CBO Coverage under SVEP

In 4 years the project has covered all 6 CLF in the block, and 87.6% of VOs. A total of 68.7% of total SHG holding membership in VOs have been covered under SVEP as shown in the table (70).

*Table 70: CBO Coverage under SVEP, Pichhore*

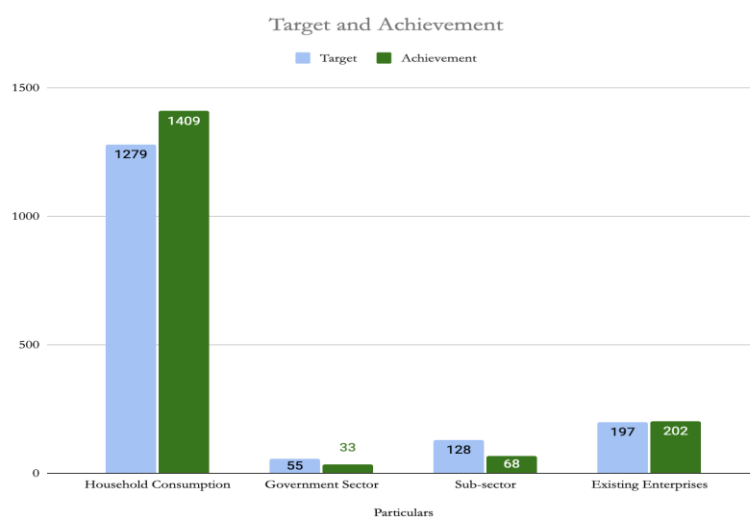
CBO	Under NRLM	Coverage under SVEP	Coverage %
SHG	933	641	68.70%
VO	113	99	87.61%
CLF	6	6	100.00%

## 5.2. Physical Achievement of the block

The total target for the block was 1659 out of which a total of 1712 enterprises have been grounded till March 2022. The achievement percentage of cumulative target in Pichhore block is thus 103.19%

*Table 71: Physical Target Achievement in Pichhore*

Physical Target	Target for 4 years (as per DPR)	Achievement (as of March 2022)	Percentage
Total Target	1659	1712	103.19%
Household Consumption	1279	1409	110.16%
Government Sector	55	33	60.00%
Sub-sector	128	68	53.13%
Existing Enterprises	197	202	102.54%



*Figure 32: Physical achievement, Pichhore*

The block has been able to achieve 103.19% of the total target set in the DPR, 110% of target was achieved under household consumption, 60% under the government sector. Achievement under sub-sector is at 53.13% and support to existing enterprises is at 102.54%



### 5.3. Financial Achievement

Table 72: Status of financial progress, Pichhore

Budget Heads	Budget approved based on DPR (A)	Amount of fund transferred to BRC or NRO (B)	% of fund transferred (C=B/A*100)	Expenditure till Mar-2022 (D)	% of expenditure against total budget (E=D/A*100)	% of expenditure against fund transferred to BRC/NRO (F=D/B*100)
Skill Building	11613000	4939400	42.53%	3035408	26.14%	61.45%
Handholding	5632305	4726775	83.92%	946430	16.80%	20.02%
Training of CBO	1000000	500000	50.00%	523047	52.30%	104.61%
Setting up of BRC	500000	400000	80.00%	394960	78.99%	98.74%
Working Capital	180000	180000	100.00%	180000	100.00%	100.00%
CB of CRP-EPs	700000	-	0.00%	6,08,426.00	86.92%	-
Baseline	1000000	-	0.00%	9,30,384.00	93.04%	-
Mentor and Block Support	2976000	-	0.00%	27,00,272.00	90.73%	-

As can be seen in the table above 100% of the working capital budget was transferred to BRC and the entire amount has been utilised in the block and is now utilising the BRCs share of interest from CEF repayment. Under the Skill building budget head, 42.53% of the budget was transferred to the BRC out of which 26.14% has been utilised. Expenditure under Handholding stands at 16.80% of the approved budget. 52.30% of the total fund transferred under training of CBO has been utilised. 78.99% of funds transferred under setting up of BRC has been utilised.

#### 5.4. Status of CEF

Total CEF approved for block was 2,55,17,600 out of which till March-2022 Rs. 3,23,77,905 have been disbursed. The total expected repayment till March-2022 was 2,54,22,570 and the repayment till march is 1,56,58,616 which makes the total repayment percentage 48.36%.

*Table 73: CEF status, Pichhore*

Total CEF approved for block (A)	CEF transferred to BRC (B)	% of CEF transferred (C= B/A)	CEF Disbursed till March 2022 (D)	% of CEF utilization against approved budget (E=D/A)	% of CEF utilization against CEF transferred to BRC (F=D/B)	Expected Repayment till March 2022 (G)	Actual Repayment till March 2022 (H) Rs.	Repayment Percentage on expected repayment (I=H/G)	Repayment Percentage on CEF Disbursed (J=H/D)
25517600	25517600	100.00%	32377905	126.88%	126.88%	25422570	15658616	61.59%	48.36%

## 5.5. Achievement in NRLM Software

A total of 1737 potential entrepreneurs have been registered on the App and 207 business plans were submitted. A total of 966 enterprises have been registered in the NRLM software, out of which, PTS has been uploaded for 880 enterprises. PTS data is available in the BRC in hardcopy as well as in excel sheets.

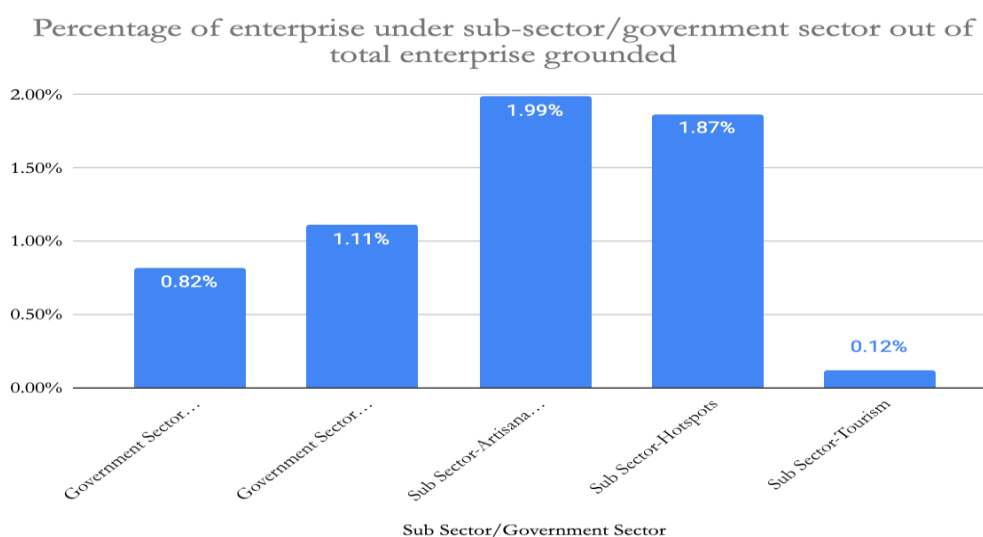
*Table 74: NRLM Software Status, Pichhore*

No. of Potential Entrepreneurs	No. of Business Plans submitted	No. of Business Plans approved	No. of Entrepreneur with Enterprises	No. of Enterprises with PTS data
1737	207	80	966	880

## 5.6. Enterprise Profile of the Block

Enterprises promoted in the block have been categorised on the basis of different aspects. A detailed analysis of these categories are discussed in this section.

### 5.6.1. Business Category



*Figure 33: Physical achievement by Sub-Sector/Gov. Sector, Pichhore*

Table 75: Business category-Classification, Pichhore

Sub Sector/Government Sector	No. of enterprises	Percentage of total achievement
Government Sector-Construction Related	14	0.82%
Government Sector-Uniform	19	1.11%
Sub Sector-Artisanal Skills	34	1.99%
Sub Sector-Hotspots	32	1.87%
Sub Sector-Tourism	2	0.12%

### 5.6.2. Business Type

Physical Achievement by business type

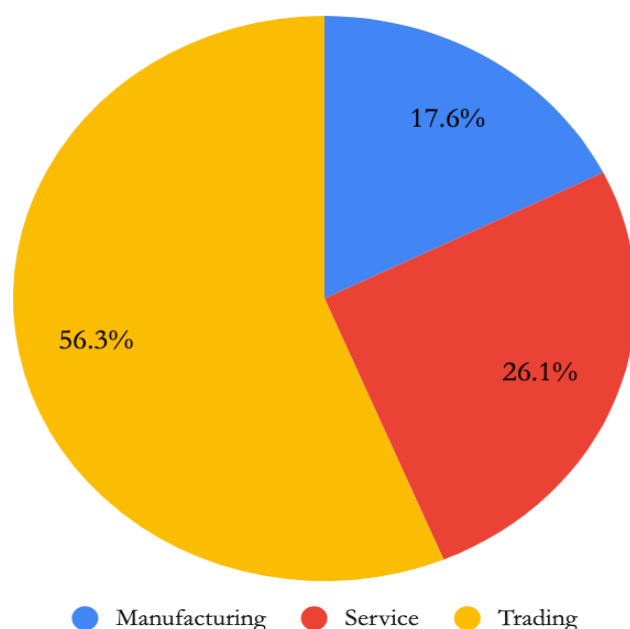


Figure 34: Physical achievement by business type, Pichhore

Business promoted in the block has been divided based on their type . Figure (34) illustrates the physical achievement by business type. Majority of the enterprises (56.3%) promoted are Trading, followed by Services (26%) and Manufacturing (17.6%).

Table 76: Business Type, Pichhore

Business Type	Achievement	Percentage
Manufacturing	302	17.64%
Service	447	26.11%
Trading	963	56.25%
Total	1712	100.00%

### 5.6.3. Social Category

62.4% of the enterprises are owned by people from the OBC categories. Enterprises promoted under SC category stand at 24%. The enterprises promoted under ST category are 11.3%. The total enterprises promoted under the general category stand at 2.16%.

Data shows that the project has been a good success in promoting enterprises of the SC/ST and backward classes. Further data also shows that a total 1.23% of the enterprises are owned by Minorities and one enterprise is owned by specially abled persons.

Physical Achievement by Social category

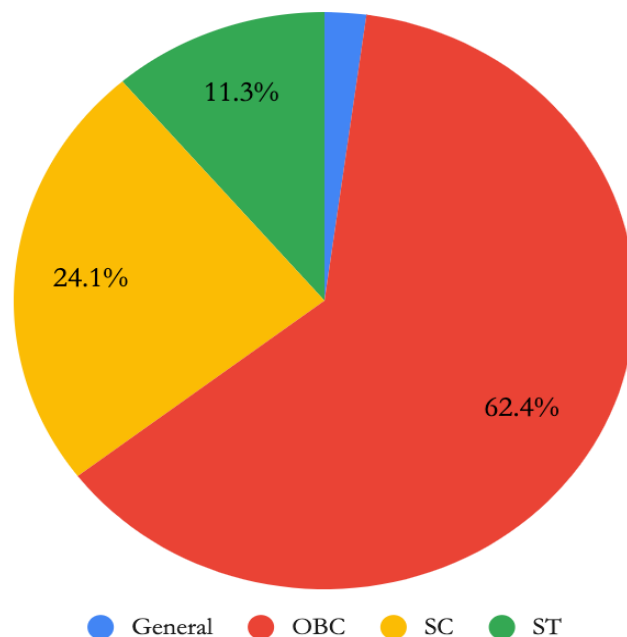


Figure 35: Physical achievement by social category, Pichhore



Table 77: Enterprises promoted across different Social Categories, Pichhore

Social Category	Achievement	Achievement %
General	37	2.16%
OBC	1069	62.44%
SC	413	24.12%
ST	193	11.27%
Minority	21	1.23%
PWD	1	0.06%

#### 5.6.4. Gender

In this section, gender wise analysis of enterprises has been discussed. Figure (36) shows that less than half of the enterprises 35% are owned by females and 65% of the enterprises are owned by male entrepreneurs. Majority of these entrepreneurs are first generation entrepreneurs, and had no previous exposure to business. However with extensive training and handholding by CRPs-EP, they are running successful enterprises. As can be seen, 600 enterprises supported under SVEP in the Pichhore block are owned by women. It also underlines the fact that these women have been able to achieve higher financial independence.

Physical Achievement by Gender

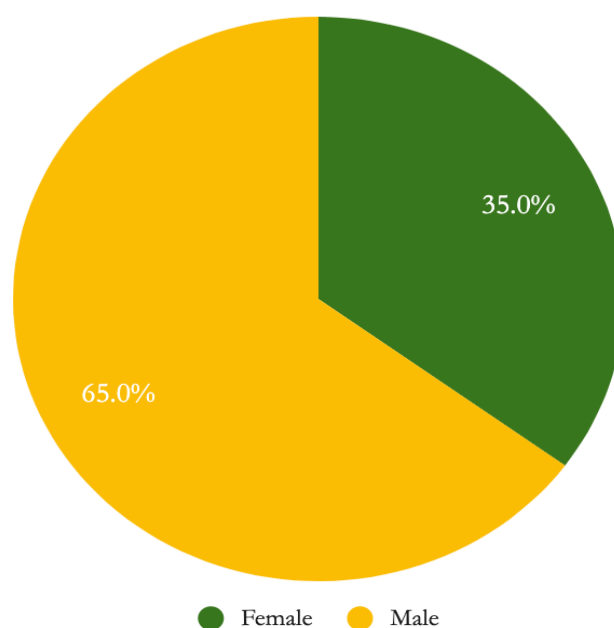


Figure 36: Physical achievement by gender, Pichhore

Table 78: Gender-wise classification of Enterprises promoted, Pichhore

Social Category	No. of Enterprise	Percentage
Female	600	35.05%
Male	1112	64.95%
Total	1712	100.00%

### 5.6.5. Investment Range

Figure (37), shows the amount invested at the time of starting the enterprises. It includes a certain amount of owners' equity as well.

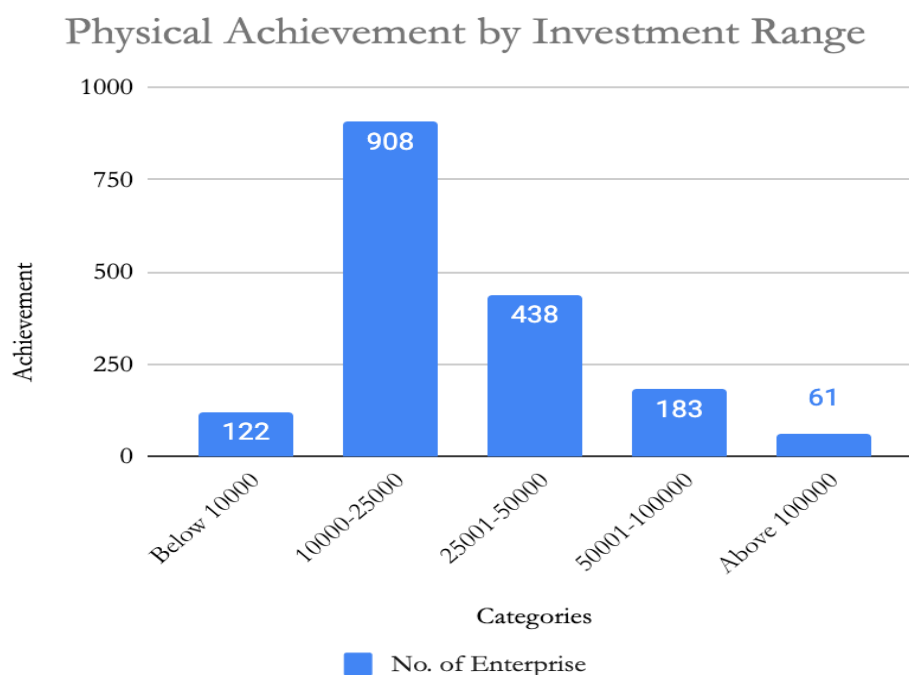


Figure 37: Investment range of enterprises, Pichhore

Around 7.13% of the enterprises have been started with an initial investment of below Rs. 10,000. More than half of the enterprises i.e., 53% have been promoted with an initial investment between Rs. 10,000-25,000. 25.58% of the enterprises had an initial investment between Rs. 25,001-50,000, 10.69% of the enterprises have been started with an initial investment of Rs. 50,001-1,00,000, and 3.56% enterprises had an investment of more than 1 Lakh.

Table 79: Enterprises supported under SVEP as per their investment ranges, Pichhore

Investment Range	No. of Enterprise	Percentage
Below 10000	122	7.13%
10000-25000	908	53.04%
25001-50000	438	25.58%
50001-100000	183	10.69%
Above 100000	61	3.56%
Total	1712	100.00%

Since these enterprises have been started in the village and keeping the viability and risk taking capability of the entrepreneurs in mind, the investments were made accordingly.

#### 5.6.6. CEF Range

To support first generational rural entrepreneurs in availing better formal sources of credit in a limited time, SVEP also includes the provision of a Community Enterprise Fund (CEF), owned and managed by the community organisations via the Block Resource Centre (BRC).

