



Project Completion Report

Start Up Village Entrepreneurship Programme - Jharkhand

2016-2021

Angara, Khuntpani, Manoharpur, Littipara, Pakuria



Aajeevika
National Rural Livelihoods Mission
Government of India



Kudumbashree
Kerala State Poverty Eradication Mission
Government of Kerala

Kudumbashree-National Resource Organization

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Executive Summary

Start-up Village Entrepreneurship Program (SVEP) is a project under DAY-NRLM started by Ministry of Rural Development, Govt. of India in the year 2015. The aim of the project is to alleviate rural poverty by increasing the income of households through promoting micro enterprises.

The MoU for partnership between Kudumbashree NRO and Jharkhand State Livelihood Promotion Society (*henceforth NRO & JSLPS respectively*) to implement the project in Five Phase I blocks (Angara, Manoharpur, Khuntpani, Pakuriya and Littipara) of Jharkhand materialised in the month of January 2016. Immediately after which DPR activities started in the field. And the field implementation began in July 2017.

Highlights: Physical and Financial:

The overall progress of the Phase I blocks are listed in the subsequent sections:

Physical

- A total of 6,281 Micro Enterprises were promoted against the cumulative target of 5,531 enterprises, i.e. an overall achievement of 113%.
- More than 100 Community Resource Persons for Enterprise Promotion (CRP-EP) were selected and trained against the required number of 63.
- Physical offices of 5 Block Resource Centres (BRCs) were identified and setup i.e one per block
- 5 mentors from Kudumbashree were placed during the entire period of project

Financial

- The total amount of CEF disbursed to entrepreneurs was Rs 12.92 Crores against the total allocation of Rs 12.75 Crores

Few other highlights from the project are as follows:

- More than 50% of the Entrepreneurs belong to the ST community.
- Women own and manage more than 75% of the enterprises promoted under SVEP.
- Most of the entrepreneurs have preferred to engage in business related to trading (Grocery and Kirana Stores) followed by Service (mainly tailoring, mobile repairing) and Manufacturing.

Challenges and Suggestions

Along with the achievements the project also witnessed some major challenges which affected the pace and quality of the outcomes due from the project. These can be classified under three categories: Functionaries, Fund related challenges and others.

Functionaries	Attrition of CRP-EPs
	Unavailability of dedicated BPM-SVEP at the BRC
	Frequent changes in the composition of BEPC
Funds	Unavailability of funds at BRC
	Non-Repayment of CEF as per schedule
Others	Lack of integration of project in the regular framework of JSLPS
	Unstable SVEP App and Web portal
	Lack of ownership and project knowledge among the project staff

Following suggestions are proposed to overcome the challenges that the project witnesses and the same will be beneficial for blocks in Phase II & III.

- Attrition of CRP-EP	<ul style="list-style-type: none"> - Selection of extra CRP-EPs than required numbers per DPR - Regular monthly payment against the work done
- Unavailability of funds	<ul style="list-style-type: none"> - SMMU may direct DMMUs to not hold funds - Funds to be transferred to BRC as per the allocation in different heads
- Lack of integration of project in the regular framework of JSLPS	<ul style="list-style-type: none"> - DMMU to monitor and review the project along with the other project - BMMU to extend all implementation support to BRC - BMMU to be a regular participant in BRC meetings
- Frequent changes in the composition of BEPC	<ul style="list-style-type: none"> - BMMU may avoid frequent changes to the composition of CBO representatives which in-turn affect the composition of BEPC - In case of such changes sufficient training to be given to the incoming member
- Unstable VE-IT App and web portal	<ul style="list-style-type: none"> - JSLPS to regularly update NRLM regarding the glitches of the software
- Unavailability of dedicated BPM-SVEP at the BRC	<ul style="list-style-type: none"> - JSLPS should ensure the availability of a dedicated and trained BPM-SVEP since the beginning of the project

<p>- Lack of project knowledge among the project staff</p>	<p>- JSLPS with the support of NRO may orient all the staff linked to SVEP</p>
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Future Scope of SVEP/Non-Farm project, CRP-EPs, BEPC:

The experiences of the SVEP in 5 phase I blocks, points out important learnings on each of the fundamental components: Block Resource Centre (BRC) & Block Enterprise Promotion Committee (BEPC), Community Resource Person- Enterprise Promotion (CRP-EP), Community Enterprise Fund (CEF) and the SVEP Software, of the project. And despite initial challenges, the project promises significant scope for the future.

The BRC could function as a One stop centre for enterprise promotion for the members of the household belonging to the NRLM SHG network. It could act as a centre of liaison to leverage for training requirements, credit from banks and convergence with other departments to fetch benefits. The BRC could also be developed as an immersion and learning site for anyone to visit and learn. Considering the rich experience of BEPC members in managing SVEP, they can be groomed into potential CBO trainers for enterprise promotion.

The CRP-EP group is trained and experienced in business management and promotion. They could continue to work as bare foot consultants for BRC in providing enterprise related services to the entrepreneurs. CRP-EPs would charge service fees for the services delivered and can work on a revenue generation model. Some of the CRP-EPs have evolved as potential trainers and the SRLM may engage them as trainers for projects related to entrepreneurship.

For Nano enterprises, which is the main focus of SVEP, CEF plays a critical role in the form of start-up capital. It is difficult to leverage credit from banks for this segment. Interest accrued from CEF also caters to the working of BRC. Hence, the sustainability of BRC depends on the availability of CEF. First and foremost, efforts should be made to ensure the repayment of CEF already disbursed. CEF can be used as a Credit Guarantee Fund to leverage large credits from the banks.

Angara Block, Ranchi District

1. Introduction:

Basic demography of the block

There are 21 Gram panchayats in Angara block and 83 villages, of which 82 are reported as inhabited. The total area of Angara is 398.56 sq. km and population density is 283 persons per sq. km compared to the population density of 557 persons per sq. km of Ranchi district and 414 persons per sq. km for Jharkhand State.

Basic Demographic Details, Source – Census of India 2011

Total HH	22572	
Total Population	112759	
Total Male Population	56841	
Total FeMale Population	55918	
Total Population (0-6)	17651	15.70%
Total Population-SC	8855	8%
Total Population-ST	62073	55%
Female (per 1000 males)		984
Female (per 1000 males) - 0-6		975
Female (per 1000 males)- ST		995

Angara has a higher concentration of Scheduled Tribe population with above 50% of the population belonging to the Scheduled Tribes category as compared to 47.6% in Ranchi district and 26.2 % in Jharkhand.

Literacy rate in Angara is slightly lower than the district literacy rate of 67.81% and slightly higher than that of Jharkhand State, where rural literacy rate is 61.11%. The gap in literacy rate between men and women in the Block is 23.29 percentage points in case of all population and 22.73% in case of ST population (Census 2011).

Angara is a resource block (RB) under NRLM. It is also covered under IPPE as a priority block for the implementation of MGNREGS. Key statistics on the social mobilization and institution building process in the block is captured in the table below.

Angara is the fifth-most populous block of the 18 blocks in Ranchi district. The block and district averages are similar for indicators such as population spread across villages and average household size. The literacy rate of Angara (64.92) is only slightly lower than that of Ranchi district (67.81) but is considerably higher than the rural literacy rate for Jharkhand State (61.10).

Comparing the work participation rates, the overall work participation rate among men and women in Angara is similar to that of Ranchi as a whole. However, there is a higher concentration of workers engaged in activities other than agriculture in the case of Angara (37%) compared to Ranchi district (22%). This difference is also reflected in the net sown area of Angara (20% of total land area) which is only half that of Ranchi district (40%).

Accessibility is also much better in Angara than Ranchi district as a whole with good public transportation and connectivity with state and district roads. Angara also has better access to commercial and co-operative banks, resulting in a higher proportion of households having banking facilities. Power supply for domestic, agricultural and commercial use is poor in rural Angara as is the case with rural Ranchi in general.

The condition of housing, ownership of durable assets and access to drinking water in Angara is similar to that of Ranchi district in general. On sanitation indicators, however, Angara lags behind with only 7% percentage of households having latrine facilities within premises compared to the 13% for the district as a whole.

At the beginning of the project in 2016, SHGs had been formed in all villages of Angara. The 1,179 SHGs formed so far cover 14,487 (64.18%) of the total households in Angara. Almost all (98.5%) the SHGs had opened bank accounts and roughly half of them (601 SHGs) had bank linkage. 80% (944 SHGs) of the SHGs had been provided Revolving Fund, and 93% (1179 SHGs) of the SHGs had been provided CIF.

VO and CLF formation had also been initiated in Angara and 343 of the 1179 SHG held membership in the 73 VOs and 4 CLFs that had been formed so far.

2. Physical Achievement of Angara Block:

Categories	Target for 4 years	Achievement in Numbers	Achievement Percentage
Total Target	1200	1280	106 %
Household Consumption	694	901	129.8
Government Sector	60	49	81.6
Sub-sector	147	77	52.3
Existing Enterprises	459	253	84.6

3. Financial Progress of Angara Block:

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 March 2021 (D)	% of expenditure against total budget (E=D/A*100)	% of expenditure against fund transferred to BRC/NRO (F=D/B*100)
Skill Building	95,20,000	0	0	2948700	31	
Handholding	46,17,200	0	0	75500	1.6	
Training of CBO	10,00,000	350000	35	44380	4.4	13
Setting up of BRC	5,00,000	500000	100	134649	27	27
Working Capital	1,80,000	180000	100	534878	297	297
CB of CRP-EPs	0	0	0	0	0	
Baseline	10,00,000	10,00,000	100			
Mentor and Block Support	29,76,000					

4. Status of Community Enterprise Fund:

CEF Disbursed till March 2021	Expected Repayment till March 2021	Actual Repayment till March 2021	Repayment Percentage
2,66,05,000	1,36,69,271	52,89,988	39 %

In Angara block total Rs. 2,66,05,000 of Community Enterprise Fund (CEF) has been disbursed to entrepreneurs till March 2021. Among the total CEF disbursed, Rs.1,36,69,271 is expected to be repaid till March 2021 of which total Rs.52,89,988 (39 percent) repayment has been done to Block Resource Centre(BRC).

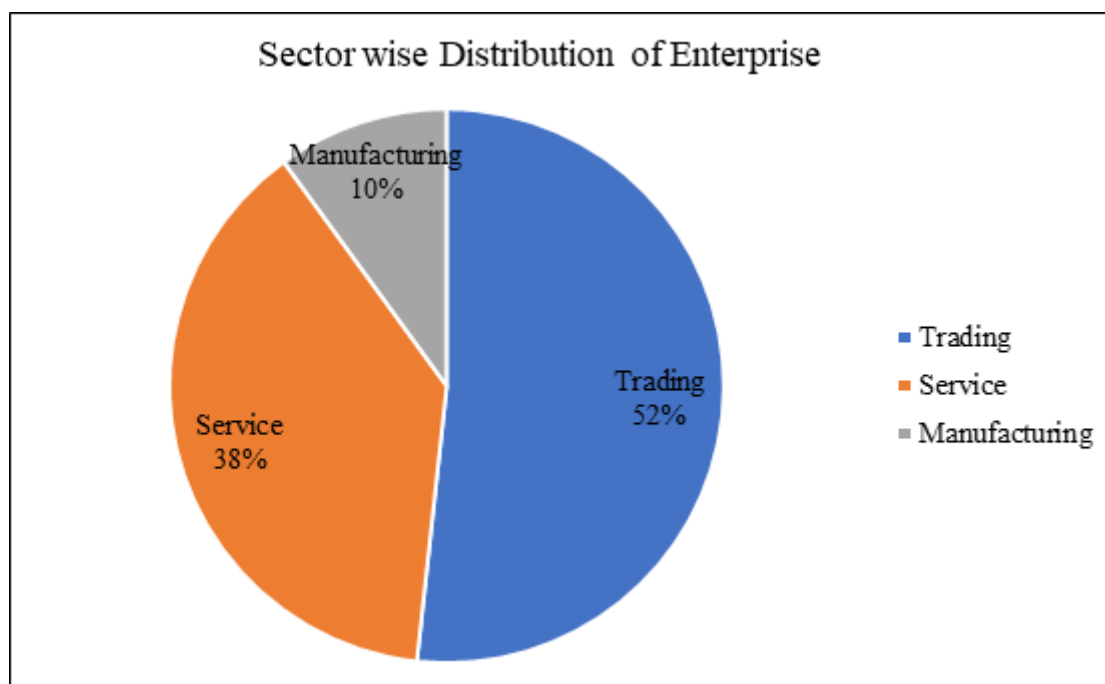
5. Achievement of the Block in NRLM Software:

No. of Entrepreneurs	No. of Business Plans submitted	No. of Business Plans approved	No. of Entrepreneurs with Enterprises	No. of Enterprises with PTS data
1200	502	366	788	159

In the above table, a total 1200 entrepreneurs' data has been updated in NRLM software and business plan submitted, business plan approved and PTS data are showing less in numbers because of not having the NRLM software from the starting of the project and even after implementing the software at the field there were multiple challenges to execute the software by multiple stakeholders. Therefore, Paper based works have been done in most of the cases.

6. Enterprise Profile of the Block:

a) Across Business sectors



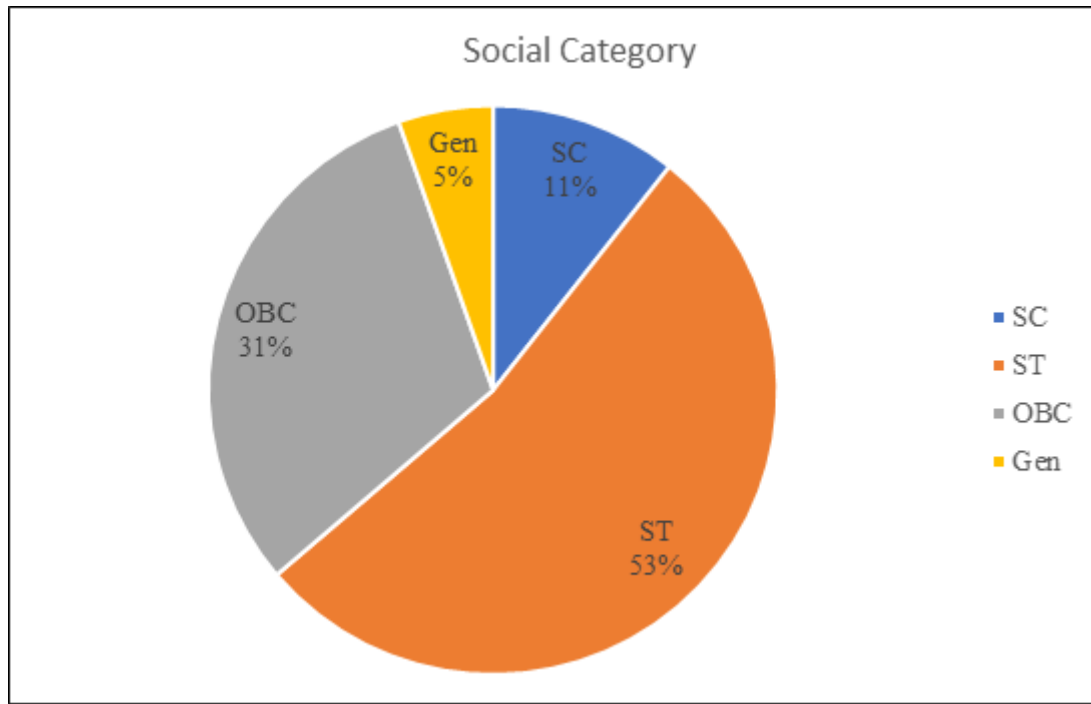
Most of the entrepreneurs preferred to engage in businesses belonging to trading (52%). Kirana, General stores and Grocery shops were the most common among such enterprises. Since these businesses are neither skill intensive nor capital intensive it comes as a preference to many rural first-generation entrepreneurs.

Second most popular category of businesses belongs to the service sector (38%). Tailoring, Beauty Parlour and Auto services constitute the major portion. Very few entrepreneurs chose enterprises related to manufacturing (only 10%) for their occupation.

Of the total enterprises, 204 (16%) are Kirana stores, followed by 181 numbers (14%) of fruits and vegetable trading units. 98(8%) tailoring units were promoted under the project. 95 (7%)

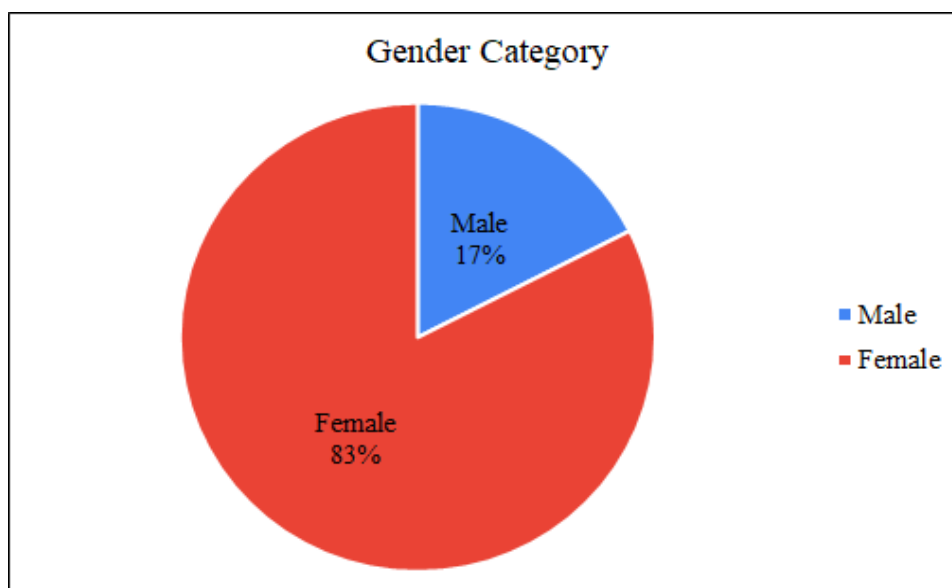
Auto and E-Rickshaws catering to passenger service were supported. The number of units of Small snacks and eateries promoted under the project are 87 (6%)

b) Social Category



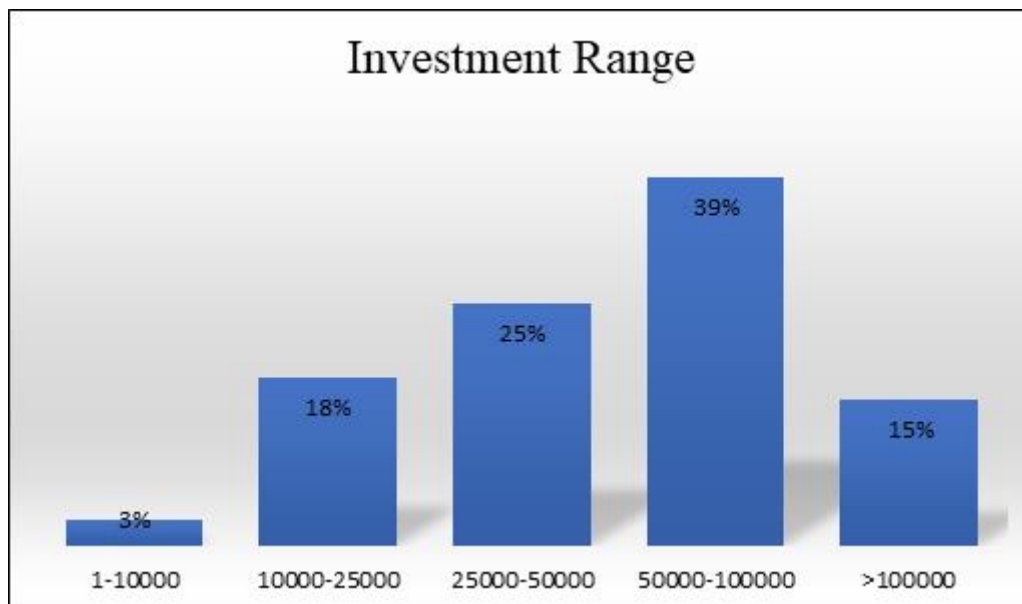
More than 50% of Angara's population consists of Scheduled Tribes followed by members of the OBC community and then SC community. The same trend is reflected in the enterprises also where more than 53% of the total enterprises promoted belong to ST followed by OBC (31%). And enterprises belonging to SC and General category are 10% and 5% respectively.

c) Gender



In line with the project objective of promoting women entrepreneurs, 82% of the enterprises are owned, managed and run by women. Whereas men manage the rest 18% of the enterprises.