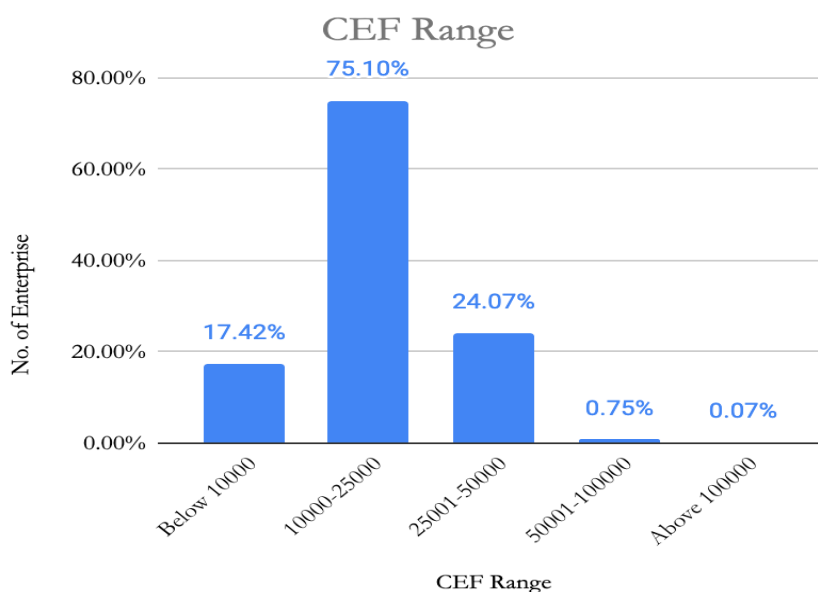


Figure 38: CEF Range, Pichhore

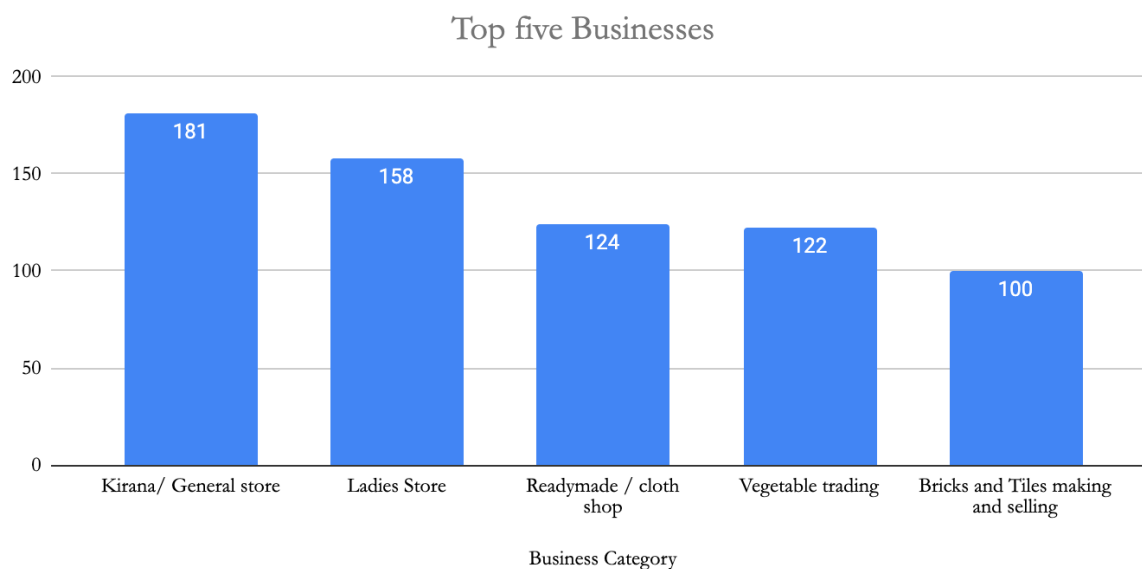
This CEF approved and disbursed to the entrepreneurs have been divided into five ranges as illustrated in the table (80). Majority of the enterprises (75%) have been supported with CEF

range between 10,000-25,000. 24% of the entrepreneurs availed CEF between Rs. 25,001-50,000. 17.42% of the enterprises availed CEF below 10K, and one enterprise has been supported with CEF above Rs. 1,00,000.

*Table 80: Enterprises supported under SVEP across CEF ranges, Pichhore*

CEF Range	No. of Enterprise	Percentage
Below 10000	254	17.42%
10000-25000	1095	75.10%
25001-50000	351	24.07%
50001-100000	11	0.75%
Above 100000	1	0.07%
Total	1712	80.38%

### 5.6.7. Top Five Business Categories



*Figure 39: Top five business categories, Pichhore*

The majority of the enterprises preferred by entrepreneurs in Pichhore are Kirana/General Stores, constituting around 10.57% of total enterprises. It is followed by Ladies stores at 9.23%.

Readymade/ cloth shops stand at number three position with total enterprise promoted under this category is 7.24%. The fourth position is held by vegetable trading at 7.13%. Bricks and Tiles making and selling which accounts for 5.84%, is the fifth most preferred enterprise category.

*Table 81: Top five business categories, Pichhore*

Sr. No.	Business Category	No. of Enterprise	Percentage
1	Kirana/ General store	181	10.57%
2	Ladies Store	158	9.23%
3	Readymade / cloth shop	124	7.24%
4	Vegetable trading	122	7.13%
5	Bricks and Tiles making and selling	100	5.84%

#### 5.6.8. PTS Data Availability

A major focus of SVEP is to provide handholding support to the enterprises till they reach a mature level of stability and improvement. It is done by providing a variety of services offered by BRC. This includes providing appropriate consultancy through CRP-EP, based on the data maintained by the entrepreneur in their day book. The following table shows the PTS data availability scenario in the block:

*Table 82: PTS Data availability status, Pichhore*

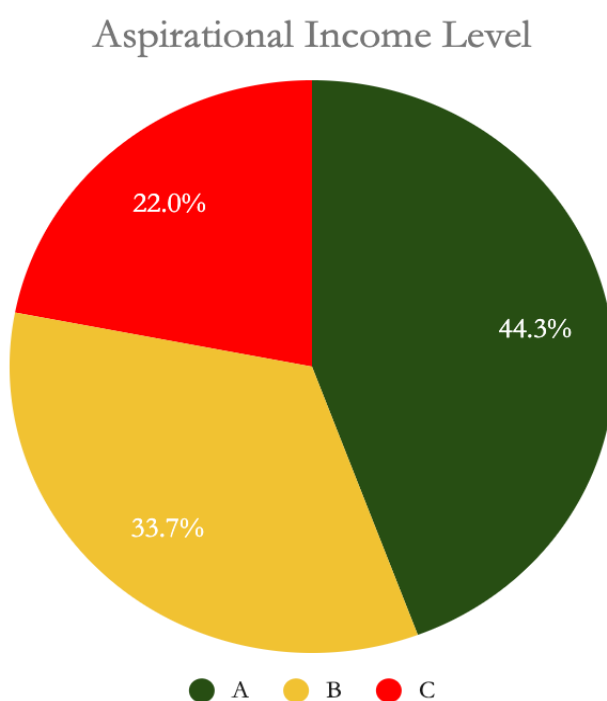
M-1	M-2	M-3	M-4	M-5	M-6	M-7	M-8	M-9	M-10	M-11	M-12
1656	1640	1581	1459	1392	1344	1264	1208	1166	1137	1087	1033

A total of 1659 enterprises have been grounded in the block till March 2022. 1656 enterprises are having at least one month PTS data which makes 99.8% of PTS availability in the block.



### 5.6.9. Aspirational Income Level

Income level has been categorised into three categories, A(5000 and Above), B(3000-5000), C(Less than 3000), Figure (40) illustrates the number of enterprises that fall under different categories. 44.31% of enterprises are earning income above 5000, 33.71% are earning between 3000 to 5000 and 22% of enterprises are earning less than 3000.



*Figure 40: Aspirational income level, Pichhore*

*Table 83: Enterprises as per their Income Ranges, Pichhore*

Income Range	No. of Enterprise	Percentage
A	740	44.31%
B	563	33.71%
C	367	21.98%
Total	1670	100.00%

### 5.6.10. Income Range

Figure (41) shows the income range of different enterprises. Income has been divided into five ranges. Accordingly, it can be seen that over 44.27% of the enterprises are earning more than 5000. 21.2% of the enterprises are earning below 3000 as monthly net income, it is to be noted that these enterprises are in their initial month and entrepreneurs need time to learn the customer acquisition.

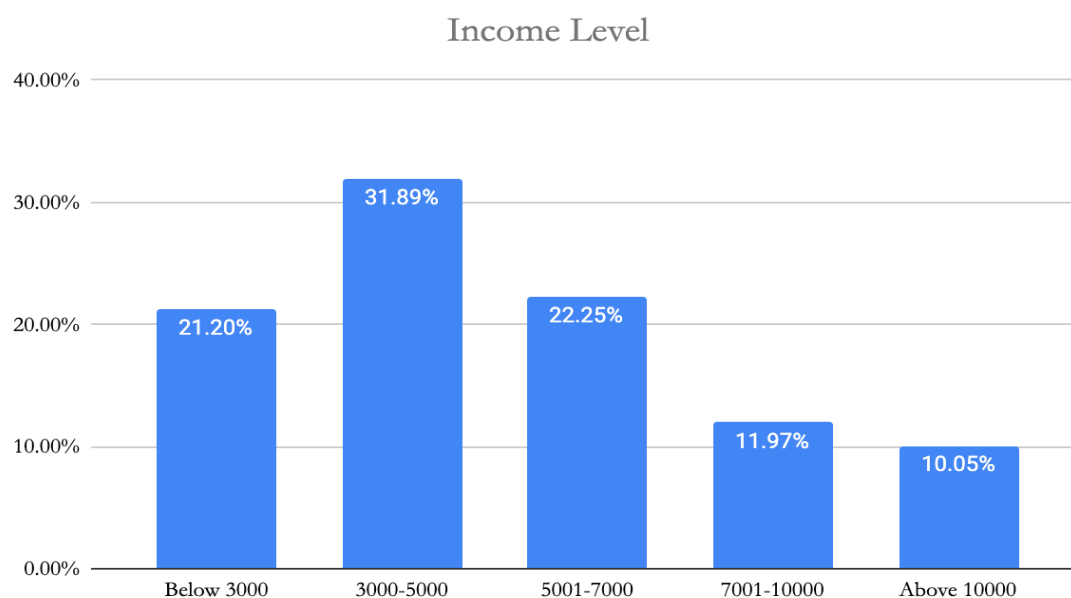


Figure 41: Income range of enterprises, Pichhore

Table 84: Enterprises as per their Income Range, Pichhore

Income Range	No. of Enterprise	Percentage
Below 3000	363	21.20%
3000-5000	546	31.89%
5001-7000	381	22.25%
7001-10000	205	11.97%
Above 10000	172	10.05%
Total	1667	99.82%

## 5.7. Brief about CRP-EP group

No formal group of the CRPs-EP has been formed in the block. However CRPs-EP work as a group, they plan and distribute responsibilities accordingly. A total of 18 CRP-EP were deployed out of which 15 CRPs-EP are still continuing with the project. CRPs-EP are well trained in the entrepreneurship development module and have very good exposure in promoting different kinds of businesses.



Picture 31: Pichhore block team, (BEPC, CRP-EP, BPM, Mentor, Bookkeeper, and CLF Nodal)

### 5.7.1. Month average income of CRP-EP

The Average monthly income of the CRP-EP group is 1,10,560. The following table shows the CRP-EP wise breakup:

Table 85: CRP-EP wise Average Monthly Income, Pichhore

Sr. No.	Name of CRP-EP	Average Monthly Income
1	Anita Pabaiya	6798
2	Asha Lodhi	8164
3	Bharti Lodhi	5757
4	Devki Lodhi	7833

5	Geeta Pal	8781
6	Gomti Lodhi	6380
7	Koushalya Rajpoot	5700
8	Krishna Patel	5210
9	Nirasha Rajpoot	11012
10	Pooja Lodhi	9314
11	Priyanaka Pal	7929
12	Rachna Lodhi	8387
13	Sangeeta Lodhi	6523
14	Seema Lodhi	5679
15	Vineeta Rajpoot	7093
<b>Total</b>		<b>110560</b>

### 5.7.2. Enterprise grounded by CEP-EP

15 CRPs-EP that have been actively working for the last 4 years for enterprise promotion in Pichhore block. Following table shows the CRP-EP wise number of enterprises supported:

Table (86): Number of Enterprises grounded by CRP-EP, Pichhore

*Table 86: Enterprise promotion by CRP-EP*

Sr. No.	Name of CRP-EP	New	Existing	Total
1	Nirasha Rajpoot	122	24	146
2	Asha Lodhi	113	22	135
3	Pooja Lodhi	97	38	135
4	Seema Lodhi	128	7	135
5	Sangeeta Lodhi	107	15	122
6	Rachna Lodhi	108	13	121
7	Devki Lodhi	109	9	118

8	Priyanaka Pal	104	14	118
9	Vineeta Rajpoot	98	12	110
10	Geeta Pal	105	2	107
11	Koushalya Rajpoot	94	8	102
12	Anita Pabaiya	92	3	95
13	Bharti Lodhi	74	14	88
14	Krishna Patel	75	10	85
15	Gomti Lodhi	72	9	81
16	Saroj Lodhi	11	2	13
17	Sobha Lodhi	1	0	1
<b>Total</b>		<b>1510</b>	<b>202</b>	<b>1712</b>

The highest number of enterprises supported are Nirasha Rajpoot (146 enterprises) followed by Asha Lodhi, Pooja Lodhi and Seema Lodhi with 135 enterprises each.

### 5.7.3. Exposure to services under SVEP

They are well versed with the services provided to entrepreneurs, like business idea generation, skills required for entrepreneurs, Liaising with other departments (registration and licensing), procurement of assets and raw materials, financial support from different sources/institutions, preparation of viability and business plans, providing consultations entrepreneurs at different intervals, market linkages.

### 5.7.4. Major Achievements

1. **Master Trainers:** 3 CRPs-EP from the block have been selected and trained to be master trainers. They are now capable of providing training to CRPs-EP under the SVEP project.
2. **Video Conference with Secretary Rural Development:** 3 CRPs-EP represented their block in Bhopal in an online interaction with Secretary Rural Development
3. **Open Local weekly Haat:** CRP-EP group started 5 weekly haat in remote villages called Bamor-Damron, Himmatpura, Pandora, Khadoi and Veera. Out of five three



Haats are still functioning successfully, and providing a market for entrepreneurs and an accessible facility for the villages closeby.

#### 5.7.5. Future as a Micro Enterprise Consultant Group

CRPs-EP will continue to provide hand holding services to entrepreneurs after the 4th year of the project. They need a clear direction based on that they can focus on the sectors like convergence with other government departments, support enterprises in getting licences and other legal documents and market linkages.

#### 5.7.6. Enterprises of CRPs-EP

While CRP-EP will continue their enterprise promotion activities as per the requirement from the block. They have also started and are planning to start their group business so that they get regular income. Seven CRPs-EP are planning to start a group business of Saree Wholesale, and three Bangle making group businesses have been started. One of the CRP-EPs has started her own enterprise of footwear shops.

#### 5.7.7. Area of Improvement

The CRP-EP group still needs to work on their skills towards different departments' linkages. This will ultimately help them in supporting entrepreneurs through better bank linkage, licensing, etc. First generation entrepreneurs need continuous support to avoid common business pitfalls and to grow their businesses. Services like market linkage, product packing & labelling, branding of locally produced goods, credit support to increase investment and formalisation of enterprises. The CRP-EP Group is capable of providing such services but there is still a lot more scope for the group to focus on these areas. It can be provided with greater exposure to business models and state level fairs, etc.

#### 5.7.8. Testimonials

*“After marriage my in -laws did not allow me to continue with my studies. I had to work in the house as well as in the farmland, I had very little exposure to the outside world. I have changed a lot since I started working as a CRP-EP. Now I am not dependent on anyone, I had to forgo my education due to family issues but I got the chance to re-envision my future hence i enrolled*

*in the college. I'm getting my son a good education. I got a borewell installed in my house and contributed to my family in buying a four wheeler.*

- Pooja Lodhi, CRP-EP

*Before joining the SVEP project, I was just a housewife. SVEP gave me a platform to explore new possibilities. I'm able to fulfil my family's needs. Able to educate my kids well, I have started a business, have bought a bike, a wardrobe and refrigerator and also bought jewellery for myself. Apart from financial independence, I feel a sense of empowerment in myself.*

- Kaushalya Rajput, CRP-EP

*I have been able to meet the needs of my family, got exposure to visit Jaipur, Delhi, Bhopal and have made my own identity.*

- Nirasha Rajput, CRP-EP

## 5.8. Brief about BEPC

The Block Enterprise Promotion Committee is formed by the representatives of the highest body of community federation. They are responsible for providing leadership support to the project with the support from the community. Pichhore block has 13 number of BEPC members from its 6 CLFs, so as to have representatives from each cluster in the BRC and thus, in the enterprise promotion process, as a two-way communication channel.



Picture 32: Block Enterprise Promotion Committee members, Pichhore

### 5.8.1. Understanding of the project:

In the regular activities as well as part of the Block Assessment it was seen that the BEPC members in Pichhore have developed a good understanding of the project. They are aware of

the objectives of the project, their role and responsibilities in the same. As leaders from the community running the BRC, the BEPC members are aware about meetings, agendas as well as the role of nodal CLF. They are also well aware about the PAC and the process involved. Such as, during PACs, they generally ask questions like- How will you run your business? How much amount are you putting in this business from your side? What will be your target area? Where will you open your shop? Further, they also make sure that the SHG is active, etc. They also explain to the entrepreneurs about the importance of book keeping and the repayment process. However, they still lack a little clarity over the financials of the BRC and this needs extended support in the 5th year of the project.

#### 5.8.2. Ownership of the Project:

They are aware about their role and responsibilities as a BEPC but they need support from the existing system of the SRLM to gain confidence so that they can take independent decisions in favour of beneficiaries and project as per project guidelines.

#### 5.8.3. Management of CRPs-EP work:

The BEPC members are aware about the services they provide to entrepreneurs and have understanding on how to monitor them. They can improve in the area of monitoring the group and how to assign work to the group.

#### 5.8.4. Management of Community Enterprise Fund:

The BEPC is well aware about the guidelines related to CEF and CEF status of the block. With support from the existing team of SRLM and BRC Book-keeper they can manage the CEF more efficiently.

#### 5.8.5. Community Based Monitoring:

Some of the BEPC members do field visits to check the enterprises and also conduct meetings with defaulter entrepreneurs, however if a proper training is provided they can plan and execute it more efficiently.

## 5.9. Skill Trainings conducted in the block

Skill-upgradation and skill training are another service that the BRC offers to its entrepreneurs for generating higher revenue.

### 5.9.1. Bangle designing skill training:

Pichhore BRC had organised seven days of bangle designing training between 02-July-2021 to 8-July-2021. A total of 22 participants from different SHGs attended and 19 completed the training. The participants were trained in designing different kinds of bangles, as per the local demand. These entrepreneurs have started five group enterprises.



Picture 33: Orientation and Demonstration- Bangle making skill training at Pichhore BRC



Picture 34: Participants doing practical, bangle design training, Pichhore





*Picture 35: Participants receiving training completion certificates, Pichhore*

### 5.9.2. Bag making skill training:

BRC had also organised bag making skill training between 20-Sept-2021 to 30-Sept-2021. A total of 14 participants completed the training. These participants started six individual and three group enterprises.



Picture 36: Orientation and Demonstration- Bag making skill training, Pichhore



Picture 37: Practice session, Bag Making skill training, Pichhore





*Picture 38: Participants displaying the bag made by them, Pichhore*

### 5.9.3. Namkeen Making Skill Training:

Pichhore BRC in collaboration with Aron BRC conducted skill training for two entrepreneurs from 06-Sept-2021 to 15-Sept-2021. These entrepreneurs were training in making 10 different kinds of snacks using a machine. They have prepared a business plan to set-up a group enterprise in the block.

## 5.10. Marketing support

In order to further support the enterprises in generating higher revenue, CRPs-EP also provides better marketing support. One such initiative has been taken by the CRPs-EP in Pichhore BRC, wherein, they have supported the establishment of rural haat markets. This is done with due support from the SHG network as well as the Panchayat.

Five weekly haats have been started at Bamor-Damron, Himmatpura, Pandora, Khadoi and Veera. 12 weeks of intensive support was provided by the CRP-EP to make the Haat self-sufficient. Out of five haats three are still functioning well and attract a good crowd.

Table (87) details the number of entrepreneurs and revenue generated from the market.

*Table 87: Market Support provided by BRC, Pichhore*

Name/Place of Market	Market Type (Weekly/Monthly/Festival)	No. of such markets organised (Data availability)	Total Revenue Generated (in Rs.)
Bamor-Damron	Weekly Haat	12	71810
Himmatpura	Weekly Haat	12	82712
Padora	Weekly Haat	12	331540
Khadoi	Weekly Haat	12	151064
Veera	Weekly Haat	12	356430

## 5.11. Credit support, convergence and formalisation support

### 5.11.1. Credit support

Entrepreneurs are also motivated to avail different credit facilities apart from CEF under SVEP. Continuing in the same vein, Pichhore BRC has supported its entrepreneurs to avail other schemes as well. A total of 31 applications were submitted for Chief Minister Street Vendor scheme, out of which all of them have received the amount.

*Table 88: Credit Support supported by BRC, Pichhore*

Particulars	No. of Application Submitted	Approved	Successful conversion %	Total Amount
Street Vendor Scheme	31	31	100.00%	310000

### 5.11.2. Formalisation

BRC has also helped the enterprises with the formalisation. Out of the 55 applications submitted, 32 enterprises received FSSAI certificates. Applications for 55 Udyam Aadhars were also submitted out of which 50 certificates have been received. CRPs-EP were trained in the formalisation process and thus, most of these applications were submitted by CRPs-EP. This is a major achievement for the community as rural enterprises are being brought into the purview of formalisation, thereby, creating chances of better support in the coming times.

*Table 89: Formalisation support status- BRC, Pichhore*

Sr. No.	Applied	Received	Successful conversion %
FSSAI	55	32	58.18%
Udyam Aadhar	55	50	90.91%



## 5.12. Case Studies

### 1. Starting-up strongly

*Enterprise ID:MP/P/0983*

*Entrepreneur Name: Shahjad Khan*



Shahjad had gone through a difficult life, when he was a kid, his mother passed away and his father remarried leaving him alone. It was Shahjad's grandparents who raised him. Being denied of any support from his father, the young Shahjad had to start working at a very tender age.

With his little savings, Shahjad helped his younger sister marry off. After few years he also got married. However, issues between him and his father still did not resolve. His father did not let the couple live in the same house, both of them hence had to look for a rented house.

Soon after, the new couple had kids. Though the family had grown big, but his income hadn't. Further, his grandparents needed continued medical attention and even his wife used to be sick.

The six thousand rupees a month that he earned being a driver, was not enough for the family of six.

Shahjad's wife- Rajda Bano is a member of Peer Baba Self-Help Group, and when she got to know about SVEP she discussed with her husband, and they decided to start their own business.

*I attended 4 days training in the BRC where I was trained on various aspects of business. CRP-EP Pooja Lodhi helped me in preparing business plan. I did not want to invest more as I did not have money and we were looking for a business which can generate better profit by investing less. CRP-EP gave me list of businesses that can be started in my village. We decided to start tea shop as it is in high demand, and I had to invest less. - Sahjad*

He started his tea shop with an initial investment of 15 thousand out of which 12 thousand was given under CEF and 3 thousand was his own investment. Shahjad monthly turnover is between 30 to 35 thousand and earns 15 thousand net income from this enterprise.



*My financial and social condition was worsening but after starting this enterprise not only my financial situation improve, but also, I can now spend more time with my family have gained respect in the society. When I was working as driver I hardly used to stay at home, now I take care of my grandparents, wife and children.*

*In 2019, I started with a tea shop but today I have added a Kirana Shop and during summer I sell cold drinks that increases my revenue and net profit – says Shahjad*



## 2. A good turn, a better life

*Enterprise ID:MP/P/1314*

*Entrepreneur Name: Rama Vanshkar*

Her husband used to earn six to seven thousand a month from a workshop, says Rama Vanshkar. However, due to an accident, he got hit on his head and doctor recommended long bed rest. Since her husband was the only breadwinner, the sudden incident created a situation when she had no other option but, to look for work, through which she can help the family get food and other basic necessities.



*“I started working as labourer but getting regular work was also a challenge and most of the days, I used to come back home disappointed.” - Rama*

It was a usual weekly meeting of her SHG when CRP-EP Vinita Rajput oriented the group about SVEP. She intrigued about their interest to start enterprises of their own. Rama Vanshkar discussed her hardship with CRP-EP and asked if she can get help. Rama and CRP-EP worked out on a business plan of readymade cloth store.

*“Vinita Didi helped me in preparing business plan for a ready-made clothes store. The initial investment that we worked out was fifty-five thousand rupees, but I did not have that much*

*money. This matter was also discussed in my self-help group and village organization and knowing my family condition everyone agreed to provide me fifty thousand rupees as loan under CEF.” – adds Rama*

Rama with the help of CRP-EP purchased her first stock of fifty thousand from Gwalior and started selling from her house. With continuous support from CRP-EP she learnt how to keep records of stock and daily transactions and advertise her business. Initially her monthly turnover ranged between forty to fifty thousand, out of which she was earning could earn ten to twelve thousand as net profit.



*“My turnover has increased from fifty to eighty thousand. I am able to make monthly profit of 20 thousand. This enterprise has changed our lives, not only I got a livelihood, but also engaged my husband into it, he visits different villages to sell product. My kids are studying in good school, I keep three thousand every month in my daughter's Sukanya Yojana Account and have bought cupboard and other household essentials from my savings. Now we live life more comfortably, I have around ninety-thousand worth stock, and I am keen on investing more on this business. Things have changed for us, and this became a reality due to SVEP.” – Says Rama Vanshkar*



### 3. Ambitions, Ability and a little aid

**Enterprise ID:MP/P/0843**

**Entrepreneur Name: Munni Bai**

Munni Bai belongs to Agra village in Pichhore block, Shivpuri. There are seven members in her family, her husband is a laborer and works at the farmland. Munni Bai and her family was facing financial problems for long.



Munni Bai got to know about the SVEP through SHG orientation where CRP-EP Nirasha Rajpoot explained them about the project and enterprises that can be started in the village.

*“CRP-EP didi, and I worked on the business plan for fancy store, I started my enterprise with an initial investment of fourteen thousand, out of which twelve thousand was supported under CEF.”*

Initially Munni Bai used to earn around seven to eight thousand. Gradually, reinvesting in her business, she expanded her customer base. She regularly attends local haats and visits different villages. With the proper sales and marketing strategy she now earns around seventeen thousand a month.





*The exposure which I got under SVEP has helped me in diversifying my livelihoods. With little land holding we were having difficulties in arranging two square meals for our family, but now I have understood more about business and opportunities. I even started an MP online enterprise for my son, through which we earn around 7000 rupees monthly. I also bought a sewing machine for my daughter. Even by working part time, she also makes three to four thousand a month. It makes me happy to think that together we make a monthly income of almost forty to fifty thousand.*

My younger son is studying in Indore, he is preparing for police services. Our financial condition has improved immensely. I could not have done so much without the support from SVEP.



## 4. Kranti's empowerment through entrepreneurship

*Enterprise ID:MP/P/1103*

*Entrepreneur Name: Kranti Lodhi*



Kranti Lodhi belongs to Kachhaua village of Pichhore. She owns a general store and has started another enterprise to engage her husband in that. The combine monthly turnover is from Rs. 50000 to Rs. 60000, with a monthly net profit around Rs. 20000.

Kranti has two kids studying in a private school. To support the online classes of her children, she bought a smartphone worth 17,000 rupees. The family eats well, wear decent cloths and lives happily.

However, the condition of Kranti Lodhi and her family was not like what it is today. Even after getting married, she had to live with her mother as her husband had no land or house. The other factor which made her life worse was the rampant alcoholism of her husband. He used to work as daily laborer and whatever he could earn, was spent in alcohol. She was also victim of domestic violence.

Kranti Lodhi's life began to transform after joining self-help group in 2020. Joining a SHG was not that easy for her as she was not allowed to go out of the house. She had to resort to convincing her husband using varied reasons. She told her husband that by joining SHG she will be making some income.



Kranti with her husband and two children moved to Pichhore. The family lived in a tiny, rented house. Due to lack of income, the family struggle for food, cloths, education, and health. She managed to get 1 lakh from moneylender to full fil the essential needs of her family and bought a small piece of land to build her own house.

The money she took as loan was becoming a big burden as she was not able to pay back, and the interest amount was increasing day by day.

*“We experienced a great leap in our lives when CRP-EP Geeta Pal came to orient us on SVEP. With lots of enthusiasm I immediately told her that I wish to start a general store, but I had no money to support the business.”*

In January 2021, CRP-EP and Kranti worked on the business plan for a general store, the initial investment requirement was of Rs. 50,000/-. Kranti was not sure if she can manage to get the investment amount however with successive discussion with her SHG, and VO she was approved rupee 35,000 under CEF and she could arrange Rs. 15000/- from her sister.

*“Initially I used to make monthly revenue of between Rs. 8000 to Rs. 9000 and could withdraw Rs. 2000 to Rs. 3000 as profit however with experience and continue support from CRP-EP didi I not only re-invested in my general store but also started a cloth store and engaged my husband into it. Currently we make a combined revenue of between Rs. 50,000 to Rs. 60,000 and net profit of Rs. 20000.”- Says Kranti*



*“My husband gave up alcohol and sells clothes by visiting villages in the radius of 20-30KM. I was able to pay back the personal loan that I had taken, now I am building my own house. These*

*changes are the outcome of Aajeevika mission and SVEP. I feel empowered and financially independent. There was a time when my husband would not listen to me but today, he seeks my suggestions in whatever he plans.” - Says Kranti*

## 5. A cart movies, a family improves

**Enterprise ID:**MP/P/1334

**Entrepreneur Name:** Saroj Adiwasi



Saroj Adiwasi and her family have gone through a grim time, during monsoon her house got flooded and they had no shelter to live in. Three days they were going around in wet clothes to look for shelter and food. Whatever little number of grains they had, got drained in the flood.

Other instances that she narrates was when they had migrated to one of the cities for work and nationwide lockdown was announced. They had no ways to come back to home and it was difficult to get work – *“Lockdown has made us learn a lesson that no matter what one should not go cities for work.”* - Says Saroj Adiwasi

Saroj and her husband was engaged in daily labor work and with those earnings they were feeding their family. Even her elder son was also engaged in labor work and due to shoddy work condition, he fall sick, somehow, they managed to put him in medication, but the family had understood that they have find a way to earn money with dignity.



*We were in a very bad condition, income earned from labour work was not enough to feed the family of five, we could not even think of sending our kids to schools. - Saroj Adiwasi*

*“CRP-EP Anita didi came to our SHG and oriented us about SVEP, she asked me if I would be interested in starting my own enterprise, I told her that I wanted to start a Kirana/General store however CRP-EP didi said that there are existing Kirana stores in the village hence there will more competition instead of starting a Kirana store I should go for a ladies store.” - Saroj Adiwasi*

Based on the suggestion from CRP-EP, Saroj along with CRP-EP worked on a business plan for a ladies store with an initial investment of 22,000/- out of which 18,000/- was given under CEF. CRP-EP helped Saroj in purchasing products in wholesale and assisted her in keeping all the records. They hired a cart and paid Rs. 50 a day to transport the products.

On the first day we had sold goods of worth seven thousand, similarly the second day our revenue increased to eight thousand. This is beyond our expectation, we have learned how to sell products, my husband and I regularly attend haats and melas and visit different villages.

*Even if we attend less markets in a month our revenue ranges between 25-30 thousand and we could get 10-12 thousand as net income. Now my family is living in good conditions, we eat good food, wear good clothes and sending children to school. All these would not have been possible if Anita didi would not have come to our SHG and explained about SVEP. My entire family is thankful to CRP-EP didi and SVEP.*



## 6. Starting a dream

*Enterprise ID:MP/P/0028*

*Entrepreneur Name: Kalavati Bai*



Withing two years of their marriage, Kalavati and her husband had separated from their family. Both had to come to a different village to stay for six months, whereafter they moved to Guna district. Her husband used to drive trucks in Guna but due to health issues after living for two years they went back to their village. After lot of fight the family members gave them two Bihga land where they started building a small house by borrowing one lakh from money lender.

*One lakh was not enough to build a house, we used plastics to cover the roof and stayed - Kalavati*

Kalavati had a long discussion with CRP-EP Koushalya Rajpoot regarding started an enterprise, Kalavati explained CRP-EP that she has tailoring skills but since she does not have machine, she is not able to make use of her existing skills. CRP-EP Koushalya guided Kalavati in her entrepreneurial journey – Kalavati attended GOT/EDP training and made basic understanding about how to start and run an enterprise and with the help of CRP-EP Kalavati bought a sewing machine and started her shop.



*It has been more than three years since I started my enterprise, I not only stitch cloths but also take tailoring classes in one batch. I get request from many people but since I only have one machine, I am not able to enroll more students. Initially I used to earn 400-500 in a day but now my income has increased. We have also bought a tata magic, now my husband does not have to go to other places – he drives this vehicle and earns.*

*My dream is to take my business to the next level and start a modern tailoring coaching center – Says Kalavati*

## 7. Dhaba of one's own

**Enterprise ID:**MP/P/0477

**Entrepreneur Name:** Akash Khatik



Akash Khatik's father had died when he was very young, he along with his mother worked as daily laborer. Akash was working in a hotel and used to get three thousand a month. His mother is partially disabled hence was not getting regular work and the medical expenses were doubling day by day.

During SHG orientation Akash's mother got to know about SVEP and consulted CRP-EP Pooja Lodhi for further discussion.

*“Roopa didi who is the member of Laxmi Mata SHG told me that her son has worked in a hotel and can start a small dhaba where he can prepare chicken and sell, I immediately discussed with both of them and asked Akash to attend the meeting” – CRP-EP Pooja*

With 10K loan under CEF and 6800 own investments, Akash started his enterprise and within a few months his monthly profit ranged between 6,000 to 8,000 that was double the money he was getting by working as laborer. In six months, he repaid the CEF and requested for a higher amount. He was again given 50,000 that helped him in buying more utensils and making sitting



arrangements for the customers. Now he earns a monthly net income of between 15 thousand-16 thousand.

*I have consulted a good doctor and now my mother is doing fine, our struggle for survival have almost ended – from here I will keep on improving my economic and social situation. -*

Akash



## 8. One step at a time

**Enterprise ID:**MP/P/0888

**Entrepreneur Name:** Surendra Kumar Lodhi



Surendra Kumar Lodhi was finding it difficult to feed the family of eight people hence, he along with his family migrated to Ahmadabad and worked there for three years. The income was not sufficient and when they came back after three years, they only had 20 thousand savings.