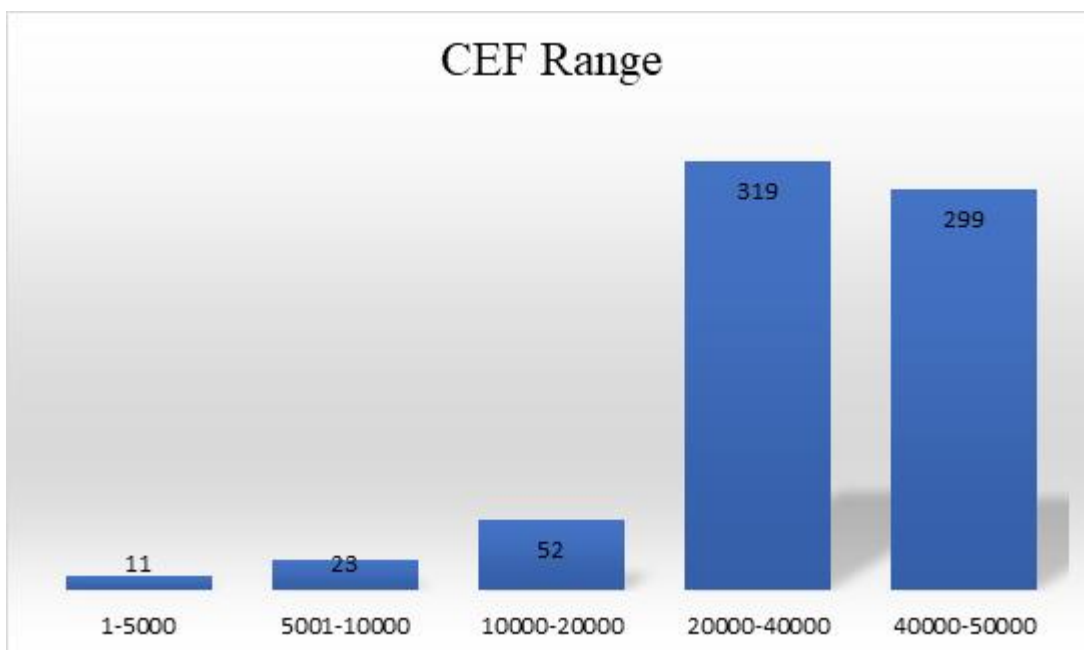
d) Investment range



More than 60% of the enterprises have been promoted within the investment range of Rs 25,000 to Rs 1,00,000. Out of this approximately 40% of the enterprises are within the invest range of Rs 50,000 to 1,00,000.

20% of the enterprises required investment of less than Rs 25,000. Typical enterprises in this investment range are small snacks centres, vegetable trading etc.

e) CEF ranges



More than 85% of the enterprises received credit support between Rs 20,000 to Rs 50,000. It is representative of the project guidelines which authorises BRC to lend a maximum of Rs 50,000 as CEF to the entrepreneurs.

Regardless of the source and amount of credit availed, all the enterprises record owners equity (investment by self) regardless of the source of credit. A total 137 entrepreneurs also received credit from their networks of SHG, VO and CLF as applicable.

7. Brief about CRP-EP Group (Based on Block Assessment)

Exposure to various services under SVEP

The name of the CRP-EP group is PRERNA MEC. The group has 8 active CRP-EP members including 4 men and 4 women. Each of them has significant exposure in mobilization, training and preparing business plans for the community and potential entrepreneurs. The group has been able to promote and support more than 1200 enterprises.

This group has undergone training in TED, TEAM and CREAM, which makes them eligible to promote enterprises and impart training on entrepreneurship.

The CRP-EP group is proficient in performing the following tasks

- Monthly meetings as per the requirement.
- Planning the work according to the Action Plan.
- Mobilization and training activities.
- Potential entrepreneur identification
- Skill Training Coordination
- Formalization Of ME
- Asset Purchase Supporting
- Marketing support
- PTS support to entrepreneurs

- Verification of Viability, Business Plan.
- Review and Documentation

Achievement

Four members of the group have been selected to work as mentors in the NRETP project.

Areas for improvement

- Need improvement in advanced technologies like computer internet and online services. So, more training will be required in these areas.
- They need to improve their knowledge about different kinds of markets- bulk purchase of raw materials.
- It was understood during the assessment that there are challenges in the tracking of the CEF disbursed to the entrepreneurs leading to repayment issues. And interest has been not shared with any of the other levels of the Community.

8. Brief about BEPC

Understanding of the project

According to the analysis of regular participation in training and meeting and their education, They have a good understanding about the project. They used to keep all data about the SVEP (CEF loan, repayment, target, achievements and challenges etc.) in their own Notebook. Members from BEPC who are less educated also have awareness of SVEP and its process.

Ownership of the Project

The BEPC members knew about their responsibilities and its ownership. They engaged with all the SVEP activities like implementation process, field activities and CRP-EP's review etc.

Management of CRP-EPs work

BEPC members play an active role regarding monitoring of CRPEP. The newly inducted members are gradually working on it but not much actively.

Management of Community Enterprise Fund

Members of the BRC are aware of the CEF and other funds used at BRC. Through the accountant they regularly keep track of the project funds. The committee was successful in ensuring the successful completion of the Annual Financial Audit of BRC.

Community Monitoring Conducted

Members from respective CLFs are responsible to monitor the project activities in their cluster. They majorly monitor the performance of the enterprises and whether services offered under BRC are made available to the entrepreneurs through the CRP-EPs. And they are engaged in

field verification and repayment follow up. They periodically report about their findings of monitoring visits in the BRC meetings.

However, in order for the BRC to function effectively JSLPS has to ensure availability of project funds at all times. It also has to ensure that BRC is autonomous in its decision making especially related to matters of finance. Ultimately, project staff can only play a facilitatory role at the BRC and not dictate terms.

9. Case Studies

SANTOSHI DEVI

Member BEPC and Entrepreneur

Santoshi Devi hails from Juspuria village of Angara Block. She lives in her Semi Pacca house with her husband and three children. Her son has a 15- year-old studying in the 9th class; her elder daughter has 13 years studying in the 7th class, while her younger daughter has a 12- year-old in the 6th class. Santoshi Devi has completed her formal education till 10th standard. Her family has agricultural land, which they cultivate for primarily consumption purpose. Her husband works as farm labour and does work on daily wages in surrounding villages. According to her, whatever they are earning are investing for children's education and therefore does not saving apart from SHG (Self Help Group) saving

She joined SHG four year before; Later, she also became secretary and president of her SHG. She has benefited from SHG in multiple ways. After joining SHG, she got an easy loan for her children's education, agriculture activities and animal husbandry. After joining SHG, she realized the importance of SHG in her life. SHG helped her in building her rapport with VO (Village Organisation), CLF, {Cluster Level Federation) bank and local institutions. Her mobility within the community has increased. SHG, thanks for supporting her in a bad and good time. She also worked in an important position in VO and CLF, and later on, she was also elected as a BEPC member for the SVEP program and got the opportunity to work as BRC (Block Resource Centre) Didi.



Initial months, she was afraid about the program and sanctioning loans. She thought that what happens if an entrepreneur will not repay the CEF, it is the government's money that will become responsible for that. She was also unaware of the nuances of business plans and viability study, But these challenges slowly overcame the training and experience with SVEP. Gradually, she learned the processes involved in SVEP. She engaged in CBO orientation, conducted PSC meetings, checked the PTS, OTFs, business plans, repayment claims of CRP-EP (Community Resource Person for Enterprise Promotion), sanctions bills, and purchased BRC assets, visits micro-enterprise and monitors them. These activities enhanced her confidence and helped her increasing social capital.

The time of COVID 19 was tough for everyone. In the early days of Covid 19, she worked by following COVID 19 protocol and wearing the mask when there was no complete lockdown. But when the complete lockdown took place, all the work of BRC stopped. When the lockdown slowly started to go away, she started working again, visited the enterprise and talked to many entrepreneurs. The essential commodities' enterprises were doing well. But the rest of the enterprise was going through a lot of difficulties. It also affected the regular repayment of CEF. With BRC and CBO (Community Based Organisation) help, she helped SVEP entrepreneurs from her villages who needed an immigrated working captain.

Working with SVEP, she becomes BRC did from Santoshi Devi, she getting more sensitive about her responsibility. She tried to

encourages the poorest of the week to start a new business. She even approached the VO and CLF for monitoring the repayments. She is happy because she provides information to villagers, meets and communicates with the government personnel and working for the people. She is getting respect from the community. Her in-laws and family members also started respecting her. Previously, her husband used to get angry when she used to go out for BRC work, but nowadays, he feels proud that my wife is doing something good for the people. She got a new identity and many new friends. She said that "earlier people used to ask my home by husband name but now people asking my home by the name"

She believes that the program is genuinely benefiting rural people. It feels satisfying when we see the people suffering from very critical condition, now running their business and taking care of their families and replying to CEF. She said the program contributes to reducing migration and helping people to start their livelihood in their own village. ME visit developed our relationship like family with entrepreneurs.

The SVEP inspired her to start her own business. She also decided to start her own Kirana shop. Therefore she took a loan from BRC. Along with her husband, she runs her shop from which they are earning money for the household. She said, "I were spending lots of money every month on grocery items, but after starting shop our grocery expended has reduced, and we are also earning profit. With the help of the daybook and financial records, I consulted with CRP-EP and tried to valences my investment and expenses.

MANJU DEVI

Member BEPC

Manju Devi hails from Reshamban Dag village and has six members in her family. Her eldest daughter has recently completed graduation, her younger daughter is studying in 10th class, and her son has completed his graduation. They do not have agricultural land and therefore have food grain from the market for consumption. She has barely completed her education till 6th standard. Consequently, she does not have many employment opportunities rather than daily wages. Her husband works as a peon in Panchayat. She has started small poultry of Duck and Hence to gain additional income for the family. She said, " We invested all their savings in their children's education, therefore not able to build a Pucca house for us, but now we will start saving to make it.

She joined SHG five year ago. Eventually, she became the president of her SHG, VO and CLF as well. She has benefited from SHG in multiple ways; after joining SHG, she got an easy loan for the children's education and animal husbandry. She believes that " SHG works like a mother for them. They have a mother daughter relationship with SHG. Whenever they need help, SHG comes forward like a mother. SHG is the place where we share

She shared that Covid 19 has impacted the functioning of BRC because if covid 19 lockdowns, they also remained behind from their target, which they later on covered. It was a tough time for everyone. It was not just affected on regular

our sorrow and happiness; we create harmony among our community. SHG made me roam the whole block, which I never thought. "

She worked as president for VO and CLF; She has been working as BRC Didi since the inception of SVEP in the Angara block. She has also served as president of BRC. Initially, she thought that I am not highly educated, so it will be challenging for me to understand the nuances of SVEP. She needed help from a mentor and SVEP- BPO for every single work. She always used to doubt her opinion on BRC matters because of her educational qualification. But the BEPC training program gradually helps her to understand the SVEP. She developed the confidence of sharing her opinions with BRC members, SVEP-BPO and Mentor. She began to cultivate her sense of ownership on BRC. She started feeling an essential component of BRC. Eventually, her participation in CBO orientation, conducting PSC meetings, checking the PTS, OTFs, business plans, repayment claims of CRP-EP, sanctioning bills, and purchasing BRC assets, visiting micro-enterprises has increased drastically. She said, " BEPC training and mentor helped her to overcome her educational limitations and because of that, I am working as BRC Didi, starting from the program. functioning of BRC but also hampered the repayment process of CEF. She knew a few entrepreneurs going through hardship, and she was also trying to find out how to support such business. Working with SVEP, she made her image in the entire

block; She is happy with her new identity, which She got from SVEP. Her respect in the community has increased, surrounding villages, people started inviting her for a community function. Her family members also started feeling proud of her.

shop in the village and therefore, it is easy for villagers to buy needed goods in the village itself. She has learned about the importance of day book and stock registered and using that knowledge for agriculture and animal husbandry activities.



She believes that the SVEPs is benefiting rural families to deal with poverty. She knows many villagers that have started their business just because of support from SVEP. She said, " In my village, there were no shop rather than Kirana, but now under SVEP, people have started different

She feels that the SVEP program can be continued now without anymore monitors support. They can run SVEP by circulating available fund and manage expenses with interest amount. However, she needs a mentor for few more years to learns things and run the program efficiently.

JYOTI KUMARI

CRP-EP

Jyoti Kumari is a young girl who lives in Getasud village. There are five members in his family, including his parents and two brothers. Her father works with the irrigation department, and her mother is a housewife. Her father had to handle the household and educational expenses of

her and her brothers. Her family has agricultural land, but it is too tiny for economically viable activity. Jyoti has completed her bachelor degree in the language. After that, she got to know about the MEC project and joined it in 2014.



Jyoti worked for three years as a Micro Enterprise Consultant. During this period, she got confidence in working with the community and enhanced her communication skills. Her ability to understand business and its nuances also improved. In 2017, the SVEP started in the block, she cleared the screening process and selected as CRP-EP. She also completed the necessary training and enhanced her skills and knowledge. According to her, " SVEP is a complete package where startup support, marketing support, handholding support included, Covid -19 lockdown period. "It was an Revitalised a few entrepreneurs by supporting

along with the financial provisions which were one of the drawbacks of MEC project.

Though the program was going as expected, Covid -19 Pandemic created multiple challenges for us. The regular work of BRC got disturbed. Our target, which was going well, also lagged. Few entrepreneurs started facing a financial challenge. But after the lockdown unlocking period, the entire SVEP team of the block had planned to work on the ground to deal with issues arises during the achievement for us that we have successfully them morally and financial with the help of

CBO.”

Working as CRP, Jyoti supported around 230 enterprises, among which almost 185 are new. Her Family who limited her mobility during the MEC project, helped her travel across the block for SVEP work because of confidence and experience. She also developed teaching

and communication skills by giving training to entrepreneurs. She has got an identity as CRP-EP, and bankers, government officials, local politicians and people started knowing her. Her respect in family enhanced, community people started recognising her and his work dedication.



"I feel proud when entrepreneurs talk to my family members and praise me. My family also feels proud of me" She feels fortunate enough to part of such a program that makes poor people financially independent. Working as CRP-EP, she is also earning around 10-12 thousand monthly income. She is economically independent after her father in the family. She also helps her mother with household expenses and saves money for her and their siblings' marriage. She said, " I know my parent thinks about my marriage, and

related expenses, and therefore I am also saving money to reducing their burden".

Jyoti believes that the financial provisions make this program stronger than MEC, and handholding support makes this program unique, which helping entrepreneurs manage their finances efficiently. She thinks that the program can continue without further monetary assistance if the cycle of providing CEF and regulars repayment works well because the interest will remain sufficient to handle expenses.

10. Best Practices Followed in the Block

There are quite a few practices which evolved as the project progressed and left a remarkable impact. Few of them are listed below

- *Introduction of pictorial day book:* This was a novel initiative started in 2018. The main objective of this practice was to enable the illiterate entrepreneurs also to note the daily transactions of their business. In this daybook a picture was assigned to numbers which made it easy for the illiterate entrepreneurs to easily recognise familiar pictures and note them. Which was subsequently converted to digits by the visiting CRP-EPs for the sake of PTS.
- *Distribution of loan passbook:* A passbook containing the repayment schedule was given to each entrepreneur. This was done to easily track the repayment status of CEF by each entrepreneur.
- *Community based Monitoring:* Each BEPC member had taken the responsibility to regularly visit and monitor the enterprises of their CBOs and collect feedback on services availed from BRC, repayment status and health of the business.

Khuntpani Block, West Singhbhum District

1. Introduction

Basic demography of the block

There are 13 Gram panchayats in Khuntpani block and 116 villages, of which all except one are reported as inhabited. The total area of Khuntpani is 300.78 sq. km and population density is 276 persons per sq. km compared to the population density of 557 persons per sq. km of West Singhbhum district and 414 persons per sq. km for Jharkhand State.

Basic Demographic Details, Source – Census of India 2011.

Total HH	15891	
Total Population	83047	
Total Male Population	41079	
Total FeMale Population	41968	
Total Population (0-6)	15288	18.40%
Total Population-SC	1205	1.5%
Total Population-ST	69317	83.5%
Female (per 1000 males)		1022
Female (per 1000 males) - 0-6		978
Female (per 1000 males)- ST		985
Females (per 1000 Males) – ST		1024

Khuntpani has a very high concentration of Scheduled Tribe population with around 83.5% of the population belonging to Scheduled Tribes category as compared to 74.2% in W. Singhbhum district and 26.2 % in whole of Jharkhand. The sex ratio is skewed in favour of females with there being 1022 females for every 1000 males. However, for the 0-6 years population, there are only 978 females for every 1000 males. The average for W.Singhbhum's total population is 1014 females per 1000 males.

Literacy rate in Khuntpani is slightly higher than the district literacy rate of 54.31% and lower than that of Jharkhand State, where rural literacy rate is 61.11%. The gap in literacy rate between men and women in the Block is 27.84 percentage points in case of all population and 27.91 percentage points in case of ST population.

Khuntpani is a resource block (RB) under NRLM. It is also covered under IPPE as a priority block for the implementation of MGNREGS.

The literacy rate of Khuntpani (55.33%) is slightly higher than that of W. Singhbhum district (54.31%) but is considerably lower than the rural literacy rate for Jharkhand State (61.10%). The number of females per 1000 males is 1021 in Khuntpani block; this is higher than both the

district average (1014) and the state average (961). However, the sex ratio in the 0-6 yrs. age group is only 978 and is lower than the district average of 986.

The overall work participation rate among men and women in Khuntpani is slightly lower than that of W. Singhbhum district. Overall work participation rate of Khuntpani is 44%; five percentage points lower than the work participation rate in the district, which stands at 49%. However, 70% of all workers in Khuntpani are main workers, which is much higher than the district average of 46%. Khuntpani has more than three-fourths (75.3%) of its workers engaged in agriculture related activities. It is still lower than the district average in W. Singhbhum where 80.9% of workers are engaged in the agricultural field.

SHGs have been formed in all except one village in Khuntpani. The 938 SHGs formed so far cover 11,752 households (almost three-fourths of the total households in Khuntpani). Almost all (98.8%) the SHGs have opened bank accounts and roughly 60% of them (574 SHGs) have bank linkage. 98% (918 SHGs) of the SHGs under intensive strategy have been provided Revolving Fund, and 93% (876 SHGs) of the SHGs have been provided CIF. VO formation has also been initiated in Khuntpani and 559 of the 951 SHG hold membership in the 90 VOs that have been formed so far. 5 CLFs have also been formed in Khuntpani.

2. Physical Achievement of the Block

Categories	Target for 4 years	Achievement in Numbers	Achievement Percentage
Total Target	540	602	111 %
Household Consumption	174	544	312 %
Government Sector	94	12	12.7 %
Sub-sector	138	46	33 %
Existing Enterprises	144	83	61 %

3. Financial Progress of the Block

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 March 2021 (D)	% of expenditure against total budget (E=D/A*100)	% of expenditure against fund transferred to BRC/NRO (F=D/B*100)
Skill Building	95,20,000	0	0	2948700	31	
Handholding	46,17,200	0	0	75500	1.6	
Training of CBO	10,00,000	350000	17	44380	4.4	26
Setting up of BRC	5,00,000	500000	100	134649	26.9	26.9
Working Capital	1,80,000	180000	100	534878	297	297
Capacity Building of CRP-EPs	0	0	0	0		
Baseline	10,00,000	NA	NA	NA		
Mentor and Block Support	29,76,000	NA	NA	NA		

4. Status of Community Enterprise Fund

CEF Disbursed till March 2021	Expected Repayment till March 2021	Actual Repayment till March 2021	Repayment Percentage
1,18,75,000	54,97,957	46,19,171	84 %

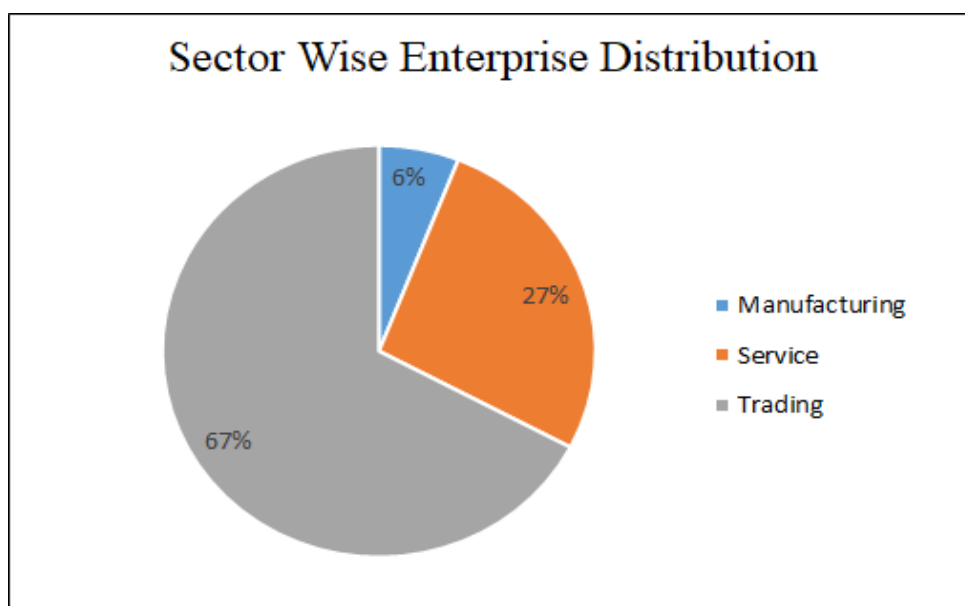
5. Achievement of the Block in NRLM Software

No. of Entrepreneurs	No. of Business Plans submitted	No. of Business Plans approved	No. of Entrepreneurs with Enterprises	No. of Enterprises with PTS data
683	103	57	513	90

6. Enterprise Profile of the Block

a) Across Business sectors

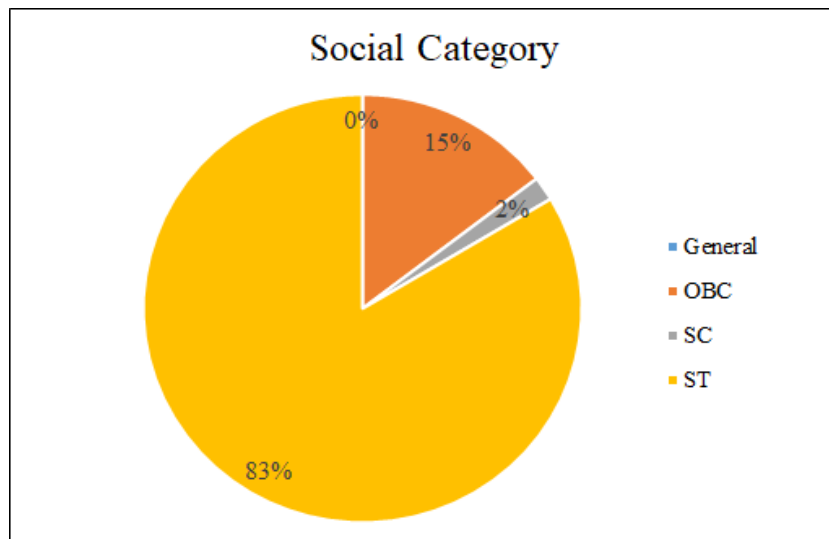
Enterprises are categorised on the basis of sectors. Total enterprises are divided into three sectors which are Manufacturing, Service and Trading.



Among total 602 enterprises promoted in Khuntpani block, 6 percent represent manufacturing enterprises, 27 percent come under Service and highest number of enterprises promoted in Trading sector which represent 67 percent.

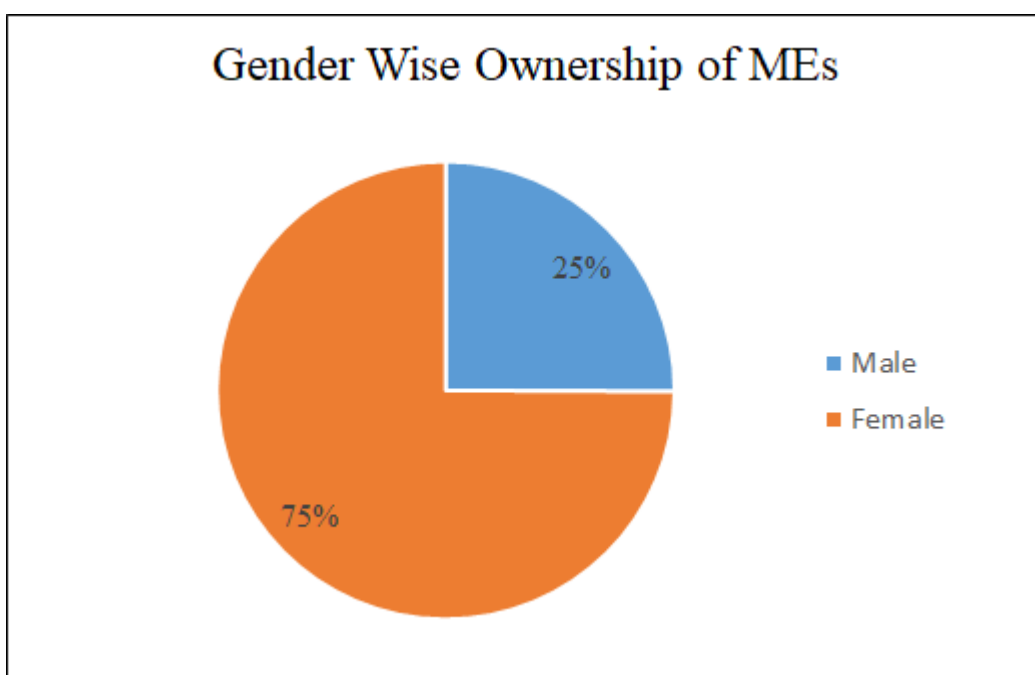
b) Social Category

As per the social categorisation, Entrepreneurs are distributed among General, Other Backward Class (OBC), Scheduled Caste (SC) and Scheduled Tribe(ST).



Across social categories, there is no enterprise coming from the general category. The highest Enterprises (83%) promoted by ST entrepreneurs align with the highest population represented in the block by ST population. OBC and SC entrepreneurs represent 15 percent and 2 percent of enterprises respectively.

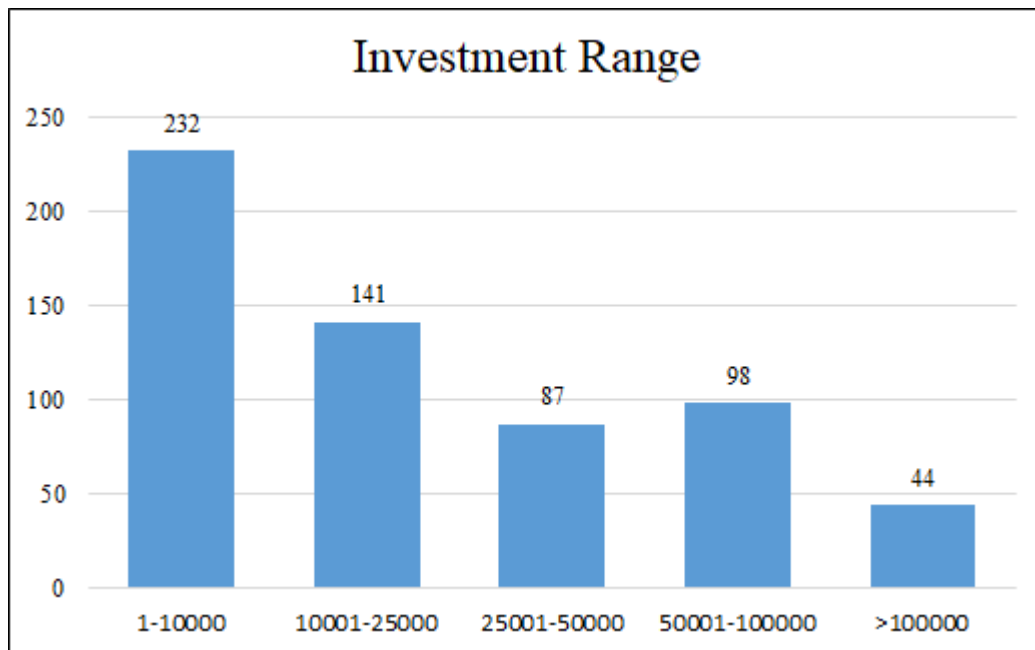
c) Gender



Gender wise ownership of enterprises shows that three fourth of enterprises have been promoted by Women entrepreneurs and one fourth of enterprises have been promoted by male entrepreneurs.

d) Investment ranges

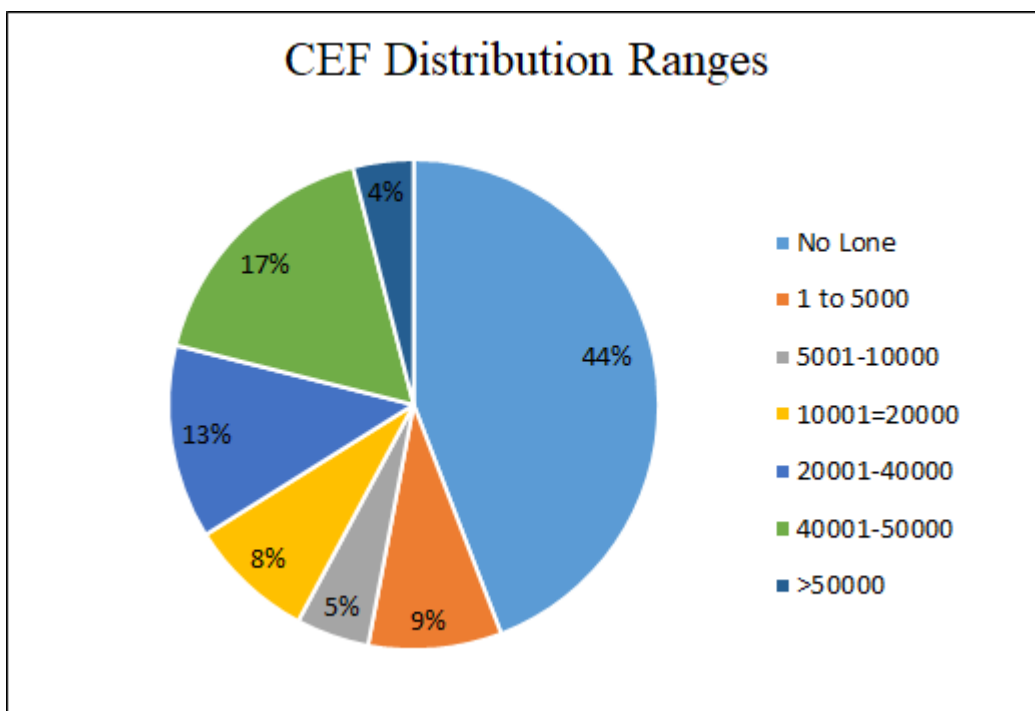
Investment ranges show the magnitude of the business. Investment ranges are being categorised into five ranges.



The above chart shows that the highest number of enterprises have been promoted at the lowest investment which is ranging from Rs.1-Rs 10000 which means that the enterprises promoted under this category are very micro level enterprises. Enterprises promoted with the investment of more than Rs.100000 which actually shows the comparatively larger volume of business, is representing the lowest number of Enterprises promoted under this investment range.

e) CEF ranges

Community Enterprise Fund (CEF) is a dedicated fund parked at the CBO for the potential entrepreneurs to avail the loans to start their enterprises in a seamless manner. Enterprises are categorised into various ranges of their loan availing ranges from CEF as well as None CEF availing enterprises.



The above pie chart shows that there is the highest percentage (44%) of Entrepreneurs who did not take loan from CEF, either they started their businesses by their own investment or they availed loan from other sources.

f) Top 5 business Categories

Enterprise Category	Number of enterprises	Percentage out of Total MEs
Kirana/ General store	138	22.92
Vegetable Trading	71	11.79
Meat trading (Chicken/Mutton/Pork etc)	43	7.14
Readymade / cloth shop	37	6.15
Hotel (restaurant)	34	5.65

The above table shows the top five businesses promoted in khuntpani based on the total number of individual enterprises established. It shows that Kirana/ General store is sitting at the top position and Vegetable trading, Meat trading, Readymade/ Cloth shop and Hotel(Restaurant) are taking the next position.

7. Brief about CRP-EP Group (Based on Block Assessment)

-Exposure to various services under SVEP

The name of the CRP-EP group is Rural Awareness and Development Group. This group has 7 active CRP-EP members including 5 men and 2 women. Each of them have significant exposure in mobilization, training for the community and are capable of doing viability checks and preparing business plans for the potential entrepreneurs. The group has been able to promote and support 602 enterprises during the course of 4 years time span.

This group has undergone training in TED and TEAM which makes them eligible to promote enterprises and impart training on entrepreneurship.

The CRP-EP group is proficient in performing the following tasks

- Planning the work according to the Action Plan.
- Monthly meetings as per the requirement.
- Mobilization activities.
- Potential entrepreneur identification
- Various trainings like GAT,BMT
- Skill Training Co-ordination
- Preparation of Viability and Business plan for potential Entrepreneurs.
- Forward and backward Market Linkage
- PTS and consultancy support to entrepreneurs
- Review and Documentation

-Major Achievements

The important achievement by the CRP-EP group is to support BRC to achieve their physical target given for 4 years. With the help of BRC and BMMU. Two CRP-EPs become Master Trainer in NRETP project and rest of the CRP-EPs become BDSP in NRETP project.

-Future as a Micro Enterprise Consultant Group

The Rural Awareness and Development CRP-EP group has good leadership skills among group members. Therefore, given the ownership of BRC-MC, CRP-EP group can provide business consultancy and other support at the block level to sustain the SVEP also they can consult others enterprise related activity at the District and State level.

-Areas for improvement

Within the CRP-EP group there are selected CRP-EP at two different times. CRP-EPs selected at the starting of the project and CRP-EPs selected in the middle of the project period. CRP-EPs who had been selected midway in the Project, they need to improve their skill on market linkage, branding and packaging, liasioning skills with other institutions and departments.

8. Brief about BEPC

Block Enterprise Promotion Committee(BEPC) represents the members from CLFs. In Khuntpani, there are a total of 11 BEPC members coming from 5 different CLFs.

-Understanding of the project

All the BEPC members have foundational knowledge about their roles and responsibilities as BEPC under SVEP. They know the objectives of SVEP which they said it has been helping poor women and their family to start a business by availing training, support of loans, imparting expertise on business by CRP-EP and one year consultancy support. This package of support helps the womenfolk and their family members who are out of the workforce can start and sustain their business which helps the poor family to improve their standard of living by enhancing the income of the family.

-Ownership of the Project

BEPC members attend every BRC meeting and PSC meeting. They are capable of undertaking all the activities in the meetings. They discuss the plan of work to be undertaken and discuss what works have been done. Also they discuss initiatives to be taken to improve the service delivery. they are capable of handling books and records.

-Management of CRP-EPs work

In the 1st EC meeting at the starting of the month at BRC, BEPC members plan and give the works to the CRP-EP group for the entire month. At the end of the month in the 2nd EC meeting BEPC members monitor the works done by CRP-EP groups and accordingly their work is done, they disburse the earned money to CRP-EP group's account.

-Management of Community Enterprise Fund

Based on the business plan and requirement of CEF fund of potential Entrepreneurs, BEPC members monitor entrepreneur's previous loan status at the CBO level, need of CEF in the business etc. and then they approve the CEF loan for entrepreneurs at the PSC meeting. · BEPC members are familiar with the process of the CEF disbursement and collection through the CBO system. They are taking action against the defaulter to collect the CEF loan amount. They know how to deal with the defaulter. Finding the way to collect the amount.

-Community Monitoring Conducted

After grounding the enterprise, BEPC members in their respective areas visit the Enterprise to monitor the physical existence of the business and utilisation of CEF(if given). BEPC also from time to time monitors CRP-EPs PTS support to grounded enterprises.

9. Skill Trainings Conducted in the Block

During the span of SVEP project so far, total four skill training activities undertaken in Khuntpani block. The trainings were given on Preparation various jackfruit items from raw jackfruit, Mahua Laddu making training (An initiative to convert raw Mahua into an edible sweet), Cafe training to women (turning their cooking skill into a business) and Pickle making training on various vegetarian and non-vegetarian items.

10. Marketing Support given to Entrepreneurs by the BRC

-Weekly/Monthly Haat

To provide a common platform for selling the goods and services generated by enterprises under SVEP. Two weekly markets had been started in Khuntpani block. Both of them have been functioning well and fulfilled the needs of the entrepreneurs under SVEP.

11. Any other initiative under SVEP like Exposure Visit for CRP-EP group/BEPC, Entrepreneurs Meet

CBMS (Community Based Monitoring System) was undertaken in various SVEP blocks, among them Khutpani was one from where BEPC members went to other SVEP blocks to monitor SVEP at the ground level implementation.

Mahoharpur Block, West Singhbhum District

1. Introduction

There are 15 Gram panchayats in Manoharpur block and 99 villages, of which all are inhabited. The total area of Manoharpur is 278.2sq. km and population density is 324 persons per sq. km compared to the population density of 208 persons per sq. km of W. Singhbhum district and 414 persons per sq. km for Jharkhand State.

Basic Demographic Details, Source – Census of India 2011.

Total HH	15765	
Total Population	77689	
Total Male Population	39183	
Total Female Population	38506	
Total Population (0-6)	13416	17.00%
Total Population-SC	1567	2.0%
Total Population-ST	56211	72.4%
Female (per 1000 males)		983
Female (per 1000 males) - 0-6		967
Female (per 1000 males)- ST		1022
Females (per 1000 Males) – ST		992

Manoharpur has a high concentration of Scheduled Tribe population with 72% ST population as compared to 74.2% in W. Singhbhum district and 26.2% in the whole of Jharkhand.

Literacy rate in Manoharpur is higher than the district literacy rate of 54.31% while lower than the state rural literacy rate of 61.11%. The gap in literacy rate between men and women in the Block is 24.6percentage points in case of all population and 24.85percentage points in case of ST population

Manoharpur is a resource block (RB) under NRLM. It is also covered under IPPE as a priority block for the implementation of MGNREGS.

The literacy rate of Manoharpur (55.61%) is slightly higher than that of W. Singhbhum district (54.31%) but is considerably lower than the rural literacy rate for Jharkhand State (61.10%). The number of females per 1000 males is 983 in Manoharpur block; this is lower than the district average (1014), but higher than the state average (961).

The work participation rate among both men and women in Manoharpur is slightly higher than that of W. Singhbhum district. Overall work participation rate of Manoharpur is 50%; compared to 49% for the district. However, marginal workers make up 71% of the workforce in Manoharpur, a much higher share than the district average of 54%. Manoharpur has more

than three-fourths (77%) of its workers engaged in agriculture related activities. It is still lower than the district average in W. Singhbhum where 80.9% of workers are engaged in the agricultural field.

SHGs have been formed in all the villages in Manoharpur. The 966 SHGs formed so far cover 11,163 households (Nearly 70% of the total households in Manoharpur). 95% of the SHGs (922 SHGs) have opened bank accounts and roughly 50% of them (455 SHGs) have bank linkages. About 90% (883 SHGs) of the SHGs under intensive strategy have been provided Revolving Fund, and 88% (848 SHGs) of the SHGs have been provided CIF. VO formation has also been initiated in Manoharpur and 545 of the 966 SHG hold membership in the 74 VOs that have been formed till March 2016. 6 CLFs have also been formed in Manoharpur.