*“After coming back to village, I started farming, since we have very small landholding it was difficult for us to survive. So, I again went to Delhi and worked in a cloth factory, in Delhi I got to learn a lot. When I was in Delhi my wife fallen ill, and I had to come back to take her to hospital. I had no money to pay the hospital expenses hence I arranged 50 thousand from different people. We witnessed a good improvement in her health, after seeing other women in the village she asked me if she can join SHG, I encouraged her”- Says Surendra*

In one of the meetings, Pooja Lodhi (CRP-EP) oriented them about SVEP and had multiple rounds of discussions with Surendra and his wife. Surendra wanted to start his own enterprise but due to lack of money and resources, he was not able to plan. CRP-EP asked them if they can arrange a part of the investment.



*“I told CRP-EP didi that I can arrange up to ten thousand, she asked me to attend GOT/EDP training. I attended the training where I got to learn a lot about business. CRP-EP helped me in preparing a business plan, as I had gained experience in the apparel sector, I started a cloth store.” – Sys Surendra*

With an initial investment of 50,000/- Surendra started his cloth shop, he purchased materials from Delhi. For initial few months he was able to make monthly revenue of 20K and net income between 4-5 thousand gradually his revenue increased to 50 thousand out of which he earns 10-12 thousand as net income.

*This enterprise has played a particularly significant role in our life, the earning has helped in repayment the loan I had taken for my wife's treatment, I have bought a bike that helps me in reaching more customers, the total current value of my enterprise is 7 Lakhs. I thank CRP-EP Pooja didi for her continue support and SVEP for providing me all the services. - Says Surendra Kumar Lodhi*

Surendra has turned his enterprise into wholesale and helps small shopkeepers in purchasing products in comparatively low prices. He is well known in the gram panchayat.



## 9. Revamping lives

*Enterprise ID:MP/P/1396*

*Entrepreneur Name: Neetu Parjapati*



Neetu Parjapati had gone through a tough life, within a few days after her marriage she was separated, and the responsibility of the family had come on her shoulder. Her husband is a JCB operator however was not getting regular work. Her father-in-law was down with paralysis and died within a few days. Even her mother in-law suffered from cancer.

*It was exceedingly difficult to manage the back-to-back trauma, I was getting depressed and was not able to think well. It was only when I discussed my issues with Koushalya Rajpoot (CRP-EP), she suggested me to start an enterprise – I told her that I have learned pottery making from my bother in law and would be able to start my own. – Says Neetu Parjapati*

Neetu Parjapati started her pottery making business by investing 26 thousand, she bought all the essential tools and raw materials. In a month she sells her product worth 15 thousand out of which 8-9 thousand is her net profit. Her husband helps her in selling products.

*From my earnings I have bought a sewing machine, LCD TV and treated my mother-in-law now she is doing much better, all these could happen due to the support I received from CRP-EP and SVEP. – Says Neetu Parjapati*





## 10. An enterprise means much

*Enterprise ID:MP/0194*

*Entrepreneur Name: Chandra Bhanu*



Chandra Bhanu DJ sound is incredibly famous in Dulhai, Pichhore, Shivpuri. Before starting this business Chandra Bhanu used to work as daily wager, there are seven members in his family, and he is the only breadwinner. He did not even have good house to live in, he has 2 bigha land but due to uncertainty with agriculture the family could never rely on it.

*My younger brother wanted to pursue diploma in engineering but due to bad financial condition he had to drop out, even my children were growing up and for their education I did not have enough money to support. - Chandra Bhanu*

In February 2019 with the support of SVEP he started a DJ sound enterprise, with an initial investment of 50 thousand, he bought one amplifier and two speakers. In a good season he earns up to 40 thousand, he has expanded his business and added more amplifiers and speakers, last year he also bought a vehicle to carry the sound system.

*It has been a very enriching experience for me, Koushalya Didi guided me throughout my journey to become a successful entrepreneur. My earnings have crossed my expectations, I have built my own house, have started Kirana Shop for one of my brothers, helping my younger brother in pursuing diploma in engineering, have admitted my kinds into a good private school in Karera. I thank CRP-EP didi and SVEP for making this possible - Says Chandra*





### 5.13. Best Practices

- BEPC understands the importance of repayment and low repayment has been a major concern hence, BEPC members along with CRP-EP and block team conduct periodic visits for CEF recovery.
- CRP-EP attends regular CLF meetings and briefs all the CLF members about the progress of the project.

### 5.14. Challenges faced during implementation

- Tapping enterprises under the government sector is another challenge the project has faced in the block.
- Repayment issue: Repayment has been a major challenge throughout the 4 year implementation of the programme. There was no monitoring of the same from the CBO and the entire burden had come on the CRP-EP. Most of the time entrepreneurs want some sort of relaxation from the interest and of the principal amount.
- Irregularity of BEPC - the attendance pattern of the BEPC was very irregular. They showed very less interest in many aspects of the project. While this was looked into during their refreshers, it was a major challenge.
- Bank Linkages - Uneasy access to bank loan, tough to get mudra loan, bankers were hesitant to offer mudra loan to SVEP entrepreneur. Smooth access to bank loans to existing and needy entrepreneurs can help in the further growth of enterprises.
- Group business - BRC has also faced challenges in extending support to group enterprises. Entrepreneurs are hesitant in starting group enterprises.

### 5.15. Feedback/suggestions/areas for improvement

- Implementation of Community Based Monitoring System - to ensure that the project is implemented well and the community takes ownership the CBMS may be effective.
- BRC Accountant - There is a need for a trained accountant at the BRC so that financial transactions are well recorded along with books of records.

- BRC has not been able to channelise bank linkages hence it is suggested that the block team takes the lead, attends block level banker's committee meetings and discusses the loan requirements.
- Data handling has been a major challenge in the BRC, tracking repayment data and even BRC expenditure is a tedious work. It is suggested that an ERP can be introduced which will make the work easy.
- In order to provide better understanding to the BEPC members, there are a need of exposure visits to other BRCs so that community leaders can learn from each other

## 6. REHLI SVEP BLOCK, SAGAR

### 6.1. Introduction

#### 6.1.1. Basic Demography of the Block

There are 135 Gram Panchayats in Rehli block and 244 villages which are reported as inhabited. The total area of Rehli is 832 sq. km and population density is 234 persons per sq. km compared to the population density of 232 persons per sq. km of Sagar district and 236 persons per sq. km for Madhya Pradesh State.

*Table 90: Demographic Overview of Rehli*

Particulars	Number
Total Household	45,492
Total Population	194,974
Total Male population	102,888
Total Female population	92,086
Scheduled Castes	36,568
Scheduled Tribes	21,942

Rehli has a higher concentration of Scheduled Caste and Scheduled Tribe population with 19% of the population belonging to Scheduled Caste category and 11% belonging to Scheduled Tribe category. This is compared to 21.4% of the population in Sagar district belonging to Scheduled Castes and 15.2 % in Madhya Pradesh. The Scheduled Tribes comprise 11.9% of the population of the district and 21.1% of the state.

#### Status of Social Mobilisation and Institution Building under NRLM

Rehli is an intensive block under NRLM. Key statistics on the social mobilisation and institution building process in the block is captured in the table below:

*Table 91: Social Mobilisation and Institutional Building, Rehli*

Number of Gram Panchayats in which intensive strategy initiated	91
Number of villages in which intensive strategy initiated	211
Total number of SHGs under NRLM fold in Intensive blocks	1594
Number of predominantly SC-SHG (SC members $\geq 50\%$ )	213
Number of predominantly ST-SHG (ST members $\geq 50\%$ )	169
Total Households mobilized into all SHGs	17579
Total SC Household Mobilized into all SHGs	4483
Total ST Households Mobilized into all SHGs	2973
Total Amount of Savings Mobilized in all SHGs (INR in lakhs)	122
No of SHGs with Bank Accounts	1100
No of SHGs with Bank Linkage	687
Number of Total SHGs provided RF	979
Amount of RF provided to all SHGs (in Rs. lakh)	134
Total Number of all SHGs provided CIF	462
Total Amount of CIF provided to SHGs (in Rs. lakh)	248
Number of VOs formed	177
Number of SHGs holding membership in the VOs	1125
Number of CLFs formed	4

Status of social mobilisation and institution building in Rehli block (data as of December 2017)

– Source: MPSRLM BMMU

### 6.1.2. Status of CBO Coverage under SVEP

In 4 years the project has covered all four CLF in the block, and 77% of VOs. A total of 67% of total SHG holding membership in VOs has been covered under SVEP as shown in the table (92).



*Table 92: CBO Coverage under SVEP, Rehli*

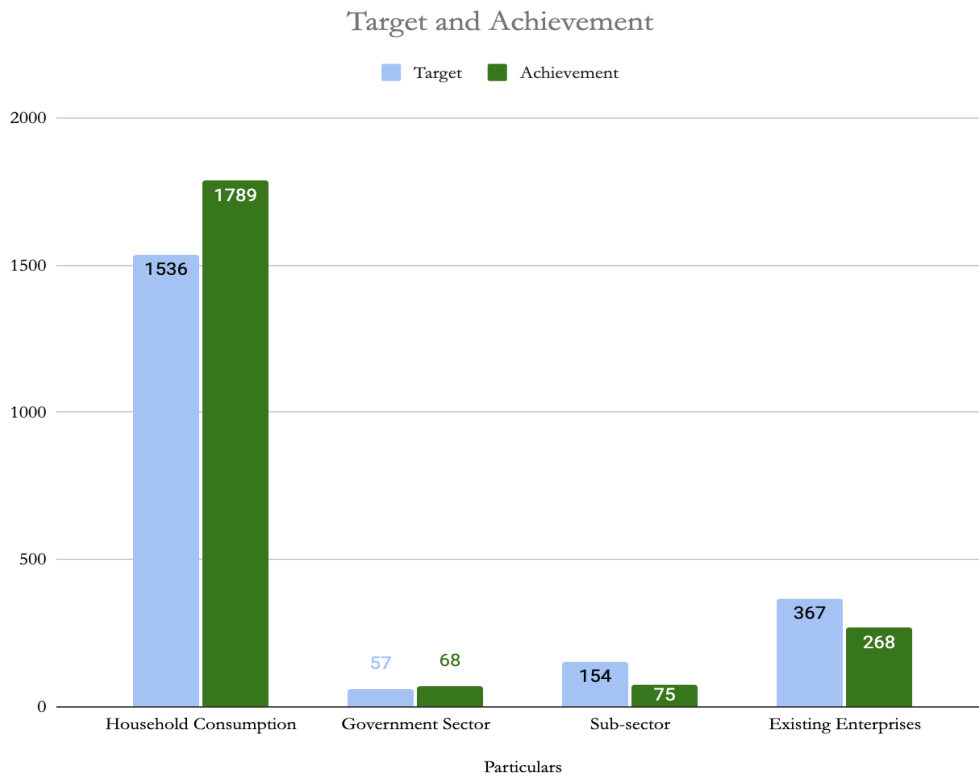
CBO	Under NRLM	Coverage under SVEP	Coverage %
SHG	1125	763	67.82%
VO	177	138	77.97%
CLF	5	5	100.00%

## 6.2. Physical Achievement of the block

The total target for the block was 22114 out of which a total of 2200 enterprises have been grounded till March 2022. The achievement percentage of cumulative target in Rehli block is thus over 104%

*Table 93: Physical Target Achievement in Rehli*

Physical Target	Target for 4 years (as per DPR)	Achievement (as of March 2022)	Percentage
Total Target	2114	2200	104.07%
Household Consumption	1536	1789	116.47%
Government Sector	57	68	119.30%
Sub-sector	154	75	48.70%
Existing Enterprises	367	268	73.02%



*Figure 42: Physical achievement, Rehli*

The block has been able to achieve 104% of the total target set in the DPR, 116% of target was achieved under household consumption, 119% under the government sector. Achievement under sub-sector is at 48% and support to existing enterprises is at 73%

### 6.3. Financial Achievement

Table 94: Financial Achievement, Rehli

Budget Heads	Budget approved based on DPR (A)	Amount of fund transferred to BRC or NRO (B)	% of fund transferred (C=B/A*100)	Expenditure till Mar-2022 (D)	% of expenditure against total budget (E=D/A*100)	% of expenditure against fund transferred to BRC/NRO (F=D/B*100)
Skill Building	14798000	3983900	26.92%	4155180	28.08%	104.30%
Handholding	7177030	4790538	66.75%	1080210	15.05%	22.55%
Training of CBO	1000000	500000	50.00%	128153	12.82%	25.63%
Setting up of BRC	500000	400000	80.00%	309332	61.87%	77.33%
Working Capital	180000	180000	100.00%	171179	95.10%	95.10%
CB of CRP-EPs	700000	-	-	6,43,473.00	91.92%	-
Baseline	1000000	-	-	7,94,483.00	79.45%	-
Mentor and Block Support	2976000	-	-	26,49,370.00	89.02%	-

As can be seen in the table above 100% of the working capital budget was transferred to BRC and the entire amount has been utilised in the block and is now utilising the BRCs share of interest from CEF repayment. 66.75% of the budget was transferred to the BRC out of which only 15.05% was utilised in the handholding budget head.

#### 6.4. Status of CEF

Total CEF approved for block was 2,55,17,600 out of which till March-2022 Rs. 4,0157,650 have been disbursed. The total expected repayment till March-2022 was 2,87,75,823 and repayment till march is 1,87,53,583 which makes the total repayment percentage 46.70%.

*Table 95: CEF status, Rehli*

Total CEF approved for block (A)	CEF transferred to BRC (B)	% of CEF transferred (C= B/A)	CEF Disbursed till March 2022 (D)	% of CEF utilization against approved budget (E=D/A)	% of CEF utilization against CEF transferred to BRC (F=D/B)	Expected Repayment till March 2022 (G)	Actual Repayment till March 2022 (H) Rs.	Repayment Percentage on expected repayment (I=H/G)	Repayment Percentage on CEF Disbursed (J=H/D)
25517600	25517600	100.00%	40157650	157.37%	157.37%	32419154	18753583	57.85%	46.70%



## 6.5. Achievement in NRLM Software

A total of 2007 potential entrepreneurs have been registered on the App and 16 business plans were submitted. A total of 1003 enterprises have been registered in the NRLM software, out of which, PTS has been uploaded for 764 enterprises. PTS data is available in the BRC in hardcopy as well as in excel sheets.

*Table 96: NRLM Software Status, Rehli*

No. of Potential Entrepreneurs	No. of Business Plans submitted	No. of Business Plans approved	No. of Entrepreneur with Enterprises	No. of Enterprises with PTS data
2007	16	0	1003	764

## 6.6. Enterprise Profile of the Block

Enterprises promoted in the block have been categorised on the basis of different aspects. A detailed analysis of these categories are discussed in this section.

### 6.6.1. Business Category

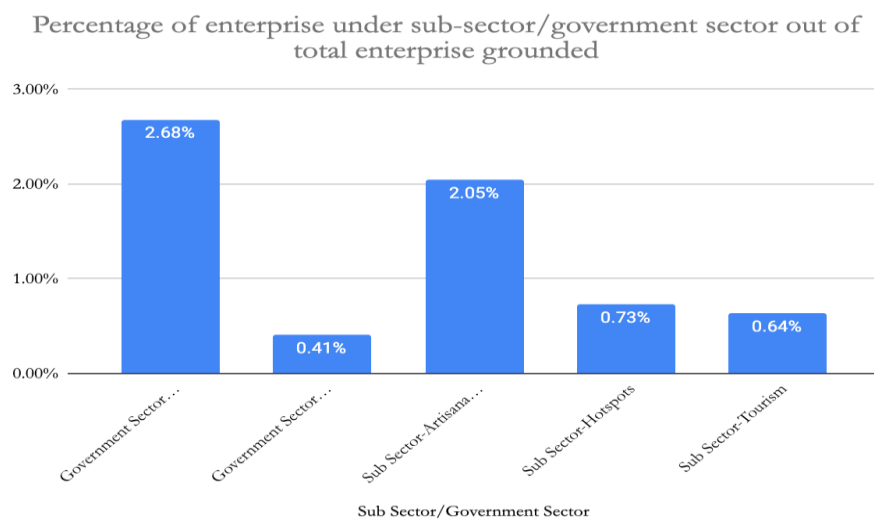


Figure 43: Physical achievement by sub-sector/government sector, Rehli

Table 97: Business category-Classification, Rehli

Sub Sector/Government Sector	No. of enterprises	Percentage of total achievement
Government Sector-Construction Related	59	2.68%
Government Sector-Uniform	9	0.41%
Sub Sector-Artisanal Skills	45	2.05%
Sub Sector-Hotspots	16	0.73%
Sub Sector-Tourism	14	0.64%

## 6.6.2. Business Type

Physical Achievement by business type

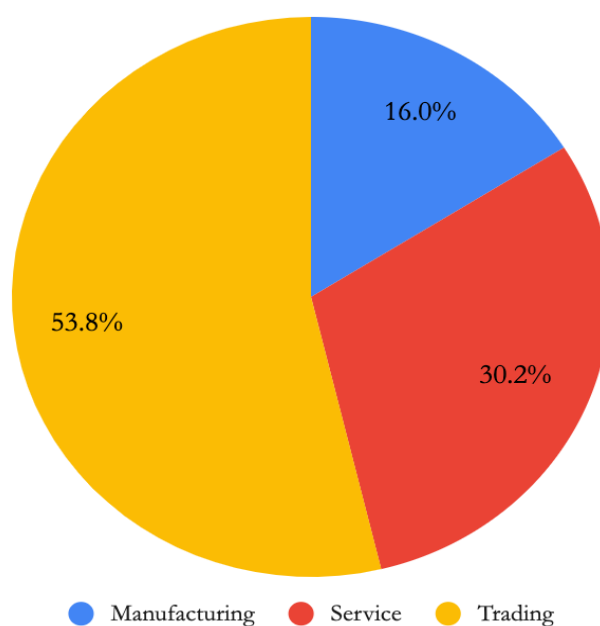


Figure 44: Physical achievement by business type, Rehli

Business promoted in the block has been divided based on their type . Figure (44) illustrates the physical achievement by business type. Majority of the enterprises 53% promoted are Trading, followed by Services 30% and Manufacturing 16%.

Table 98: Business Type, Rehli

Business Type	Achievement	Percentage
Manufacturing	353	16.05%
Service	664	30.18%
Trading	1183	53.77%
Total	2200	100.00%

### 6.6.3. Social Category

More than 50% of the enterprises are owned by people from the OBC categories. Enterprises promoted under SC category stand at 28%. If we compare the proportion of the SC population in the block which is 18.8% with the percentage of enterprises promoted, it can be seen that coverage of the project under this category has been more than the required number. The total ST population in the block is 11.3% (as per 2011 census) and the enterprises promoted under this category is 6.1% which is just above the population percentage. The total enterprises promoted under the general category stand at 6.1%.

Data shows that the project has been a good success in promoting enterprises of the SC/ST and backward classes. Further data also shows that a total 0.91% of the enterprises are owned by Minorities and two enterprises are owned by specially abled persons.

Physical Achievement by Social category

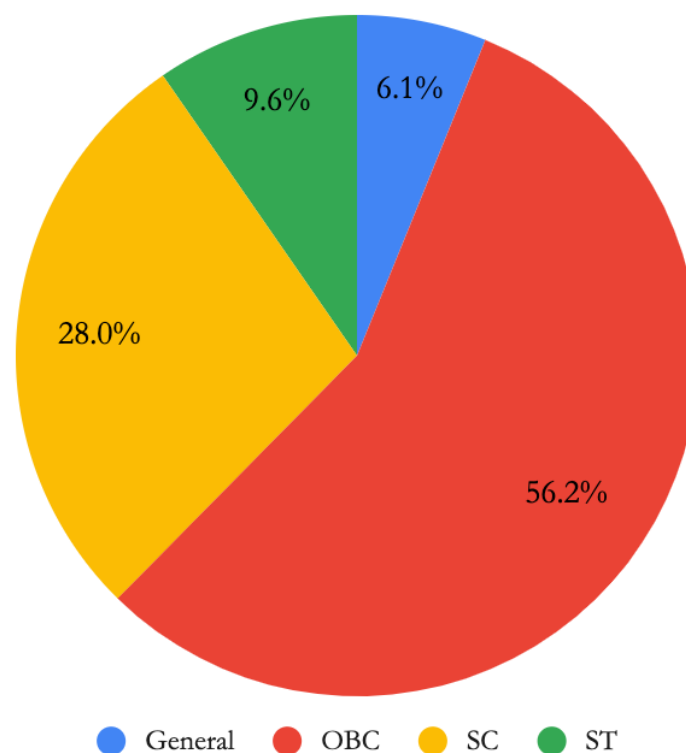


Figure 45: Physical achievement by social category, Rehli



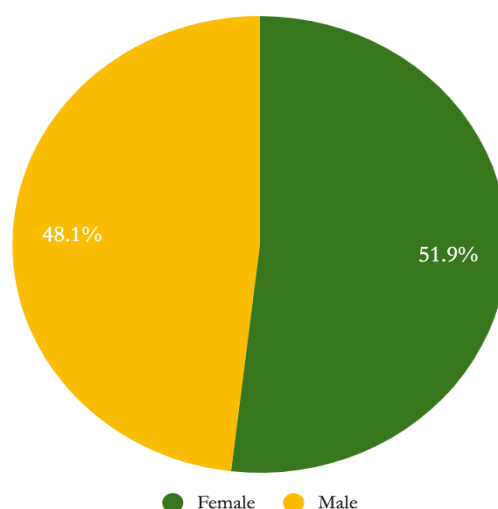
*Table 99: Enterprises promoted across different Social Categories, Rehli*

Social Category	Achievement	Achievement %
General	135	6.14%
OBC	1237	56.23%
SC	616	28.00%
ST	212	9.64%
Minority	20	0.91%
PWD	2	0.09%

#### 6.6.4. Gender

In this section, gender wise analysis of enterprises has been discussed. Figure (46) shows that more than half of the enterprises 51.9% are owned by females and 48.1% of the enterprises are owned by male entrepreneurs. Majority of these entrepreneurs are first generation entrepreneurs, and had no previous exposure to business. However with extensive training and handholding by CRPs-EP, they are running successful enterprises. As can be seen, 1141 enterprises supported under SVEP in Rehli block are owned by women. It also underlines the fact that these women have been able to achieve higher financial independence.

Physical Achievement by Gender



*Figure 46: Physical Achievement by Gender, Rehli*

Table 100: Gender-wise classification of Enterprises promoted, Rehli

Social Category	No. of Enterprise	Percentage
Female	1141	51.86%
Male	1059	48.14%
Total	2200	100.00%

### 6.6.5. Investment Range

Figure (47), shows the amount invested at the time of starting the enterprises. It includes a certain amount of owners' equity as well.

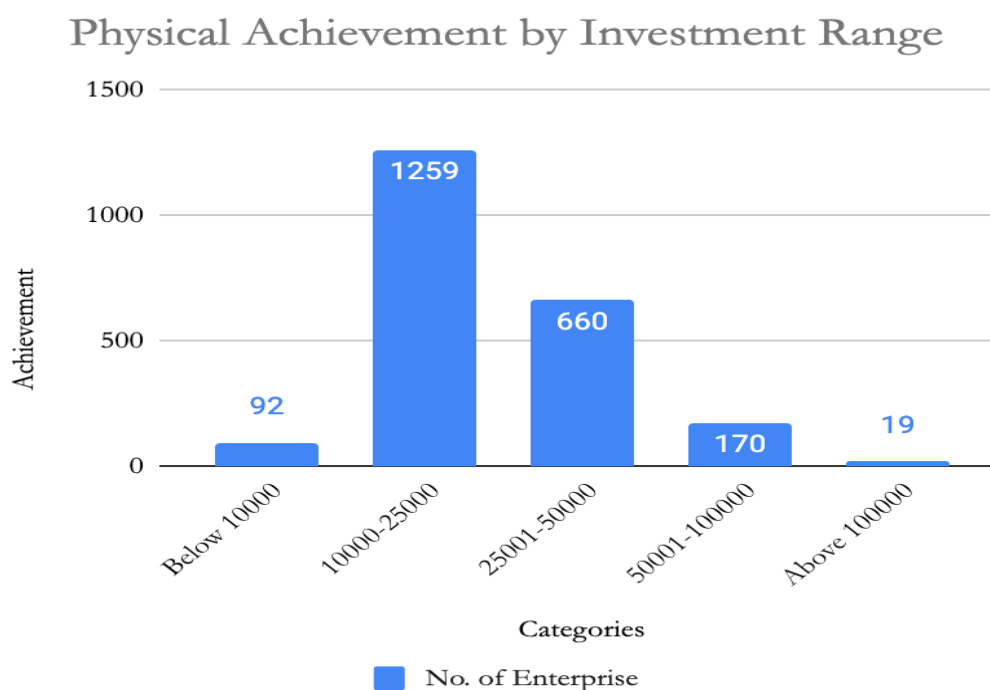


Figure 47: Investment range of enterprises, Rehli

4.18% of the enterprises have been started with an initial investment of below Rs. 10,000. over half of the enterprises i.e., 57.23% have been promoted with an initial investment between Rs. 10,000-25,000. 30.00% of the enterprises had an initial investment between Rs. 25,001-50,000, 7.73% of the enterprises have been started with an initial investment of Rs. 50,001-1,00000, and only 0.86% enterprises had an investment of more than 1 Lakh.

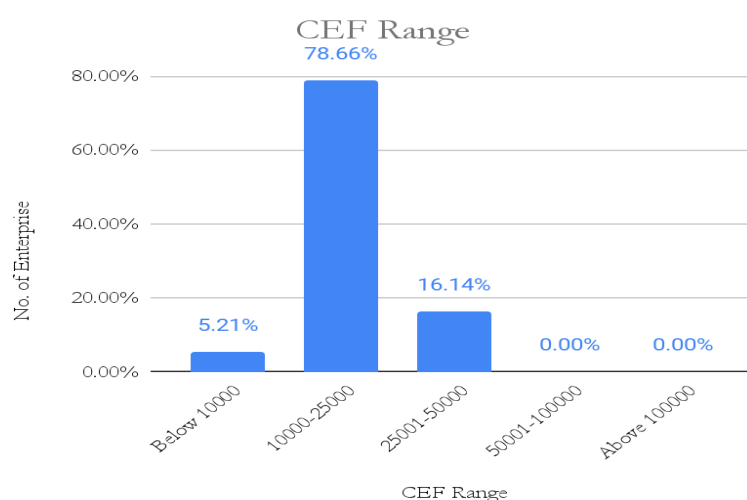
*Table 101: Enterprises supported under SVEP as per their investment ranges, Rehli*

Investment Range	No. of Enterprise	Percentage
Below 10000	92	4.18%
10000-25000	1259	57.23%
25001-50000	660	30.00%
50001-100000	170	7.73%
Above 100000	19	0.86%
Total	2200	103.29%

Since these enterprises have been started in the village and keeping the viability and risk taking capability of the entrepreneurs in mind, the investments were made accordingly.

#### 6.6.6. CEF Range

To support first generational rural entrepreneurs in availing better formal sources of credit in a limited time, SVEP also includes the provision of a Community Enterprise Fund (CEF), owned and managed by the community organisations via the Block Resource Centre (BRC).



*Figure 48: CEF Range, Rehli*

This CEF approved and disbursed to the entrepreneurs have been divided into five ranges as illustrated in the table (102). Majority of the enterprises 78.66% have been supported with

CEF range between 10,000-25,000. 16.14% of the entrepreneurs availed CEF between Rs. 25,001-50,000. 5.21% of the enterprises availed CEF below 10K, and two enterprises DJ and Nameen Unit have been supported with CEF above Rs. 50,000.

*Table 102: Enterprises supported under SVEP across CEF ranges, Rehli*

CEF Range	No. of Enterprise	Percentage
Below 10000	111	5.21%
10000-25000	1677	78.66%
25001-50000	344	16.14%
50001-100000	0	0.00%
Above 100000	0	0.00%
Total	2132	100.00%

### 6.6.7. Top Five Business Categories



*Figure 49: Top five business categories, Rehli*

The majority of the enterprises preferred by entrepreneurs in Rehli are Kirana/General Stores, constituting 15.27% of total enterprises. It is followed by Fancy stores at 9.73%. Vegetable

trading stands at number three position with total enterprise promoted under this category is 8.32%. The fourth position is held by tailoring. Readymade cloth stores account for 5.91%.

*Table 103: Top five business categories, Rehli*

Sr. No.	Business Category	No. of Enterprise	Percentage
1	Kirana/ General store	336	15.27%
2	Fancy Store	214	9.73%
3	Vegetable trading	183	8.32%
4	Tailoring	152	6.91%
5	Readymade / cloth shop	130	5.91%

#### 6.6.8. PTS Data Availability

A major focus of SVEP is to provide handholding support to the enterprises till they reach a mature level of stability and improvement. It is done by providing a variety of services offered by BRC. This includes providing appropriate consultancy through CRP-EP, based on the data maintained by the entrepreneur in their day book. The following table shows the PTS data availability scenario in the block:

*Table 104: PTS Data availability status, Rehli*

M-1	M-2	M-3	M-4	M-5	M-6	M-7	M-8	M-9	M-10	M-11	M-12
2147	2114	2014	1908	1898	1807	1709	1545	1572	1586	1591	1579

A total of 2200 enterprises have been grounded in the block till March 2022. As per the records in the BRC, 2147 enterprises promoted in the block have been provided PTS and consultancy support. All these 2147 are having at least one month PTS data which makes 97.59% of PTS availability in the block. As illustrated in the table (104).



### 6.6.9. Aspirational Income Level

The income level has been categorised into three categories, A(5000 and Above), B(3000-5000), C(Less than 3000), Figure (50) illustrates the number of enterprises that fall under different categories. 42.9% of enterprises are earning income above 5000, 39.3% are earning between 3000 to 5000 and 17.8% of enterprises are earning less than 3000.

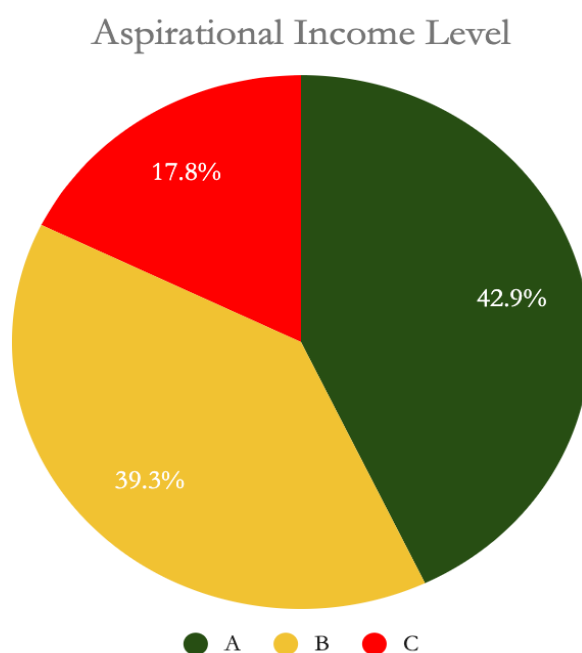


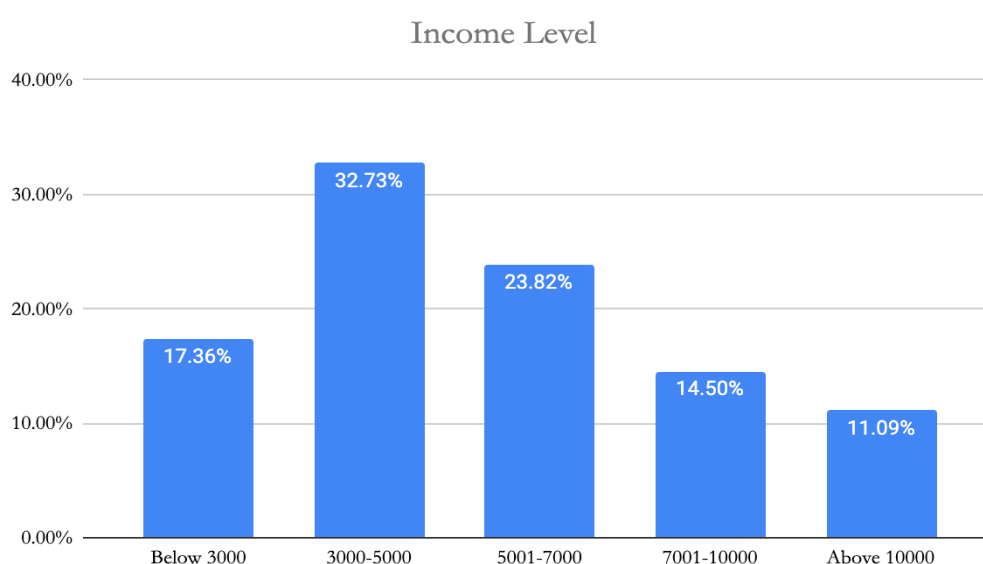
Figure 50: Aspirational income level, Rehli

Table 105: Enterprises as per their Income Ranges, Rehli

Income Range	No. of Enterprise	Percentage
A	940	42.94%
B	860	39.29%
C	389	17.77%
Total	2189	100.00%

### 6.6.10. Income Range

Figure (51) shows the income range of different enterprises. Income has been divided into five ranges. Accordingly, it can be seen that over 17.36% of the enterprises are earning net income below 3000. A good amount of enterprises 32.72% earn between 3000-5000. 23.82% of the enterprises earn a monthly net income between 5001-7000, accordingly 14.50% of the enterprises earn in the income range of 7001-10000 and there are a good number of enterprises 11.09% that earn above 1000. It is to be noted that these enterprises are in their initial month and entrepreneurs need time to learn the customer acquisition.



*Figure 51: Income range of the enterprises, Rehli*

*Table 106: Enterprises as per their Income Range, Rehli*

Income Range	No. of Enterprise	Percentage
Below 3000	382	17.36%
3000-5000	720	32.73%
5001-7000	524	23.82%
7001-10000	319	14.50%
Above 10000	244	11.09%
Total	2189	100.00%

## 6.7. Brief about CRP-EP group

No formal group of the CRPs-EP has been formed in the block. However CRPs-EP work as a group, they plan and distribute responsibilities accordingly. A total of 22 CRP-EP were deployed out of which 16 CRPs-EP are still continuing with the project. CRPs-EP are well trained in the entrepreneurship development module and have very good exposure in promoting different kinds of businesses.