2. Physical Achievement of the Block

Categories	Target for 4 years	Achievement in Numbers	Achievement Percentage
Total Target	1350	1489	110.20%
Household Consumption	842	1174	139.42
Government Sector	79	43	54.43%
Sub-sector	200	307	153.50%
Existing Enterprises	224	203	90.62%

3. Financial Progress of the Block

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 March 2021 (D)	% of expenditure against total budget (E=D/A*100)	% of expenditure against fund transferred to BRC/NRO (F=D/B*100)
Skill Building	94,50,000	0	0	17,47,312	18.49%	0
Handholding	45,83,250	0	0	20,42,000	44.55%	0
Training of CBO	10,00,000	350000	35%	3,85,570	38.55%	110.16%
Setting up of BRC	5,00,000	500000	100%	374948	74.98%	74.98%
Working Capital	1,80,000	0	0	7,51,046	417.24%	0
CB of CRP-EPs	0	0	0	0	0	0
Baseline	10,00,000					
Mentor and Block Support	29,76,000					

4. Status of Community Enterprise Fund

CEF Disbursed till March 2021	Expected Repayment till March 2021	Actual Repayment till March 2021	Repayment Percentage
35996811	20002500	16281688	81.39%

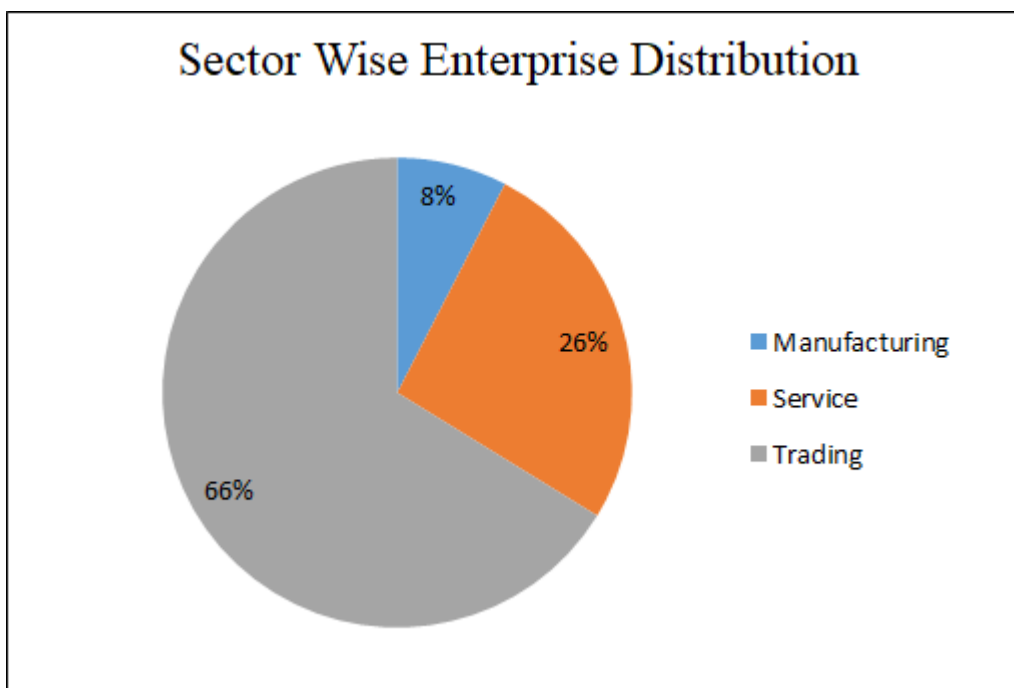
5. Achievement of the Block in NRLM Software

No. of Entrepreneurs	No. of Business Plans submitted	No. of Business Plans approved	No. of Entrepreneurs with Enterprises	No. of Enterprises with PTS data
1716	384	39	967	642

6. Enterprise Profile of the Block

a) Across sectors

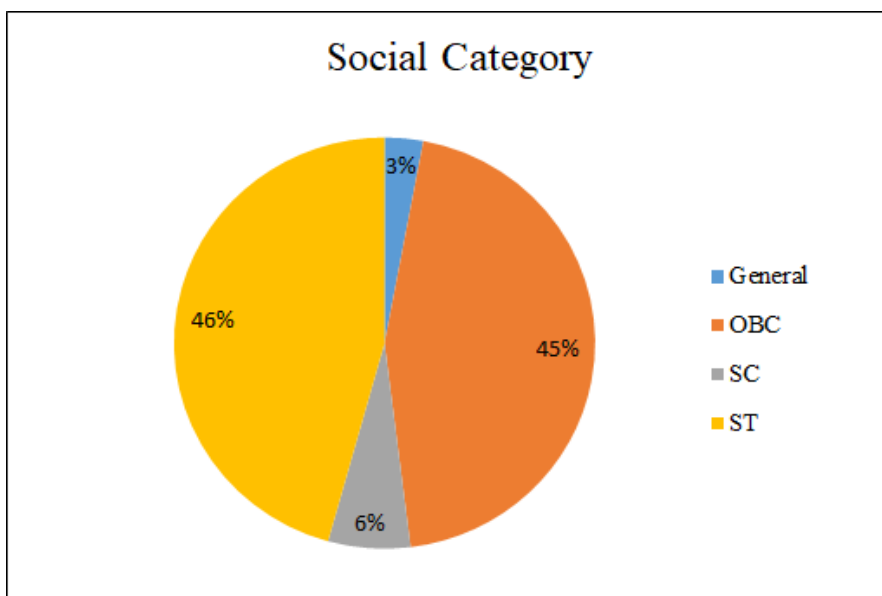
Enterprises are categorised on the basis of sectors. Total enterprises are divided into three sectors which are Manufacturing, Service and Trading.



Among total 1489 enterprises promoted in Manoharpur block, 8 percent represent manufacturing enterprises, 26 percent come under Service and highest number of enterprises promoted in Trading sector which represent 66 percent.

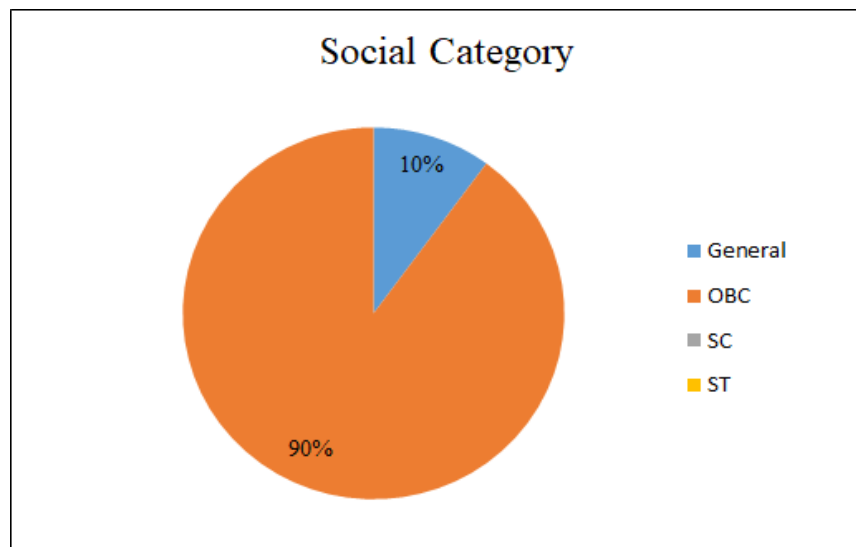
b) Social category

As per the social categorisation, Entrepreneurs are distributed among General, Other Backward Class (OBC), Scheduled Caste (SC) and Scheduled Tribe (ST).



Across social categories, there are very less entrepreneurs coming under the general category which represents only 3 percent. The highest Enterprises (46%) promoted by ST entrepreneurs. Enterprises form OBC category represents the second highest percentage (45%) and SC entrepreneurs represent only 6 percent of enterprises.

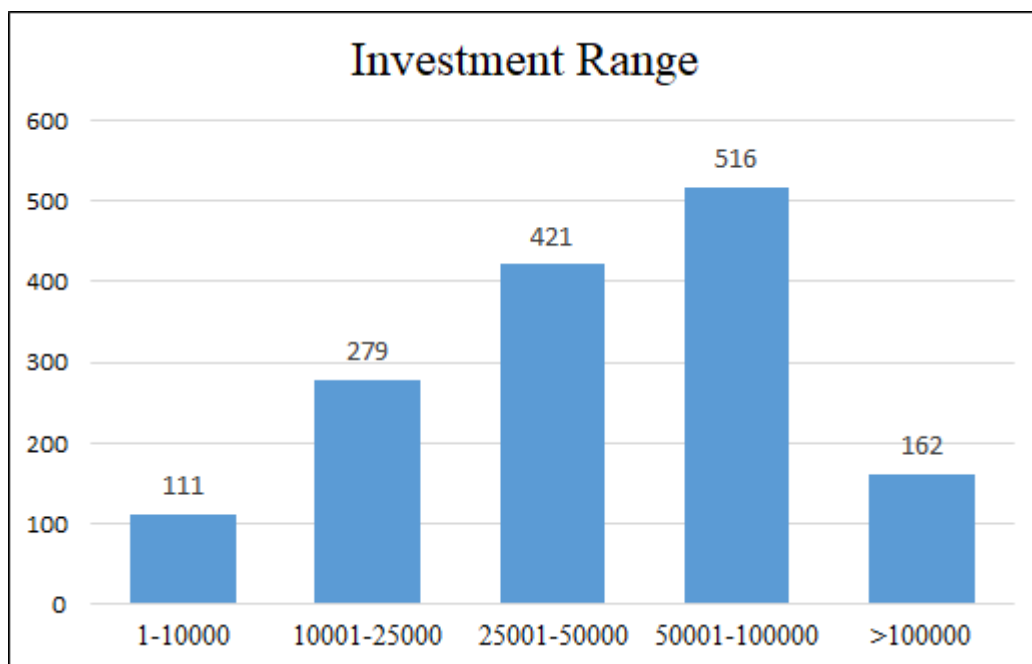
c) Gender



Gender wise ownership of enterprises shows that only 10 per cent enterprises have been owned by men entrepreneurs and rest 90 percent enterprises have been owned by women entrepreneurs.

d) Investment ranges,

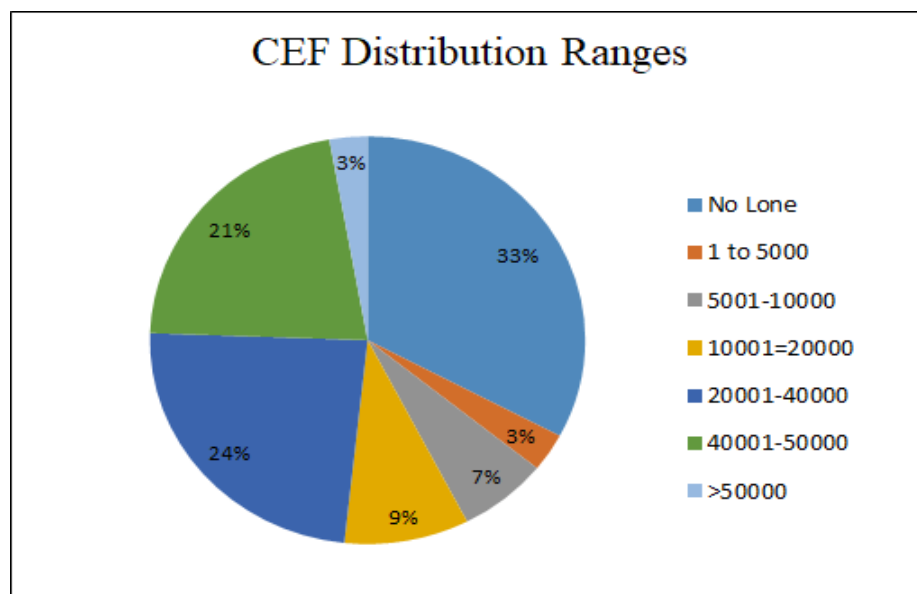
Investment ranges show the magnitude of the business. Investment ranges are being categorised into five ranges.



The above chart shows that the highest number of enterprises have been promoted in the investment range from Rs.50001-100000. The second position is taken by the investment range from Rs.25001-50000 Enterprises promoted with the investment of more than Rs.100000 which actually shows the comparatively larger volume of business, representing the lowest number of enterprises promoted under this investment range.

e) CEF ranges

Community Enterprise Fund (CEF) is a dedicated fund parked at the CBO for the potential entrepreneurs to avail the loans to start their enterprises in a seamless manner. Enterprises are categorised into various ranges of their loan availing ranges from CEF as well as None CEF availing enterprises.



The above pie chart shows that there is the highest percentage (33%) of Entrepreneurs who did not take loan from CEF, either they started their businesses by their own investment or they availed loan from other sources. Highest CEF loan (24%) availed by entrepreneurs are coming under Rs. 20001-40000 loan range.

f) Top 5 business Categories

Enterprise Category	Number of enterprises	Percentage out of Total MEs
Kirana/ General store	268	18.00
Vegetable Trading	265	17.80
Seasonal commodities trading (eg. Mahua)	182	12.22

Hotel (restaurant)	87	5.84
Auto Rickshaw/Passenger van	51	3.43

The above table shows the top five businesses promoted in Manoharpur block based on the total number of individual enterprises established. It shows that Kirana/ General store is sitting at the top position and Vegetable trading has taken second position, Seasonal commodities trading (Most of them coming under NTFP products) represents in the third position, Hotel (Restaurant) and Auto Rickshaw/Passenger van are taking the 4th and 5th position respectively.

7. Brief about CRP-EP Group (Based on Block Assessment)

-Exposure to various services under SVEP

The name of the CRP-EP group is Suriya. The group has 11 active CRP-EP members including 5 men and 6 women. Each of them has significant exposure in mobilization, training for the community and are capable of doing viability checks and preparing business plans for the potential entrepreneurs. The group has been able to promote and support more than 1489 enterprises during the course of 4 years' time span.

This group has undergone training in TED and TEAM which makes them eligible to promote enterprises and impart training on entrepreneurship.

The CRP-EP group is proficient in performing the following tasks

- Planning the work according to the Action Plan.
- Monthly meetings as per the requirement.
- Mobilization activities.
- Potential entrepreneur identification
- Various trainings like GAT,BMT
- Skill Training Co-ordination
- Preparation of Viability and Business plan for potential Entrepreneurs.
- Forward and backward Market Linkage
- PTS and consultancy support to entrepreneurs
- Review and Documentation

-Major Achievements

The important achievement by the CRP-EP group is to support BRC to achieve their physical target given for 4 years. With the help of BRC and BMMU, CRP-EP group has developed enterprises by reaching out there in the most inaccessible and difficult Digha CLF in the block. As Manoharpur is covered by forest area, there have been scope to prompt NTFP products, CRP-EP group achieved to promote NTFP based enterprises at the block level.

-Future as a Micro Enterprise Consultant Group

Suriya CRP-EP group has good bonding and leadership skills among group members. Therefore, given the ownership of BRC-MC CRP-EP group can provide business consultancy and other supports at the block level to sustain the SVEP also they can consult others enterprise related activity at the District and State level.

-Areas for improvement

Within the CRP-EP group there are selected CRP-EP at three different times. CRP-EPs selected at the starting of the project and CRP-EPs selected twice in the middle of the project period. CRP-EPs who had been selected midway in the Project, they need to improve their skill on market linkage, branding and packaging, liasioning skills with other institutions and departments.

8. Brief about BEPC

Block Enterprise Promotion Committee (BEPC) represents the members from CLFs. In Manoharpur, there are a total of 13 BEPC members coming from 6 different CLFs.

-Understanding of the project

All the BEPC members have foundational knowledge about their roles and responsibilities as BEPC under SVEP. They know the objectives of SVEP which they said it has been helping poor women and their family to start a business by availing training, support of loans, imparting expertise on business by CRP-EP and one year consultancy support. This package of support helps the poor family to improve their standard of living by enhancing the income of the family.

-Ownership of the Project

BEPC members attend every BRC meeting and PSC meeting. They are capable of undertaking all the activities in the meetings. They discuss the plan of work to be undertaken and discuss what works have been done. Also they discuss initiatives to be taken to improve the service delivery. they are capable of handling books and records.

-Management of CRP-EPs work

In the 1st EC meeting at the starting of the month at BRC, BEPC members plan and give the works to the CRP-EP group for the entire month. At the end of the month in the 2nd EC meeting BEPC members monitor the works done by CRP-EP groups and accordingly their work is done, they disburse the earned money to CRP-EP group's account.

-Management of Community Enterprise Fund

Based on the business plan and requirement of CEF fund of potential Entrepreneurs, BEPC members monitor entrepreneur's previous loan status at the CBO level, Need of CEF in the business etc. and then they approve the CEF loan for entrepreneurs at the PSC meeting.

-Community Monitoring Conducted

After grounding the enterprise, BEPC members in their respective areas visit the Enterprise to monitor the physical existance of the business and utilisation of CEF(if given). BEPC also from time to time monitor CRP-EPs PTS support to grounded enterprises.

9. Skill Trainings Conducted in the Block

During the span of SVEP project so far, total four skill training activities undertaken in Manoharpur block. The trainings were given on Preparation various jackfruit items from raw jackfruit (Manoharpur produces plenty of Jackfruit), Mahua Laddu making training (An initiative to cover Mahua into an edible sweet), Cafe training to women (making their cooking skill into a business) and Pickle making training on various vegetarian and non-vegetarian items.

10. Marketing Support given to Entrepreneurs by the BRC

-Weekly/Monthly Haat

To provide a common platform for selling the goods and services generated by enterprises under SVEP. Two weekly markets had been started in Manoharpur block. Both of them have been functioning well and fulfilled the needs of the entrepreneurs under SVEP.

-Festival Markets

Festival Market is one of the high revenue generated events in a shorter period. Manoharpur BRC with the help of BMMU and block administration, organised Kathal Mela (Jackfruit Festival) to showcase the various products made out of Raw jackfruit. There were also various local festivals where individual entrepreneurs under SVEP attended the festivals and earned revenue.

-Participation in District/Block/State/National Level Fairs

Food business has become a highly profitable business for rural women entrepreneurs. From Manoharpur block, entrepreneurs attended Saras mela in two subsequent years at Palakad and Kannur in Kerala.

11. Any other initiative under SVEP like Exposure Visit for CRP-EP group/BEPC, Entrepreneurs Meet

BEPC members from Thethaitanagar gave their exposure visit to Manoharpur BRC to understand the functioning of BRC, roles and responsibilities of the BEPC members under SVEP and ownership of the BEPC members of SVEP.

CBMS (Community Based Monitoring System) was undertaken in various SVEP blocks, among them Manoharpur was one from where BEPC members went to other SVEP block to monitor SVEP at the ground level implementation.

12. Case studies

NTFP based Skill Training Initiatives in West Singhbhum

The SVEP is one of the largest distributed entrepreneurship ecosystem development programs across India. One of the major emphasis of the program is to impart business and product skills to the potential entrepreneurs. True to its focus, the project has a separate budgetary provision of Rs 7000/ enterprise to impart such skills.

WestSingbhum is bestowed with forests and its produce and has immense potential to be sustainably harnessed to provide income and nutrition security to its inhabitants. In line with this thought, the project team took few steps towards training the potential entrepreneurs to get acquainted with the various sellable products that can be manufactured out Jackfruit, Mahua and other forest based NTFP produce.

The harvest season of Mahua flowers falls during the month of March and April. However, a Mahua Skill Training programme was conducted at Baranga CLF in Manoharpur Block in the month of October, owing to the thought that households would have stored plenty of such flowers to sell during the lean season. Only the women of Baranga CLF were invited to come and learn the Laddu Making process. Total 32 women took training in laddu making. Trainer was Subhashini Didi, member of SHG who learned laddu making by herself through various experiments and according to her, she also got appreciation and news coverage for her effort on laddu making. The training has been coordinated by two CRPEP Didi (Easther Tuti and Sugandhi), four BRC Didi, Mentor, BPO and FC of SVEP project.