*Picture 39: CRP-EP Rehli*

### 6.7.1. Month average income of CRP-EP

The Average monthly income of the CRP-EP group is 2,00,452. The following table shows the CRP-EP wise breakup:

*Table 107: CRP-EP wise Average Monthly Income, Rehli*

Sr. No.	Name of CRP-EP	Average Monthly Income
1	Meena Kurmi	22715
2	Pushpa Sahu	18236
3	Arti Ahirwar	15439
4	Kamni Jaroliya	15199
5	Janakee Patel	13739
6	Malti Patel	13402
7	Rachna Kurmi	13286
8	Anjaneesilavat	11659
9	Anjana Prajapati	11601
10	Rachna patel	11238
11	Kashi Lodhi	10638
12	Lalita Jatav	9963
13	Leela Kurmi	9614
14	Sona lodhi	8753
15	Pooja Raikwar	7938
16	Priti Kachhi	7035
Total		200452

### 6.7.2. Enterprise grounded by CEP-EP

17 CRPs-EP that have been actively working for the last 4 years for enterprise promotion in the Rehli block. Following table shows the CRP-EP wise number of enterprises supported:

*Table 108: Number of Enterprises grounded by CRP-EP, Rehli*

Sr. No.	Name of CRP-EP	New	Existing	Total
1	Mina Kurmi	219	4	223
2	Pushpa Sahu	144	42	186
3	Arti Ahirwar	160	18	178
4	Rachna Kurmi	140	27	167
5	Anjana Prajapati	118	45	163
6	Kamini Jaroliya	142	19	161
7	Janki Patel	144	4	148
8	Anjaneer Silavat	125	19	144
9	Pooja Raikwar	104	23	127
10	Malti Patel	80	37	117
11	Kashi Lodhi	111	4	115
12	Rachna Patel	108	2	110
13	Sona Lodhi	89	4	93
14	Lalita Jatav	78	13	91
15	Lila Kurmi	80	5	85
16	Preeti Patel	83	1	84
17	Vinita Kurmi	7	1	8
<b>Total</b>		<b>1932</b>	<b>268</b>	<b>2200</b>

The highest number of enterprises supported are Mina Kurmi (223 enterprises) followed by Pushpa Sahu (186 enterprises) and Arti Ahirwar (178 enterprises).

### 6.7.3. Exposure to services under SVEP

They are well versed with the services provided to entrepreneurs, like business idea generation, skills required for entrepreneurs, Liaising with other departments (registration and licensing), procurement of assets and raw materials, financial support from different sources/institutions,



preparation of viability and business plans, providing consultations entrepreneurs at different intervals, market linkages.

#### 6.7.4. Major Achievements

1. **Master Trainers:** 4 CRPs-EP from the block have been selected and trained to be master trainers. They are now capable of providing training to CRPs-EP under the SVEP project.
2. **Video Conference with Secretary Rural Development:** 3 CRPs-EP represented their block in Bhopal in an online interaction with Secretary Rural Development
3. **SVEP Target Drive in Sehore Block:** 2 CRPs-EP participated in a drive for target achievement in the Jait village, Sehore district of Madhya Pradesh for 5 days. In the duration of 5 days, they organised SHG meetings, did entrepreneur identification and made 50 viability and business plans.
4. **Open Local weekly Haat:** CRP EP group started 4 weekly haat at Khairana, Juna, Ron, Phular. These Haats are still running successfully, and provide a market for entrepreneurs and an accessible facility for the villages closeby.
5. **Festival market:** CRP-EP group organised two festival markets in the block at Rangir and Kanmadh. These two places are hot-spots where people from within the block and also outside the block visit in large numbers. CRP-EP mobilised the SVEP entrepreneurs and established temporary stalls to meet the demand during festival season.

#### 6.7.5. Future as a Micro Enterprise Consultant Group

CRPs-EP will continue to provide hand holding services to entrepreneurs after the 4th year of the project. They are planning to start their own business as a group and focus on the sectors like convergence with other government departments, support enterprises in getting licences and other legal documents and market linkages.

#### 6.7.6. Areas of Improvement

The CRP-EP group still needs to work on their skills towards different departments' linkages. This will ultimately help them in supporting entrepreneurs through better bank linkage, licensing, etc. First generation entrepreneurs need continuous support to avoid common business pitfalls and to grow their businesses. Services like market linkage, product packing &

labelling, branding of locally produced goods, credit support to increase investment and formalisation of enterprises. The CRP-EP Group is capable of providing such services but there is still a lot more scope for the group to focus on these areas. It can be provided with greater exposure to business models and state level fairs, etc.

#### 6.7.7. Testimonials

*“Me and my family benefited a lot from SVEP. My brothers and I took steps to get D.Ed and higher education.*

*Apart from education I helped my brother in getting a livelihood, I bought him a bike and laptop through which he earns a good income.*

*My father has been making Bidis for other*

*My father has been making Bidis for 40 years now, he used to visit villages to collect raw materials. He was hardly able to generate good income, but with the income i made working as CRP-EP i bought him a bike that is helping him in covering more villages hence his income has also increased,*

*The economic, social and educational level of me and my family has improved. People in my village appreciate my work, and my family members feel proud of me - all this became a reality because of SVEP.*

**- Anjana Prajapati, CRP-EP**

*“Life has changed a lot after joining the SVEP project. Today, I am standing on my feet. I do not have to ask for money from anyone for small needs, I am able to fulfil the needs of my family. I have gained confidence, I am not afraid of going out alone, Now I can talk to anyone without hesitation.”*

**- Kashi Lodhi, CRP-EP**

*“SVEP has brought a big change in my life. Before joining SVEP I was dependent on my family for every small need but now I fulfil the needs of my family and provide all kinds of comforts to my kids. I bought a scooter and also opened a cycle repairing shop for my husband. We both work and earn decent income due to which the family is now living in prosperity.”*

**- Rachna Patel, CRP-EP**

*“I was married off just after I completed my intermediate and due to the bad financial situation at my house I had to work in a school as a cook where I could earn 1000 rupees a month. This money was not sufficient for my family. After I started working as CRP-EP under SVEP I not only earned a decent income but a lot of change has happened in my personality. I now give training to people, I help villagers to start their Enterprises, I help them in buying material in bulk. I feel good when I see people starting their Enterprises and earning money, I feel proud when people appreciate my work, this project has change the way I used to think about myself.”*

**- Pushpa Sahu, CRP-EP**

*Due to varied reasons, I could not study beyond intermediate but now I have enrolled in college and am continuing my studies. I have been experiencing a lot of changes in my colloquial language. I now speak better, there has been a change in the way I live, my family members now value my opinion.*

**- Malti Patel, CRP-EP**

*There was a time when only a few people knew me by my name, but today wherever I go people respect me Meena Did, appreciate my work, I have made my own identity which makes my husband and family feel proud. Working in the CRP-EP group has also taught me a lot of how people should work in a group and complete the assigned tasks.*

**- Meena Kurmi, CRP-EP**

## 6.8. Brief about BEPC

The Block Enterprise Promotion Committee is formed by the representatives of the highest body of community federation. They are responsible for providing leadership support to the project with the support from the community. Rehli block has 11 number of BEPC members from its 5 CLFs, to have representatives from each cluster in the BRC and thus, in the enterprise promotion process, as a two-way communication channel.



*Picture 40: BEPC members, Rehli*

### 6.8.1. Understanding of the project:

In the regular activities as well as part of the Block Assessment it was seen that the BEPC members in Rehli have developed a good understanding of the project. They are aware of the objectives of the project, their role and responsibilities in the same. As leaders from the community running the BRC, the BEPC members were about meetings, agendas as well as the role of nodal CLF. They are also well aware about the PAC and the process involved. Such as, during PACs, they generally ask questions like- How will you run your business? How much amount are you putting in this business from your side? What will be your target area? Where will you open your shop? Further, they also make sure that the SHG is active, etc. They also explain to the entrepreneurs about the importance of bookkeeping and the repayment process. However, they still lack a little clarity over the financials of the BRC and these needs extended support in the 5th year of the project.

### 6.8.2. Ownership of the Project:

They are aware about their role and responsibilities as a BEPC but they need support from the existing system of the SRLM to gain confidence so that they can take independent decisions in favour of beneficiaries and project as per project guidelines.

### 6.8.3. Management of CRPs-EP work:

The BEPC members are aware about the services they provide to entrepreneurs and have understanding on how to monitor them. They can improve in the area of monitoring the group and how to assign work to the group.

### 6.8.4. Management of Community Enterprise Fund:

The BEPC is aware about the guidelines related to CEF and CEF status of the block. With support from the existing team of SRLM and BRC Book-keeper they can manage the CEF more efficiently.

### 6.8.5. Community Based Monitoring:

Some of the BEPC members do field visits to check the enterprises and also conduct meetings with defaulter entrepreneurs, however if a proper training is provided, they can plan and execute it more efficiently.

## 6.9. Skill Trainings conducted in the block

Skill-upgradation and skill training are another service that the BRC offers to its entrepreneurs for generating higher revenue. Rehli BRC had organised seven days of bangle designing training between 27-July-2021 to 08-Aug-2021. A total of 25 participants from different SHGs attended and completed the training. The participants were trained in designing different kinds of bangles, as per the local demand.

After successfully completing the training, 4 group enterprises and 10 individual entrepreneurs have been started to make, design and sell bangles.





*Picture 41: Orientation and Demonstration- Bangle making skill training at Rehli BRC*



*Picture 42: Participants engaged in Bangle making skill training at Rehli BRC*





Picture 43: Participants engaged in Bangle making skill training at Rehli BRC



Picture 44: Participants with training completion certificate, Rehli

## 6.10. Marketing support

In order to further support the enterprises in generating higher revenue, CRPs-EP also provides better marketing support. One such initiative has been taken by the CRPs-EP in Rehli BRC, wherein, they have supported the establishment of rural haats and festival markets. This is done with due support from the SHG network as well as the Panchayat.

Four weekly haats have been started at Khairana, Juna, Ron and Phular respectively. These haats have been continuously supported by CRP-EP and monitored by BEPC. These haats are functioning well and attract a good crowd.

CRP-EP also identified hot-spots areas within the block like temples. CRP-EP organised two festival markets 1. Rangir and 2. Kanmadh. 24 and 35 SVEP entrepreneurs have attended the market and generated a consolidated revenue of Rs. 215450/-.

In Rajodha village a three days festival bazaar was organised by BRC in which 20 SVEP entrepreneurs participated. The haat bazaar and festival markets not only help entrepreneurs but also the locals, and villages now buy their household essentials from these markets. Table (109) details the number of entrepreneurs and revenue generated from the market.

*Table 109: Market Support provided by BRC, Rehli*

Name/Place of Market	Market Type (Weekly/Monthly/Festival)	No. of such markets organised (Data availability)	No. of SVEP entrepreneurs (Female)	Total Revenue Generated (in Rs.)
Khairana	Weekly	4	109 (65)	112980
Juna	Weekly	4	92 (61)	105700
Ron	Weekly	4	58 (29)	43100
Phular	Weekly	4	60 (40)	25539
Rangir	Festival	3	24 (6)	148900
Kanmadh	Festival	2	35 (25)	66550





Picture 45: Inauguration ceremony of weekly haat, Fular, Rehli



Picture 46: Inauguration ceremony of weekly haat, Fular, Rehli





Picture 47: Inauguration ceremony of weekly haat, Ron, Rehli



Picture 48: Weekly Haat, Ron Rehli





*Picture 49: Weekly Haat, Khairana Rehli*



*Picture 50: Weekly Haat, Khairana Rehli*





Picture 51: Festival Market, Rangri Aron



Picture 52: Festival Market, Rangri Aron





Picture 53: Festival Market, Rangri Aron

## 6.11. Credit support, convergence and formalisation support

### 6.11.1. Credit support

Entrepreneurs are also motivated to avail different credit facilities apart from CEF under SVEP. Continuing in the same vein, Rehli BRC has supported its entrepreneurs to avail other schemes as well. A total of 33 applications were submitted for Chief Minister Street Vendor scheme, out of which 12 have received the amount.

Table 110: Credit Support supported by BRC, Rehli

Particulars	No. of Application Submitted	Approved	Successful conversion %	Total Amount
Street Vendor Scheme	33	12	36.36%	120000

### 6.11.2. Formalisation

BRC has also helped the enterprises with the formalisation. A total of 31 applications were submitted by entrepreneurs with the support of CRPs-EP. Out of the 31 applications submitted, 31 enterprises received FSSAI certificates. Applications for 50 Udyam Aadhars were also submitted out of which 29 certificates have been received. CRPs-EP were trained in the formalisation process and thus, most of these applications were submitted by CRPs-EP. This is a major achievement for the community as rural enterprises are being brought into the purview of formalisation, thereby, creating chances of better support in the coming times.

*Table 111: Formalisation support status- BRC, Rehli*

Sr. No.	Applied	Received	Successful conversion %
FSSAI	31	31	100.00%
Udyam Aadhar	50	29	58.00%

## 6.12. Case studies

### 1. Strengthening hopes against all odds

*Enterprise ID:MP/R/0027*

*Entrepreneur Name: Sabnam Bhano Mansuri*



Shabnam Bano's family was involved in quilt making, she was the youngest siblings among seven. Owing to a big family, her father could not send her to school beyond fifth and married off at the age of 13. Her husband was jobless, and dependent on the family. Since Shabnam had learned quilt making from her father, she started quilt making from her house and engaged her husband on it. At the age of 22 she was mother of five kids. Soon after, however, she faced harsh crisis wherein she was broken away from the family by her in-laws.

She was trying to build a strong family, but a sudden demise of her husband added to her troubles. Her husband had gone market to buy cotton and while coming back he met an accident, hospital in Sagar referred him to Bhopal where he was admitted. Shabnam Bano managed to spend 9-10 Lakhs for his treatment. But after six months from his discharge from hospital he faced migraine pain and died.

Shabnam could not continue with quilt making due to logistical problems hence she started a small shoe shop at her house but was not able to make enough profit to meet the daily needs of her family.



In 2018 she came across SVEP through her SHG meeting where CRP-EP Anjana Parjapati oriented her on the objective and other details of the project. Anjana explained her that she can expand her business, accordingly Shabnam attended GOD/EDP training and invested Rs. 18750 in her business out of which Rs. 8750 was given under CEF.

From selling shoes, she also included fancy items and gradually cloths. Her shop is incredibly famous in the village and people prefer buying stuffs from her shop. Shabnam makes a monthly profit between Rs. 18000 to Rs. 20000.



*I could marry off two of my daughters, I want to expand my enterprise to such level that people from nearby villages come to my shop. The idea and continues support that I got from CRP-EP didi has helped me a lot. - Says Shabnam Bano*

## 2. Story of Pari's Fancy store

*Enterprise ID:MP/R/0046*

*Entrepreneur Name: Sadna Gound*



She got married when she was 19 years old. Her husband used to sell vegetables, but the income earned from selling vegetables was not enough for the family. In 2011 her husband started a cycle repair shop and was earning comparatively better income. By 2018 she became mother of four girls. Since her family had expanded her husband's income was not sufficient for the family.

*I enjoyed the GOT and EDP training, training was conducted using different activities. Participants had come from different villages, but we all became familiar with each other in noticeably brief time. We learned the business concepts and how to write and maintain daybook. - Says Sadna*

CRP-EP Pooja helped her in preparing a business plan for fancy store and helped her in buying the materials from wholesale. She started her business with an investment of Rs. 22,000/- out of which Rs. 19,800 was given under community enterprise fund.



I started my enterprise from my house and after earning I built a room and made a proper shop. Following the suggestion of CRP-EP, I included clothes that increased my monthly income. In a month I earn about Rs. 18000 to Rs. 20000/-

Sadna had joined Pari self-help group in 2016, she is the president of her SHG and VO. She is an active member of Aajeevika mission and influences other women to be part of the mission and take benefits of the programme.



*Now we earn enough to fulfil our family needs, we eat decent food, wear good clothes, and able to send our kids to good school. I thank CRP-EP Pooja Gaikwad for her continues support and SVEP for enlightening out lives. – Says Sadna*

### 3. Babita: Dreams are not yet over

*Enterprise ID:MP/R/0060*

*Entrepreneur Name: Babita Patel*



Babita comes from Imliya village of Rehli Block in Sagar District of Madhya Pradesh. She owns a tailoring shop and earns about 20 thousand rupees every month. She has also helped her husband in starting his own welding workshop. She and her family now live in good condition, and they are thankful to SVEP and CRP-EP Kamini Jaroliya for the continued support.

Babita's economic and social condition was not always good, she is the youngest sibling amount 6 sisters and 3 brother. Her father was struggling in providing basic amenities to them. With all the struggle she had to go through, she somehow managed to complete her study until 12th, she was married off at the age of 20, her husband worked as daily wager.

*“Situation at my in-law’s house was not better than my father’s, most of the family members in my in-law’s house are engaged in daily labor, we have a Kaccha house. We were struggling in arranging three-time foods for the family, sending kinds to good school was a dream for us” -*

Says Babita Patel



Babita had learned tailoring when she was at her father's house however, she could not make use of her skills, but when she was oriented about SVEP by CRP-EP Kamini, she planned to utilize her tailoring skills by starting a tailoring center. In December – 2018, she started her tailoring center with an initial investment of 11000, out of which she was given 10,000 as CEF and 1000 was her own investment. With the advice from CRP-EP Babita diversified her tailoring shop by adding general store.

Today Babita's earnings have crossed her expectations, she was interested in starting another enterprise for her husband. Babita's children study in a private school. She has learned how to keep records with the help of CRP-EP and aiming at building her house.