Apart from being healthy and tasty the Mahua Laddoos has a high scope of being a profitable business. Cost of production per Ladoo is Rs 2 and it can be sold at a price of Rs 5 per piece in the market. Hence, even after accounting for the transportation cost, it's remunerative for someone to start the business.

Having seen the above opportunity, our SVEP team planned then to promote a few enterprises which could be group enterprise or individual enterprises by the Support of CRPEP group and BRC. First, the BMMU and Block office was approached to Promote our SHG Didis products into ICDS centres. On a positive note the BDO appreciated the product and asked the ICDS officials to prepare a report on the nutrition content of Laddo, based on this report the BDP assured that it would be introduced in Aanganwadi and ICDS centres.

Similar other skill training was conducted to prepare varieties of pickle out of forest produce and different condiments out of Jackfruit. A team of experts from Kerala came down to conduct the training. It is noteworthy to mention that all these skill training were managed and organised by the BRC and reflect their ownership of the project.



Divya Singh- A first generation entrepreneur

Divya didi, 28, belongs to Maatarani SHG in the Tumsai village under Dimbuli Panchyat of Manoharpur block. She and her husband jointly run a Kirana/General shop since the mid year 2018. In her family, father in law is doing agricultural work. And her husband was engaged in driving a Jeep for eight years on the salary basis but in the year 2018, he had an accident due to that he quit driving.

Before 2018, Divya didi family depends on her husband and agriculture income. She is doing only household work. She had a 5th standard education. Due to the lack of education, she did her marriage at an early age, now she had three children.

With the help of the SVEP project, she gets a sustainable income source from the shop. That has been changing the lifestyle of the family, the focus is given on the material and non-material things.



She has been an SHG member since 2013, hence she had attended SVEP SHG orientation that time she had thought to start a shop because her family was facing the financial problem after her husband lost a job. That incident brings Divya didi into the self-employment scenario to start her own business. She attended the GAT and BMT which given by the CRP-EP,

While looking at the environment of the village and other enterprises. CRP-EP prepared the viability and business plan with the Divya didi and explained the opportunity of the Kirana shop in her village.

SHG members were not ready to sign the recommendation letter for the CEF loan because they think that she uses this loan money for her husband's treatment. In that situation, with the help of the BEPC and CRP-EP, she was able to get the loan. CRP-EP was helping her to maintain the daybook that is improving the health of the business and consultation given while preparing the monthly PTS. That helps them to expand the shop by adding some products in the shop.

Divya made an initial investment of Rs 44,000 in starting the shop. She invested 14,000 as owners' equity and the rest she received as credit from the SVEP CEF. Her business generate an average monthly revenue of more than Rs 50,000 and a profit of more than Rs 10,000.

Initially, she was not able to get enough profit because she only sells the packed items which have less margin but over a while, she learned and expanded the shop. Now, she wants more money to buy local commodities from the local people.

Initially, she started the shop with the only Kirana items but now Divya didi and her husband managing the shop and also adding some seasonal commodities like Mahua, Dhan, and Dori

etc. These commodities are bought from the local people and sold in the Manoharpur market. Now they are getting an average 10000 profit per month. Apart from this, she is also trading cement and vegetables in the village.

From this shop earning they constructed the one room for the seasonal commodities storage purpose and also brought the fridge, weight machine, and farming motor machine. This is only possible while Divya didi get support from the SVEP project.

Her family condition has changed like her husband doing the agriculture activity and also managing the shop, bringing the new bike, constructing the room for storage, and two children going to the school. She also wants to expand her shop while buying more local commodities from the local people.

सफलता की कहानी आजीविका दीदी कैफ़े - छतरपुर, पलामू

कहते हैं ना की “चाह है तो राह है” अगर आप किसी चीज की चाह रखते हो, तो आपकी चाहत को पूरा करने के लिये कोई ना कोई ज़रूर आपकी मदद करने के लिये खड़ा होता है। ऐसी ही चाहत गंगा समूह की महिलाओं की थी। ये महिलाएँ कुछ करने की चाह रखती थी और इनके हितों को समझ SVEP परियोजना के अंतर्गत कैफ़े प्रशिक्षण आयोजित किया। जिसमें 25 कैफ़े उद्यमियों को आधुनिक तरीके से खाना बनाने का ऐसा मौका समूह द्वारा मिला। जिसमें उन्हें कैफ़े का ट्रेनिंग दिया गया। महिलाएँ घर में खाना तो रोज बनाती हैं, लेकिन खाना बनाकर कैसे बेचा जाता है वो उन्हें नहीं पता था। कुदुम्ब्री एन. आर. ओ. ने दिदियों को उसे पेशेवर तरीके से परोसना सिखाया गया। दिदियों को पूरे पांच दिन का



प्रशिक्षण दिया गया। इस पांच दिन के प्रशिक्षण के लिये केरल से कैफ़े मेन्टर को बुलाया गया। कैफ़े मेन्टर श्रीमती अम्बली और निखील ने पाँच दिन उद्यमियों को नये-नये व्यंजन सिखाया और खाना बनाने तथा परोसने के संबंध में कुछ सुझाव भी दिये।



दिदियों के आत्मविश्वास में इस प्रशिक्षण की वजह से इज़ाफ़ा हुआ और प्रशिक्षण समाप्त होते ही, तीन दिदियों ने मिलकर कैफ़े शुरू करने का निर्णय लिया। डाली गाँव में रहनेवाली अनिता देवी, भगमतीया देवी, फुलमातीया देवी इन कैफ़े दिदियोंका हौसला तो

बुलंद था। लेकिन आर्थिक तौर पर उन्हें मदद की आवश्यकता थी। उसके लिये उन्होंने CRPEP बैजंती देवी की मदद ली। बैजंती देवी ने कैफ़े उद्यमी दिदियो को कैफ़े खोलने के लिये SVEP परियोजना अंतर्गत रु 80,000 ऋण उपलब्ध कराने में सहायता की। कैफ़े शुरू करने के लिये बैजंती देवी ने आवश्यक सामान की सूची बनाकर दी और उद्यमियों के साथ जाकर अपनी निगरानी में सामान की खरीददारी की। कैफ़े के लिये जगह का चुनाव किया गया। आजीविका दीदी कैफ़े के लिये चेगोना धाम में रूम देखा गया।

29 जनवरी 2020 को “आजीविका दीदी कैफ़े” का उदघाटन हुआ। कैफ़े का उदघाटन होने के बाद दिदियो ने समोसा, पकोड़ी, गाजर का हलवा, इडली सांबर, सब्जी रोटी चावल बनाना और बेचना शुरू किया। सुबह 8 बजे से कैफ़े शुरू होता और रात 8 बजे बंद होता कैफ़े शुरू करने से सभी दिदियोको पैसा मिलना शुरू हुआ। और दिदिया आर्थिक तौर पर सक्षम होने लगी। सभी दिदियो के घर में कैफ़े की वजह से आर्थिक मदद होने लगी। बच्चों की शिक्षा के लिये होने वाला खर्च हो या घर चलाने के लिये होने वाला खर्च हो। अब सभी कैफ़े दिदिया अपने घर में घर खर्च चलाने में आर्थिक मदद करने लगी। आजीविका दीदीज कैफ़े को अभी दिदियो के परिवार वाले भी मदद करने लगे। दिदियोको महीने में 10,000 रुपये तक का लाभ मिल रहा है। लाभ बढ़ाने के लिये शादी के खाने का ऑर्डर लेने की दिदियो की योजना है।

13. Testimonials

I have been working as a CRP-EP since 2019. I belong to a poor family, at the time of joining as a CRP-EP. I enrolled in Post-graduation, hence I have to manage my study and the CRP-EP work simultaneously. Therefore, initially, it becomes very difficult for me to travel to different interior villages without a proper transportation facility. My family mother has been running a small hotel for the last couple of years and my father works as a mine worker. After the lockdown, he lost the job and now he has a health problem, therefore, he is staying at home. I have a responsibility to run the household chores.



I have learned so many things related to the business aspect. In future, I want to be a mentor and work in this field because I like this work.

As a CRP-EP I learned how to deal with the people in the field and also inculcate business management skills. While using the SVEP project platform, I would like to reach the other destination, where I become more efficient enough to handle the field and paper works.

-Rajni Tuti, CRP-EP

She



belongs to a poor family, she likes to start a shop and sell items in the village but she doesn't know what will be required for starting and running the shop. So, in 2019 she attended SHG orientation and got to know about the SVEP project that was the turning point for her to start the shop and she got the GAT and BMT training. She has invested 80000 rupees in the Bakery shop, 50000 getting a CEF loan from SVEP. She has been selling different bakery items in the village only. Now, villagers recognized Prakashit didi by her product, and she got good responses from the customer. Her husband's support is to deliver a product to the customer.

Prakashit Lakra

She is making these products at her home. During a lockdown, she had faced a problem to sell the product but now slowly it's coming on track. The family economic condition has changed and she is very happy to get support from the CRP-EP under the SVEP project.

She wants to expand the shop while doing this. She needs financial and labeling support. Apart from that She is very excited to give employment opportunities to the village women who mostly depend on the daily wage works.

“आज मुझे लोग मेरी बेकरी आइटम्स की वजह से पहचानते हैं। बहुत अच्छा लगता है मुझे जब कोई ग्राहक घर पर आके बोलता है कि मेने बहुत सूना है आपकी बेकरी आइटम्स के बारे में”.

Littipara Block, Pakur District

1. Introduction

There are 18 Gram panchayats in Littipara block and 304 villages, of which 275 are reported as inhabited. The total area of Littipara is 412.95 sq. km and population density is 256 persons per sq. km compared to the population density of 487 persons per sq. km of Pakur district and 414 persons per sq. km for Jharkhand State.

Basic Demographic Details, Source – Census of India 2011

Total HH	21,702	
Total Population	1,05,701	
Total Male Population	52,850	
Total Female Population	52,851	
Total Population (0-6)	21,919	20.70%
Total Population-SC	2,412	2.3%
Total Population-ST	76,352	72.2%
Female (per 1000 males)		1000
Female (per 1000 males) - 0-6		996

Female (per 1000 males)- SC		964
Female (per 1000 males)- ST		1,016

Littipara has a very high concentration of Scheduled Tribe population with 72.2% ST population as compared to 42% in Pakur district and 26.2% in whole of Jharkhand.

The literacy rate of Littipara (40.7%) is the lowest of all the blocks in Pakur which has an average literacy rate of 47.3%. Littipara literacy rate is also considerably lower than the rural literacy rate for Jharkhand State (61.1%).

Littipara is a resource block (RB) under NRLM. It is also covered under IPPE as a priority block for the implementation of MGNREGS.

The work participation rate among both men and women in Littipara is higher than that of Pakur district. Overall work participation rate of Littipara is 49%; three percentage points higher than the work participation rate in the district, which stands at 46%. However, % of main workers among the total working population is only 46% in Littipara whereas the of main worker % is 61% for Pakur. 86% of Littipara's working population is engaged in agriculture related activities. This is higher than the district average in Pakur where only 67% of workers are engaged in the agricultural field.

At the beginning of the project in 2016, SHGs had been formed in all villages of Littipara. The 660 SHGs formed so far cover 8,488 (39%) of the total households in Littipara. Almost (78 %) the SHGs had opened bank accounts and roughly 20% of them (128 SHGs) had bank linkage. 70% (464 SHGs) of the SHGs had been provided Revolving Fund, and 62% (411 SHGs) of the SHGs had been provided CIF.

VO and CLF formation had also been initiated in Pakuria and 238 of the 660 SHG held membership in the 49 VOs and no CLFs had been formed so far.

2. Physical Achievement of the Block

Categories	Target for 4 years	Achievement Numbers	Achievement Percentage
Total Target	1233	1400	113.5 %
Household Consumption	732	1057	144.4%
Government Sector	163	78	47.90%
Sub-sector	124	265	213.7%
Existing Enterprises	39	39	100%

3. Financial Progress of the Block

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 March 2021 (D)	% of expenditure against total budget (E=D/A*100)	% of expenditure against fund transferred to BRC/NRO (F=D/B*100)
Skill Building	86,31,000	0	0%	537219	6.22%	0%
Handholding	41,86,035	0	0%	1233850	29.50%	0%
Training of CBO	10,00,000	350000	35%	240900	24.09%	68.82%
Setting up of BRC	5,00,000	500000	100%	212919	42.60%	42.60%
Working Capital	1,80,000	0	0%	373649	207.60%	0%
CB of CRP-EPs	NA	NA	NA	NA	NA	NA
Baseline	10,00,000	NA	NA	NA	NA	NA
Mentor and Block Support	29,76,000	NA	NA	NA	NA	NA

4. Status of Community Enterprise Fund

CEF Disbursed till March 2021	Expected Repayment till March 2021	Actual Repayment till March 2021	Repayment Percentage
25000000	13915351	3631204	26%

5. Achievement of the Block in NRLM Software

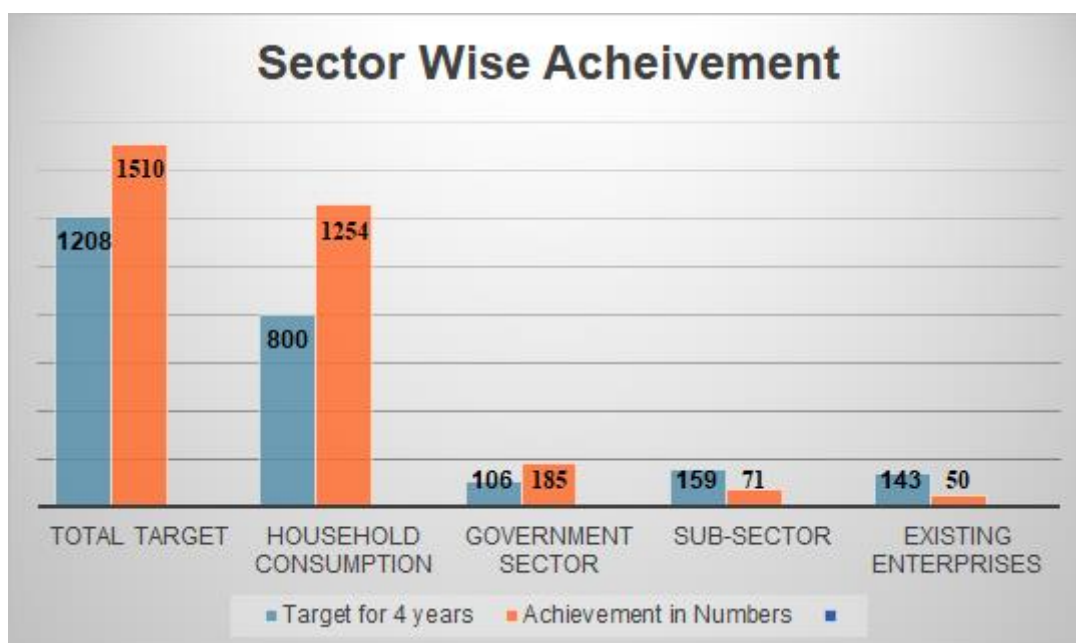
No. of Entrepreneurs	No. of Business Plans submitted	No. of Business Plans approved	No. of Entrepreneurs with Enterprises	No. of Enterprises with PTS data

1137	1308	233	652	114
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6. Enterprise Profile of the Block

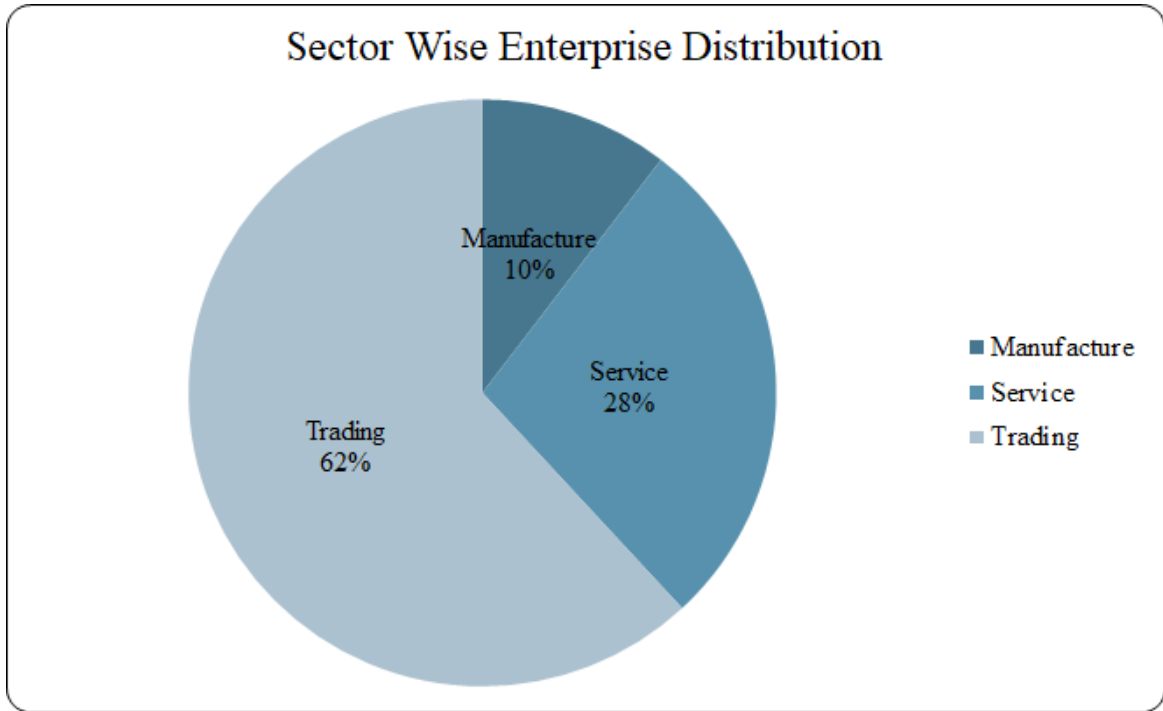
Sector Wise Enterprises

Sector	Target for 4 years	Achievement
Household Consumption	732	1057
Government Sector	163	78
Sub-sector	124	265
Existing Enterprises	39	39



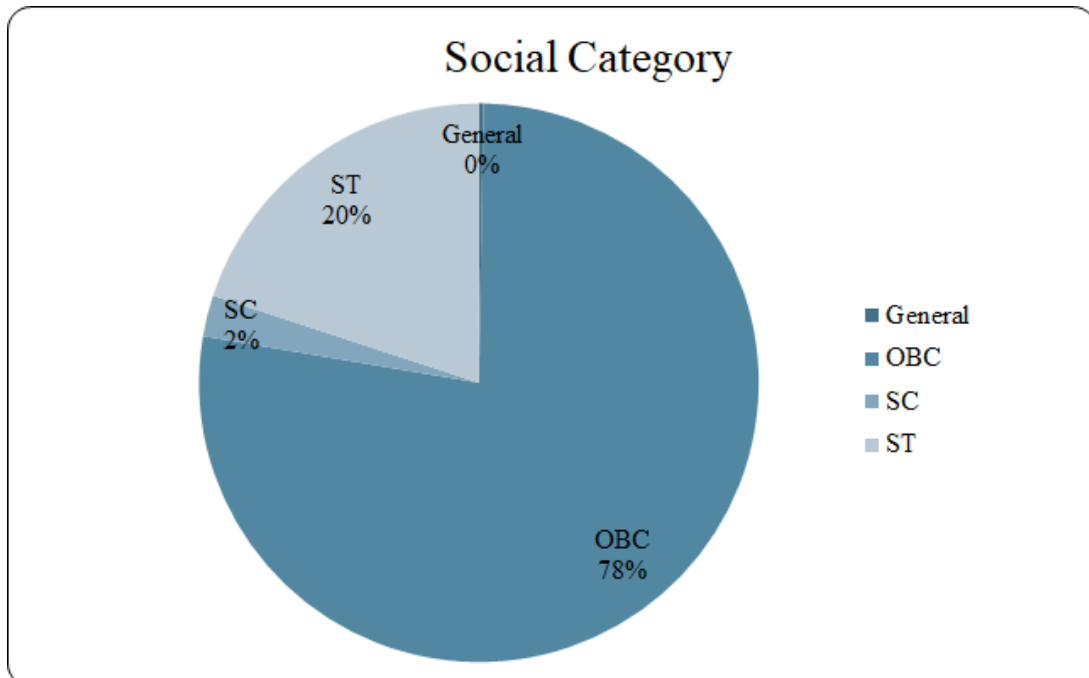
The sector wise achievement with comparison to the target in DPR, Litipara Block exceeded the target. The majorly exceeded sectors are in Household consumption and government sector, in which out of the 800 target in household consumption 1254 is achieved, in the 106 target of Government sector 185 is achieved, out of the 159 target in sub-sector 71 is achieved and out of 143 in existing enterprise 50 is achieved.

Business Type wise Enterprises



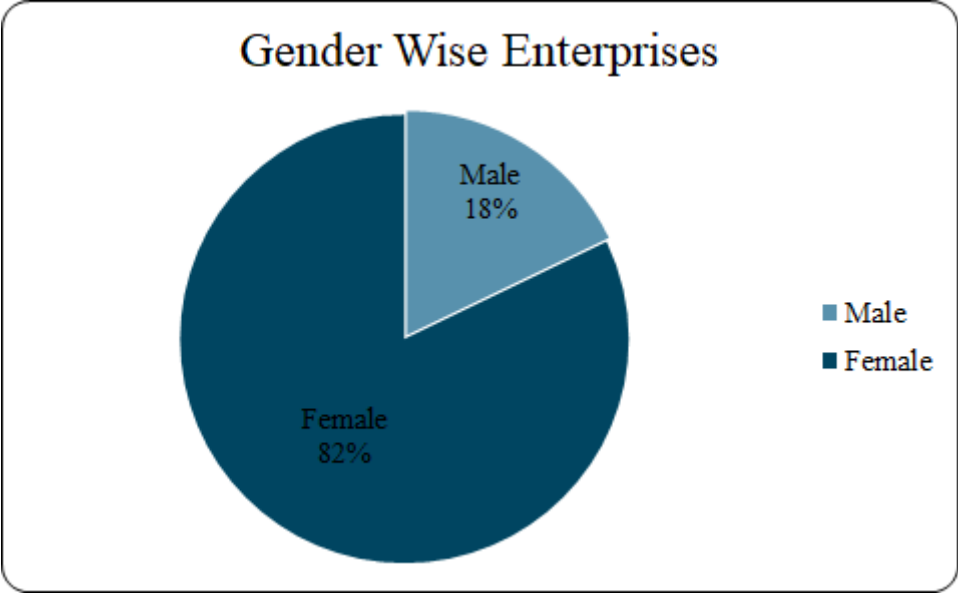
In the types of enterprise developed in Litipara 62% of the enterprise was developed in trading, 28% was developed in Service and 10% in manufacturing sector.

Social Category Wise Enterprises



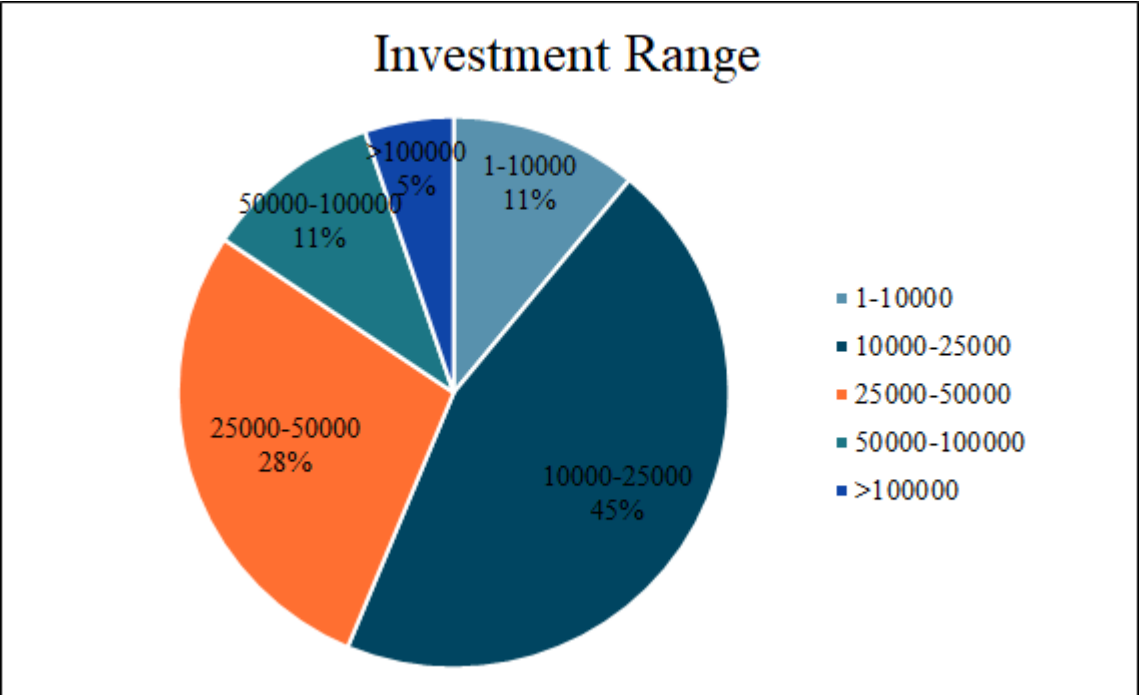
With 87% of the developed entrepreneurs belonging to OBC category, OBC is the majority benefitted community followed by ST 20% and 2% from SC community.

Gender Wise Enterprises



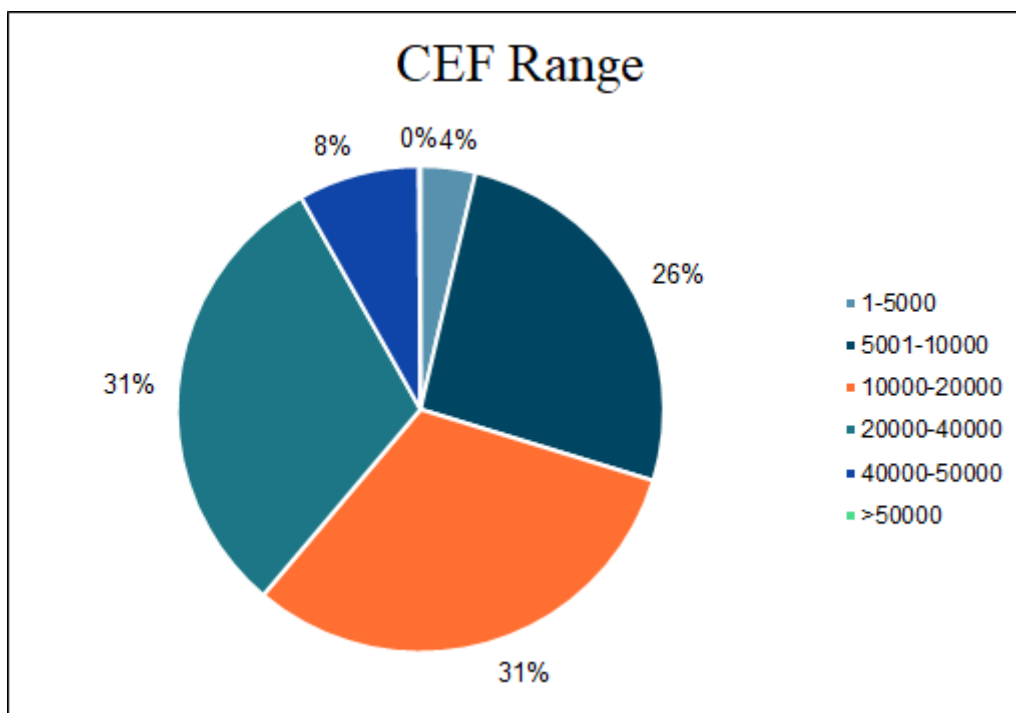
Fulfilling the goal of women empowerment majority of the entrepreneurs are female counting to 87% and 18% followed by male.

Investment range



Majority of the investment counting from Rupees 10000-25000 is 45% , followed by Rupees 25000-50000 mounting to 28% of the amount invested.

CEF Range



Rupees 10000-40000 is the 31% majority amount given as community enterprise fund in Litipara block.

7. Brief about CRP-EP Group (Based on Block Assessment)

Exposure to various services under SVEP - Market support, Marketing support, machinery support

Any specific specializations –

- ❖ 8 Out of 9 CRPs-EP started own microenterprises with their SVEP experiences
- ❖ Innovative product {Multi Grain Atta (One product for one block)}
- ❖ Assami Shall production (seasonal product)

These two products were participated in all melas

- ❖ 11 palash branded product merged with the company named as PRGATISHIL WOMENS FARMER PRODUCER COMPANY LIMITED
- ❖ 55 % PVTG Intervention.
- ❖ PVTG haat(Market)
- ❖ First time transportation (auto service) started with the help of SVEP Mulukdhani village aur Mukri pahar village. Both of them are paharia villages.

Major Achievements – (Percentage of Target achievement is 113.5%)

Future as a Micro Enterprise Consultant Group

- ❖ They are selected for BDSP/ NRTP and they are willing to continue with SVEP.

Areas for improvement

- ❖ Financial statement manual.

8. Brief about BEPC

Understanding of the project

According to the analysis of regular participation in training and meeting and their education, they have a fair understanding about the project. They used to keep all data about the SVEP (CEF loan, repayment, target, achievements and challenges etc.) in their own Notebook. Members from BEPC who are less educated also have awareness of SVEP and its process.

Ownership of the Project

The BEPC members are aware of their responsibilities wrt to BRC and its management. They also exhibit inclination to engage with all the SVEP activities like implementation process, field activities and CRP-EP's review etc. BEPC members welcome the facilitatory role and engagement of SRLM officials. However they become hesitant and mere spectators when SRLM officials start dictating terms. In such cases BEPC members gradually start avoiding any proactive engagement with SVEP activities.

Management of CRP-EPs work

Previous BEPC members played an active role regarding monitoring of CRPEP. Now the new members are working on it but not much actively.

Management of Community Enterprise Fund

The BEPC members co-ordinated 5000 to 50000 CEF from BRC and in the presence of district point person (DFM and DM Skill) they released 75000 from BRC. Before the sanction of CEF they tried to get this fund from SBI in absence of a mentor. All these processes BEPC members described to district persons and they helped with the bank process. But the bank rejected the application. Then finally the BRC sanctioned the amount. Incidents like this shows that BEPC takes responsibility to manage CEF in a proper manner. BEPC is not only using CEF but also tries to get loans from other sources.

Community Monitoring Conducted

BEPC has formed a cluster wise monitoring committee. And they engage in field verification and repayment follow up. Sometimes they don't get proper support from the upper desk. This might be one reason for de-motivation. BEPC members have conveyed difficulty in conducting on field monitoring and tracking activity as SHG and VO meetings have become rare and erratic.

9. Skill Trainings Conducted in the Block

A training on food enterprises was conducted by the Café Trainers of Kudumbashree NRO. The aim of the training was to train the participants in the art of professional cooking and start business related to food. As a result of this training 4 participants started their own eateries one of which was in the office premise of the DC Pakur.

10. Branding and Packaging initiatives by the BRC

Individual entrepreneurs were linked to PRGATISHIL WOMENS FARMER PRODUCER COMPANY LIMITED under the brand Palash. Entrepreneurs sold their items to this PC which then completed the rest of the value chain activities and sold the finished product under the brand Palash through various sales counters.

The CRP-EP group also lent support to entrepreneurs for FSSAI registration, packaging, labelling and marketing of products.

Following are the examples of SVEP products in the Littipara block.

Example – Multigrain Aata, Mustard Oil, Pepper Powder, Chilly powder, Coriander Powder, Turmeric powder, Jeera Powder, Plain Aata , Assameese Shawl, Leaf plate, Kattora etc.



DMMU Pakur rendered extensive support for the brand Palash. This support helped to open district wise packing center at Maheshpur and where all process of packaging, sealing and labelling happens.

11. Marketing Support given to Entrepreneurs by the BRC

Weekly/Monthly Haat

Two weekly Haats have been initiated in the remote Pahariya region which caters to the household needs of grocery items of the tribes.

3 Festival Markets - Every year one market organised by BRC on Holi and entrepreneurs participate in other festivals market of block with the help of CRPs-EP).

Participation in District/Block/State/National Level Fairs

Assamese Shawl and Multi Grain Atta was exhibited in National Saras Mela and other fairs organised within Jharkhand. These two products also fetched handsome revenue at the exhibitions. Assamese Shawl has also been registered on the digital GEM portal of the Government of India.

12. Bank Linkages and formalization supports given to entrepreneurs

BRC tried for bank linkage with the help of district people (DM, DFI etc), but was unable to get a positive response from Banks. There were 3-4 instances where meetings with bank officials were conducted. Still they are not showing interest towards the BRC proposal and they are the actual reason for rejection.

For Formalization BRC conducted FSSAI registration camp at Littipara with the support of DMMU. We had a tremendous amount of support in this camp. 272 entrepreneurs came and registered their enterprises in (FSSAI) web site during this period of camp.

13. Any other initiative under SVEP like Exposure Visit for CRP-EP group/BEPC, Entrepreneurs Meet

One entrepreneurs' meet was conducted where 102 entrepreneurs zealously participated. It was conducted in the presence of a Respected MLA. One segment of that meet was to knowledge exchanges through experience sharing. Some stories created a tremendous amount of impact over other entrepreneurs. Some case stories were about the economical and physical changes that happened because of enterprise start-up. We displayed some products produced by entrepreneurs to motivate other entrepreneurs.

14. Case studies

Sikchhit Berojgaar Line Hotel

“Growing wings through perseverance and hardships”

Personal background of the Entrepreneur:

Anita Murmu belongs to Sabera SHG from the Littipara Gram Panchayat under the same block. She is married with 4 children and is the main earning member of her household. She has been

running a small restaurant along the highway for the last one year. She invested more than 1 Lakhs to start her business. She leveraged a CEF credit of Rs 50,000 from SVEP.

Why did she decide to become an entrepreneur?

Her dream was to run a Xerox centre in the community. As she joined the GAT and BMT she realised that there are enough Xerox shops in the community so she decided to shift her interest into opening a line hotel. She wanted to bring a different perspective into the community. She is a mother of children who are studying in English medium school. Therefore, keeping in mind that her children are in school which are quite expensive, she decided to bring out her desire to run a hotel near the highway. *“In order to increase family income and become economically stable I have joined the GAT and BMT to get more knowledge on SVEP”* - Anita Murmu.



How did she become an Entrepreneur?

She shared about the struggles she went through while setting up the Hotel and the struggles were really heart wrecking. One of the main purposes of her running the hotel was to provide employment opportunities to the women folk in her community. She managed to employ a few of them but as times went by she began to get a lot of feedback on how she is exploiting women and how she is making their lives miserable by making them work for her in this manner. Hearing all this from the community members and the women folk themselves she had to remove all of them and now she is employing 4 men who are taking care of everything.

Coming to how she was disturbed by the community while setting up the hotel. The below are the reasons why she became more determined to continue running the hotel:

- The hotel face water scarcity as it is isolated from the main village/town so she bought a motor and that motor was stolen by the villagers during day time and never came back till today
- Almost every night drunkards come in her hotel and cause problems and every time it happens her hotel materials are destroyed
- She bought another water motor that was also stolen

She filed an FIR and she began to run her business again. She said these are the struggles that have made her realise that to be an entrepreneur is to take up risk, follow my passion and continue to do better.

“When the people does not understand the aim of our business or mission they begin to torture us. And with all this torture how are we supposed to empower women in business sector??”- Anita Murmu, Line hotel owner.

Impact:

- Regular and increasing income
- She employs 8 people in her business
- Economically stable

Entrepreneur’s plan for her business:

She has plans of expanding her hotel and also employing some few more people in the hotel. As of now she is quite happy with her business and has plans of expanding the hotel in the future.

“ Ma’am you don’t have to worry about my business, it will continue to work and make bigger profits and grow bigger gradually. I will make sure that SVEP is maintained at my best level. SVEP gave me this opportunity and I will not let the project down.”- Anita Murmu, Line hotel owner.

Rajesh Poultry Shop

“The famous quote, “Blessing in disguise”, brought to live”

Personal background of the Entrepreneur:

Rajesh Pahariya hails from Dangapara village of Littipara block. Her wife is a member of Suraj Mukhi SHG and an ally in his business.

Why did he decide to become an entrepreneur?

He was working outside Jharkhand as a daily wage earner. He returned home distressed as he lost the job as a result of the lockdown. CRP-EPs identified him as a beneficiary under the Govt of Jharkhand initiative to rehabilitate the distressed migrants. The CRP-EP introduced SVEP to the entrepreneur and enquired about his future plans once the COVID situation gets better. Then he shared his opinions and plans with the CRP-EP saying, “I left home in search of jobs to take care of my family, so of course if I can be provided with a stable job or business I will take the opportunity and grow the business”- Rajesh Pahariya, Poultry shop Owner.

As his wife was a part of the Suraj Makhi SHG group he also said this has helped him get the loan faster than he imagined and he started his business in the end of 2020 which came in as a blessing to his family.

“I was never aware of this kind of opportunity which was available within my state. When the CRP-EP educated me on the scheme I was shocked as well as excited to hear that I can now own my own business at home. Thinking of being able to stay with my wife and son made me really happy.”- Rajesh Pahariya, Poultry shop owner

How did he become an Entrepreneur?

His journey to entrepreneurship came as a surprise and an opportunity for him to not leave home again to earn money to sustain his family. He was interested in daily wage earning and bringing in some income to the family at all cost as well as he does not want to let his son live the same way he grew up. Therefore he wanted to work as hard as he can and make the life of his family easier by staying together.



After the conversation held with CRP-EP and after he assures the CRP-EP about his interest in the project, the CRP-EP himself came to meet him and gave him GAT and BMT in his own house and then later during the PAC meeting his loan was passed and he received an amount of Rs. 5000/-. This is how he became an entrepreneur.

The CRP-EP helps him in getting orders from the community itself and by helping him get the information of all the weekly markets that are going on in and around the block.

“If I can get the opportunity to avail more loans I will be willing to take it and expand my business here at home. Because now that I have found my market linkages I don't want to stop my venture into running my business.”- Rajesh Pahariya, Poultry shop owner

Impact:

- The impacts that are seen in the life of the entrepreneur are not huge but he said that his daily and monthly income have been coming in constantly without any gaps which is a big deal for him and his family.

- He have been going to at least 2-3 market days in the block and now people have begun to recognise him and they started to buy his products regularly.
- With the continuous support of the CRP-EP he is now able to build his market linkages.

Entrepreneur’s plan for her business:

- Expand his business
- Try to look out for more business ventures and focus on those business as well

“I will continue to grow my business because now I know how to sustain my family with the help of CRP-EP” - Rajesh Pahariya, Poultry shop owner

Pakuria Block, Pakur District

1. Introduction

There are 12 Gram panchayats in Pakuria block and 156 villages, of which 148 are reported as inhabited. The total area of Pakuria is 279.23sq. km and population density is 389 persons per sq. km compared to the population density of 487 persons per sq. km of Pakur district and 414 persons per sq. km for Jharkhand State.

Basic Demographic Details, Source – Census of India 2011

Total HH	22,992	
Total Population	108576	
Total Male Population	54181	
Total Female Population	54395	
Total Population (0-6)	19484	17.90%
Total Population-SC	3268	3.0%
Total Population-ST	69680	55%
Female (per 1000 males)		1004
Female (per 1000 males) - 0-6		973
Female (per 1000 males)- SC		970
Female (per 1000 males)- ST		1033

Pakuria has a higher concentration of Scheduled Tribe population with above 50% of the population as compared to 42% in Ranchi district and 26.2 % in the whole of Jharkhand.