## 4. The warming tale of Anita's Aajeevika

*Enterprise ID:MP/R/0318*

*Entrepreneur Name: Anita Chouksay*



Anita Chouksay is a 59-year-old woman who runs a fancy store in her village, she earns an average profit of 13 thousand to 15 thousand per month. She has learned the art of running a success enterprise. She knows from where and how to buy materials and at what price to sell it.

Anita attentively attended the GOT and EDP training and learned how to write daybook, risk management, profit, and loss etc. With an initial investment of 33 thousand, today her business is valued at 2 Lakhs. She thanks SVEP and the CRP-EP Pushpa Sahoo for providing continue support.



Anita narrates her story on her own words from being a daily wagger to and entrepreneur- *“I got married at the age of fifteen, both my husband and I worked as laborers. We had to face many difficulties. Due to paucity of money, we were neither able to eat enough food nor could we do anything else. But after joining Aajeevika Mission in 2015, a light came into our life. After getting information about the SVEP project, I decided to open a fancy store, I started my enterprise with the help of CRP-EP didi and took whatever training I got. Today I have become a successful entrepreneur and I take care of most of my household expenses myself.”*

Anita not only runs her own enterprise but also mobilizes and encourages other women to become part of Aajeevika mission and start their own enterprises so that they are not dependent on anyone and can support their family.



## 5. Sustaining family income – In Mamta’s word

*Enterprise ID:MP/R/0631*

*Entrepreneur Name: Mamta Sahu*



Like many rural women, Mamta Sahu never stepped out of her house for any economic activities. Her husband worked as laborer, and she managed her house. Her husband was not making enough money to meet the basic needs of the family.

*“I used to think about my financial situation a lot, wanted to do something that can help my husband” – Says Mamta*

Mamta experienced a great leap in her life after becoming part of a self-help group, through different meetings she started to gain knowledge and understanding about savings and lending. Through SHG meeting she got to know about SVEP where CRP-EP Anjane Silavat explained her about different enterprises that can be started with low capital.

*CRP-EP Didi helped me in preparing a business plan for pulse grinding machine (Flour Mill), that required an initial investment of 23000, I did not have that much money hence requested for a loan under CEF. As everyone was aware of my financial situation, I was given 20000 under CEF and I managed to invest 3000 from my own. – Says Mamta*

Mamta started her enterprise in November 2019, since then she has been making a substantial progress. She has expanded her business and engaged her husband into it. Her monthly income ranges between 12000 to 15000.

*“I was assisted by CRP-EP didi a lot, she helped me in keeping daybook that is still helping me, she provided periodic consultancy, and even after two years since I started this enterprise, she still visits me and enquiry about my business and any help that I might need. The entrepreneurship idea and all the support that have received from BRC is much appreciated, our family is now living in better condition, I have bought a smartphone for my kids and expanding my business.” – Says Mamta*



## 6. Towards skill based self-employment

*Enterprise ID: MP/R/1576*

*Entrepreneur Name: Jaswant Kachhi*



Jaswant Kachhi used to work in a cycle repair shop and get a monthly salary of up to four thousand, to meet the household expenses he would also take up labor work. His wife Seeta Rani Kachhi had joined Shriram SHG in 2017 since then she has been an active member of the group. She would often discuss her financial situations with her group members and tried exploring her options.

Seeta was incredibly happy to know about SVEP and the kind of services that is provided under the programme. She immediately setup a meeting with CRP-EP Anjana Parjapati and asked her husband to attend. CRP-EP explained them about the programme in details and different enterprises that can be started withing the village.

*After a discussion I got to know that Jaswant has cycle repair skill, and there was a demand also in the village of a cycle repair shop hence I suggested them to start their own workshop so that they can earn better, and this will also meet the demand of the village – Anjana Parjapati (CRP-EP)*

CRP-EP helped Jaswant Kachhi in preparing a business plan for cycle repair workshop, the total investment required was 22,000 out of which 20,000 was given as loan under CEF and 2,000 was their own investment.

*I started my workshop in March 2021 and today I make a monthly income of 15,000/-, there was a time when I would do same work for long hours and earn only a fraction of what I am earning now. This is the power of entrepreneurship – that I learned from SVEP and CRPE-EP.*

*– Says Jaswant*

## 7. Tapping and enhancing traditional skills

*Enterprise ID: MP/R/1612*

*Entrepreneur Name: Kallo Bai*



In April 2021 Kallo bai and her husband started their own enterprise of pottery making. Kallo Bai and her husband’s family were traditionally involved in pottery making business this is how Kallo Bai and her husband learned it, however they could not sustain this business and instead started working as laborer.

*“I started working at very tender age I would work on the farmland as agriculture laborer and sometimes make Bidis but even after doing multiple work my earnings were not sufficient to support my family. After getting married and in just few years the number of family members increased and with that came other expenses. My wife and myself both used to work so that we can meet the basic needs of the family.” Says Harprasad*

CRP-EP Rachna Patel explained them about SVEP and suggested them to start their own pottery making enterprise, since they both had the skills with some extra effort, they can earn their primary income from this business.



*“Initially both were bit hesitant as they were not actively involved in pottery making and were not sure if they can take it as their primary source of income” - Rachna Patel (CRP-EP)*

Today Kallo bai is enormously proud of the decision she took to start the enterprise; they make six types of different products. The demand of their product has increased exponentially, and they have also learned to market their product well.

*“We sell our product at our village and visit 12-15 villages, apart from that we also attend weekly haat. Many a time we get bulk orders. The training and other support that we received from SVEP has changed our lives. We are proud entrepreneurs and earn 17,000 to 18,000 a month.” - Kallo Bai*



*“Ek rupaye ka do kar liye hai, bachchon ko achchhe se padha rahe hain , jeevan main bahut shaanti hai, pahale majadooree karate then par aaj khud ka vayaapaar hai. hamane masheen bhee liya hai jisase mitti ke bartan banaane mein kaaphee aasaanee hotee hai. ye sab is pariyojana ke vajah se hee hua hai” - Harprasad*



## 8. Reviving existing businesses

*Enterprise ID: MP/R/1212*

*Entrepreneur Name: Rajesh Naamdev*



Rajesh Naamdev owns two electric repair shop one at his village and one at Rehli, the one shop at his village is managed by his son and he manages the shop that is at Rehli. His wife Hari Bai Naamdev owns a tailoring shop at her village. They earn a consolidated income of 20,000 a month. Their economic condition has improved a lot and now they live happily.

*“We already had a tailoring shop and small electric repair shop but somehow, we were not earning much. Most of the times we would struggle for the basic needs of the family.” - Rajesh Naamdev*



Rajesh’s wife Hari Bai Naamdev got to know about SVEP through SHG orientation where CRP-EP Pushpa Sahu explained her about the programme and different support that is provided. Hari Bai discussed with her husband and decided to take the services of BRC. With the help from CRP-EP they prepared a business plan to support the existing business – a fresh

investment of 33,000/- required to purchase motor winding machine and other required tools. Rajesh and his family were facing financial hardship hence could only arrange 3,000/- and a total of 30,000/- was supported under CEF.

In one year, Rajesh expanded his business and started a new shop at Rehli, from where he gets most of the revenue. Rajesh and his family now fulfill most of their need and are happy with their enterprise.

## 9. Sudhama's journey to entrepreneurship

*Enterprise ID: MP/R/1200*

*Entrepreneur Name: Sudhama Sahu*



Sudhama Sahu lives with his wife, mother, two kids and a sister. He is the sole earner of the family and was engaged in daily wage. His responsibilities towards the family were increasing rapidly, his mother used to be sick and for the same he needed to buy regular medicines. Sudhama used to be stressed out that was becoming a big problem for the family.

*I needed a better way to earn money, working as daily wager was not that easy, many a time, I would not even get work and had to come back home empty handed – Sudhama Sahu*

Sudhama's wife Sarika Sahu is a member of Riddhi Siddhi SHG. When she was oriented about SVEP by CRP-EP Anjane Silavat, Sarika immediately discussed with her husband.

They decided to start a Kirana/General store. Sudhama attended GOT and EDP training and learned the essential concepts of business.

*I attended one day GOT training and three days of EDP training, I got to learn a lot of things about enterprises, one of the most important things that I learned was record keeping in a business, the explanation given to maintain a daybook was excellent. – Sudhama Sahu*

In November-2021, Sudhama started a Kirana/General store at his village with an initial investment of 45,000/-, he took a loan of 35,000 under CEF and 10,000 managed to invest on his own. After a year he earns more than 15,000/- a month and started a ladies store that is managed by his wife.

Sudhama and his family are incredibly happy with the kind of progress they have made in their life and are thankful to CRP-EP for her continue support and they wish others to start their entrepreneurial journey.



## 10. The tale of Janki's determination

*Enterprise ID: MP/R/0460*

*Entrepreneur Name: Janki Ahirwar*



In November-2019, Janki Ahirwar started her entrepreneur journey by investing 13,000/-. Her fancy store is quite known at her village and nearby villages. She travels various places to sell her products and attends different haats and melas. Janki earns a monthly profit of 10K to 12K. She has two sons both have been admitted into private school, she is also building her own house.

41 years old Janki's life was never easy, she was married off at a very tender age and after ten years of her marriage her husband married another woman leaving Janki along with two small kids. As a destitute she had no other option but to go back to her mother's house and get help from her bothers however her life became more difficult when her brothers started fighting. She was not left with any other options but to look for asylum. She along with two small kids started working as laborer and earn hundred fifty to two hundred a day and rented a small house in the village.

Janki has been a member of the Maa Sarswati SHG since 2016 and she continued to attend meetings and in one of the meetings she got to know about SVEP by CRP-EP Pooja. After several round of discussions, they worked on a fancy store business plan that required 13,000/- , since she did not have money to invest, she was approved 12,000 under CEF and she had 3,000 savings. After started business and continue support from CRP-EP her economic conduction improved a lot.



*“The big achievement of my life is I saved my children's lives from being ruined. I have regained my respect in the society, with the bit of success that I have gotten, people come to me for advice regarding running a successful enterprise.” - Janki Ahirwar*

### 6.13. Best Practices

- CRPs-EP have been actively involved in maintaining the records of the SVEP project at the CBO level. When they go for repayment, they also ensure that the transaction records are maintained in the books of VOs and SHG since there are very few SHGs/VOs with active bookkeepers in Rehli.
- Entrepreneurs Meeting at CLF/VO level: The CRP EPs calls entrepreneurs meeting at VO and CLF level. In the meeting they interact with the entrepreneurs, motivate them to do regular repayment as per schedule and visit their enterprises as well. They also collect repayment in the same meetings. It is an important monitoring tool and it also helps to improve repayment rate at BRC.

### 6.14. Challenges faced during implementation

- Tapping enterprises under the government sector is another challenge the project has faced in the block.

- Repayment issue: Repayment has been a major challenge throughout the 4 year implementation of the programme. There was no monitoring of the same from the CBO and the entire burden had come on the CRP-EP. Most of the time entrepreneurs want some sort of relaxation from the interest and of the principal amount.
- Bank Linkages - Uneasy access to bank loan, tough to get mudra loan, bankers were hesitant to offer mudra loan to SVEP entrepreneur. Smooth access to bank loans to existing and needy entrepreneurs can help in the further growth of enterprises.
- Uneven CBO coverage - One of the CLFs “Sankat Mochal” has shown a very low number of enterprise promotion activities but in the Joint action plan a good number of villages were included. The block team needs to ensure a better coverage plan. The CLF wise enterprise grounding and percentage is listed below.
  - Sankat mochan 241 (11.40%)
  - Gopal ji 426 (20.15%)
  - Gannayak 472 (22.33%)
  - Udyaman 505 (23.89%)
  - Unati 556 (26.30%)

### 6.15. Feedback/suggestions/areas for improvement

- Implementation of Community Based Monitoring System - to ensure that the project is implemented well and the community takes ownership the CBMS may be effective.
- BRC Accountant - A well trained accountant is a must for better tracking of financial data at the BRC.
- Re-Selection of BEPC - Members who are not active in regular affairs of BRC may be replaced so that enterprise development is not affected.
- BRC has not been able to channelise bank linkages hence it is suggested that block team particularly SVEP-BPM attends block level banker’s committee meetings and discuss the loan requirements.
- Data handling has been a major challenge in the BRC, tracking repayment data and even BRC expenditure is a tedious work. It is suggested that an ERP can be introduced which will make the work easy.

## 7. Future Scope of SVEP/Non-Farm project, CRP-EP/BEPC

**SVEP:** According to the need assessment survey conducted in all five block it was found that majority of the entrepreneurs wants to grow their business, and they need further support from BRC. As the CRP-EPs are well trained if a policy for the fifth year is introduced this will help them continue supporting the existing SVEP enterprises.

**CRP-EP:** Are equipped with enterprise development skills hence, these resource and be utilised by the state in expanding non-farm livelihoods programmes. Further by given training on growth strategies these CRP-EPs can be engaged in promoting higher order enterprises.

**BEPC:** BEPC members who has been consistence with the project have developed very good understanding about SVEP and non-farm in general. They can be further train as resource person to provide training to other BEPC members. This will be very useful in non-farm expansion.



## 8. Conclusion

The project has successfully completed four years of implementation and have achieved more than 100% of the physical target. While the positive spirit of the team has paid off by achieving target and by creating a good amount of enterprises. Funds under few heads have not been utilised well. The project was able to create a good resource pool in the blocks who can later continue the spirit of enterprise promotion in the block.

As the BRC is envisioned to be a single point solution for entrepreneurship promotion and to address the needs and grievances from community through information availability, counselling, applications processing and documentation support. In the last four years the BEPC and CRPs-EP have developed a good understanding of the project and services to be provided by BRC to the entrepreneurs. However the focus to be shifted from micro enterprise support to growth. CRP-EPs and BEPC need further guidance/training to support the enterprises with growth potentials.

Thus a major activity post exit could be to take up all the potential growth enterprises into a scalable model ensuring them with an enhanced income through the professional services being offered by the CRP-EPs. CRP-EPs in each block shall act as business experts in providing business consultancy to the SVEP enterprises, as well as to other Government/ private institutions.

## 9. Annexures

### 9.1.1. CLF Wise SHG mobilisation and enterprise grounding

Sr. No.	Block	CLF	VO	SHG	No. of Enterprises
1	Aron	Rampur	15	75	326
2		Barkhedahat	28	109	490
3		Aron	27	155	754
4		Panwadi	27	82	304
<b>Total</b>			<b>94</b>	<b>417</b>	<b>1874</b>
1	Jirapur	Pipaliya Kulmi	26	144	574
2		Naiheda	38	152	604
3		Pipalda	43	208	885
4		Gagorni	5	13	67
<b>Total</b>			<b>101</b>	<b>517</b>	<b>2130</b>
1	Khilchipur	Adarsh	19	42	139
2		Mahalaxmi	47	184	613
3		Uday	16	40	125
4		Vasundara	37	138	453
5		Vishwas	52	182	604
<b>Total</b>			<b>110</b>	<b>586</b>	<b>1934</b>
1	Pichhore	Semri	17	97	263
2		Bhaunti	12	123	333
3		Manpura	9	74	180
4		Veera	20	110	323
5		Bacheron	18	97	304
6		Dhaikheda	24	140	309
<b>Total</b>			<b>99</b>	<b>641</b>	<b>1712</b>
1		Gannayak	22	152	472
2		Gopal Ji	29	134	426
3		Sankatmochan	25	100	241
4		Udaiman	33	168	505
5		Unnati	32	209	556
<b>Total</b>			<b>138</b>	<b>763</b>	<b>2200</b>
<b>Grand Total</b>		<b>24</b>	<b>529</b>	<b>2924</b>	<b>9850</b>

### 9.1.2. BRC Books of Records

## Aron

### Registers

Sr. No.	Title of Document	No.
1.	ME Register	7
2.	BEPC Attendance Register	1
3.	BEPC Meeting Minutes	2

4	P A C Register	2
5	Cash book	4
6	Ledger	4
7	Cheque issue register	3
8	Inward and Outward register	1
9	Asset register	1
10	CRP-EP Minutes book	1
11	CRP-EP Honorarium and Loan register	1
12	CRP-EP attendance register	1
13	CRP-EP ME and repayment register	1
14	CRP-EP PTS Register	1
15	Daily repayment register under BRC	5
16	Repayment register (Entrepreneur wise) and CRP-EP Wise	12
17	GOT and EDP Register	1
18	Visitors Register	1
19	Asset movement register	1
20	Office stationary register	1
21	Hat/Market register	1
22	Skill Training register	1

### **Files**

<b>Sr. No.</b>	<b>Title of Document</b>	<b>No.</b>
1	OTF PTS and Consultancy slip File Viability Business plan	1873
2	Bill and Vouchers	3
3	Inward and outward file	1
4	CRP-EP Work report	26
5	Cheque cancel file	1
6	Udyog Aadhar	1(60)
7	FSSAI	1 (25 )
8	CRP-EP Profile and Account details	1 (12)
9	Book keeper profile and honorarium	1
10	Bank statement file	1
11	Report Audit	2(2018 to 2020)2020 to 2021)
12	BEPC Training file	1
13	CRP-EP Training file	1
14	GOT and EDP Request letter	1
15	Hat/ Market documents file	1
16	Repayment receipt file	1
17	MOU between BRC and C RP-EP Internal group	1
18	Bank cover letter file	1
19	DPR Hard copy	1
20	Enterprise Catalogue	1
21	Administration file	1
22	CRP-EP Work report	12
23	Guideline CRP-EP and BEPC Hard Copy	1