The literacy rate of Pakuria (53.8%) is the highest of all the blocks in Pakur which has an average literacy rate of 47.3%. However, the literacy rate of Pakuria considerably lowers than the rural literacy rate for Jharkhand State (61.1%).

Pakuria is a resource block (RB) under NRLM. It is also covered under IPPE as a priority block for the implementation of MGNREGS.

The work participation rate among both men in Pakuria is three percentage points higher than that of Pakur district, Overall work participation rate of Pakuria is 47%, slightly higher than the work participation rate in the district, which stands at 46%. However, the percentage of main workers among the total working population is only 48% in Pakuria whereas the main worker Percentage is 61% for Pakur. 75% of Pakuria's working population is engaged in agriculture related activities.

Access to education (81%) is good in Pakuria, compared to the district average, but on the other amenities lags slightly behind the district average. Only 13.5% of the people have access to medical care, only 24% have access to a telephone and only 14% have power supply. Less than 3% have access to banks.

At the beginning of the project in 2016, SHGs had been formed in all 128 of the 156 villages of Pakuria. The 857 SHGs formed so far cover 10,986 (48%) of the total households in Pakuria. Almost (82%) the SHGs had opened bank accounts and roughly half of them (364 SHGs) had bank linkage. 81% (698 SHGs) of the SHGs had been provided Revolving Fund, and 77% (669 SHGs) of the SHGs had been provided CIF.

VO and CLF formation had also been initiated in Pakuria and 302 of the 857 SHG held membership in the 71 VOs and 4 CLFs that had been formed so far.

2. Physical Achievement of the Block

Categories	Target for 4 years	Achievement Numbers	Achievement Percentage
Total Target	1208	1510	125%
Household Consumption	800	1254	156%
Government Sector	106	185	174 %
Sub-sector	159	71	44.65%
Existing Enterprises	143	50	34.96%

3. Financial Progress of the Block

Budget Heads	Budget approved based on DPR (A)	Amount of fund transferred	% of fund transferred (C=B/A*100)	Expenditure till March 2021 (D)	% of expenditure against total	% of expenditure against fund transferred

		to BRC or NRO (B)			budget (E=D/A*100)	to BRC/NRO (F=D/B*100)
Skill Building	8,456,000	0	0	3981935	47.09%	0
Handholding	4,101,160	0	0	183148	4.46%	0
Training of CBO	10,00,000	350000	35%	0	0	0
Setting up of BRC	5,00,000	500000	100%	168360	33.67%	33.67%
Working Capital	1,80,000	0	0	350319	194.62%	0
CB of CRP-EPs	0	0				
Baseline	10,00,000	0				
Mentor and Block Support	29,76,000	0				

4. Status of Community Enterprise Fund

CEF Disbursed till March 2021	Expected Repayment till March 2021	Actual Repayment till March 2021	Repayment Percentage
25000000	16671710	9801928	58.79%

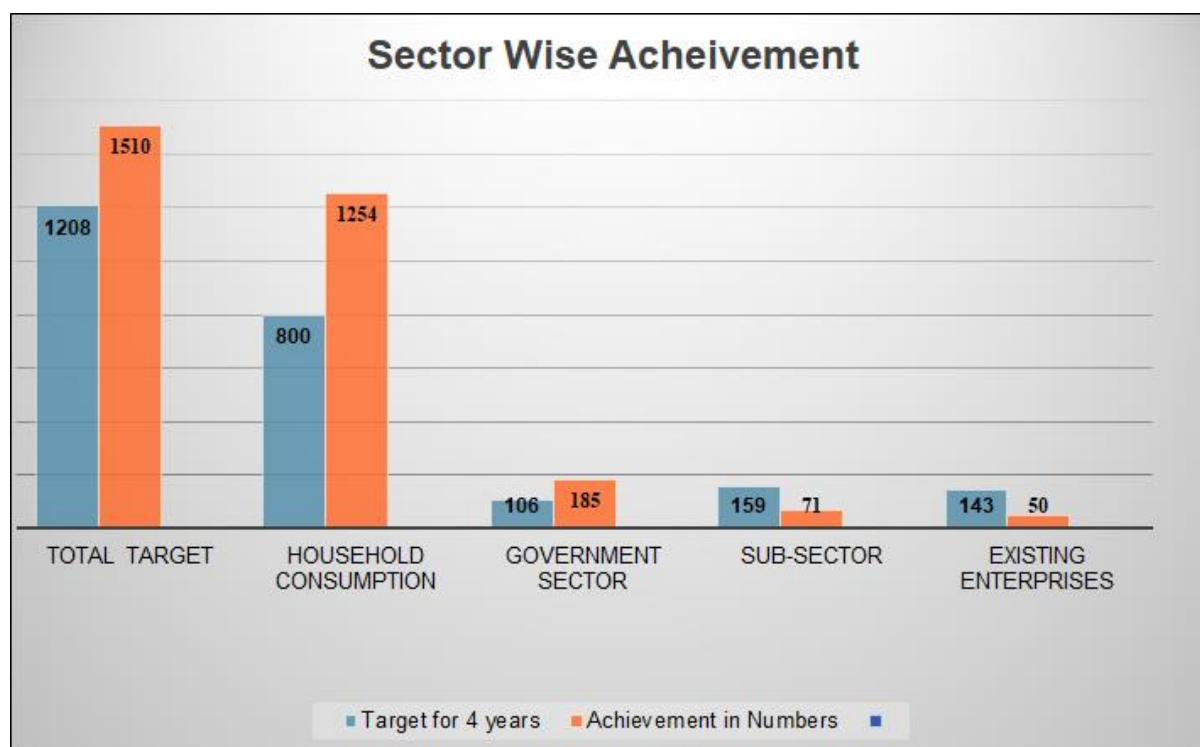
5. Achievement of the Block in NRLM Software

No. of Entrepreneurs	No. of Business Plans submitted	No. of Business Plans approved	No. of Entrepreneurs with Enterprises	No. of Enterprises with PTS data
1057	282	77	578	420

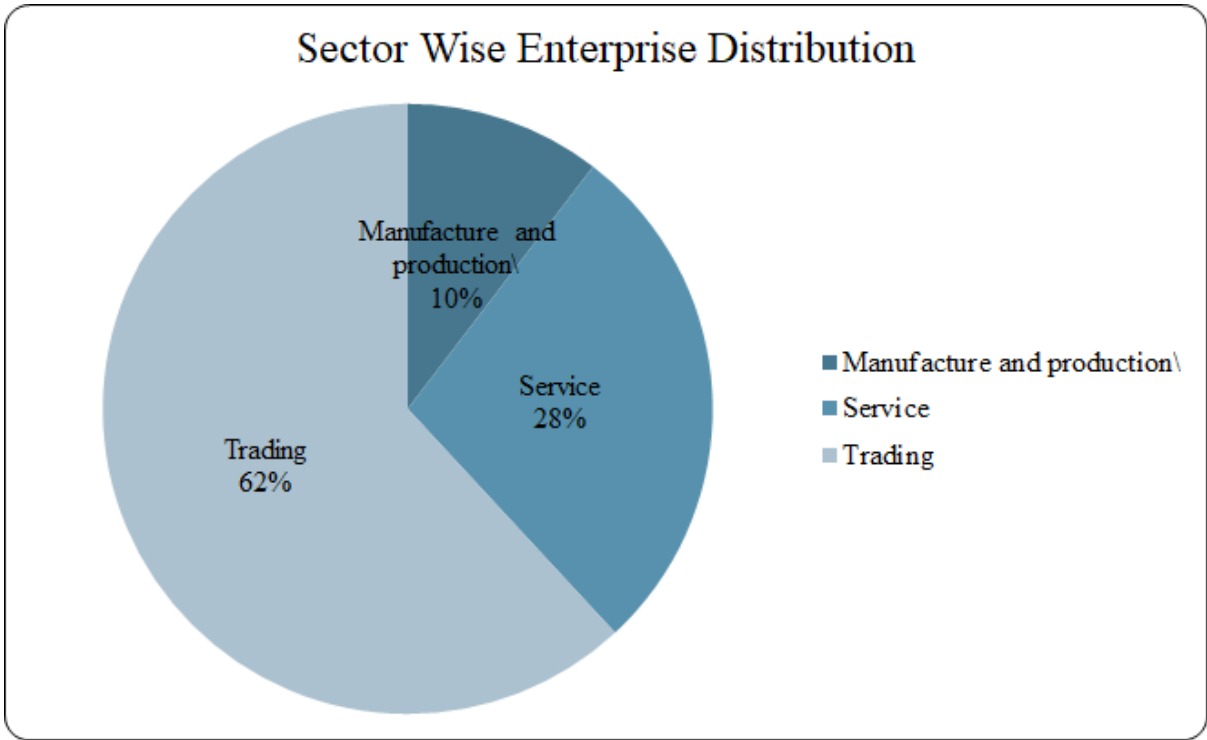
6. Enterprise Profile of the Block

Sector wise enterprises

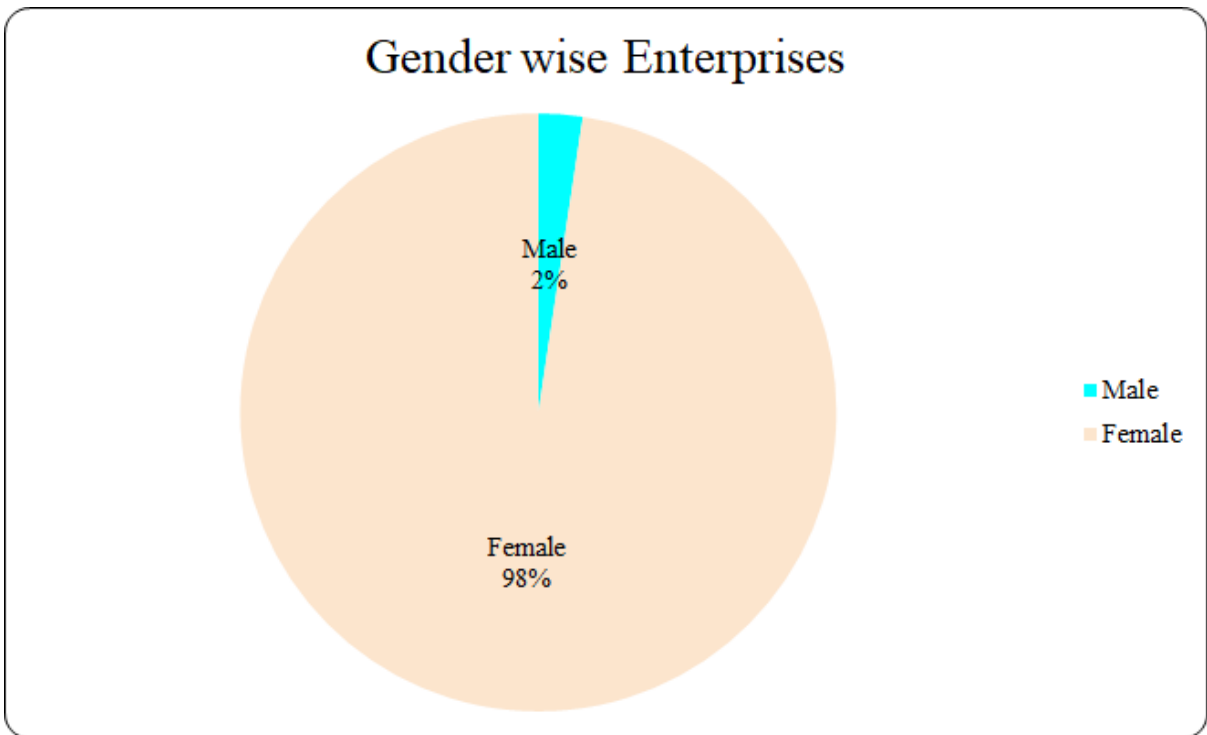
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Total Target	1208	1510	125%
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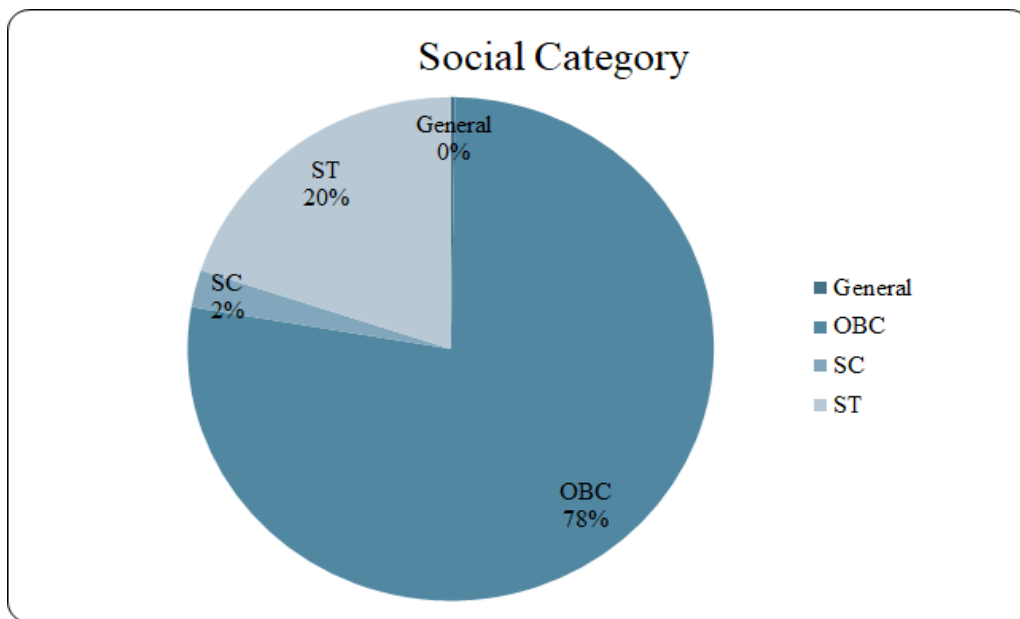
Exceeding the total target of 1208 in Pakuria Block, 1510 enterprises could be set up. Household consumption sector exceeded the most with 1254 out of 800 targets. 185 enterprises in the Government sector are achieved out of 106 targets. Out of 159 enterprises, 71 could be set-up in sub-sector and out of 143 target in existing enterprise, in 50 enterprise could be achieved.



In sector wise enterprise promotion, 62% of trading enterprises are promoted, 28% of service enterprise is promoted and 10% in manufacturing and production is promoted.

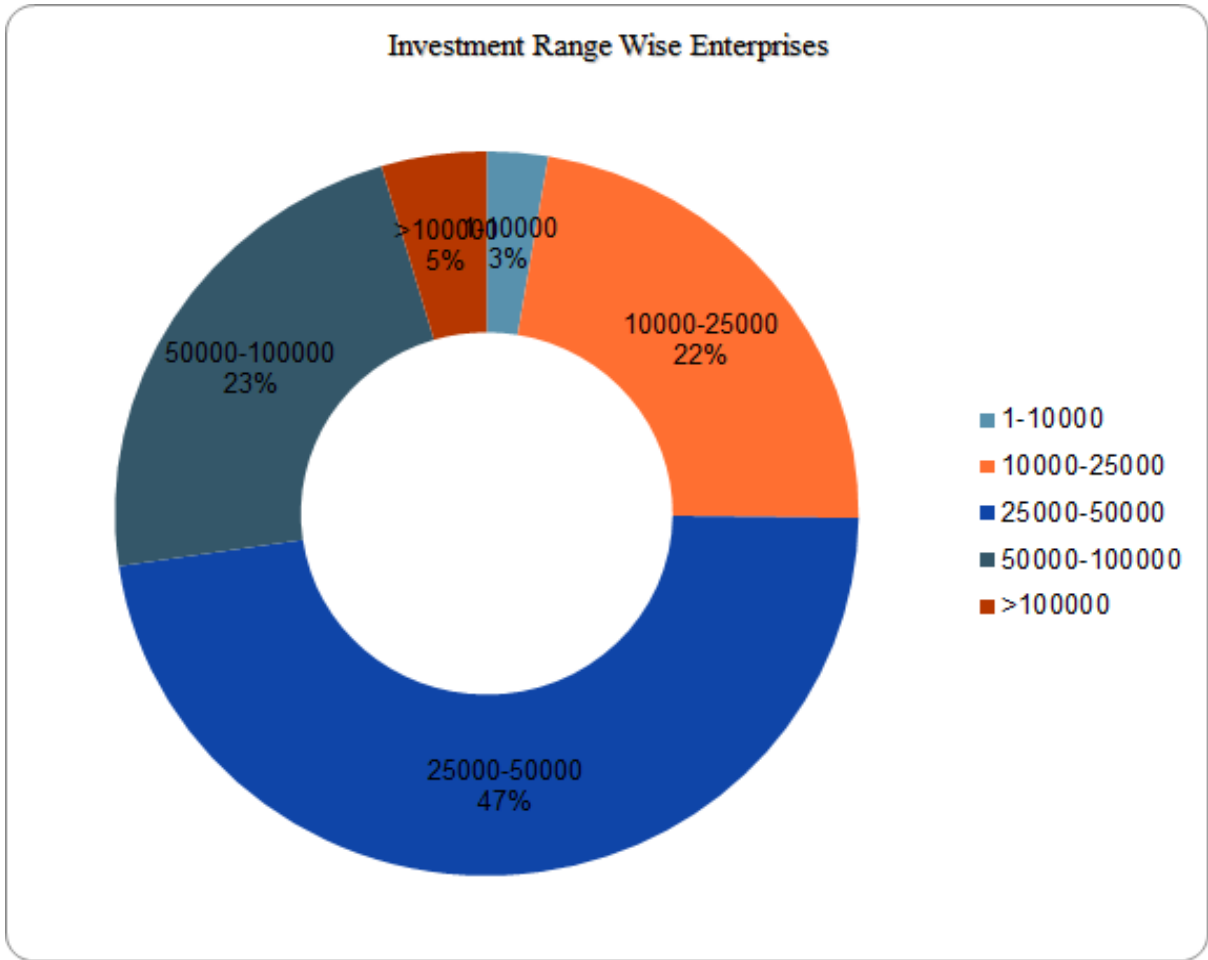


Social category wise enterprises



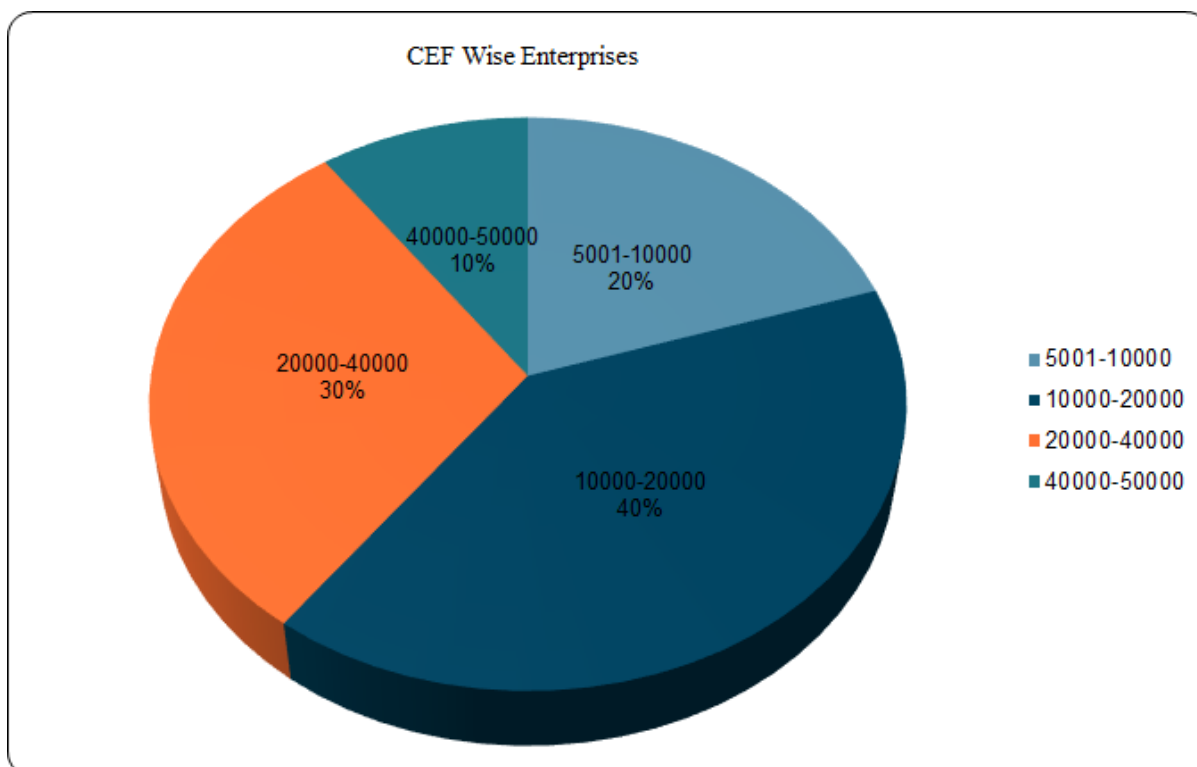
In the social sector distribution of enterprise promotion, 78% of the promoted entrepreneurs are from OBC category followed by 20% from ST and 2% from SC community.