# Jirapur

## Registers

Sr. No.	Title of Document	No.
1.	ME Register	3
2.	BEPC meeting minutes and attendance register	2
3.	PAC Register	2
4.	Cheque issue register	1
5.	Entrepreneur Fees register	1
6.	CRPEP Meeting minutes register	1
7.	CRPEP Attendance register	1
8.	CRPEP honorarium register	1
9.	Repayment register	4
10.	GOT/EDP Register	2
11.	Cashbook register	6
12.	Ledger	4
13.	Cash repayment register	2
14.	Asset Register	1
15.	Skill Training register	1
16.	Asset movement register	1
17.	Haat/Bazaar register	1
18.	Entrepreneur wise repayment register	8
19.	Visitor register	1

## Files

Sr. No.	Title of File
1	OTF file
2	All the rest of the docs in one file
3	PTS
4	Consultation slip file
5	Inward and outward file
6	CRP-EP payment File along with work report
7	Cheque cancel file
8	Udyog Aadhar file
9	FSSAI file
10	CRP-EP profile and Account details and their Honorarium
11	Book keeper profile
12	Bank Statement File



13	Audit Report
14	BEPC training File
15	CRP-EP Training File
16	GOT ,EDP File
17	Repayment Receipt File
18	MOU between BRC and CRP-EP Group
19	Bank cover letter File
20	DPR hard copy
21	Guideline hard copy
22	Enterprise Catalogue

## Khilchipur

### Registers

Sr. No.	Title of Document	No.
1.	ME Register	13
2.	BEPC Attendance Register	1
3.	BEPC Meeting Minutes	2
4.	PAC Register	4
5.	Cash book	7
6.	Ledger	3
7.	Cheque issue Register	2
8.	Asset Register	1
9.	CRP EP Meeting minutes	1
10.	CRP EP Honorarium Register	1
11.	CRP EP Attendance Register	1
12.	CRP EP Loan repayment register(Mobile loan)	1
13.	Repayment Register (Day book)	1
14.	Repayment Register(Entrepreneur wise)	12
15.	GOT Register	2
16.	EDP Register	2
17.	Visitors Register	1
18.	Asset Movement Register	1
19.	Office stationary Register	1
20.	Haat market Register	1
21.	Skill Training Register	1

### Files

Sr. No.	Title of File
1.	Business plan, Viability, OTF, PTS file

2.	Consultation slip File
3.	Inward outward File
4.	CRP EP Payment work report
5.	Cheque cancel file
6.	Udyog Aadhar file
7.	FSSAI File
8.	CRP EP profile and Account details
9.	Book keeper profile and their Honorarium
10.	Bank statement File
11.	GOT,EDP Request letter file
12.	Audit report
13.	BEPC Training File
14.	CRP EP Training File
15.	Repayment receipt File
16.	MOU between BRC and CRP EP group
17.	DPR Hard copy
18.	Guideline and MOM
19.	Enterprise Catalogue

## Pichhore

### Registers

Sr. No.	Title of Document	No.
1	ME Register	3
2	BEPC Meeting Minutes & BEPC attendance register	1
3	PAC register	1
4	Cash book	5
5	Cheque issue register	1
7	Inward and outward register	1
8	Asset Register	1
9	CRP-EP MoM	1
10	CRP-EP honorarium register	1
11	CRP-EP attendance register	2
12	CRP-EP wise ME register	15
13	CRP-EP repayment register	16
14	CRP-EP PTS register	41
15	Repayment Register (day book)	1
16	Repayment Register (Entrepreneur wise)	5
17	GOT and EDP Register	1
18	Visitor Register	1
19	Asset Movement Register	1
20	Office stationery File	1
21	Entrepreneur Receipt File	34
22	Haat/Market Register & File	1
23	Skill training register	1
24	BEPC TA Register	1

## **Files**

<b>Sr. No.</b>	<b>Title of File</b>	<b>No.</b>
1	Business ,OTF ,PTS file	1695
2	Consultation slip file	12
3	Inward and outward file	1
4	CRP-EP payment File along with work report	3
5	Udyog Aadhar file	1
7	FSSAI file	1
8	CRP-EP profile and Account details	1
9	Book keeper profile and their Honorarium	1
10	Bank Statement File	2
11	Audit Report	3
12	Street Vendors file	1
13	BEPC training File	1
14	CRP-EP Training File	1
15	Loan repayment schedule file	1
16	EDP and GOT request letter file	1
17	Haat/Market documents& file	1
18	Repayment Receipt File	1
19	MoU between BRC and CRP-EP Group	1
20	Bank cover letter File	2
21	All Government order documents	1
22	DPR hard copy	1
23	Guidelines and MoM	1
24	Enterprise Catalogue	1
25	Mudra Loan File	1
26	BEPC TA Register All the rest of the docs in one File	1

## **Rehli**

<b>Sr. No.</b>	<b>Name of Records</b>	<b>Available (Yes/No)</b>	<b>Updated (Yes/No)</b>
1	ME Register	Yes	Yes
2	BEPC attendance register	Yes	Yes
3	BEPC Meeting Minutes	Yes	Yes
4	PAC register	Yes	Yes
5	Cash book	Yes	Yes
6	Ledger	Yes	Yes

7	Cheque issue register	Yes	Yes
8	Asset Register	Yes	Yes
9	CRP-EP MoM	Yes	Yes
10	CRP-EP honorarium register	Yes	Yes
11	CRP-EP attendance register	Yes	Yes
12	CRP-EP loan repayment register	Yes	Yes
13	CRP-EP wise ME register	Yes	Yes
14	CRP-EP repayment register	Yes	Yes
15	CRP-EP PTS register	Yes	Yes
16	Repayment Register (day book)	Yes	Yes
17	Repayment Register (Entrepreneur wise)	Yes	Yes
18	GOT and EDP Register	Yes	Yes
19	Visitor Register	Yes	Yes
20	Asset Movement Register	Yes	Yes
21	Office stationery register	Files	Yes
22	Haat/Market Register	Yes	Yes
23	Skill training register	Yes	Yes
1	OTF file	Yes	Yes
2	All the rest of the docs in one File	Yes	Yes
3	PTS	Yes	Yes
4	Consultation slip file	Yes	Yes
5	Inward and outward file	Yes	Yes
6	CRP-EP payment File along with work report	Yes	Yes
7	Cheque cancel file	Yes	Yes
8	Udyog Aadhar file	Yes	Yes
9	FSSAI file	Yes	Yes
10	CRP-EP profile and Account details	Yes	Yes
11	Book keeper profile and their Honorarium	Yes	Yes



12	Bank Statement File	Yes	Yes
13	Audit Report	Yes	Yes
14	Street Vendors file	Yes	Yes
15	BEPC training File	Yes	Yes
16	CRP-EP Training File	Yes	Yes
17	Loan repayment schedule file	Yes	Yes
18	Repayment Receipt File	Yes	Yes
19	MoU between BRC and CRP-EP Group	Yes	Yes
20	Bank cover letter File	Yes	Yes
21	All Government order documents	Yes	Yes
22	DPR hard copy	Yes	Yes
23	Guidelines and MoM	Yes	Yes
24	Enterprise Catalogue	Yes	Yes
25	Repayment Tracking Sheet	Yes	Yes
26	Expenditure Sheet	Yes	Yes

### 9.1.3. CRP-EP Grading (Exam conducted during Block Assessment)

## Aron

Sr. No.	CRP-EP Name	Total Scored out of 40	Percentage
1	Radha Nayak	27	67.50%
2	Kamini Sharma	26	65.00%
3	Rani Yadav	25.5	63.75%
4	Nisha Shrivastva	17.5	43.75%
5	Sunita Meena	15	37.50%
6	Lekshmi Ojha	15	37.50%
7	Ansuiya Meena	14	35.00%
8	Uma Ojha	12	30.00%
9	Rani Sharma	9	22.50%
10	Vandna Ojha	8.5	21.25%
11	Urmila Banjara	7	17.50%
12	Anita Ahirwar	6	15.00%

# Jirapur

Sr. No.	CRP-EP Name	Total Scored out of 40	Percentage
1	Chinta Bhilala	24	60.00%
2	Neetu Ahirwar	22	55.00%
3	Sangita Dangi	21	52.50%
4	Beena Vaishnv	19	47.50%
5	Seema Merotha	17	42.50%
6	Nirmala Dangi	9.5	23.75%
7	Asha Rathor	8	20.00%
8	Vidhi Sharma	7	17.50%

# Khilchipur

Sr. No.	CRP-EP Name	Total Scored out of 40	Percentage
1	Maya Parmar	20	50.00%
2	Manju Abhepur	20	50.00%
3	Gayatri dangi	20	50.00%
4	Reena Jatamdi	19	47.50%
5	Raju dangi	18	45.00%
6	Sanju dangi	16	40.00%
7	Pavitra dangi	15	37.50%
8	Sheela Sisodiya	15	37.50%
9	Manju pavar	15	37.50%
10	Manju Dhamanya	14	35.00%
11	Sunita varma	14	35.00%
12	Seema malviya	13	32.50%
13	Ramrekha dangi	13	32.50%
14	Kusum khnichi	12	30.00%
15	Chanchal kuvar	10	25.00%
16	Anita Dangi	10	25.00%
17	Leela Bai	6	15.00%

# Pichhore

Sr. No.	CRP-EP Name	Total Scored out of 40	Percentage
1	Asha Lodhi	28.5	71.25%

2	Nirasha Rajpoot	28	70.00%
3	Pooja Lodhi	28	70.00%
4	Anita Pabaiya	28	70.00%
5	Priyanaka Pal	23	57.50%
6	Geeta Pal	23	57.50%
7	Bharti Lodhi	22	55.00%
8	Seema Lodhi	20	50.00%
9	Vineeta Rajpoot	19.5	48.75%
10	Krishna Patel	19.5	48.75%
11	Sangeeta Lodhi	18.5	46.25%
12	Koushalya Rajpoot	18.5	46.25%
13	Devki Lodhi	14.5	36.25%
14	Rachna Lodhi	14	35.00%
15	Gomti Lodhi	7.5	18.75%

## Rehli

Sr. No.	CRP-EP Name	Total Scored out of 40	Percentage
1	Anjaneer Silavat	32	80.00%
2	Anjana Prajapati	30	75.00%
3	Pooja Raikwar	19.5	48.75%
4	Arti Ahrwar	17	42.50%
5	Pushpa Sahu	17	42.50%
6	Malti Patel	17	42.50%
7	Kashi Lodhi	15	37.50%
8	Sona Lodhi	13.5	33.75%
9	Kamini Jaroliya	13	32.50%
10	Rachna Kurmi	12	30.00%
11	Janki Patel	11	27.50%
12	Mina Kurmi	9.5	23.75%
13	Preeti Patel	9	22.50%
14	Lila Kurmi	9	22.50%
15	Rachna Patel	8	20.00%
16	Lalita Jatav	8	20.00%

#### 9.1.4. Block wise details of CRP-EP Categorisation

## Aron

Name of CRP-EP	Score				Recommendation				Remarks
	Mentor (3.3)	Trainer (3.0)	BDSP (2.4)	Functional Expert	Mentor	Trainer	BDSP	Functional Expert	
Anita Ahirwar	2.1	2.2	2.0	1.1		✓			Based on MT Selection process result
Ansuiya Meena	2.7	3.1	2.4	1.3			✓	✓	
Kamini Sharma	3.7	4.5	3.5	2.3	✓			✓	
Lexmi Ojha	1.8	2.1	1.8	1.2			✓		Considered
Nisha Srivastav	3.0	3.4	2.7	1.4		✓		✓	
Radha Nayak	3.4	4.3	3.2	1.8	✓			✓	
Rani Yadav	3.4	4.4	3.1	1.8	✓			✓	
Rani Sharma	3.3	3.7	3.0	1.6		✓			
Sunita Meena	3.0	3.6	2.8	1.4		✓		✓	
Uma Ojha	2.3	2.8	2.2	1.2			✓		Considered
Urmila Banjara	2.3	2.3	2.0	1.4			✓		
Vandna ojha	2.2	2.4	2.2	1.4			✓		Considered



# Jirapur

Name of CRP-EP	Score				Recommendation				Remarks
	Mentor (3.3)	Trainer (3)	BDSP (2.4)	Functional Expert	Mentor	Trainer	BDSP	Functional Expert	
Asha Rathor	2.7	2.8	2.7	2.2			✓	✓	
Beena	2.8	3.8	3.0	1.8		✓		✓	
Chinta Bhalala	3.0	3.9	3.1	1.9	✓			✓	
Neetu Ahirwar	3.0	3.6	2.8	2.1		✓		✓	
Nirmala Dangi	2.9	2.7	2.9	2.1			✓		
Sangita Dangi	3.3	3.4	3.0	2.4		✓		✓	
Seema Merotha	3.1	3.6	3.0	2.1			✓	✓	
Vidhi Sharma	2.0	2.4	2.1	1.4			✓		Considered

# Khilchipur

Name of CRP-EP	Score				Recommendation				Remarks
	Mentor (3.3)	Trainer (3)	BDSP (2.4)	Functional Expert	Mentor	Trainer	BDSP	Functional Expert	
Anita Dangi	2.0	2.2	2.3	1.4			✓		Considered
Chanchal Kunwar	2.6	2.6	2.9	1.9			✓		
Gayatri Dangi	3.7	3.8	3.8	2.8	✓			✓	
Kusum Khnichi	2.6	2.7	2.7	1.7			✓		
Lila Malviya	2.8	2.1	2.8	2.6			✓	✓	
Manju Panwar	2.8	2.8	3.2	2.2			✓	✓	
ManjuSandhya Abhaypur	3.4	4.1	3.3	2.3	✓			✓	
Manju Sandhya Dhamanyajogi	3.0	3.0	3.0	2.3			✓	✓	
Maya Parmar	3.6	4.4	3.7	2.8	✓			✓	
Pavitra Dangi	3.2	3.2	3.4	2.4		✓		✓	
Raju Dangi	3.7	4.1	3.7	2.7		✓		✓	
Ramrekha Dangi	2.4	1.9	2.6	1.9			✓		
Reena Dangi Gunakhedi	1.5	1.3	2.2	1.4			✓		Considered
Reena Dangi Jatamdi	2.8	3.2	2.9	1.7		✓			

Sanju Dangi	3.4	3.8	3.6	2.6			✓	✓	
Seema Malviya	3.2	3.5	3.6	2.8		✓		✓	
Sheela Sisodiya	2.6	3.0	2.5	1.8			✓		
Sunita Varma	2.9	2.8	3.0	2.1			✓	✓	

## Pichhore

Name of CRP-EP	Score				Recommendation				Remarks
	Mentor (3.3)	Trainer (3)	BDSP (2.4)	Functional Expert	Mentor	Trainer	BDSP	Functional Expert	
Anita Pabaiya	3.2	3.7	2.9	1.8	✓				
Asha Lodhi	3.3	3.8	3.2	2.3		✓		✓	
Bharti Lodhi	2.6	2.9	2.6	2.3		✓		✓	
Devki Lodhi	2.3	1.9	2.3	1.8			✓		Considered
Geeta Pal	3.0	3.3	3.2	2.0			✓	✓	
Gomti Lodhi	2.0	1.5	1.9	1.5			✓		Considered
Koushalya Rajpoot	3.7	3.9	3.7	2.5	✓			✓	
Krishna Patel	3.0	3.0	2.9	2.2		✓		✓	
Nirasha Rajpoot	3.6	4.0	3.4	2.5	✓			✓	

Pooja Lodhi	3.8	4.6	4.0	2.8	✓			✓	
Priynaka Pal	2.6	2.3	2.4	1.9			✓		
Rachna Lodhi	2.7	2.5	2.7	2.3			✓	✓	
Sangeeta Lodhi	3.6	3.5	3.3	2.2		✓		✓	
Seema Lodhi	3.0	2.5	2.8	2.1			✓	✓	
Vineeta Rajpoot	3.4	3.9	3.6	2.6		✓		✓	

## Rehli

Name of CRP-EP	Score				Recommendation				Remarks
	Mentor (3.3)	Trainer (3)	BDSP (2.4)	Functional Expert	Mentor	Trainer	BDSP	Functional Expert	
Anjana Prajapati	4.0	4.3	3.9	2.9		✓		✓	
Anjaneer Silawat	3.6	4.3	3.7	2.6		✓		✓	
Arti Ahirwar	3.4	3.9	3.6	2.6	✓			✓	
Janki Patel	2.8	3.1	2.7	1.7			✓		
Kashi Lodhi	2.8	3.0	2.7	1.8			✓		
Kamini Jaroliya	2.3	2.8	2.5	1.6			✓	✓	



Lalita Jatav	2.5	2.3	2.5	1.7			✓		
Leela Kurmi	2.4	1.9	2.0	1.4			✓		Considered
Malti Patel	3.0	3.2	3.3	2.2			✓		
Meena Kurmi	3.8	3.9	3.2	2.6	✓			✓	
Pooja Raikwar	3.4	3.8	3.5	2.5	✓				
Preeti Patel	2.7	3.0	2.5	1.4			✓		
Pushpa Sahu	3.4	3.7	3.7	2.7		✓		✓	
Rachna Kurmi	3.7	3.7	3.7	3.0	✓			✓	
Rachna Patel	2.3	2.4	2.3	1.3			✓		Considered
Sona Lodhi	2.5	2.4	2.4	1.7			✓	✓	