Investment range



In the investment range, the majority of the amount invested is 47% in 25000-50000 Rupees, followed by 23% in Rupees 50000 -100000 and 22% in rupees 10000-25000.

CEF Range



In the CEF investment 40% in Rupees 10000-20000 is given as CEF loan, 30% in Rupees 20000-40000 and 20% in rupees 5000-10000.

Top 5 business Categories Of Pakuria Block

1. Cafe and catering
2. Bakery unit
3. Tent house
4. Kirana shop
5. CSP center

7. Brief about CRP-EP Group

The CRP-EP group has 7 active CRP-EPs who are regular to BRC's work. The group has carried out various functions as part of their role and these include, CBO mobilization, Entrepreneurs Training, Business Plan Preparation and Handholding support to the entrepreneurs.

During the project timeline the group has prepared 1580 viability reports, 1560 business plans and conducted following trainings for CBOs and Entrepreneurs

SHG Orientations	228
VO Orientations	278

Triggering meetings	183
GOT	158
EDP	36

The group also regularly maintains its records and minutes book. It has achieved 125% target and has prepared PTS for 65% of the entrepreneurs. It has also successfully linked entrepreneurs to PRGATISHIL WOMENS FARMER PRODUCER COMPANY LIMITED to sell their products under the brand initiative of Palash. 4 Products are being promoted under this initiative. They have successfully liaised with the block officials to start 2 Cafes.

8. Brief about BEPC

Understanding of the project

All BRC members have information about the project such as CRP EP's work, review and BRC role for CEF disbursement, PSC meeting, repayment process, Community monitoring, CBO orientation etc.

As per regular participation in training and meeting we can conclude that they have a good understanding of the project. They used to keep all the data about SVEP (CEF loans, repayments, goals, achievements and challenges etc.) in their own notebook. Less educated members also have general awareness about SVEP and its process.

As part of regular functioning, the BEPC is having at least two meetings in a month. One BEPC meeting is to review and monitor the BRC activities and one is for the PSC meeting to review and sanction Business plans.

Ownership of the Project

The BEPC members knew about their responsibilities and its ownership. They engaged with all the SVEP activities like implementation process, field activities and CRP-EP's review etc. They have knowledge about SVEP ownership belonging to the community only. Proper working of community based organisation is the one of the needful action for success of SVEP.

Management of CRP-EPs work

An MoU had been signed by the BEPC with the CRP-EP group which established the CRP-EP group as service provider of the BRC. The CRP EP works are reviewed monthly and annually by BEPC members and are checked at the field level for which the BRC member has information about the nearby areas.

Management of Community Enterprise Fund

The BEPC members co-ordinated 5000 to 50000 CEF from BRC and in the presence of district point person (DFM and DM Skill) they released 75000 from BRC. Before the sanction of CEF they tried to get this fund from SBI in absence of a mentor. All these processes BEPC members described to district persons and they helped with the bank process. But the bank rejected the

application. Then finally the BRC sanctioned the amount. Incidents like this shows that BEPC takes responsibility to manage CEF in a proper manner. BEPC is not only using CEF but also tries to get loans from other sources.

Community Monitoring Conducted

Yes, we formed a cluster wise monitoring committee. And they engaged in field verification and repayment follow up. Sometimes they don't get proper support from the upper desk. This might be one reason for de-motivation. Gradually, regular CBO meetings were also held.

9. Skill Trainings Conducted in the Block

One skill training of paper bag making has been conducted under the RSETI. 11 paper bag making unit also started by entrepreneurs after attending training from RSETI.

The BRC had also organised skill training for food enterprises especially Cafes for the entrepreneurs of Pakuria with the support of Kudumbashree NRO. 2 Cafe units have been opened after attending the training.

10. Branding and Packaging initiatives by the BRC

4 different products have been supported for their packaging and labelling under the BRC. These are *Bari*, *Sattu*, *Bakery items* and *Chana chur*



11. Marketing Support given to Entrepreneurs by the BRC

The BRC has been able to support the promotion of 2 weekly markets and 6 Festival markets in the blocks through the active involvement of CRP-EPs. These markets cater to nearby

villages which don't have direct access to markets and fetch the entrepreneurs handsome revenue.

12. Bank Linkages and formalization supports given to entrepreneurs

Through the discussion in the BRC meeting on the bank related linking schemes, 15 applications have been sent to banks through CRP EP in March 2020. 25 more applications in November 2021 in the district through BMMU. This is still in progress according to information given by district. BRC is trying to bridge the gap between entrepreneur and bank loans.

The CRP-EP group has been able to render support in formalization of some of the enterprises. Number of enterprises formalised by CRP-EP group:

Licence	Number of Entrepreneurs
PAN Card	53
GST	0
FSSAI	230
Udhyam Adhaar	12
Any other registration done	0

13. Any other initiative under SVEP like Exposure Visit for CRP-EP group/BEPC, Entrepreneurs Meet

The BRC has conducted one Entrepreneurs meet where 135 entrepreneurs participated. One segment of that meet was to knowledge exchanges through experience sharing. Some stories created tremendous amount of impact over other entrepreneurs. Some case stories were about the economical and physical changes happened because of enterprise start-up. We displayed some products produced by entrepreneur for motivating other entrepreneurs.

14. Case studies

Ajeevika Didi Cafe

“The tale of Five SHG Women who changed their passion into an asset”

Personal background of the Entrepreneur:

Name of SHG: Jyoti

Name of VO:Ganga

Name of CLF:Pakurya

CEF: Rs. 70,000/-

Trainings attended: GAT, BMT, Café training at Pakurya CLF

1. Gauri Devi-
 - Secretary (2014-2021)
 - Treasurer of CLF (2020)
 - Married (No children)
 - Husband is a mini-truck driver
 - Family consists of 3 members
2. Mantriyi Devi-
 - President (2014-2021)
 - 6 members in the family (Husband, 2 boys, 1 daughter, father-in-law)
 - Husband is a daily wage earner
3. Shivratiya Devi-
 - Member of SHG (2014-2021)
 - Married
 - 6 members in the family (Husband, mother-in-law, father-in-law, 1 son, 2 daughters)
 - Husband is a daily wage earner
4. Murti Devi-
 - SHG member (2014-2021)
 - CRP-EP in 2019
 - She worked in a group of cadre who formed SHG in Dhumka
 - Married
 - Family members consists of husband, 2 sons, and 1 daughter
5. Suga Devi-
 - Member of SHG (2014-2021)
 - Widow
 - 3 members in the family (1son, 1 daughter)

Why did they decide to become an entrepreneur?

The financial issues all of them were facing in 2019 was almost similar and it was this time when the CRP-EP came for triggering meeting in VO. The message about SVEP came to them when VO representatives came and shared about SVEP in SHG meeting.

Later after sometime the CRP-EP came to visit their SHG and they got to learn more about the project and its support. The CRP-EP came to enquire about how many people are interested in

running hotels or café's for income generation and that the training will be provided in the CLF. So, they discussed about this matter in SHG meeting and made a voting based on who can give time for the business and who can also dedicate their time without any excuses in the future. This is their journey to how they decided to become an entrepreneur.

“At first we only knew about the SVEP loans, then after sometime we heard about café training and we are all mothers who cooks for our family everyday and it became our passion. So, we decided to go for the training with proper information from the CRP-EP. We voted ourselves in running the café with sincerity and dedication.” - Ajeevika Didi Café members.

How did they become an Entrepreneur?

They shared that their passion for cooking and preparing meals is one of the main reason why they decided to become an entrepreneur. And it was also through the training they received from the café trainers that they have learned more about maintaining hygiene, generate income and to keep a good record of their income.

“We are from the same locality, we know everything about each other through our SHG group and when an opportunity came we grabbed it together as a team and we will work even harder to make it a successful business.” - Ajeevika Didi Café members.



Impact:

- They have built good relationship with the shop owners
- They get proper information from the block office and shares with their villagers and people they know
- All of them were able to build social status
- Financially independent

- They are now able to send their children to school
- They have stopped working as daily wage earners
- They are enjoying good health

Entrepreneur’s plan for their business:

- Purchase more materials such as table and chairs, cupboards, stove, plates, dustbin, fans, etc
- Add more menu
- Try to extend their business to home delivery
- Expand their business and employ more women

“We wish to bring out more women from their homes to work if they are interested in generating income. We gained our confidence through Ajeevika and we want to continue helping women to get up for themselves and generate income like us.”- Ajeevika Didi Café members.

Soni Tent Shop

“Begin with what you have and grace will follow”

Personal background of the Entrepreneur:

Name of the entrepreneur: Jawaharlal Marandi

Name of the enterprise: Soni tent shop

Name of SHG member: Soni Murmu

Name of SHG: Gulab Baha

Name of VO: Laxmi

Name of CLF: Basantpur

CEF: Rs. 50,000/-

Why did he decide to become an entrepreneur?

He is working as a CRP-EP, and as he was helping others in building business and giving them hand holding support. He decided to open his own business and become an example for their community people to come forward and start their business.

“I am helping people in setting up their business while I am not doing anything for myself so I decided to start my own business where I can empower myself as well as others in starting their business. whenever I go to any community now people look up to me and tell me it is

because of you we have become what we are now so it is all thanks to you and your hard work.”- Jawaharlal Marandi, owner of

How did he become an Entrepreneur?

Being a CRP-EP in his own block. He took up the opportunity to open up a business of his own for income generation and for setting an example to the community members. These are the reasons to why he became an entrepreneur himself.

“Just before taking loan for SVEP I started my own venture as an entrepreneur by buying a set of table and chair and started to rent it out and started to get some income. Then later, I decided on opening a tent shop as there was no tent business in my community.



Impact:

- Income generation
- Financial stability
- Bought new bike

Entrepreneur’s plan for his business:

- Continue bringing in more items in my shop
- Expand my shop
- Try to provide employment opportunities

Annexures:

I. Annexure: Angara Block

1. Details of Training Conducted for CRP-EPs

Training Name	Training Days
TED 1	3
TED 2	3
TEAM A1	6
TEAM A2	7
TED 3	3
TEAM B1	7
TEAM B2	7
TEAM B3	6

2. Details of Training Conducted for BEPC

Training Name	Days
BEPC Module 1	2
BEPC Module 2	2
BEPC Refresher Training	2

3. Details of Books of records available at the BRC level

SI No.	Document	Details
1	MEC training module	TED and TEAM modules
2		ToT modules
3	CBO Orientation modules	CLF/VO orientation

4		SHG Orientation
5		BRC-EP module 1 and 2
6	Entrepreneur training modules	Triggering meeting
7		GAT
8		BMT
9	MEC grading details	Evaluation details during training
10	MEC certification	Exam/Assignment scores
11		Specialisations, other intervention/achievements
12	MIS data	Details on entrepreneur, CBO, loan & investment, moratorium, MEC support
13	PTS reports of entrepreneurs	Financial Statements, consultancy slips
14	Community Orientation and Entrepreneur Training Reports	Details of CBO members and entrepreneurs oriented under SVEP
15	Phasing Plan & Joint Action Plan prepared	Actual achievement against the plan prepared for mobilisation
16	Fund Management Details	Actual amount budgeted, expenditure incurred, remaining balance under each head
17		Loan portfolio - CEF
18		DCB register

19		Bank loan details
20	BRC Books and records	Minutes Book
21		Order /proceedings file
22		BNSEP Registration documents
23		Membership register - General Body & BNSEP Executive Committee
24		MEC profile register
25		Receipt book
26		Payment Voucher - sub voucher
27		Voucher file
28		Day book
29		Cash book
30		General ledger
31		CEF Application register
32		CEF Disbursement register
33		CEF Repayment register
34		Asset purchase register
35		Asset movement register

36	Cheque issue register
37	Petty cash (stationery) register
38	BNSEP TA register
39	Monthly Receipts and Disbursement register
40	Visitor's register
41	MoU
42	GOT register
43	EDP register
44	Counter Foil & Repayment Files
45	Bank Statement
46	ME Register
47	Audit files
48	DPR

4. Details on CRP-EP Grading

Community Resource Person for Enterprise Promotion

Mention the number of active CRP-EPs in the block: 8

Mention the number of CRP-EPs appeared for the exam:

1. Ghanshyam – 24
2. Jyoti - 22
3. MD Javed - 18
4. Sumant --- 15

5. *Kuldip* - 13
6. *Pushapa* – 10
7. *Sardhu* - 10
8. *Varsha* -- 5

Services by CRP-EP Group

1. Percentage of CRP-EPs who scored above 70 per cent in the exam:
2. Number of Mobilization Training conducted by CRP-EP Group
 - a. Number of SHG Orientations: 590
 - b. Number of VO Orientations: 63
 - c. Number of Triggering meetings delivered: 288
 - d. Number of GOT delivered: 115
 - e. Number of EDP (BMT) delivered: 52
3. Number of viability reports generated by CRP-EP group: 1355
4. Number of Business Plans prepared by CRP-EP group: 1355
6. Number of bank linkages facilitated by CRP-EP group:
 - a. Mudra Loans: 0
 - b. PMEGP Loans: 0
 - c. Any other Loans: 136
7. Number of other schemes tapped by CRP-EP group for enterprise promotion: 0
8. Number of enterprises formalised by CRP-EP group:
 - a. PAN Card: 0
 - b. GST: 0
 - c. FSSAI: 0
 - d. Udhyaam Adhaar: 0
 - e. Any other registration done: 0
9. Different kinds of market related interventions promoted by CRP-EP group:
 - a. Weekly Market: 0
 - b. Monthly Market 0
 - c. Festival Market 0
10. Number of branding and packaging initiative conducted by CRP-EP group: 0
11. Monthly Average revenue of CRP-EP group
 - 2016-2017
 - a. From the SVEP project: 0
 - b. From entrepreneurs:
 - c. From any other sources:
 - 2017-18
 - a. From the SVEP project: 252000
 - b. From entrepreneurs:
 - c. From any other sources:
 - 2018-19
 - a. From the SVEP project: 796635
 - b. From entrepreneurs:
 - c. From any other sources:

2019-20 (Till MAR)

a. From the SVEP project: 1622080

b. From entrepreneurs: 0

c. From any other sources: 0

Administrative Formalities of CRP-EP group

1. Does the CRP-EP group has a renewed partnership deed? (Answer Yes/No) yes

2. Does the CRP-EP group has an updated business plan prepared based on all the services provided by them? (Answer Yes/No) No

Give remarks on the quality of the business plan.

3. Mention all the books of records maintained by CRP-EP group with the frequency of updating the records:

For example- Minutes Register- updated during every group meeting

Honorarium Register- updated every month

Ø .Minutes Register

Ø Cash Book

Ø Payment Register

5. Details on CRP-EP Grading

Community Resource Person for Enterprise Promotion

Mention the number of active CRP-EPs in the block:

Total active CRP EP 7

Mention the number of CRP-EPs appeared for the exam:

Total appeared for exam 7 CRP EP

Percentage of CRP-EPs who scored above 70 per cent in the exam out of the number of people who appeared for the exam:

1. Tarique Anwar 32/ 80%

2. Chitrlekha sutradhar -30/ 75%

3. Mala kumari 25 marks/ 62.5%4

4. Milan kumar -24marks/60%

5. Aashif Ansari- 25marks/ 62.5%

6. Jwaharlal marandi- 23 marks /57.5%

Percentage of CRP-EPs who scored above 50 per cent in the exam out of the number of people

7. Renatius Mohali – 18 marks /45%

Percentage of CRP-EPs who scored above 30 per cent in the exam out of the number of people who appeared for the exam:

Services by CRP-EP Group

1. Percentage of CRP-EPs who scored above 70 per cent in the exam:

2. Number of Mobilization Training conducted by CRP-EP Group

a. Number of SHG Orientations:

Ans :-228

b. Number of VO Orientations:

Ans:-278

c. Number of Triggering meetings delivered:

Ans:- 183

d. Number of GOT delivered:

Ans:- 158

e. Number of EDP delivered:

Ans:- 36

3. Number of viability reports generated by CRP-EP group:

Ans :- Viability report generated total 1580

4. Number of Business Plans prepared by CRP-EP group:

Ans :- Business plan report generated total 1560

6. Number of bank linkages facilitated by CRP-EP group:

a. Mudra Loans:

Ans:- 0

b. PMEGP Loans:

Ans:- 0

c. Any other Loans:

Ans:- 0

7. Number of other schemes tapped by CRP-EP group for enterprise promotion:

Ans :-no

8. Number of enterprises formalised by CRP-EP group:

a. PAN Card:

Ans :-53

b. GST:

Ans:- 0

c. FSSAI:

Ans:- 230

d. UdhyaAdhaar:

Ans:- 12

e. Any other registration done:

Ans:- 0

9. Different kinds of market related interventions promoted by CRP-EP group:

a. Weekly Market:-

Ans:- 2

b. Monthly Market-

Ans:- 0

c. Festival Market

Ans: -5

10. Number of branding and packaging initiative conducted by CRP-EP group:

Ans :- 4 product branding and packaging

Bari product Branding

Sattu product Branding

Bekri product Branding

Chana chur product Branding

11. Monthly Average revenue of CRP-EP group

2016-2017

a. From the SVEP project:

Ans:- 0

b. From entrepreneurs:

c. From any other sources:

2017-18

a. From the SVEP project:

Ans:- 0

b. From entrepreneurs:

c. From any other sources:

2018-19

a. From the SVEP project:

Ans:- 1374098

b. From entrepreneurs:

c. From any other sources:

2019-20 (Till October)

a. From the SVEP project:

Ans:- 743548

b. From entrepreneurs:

c. From any other sources:

2020-21(Till October)

b. From the SVEP project:

Ans:- 989500

b. From entrepreneurs:

c. From any other sources:

Administrative Formalities of CRP-EP group

1. Does the CRP-EP group has a renewed partnership deed? (Answer Yes/No)

Ans;- Yes

2. Does the CRP-EP group has an updated business plan prepared based on all the services provided by them? (Answer Yes/No)

Ans ;- no

Give remarks on the quality of the business plan.

quality of the business Plan

3. Mention all the books of records maintained by CRP-EP group with the frequency of updating the records:

Ans :- Minutes Register- updated during every group meeting and including honorarium

II . Annexures : Khutpani Block

1. Details of Training Conducted for CRP-EPs

Training Name	Training Days
TED 1	3
TED 2	3
TEAM A1	6
TEAM A2	7
TED 3	3
TEAM B1	7
TEAM B2	7
TEAM B3	6

2. Details of Training Conducted for BEPC

Training Name	Days
BEPC Module 1	2
BEPC Module 2	2
BEPC Refresher Training	2

3. Details of Books of records available at the BRC level

Sl No.	Document	Details
1	CBO Orientation modules	CLF/VO orientation
2		SHG Orientation
3		BRC-EP module 1 and 2

4		BRC-EP Refresher
5	Entrepreneur training modules	Triggering meeting
6		GAT
7		BMT
8		Exam/Assignment scores
9	MEC certification	Specialisations, other intervention/achievements
10	MIS data	Details on entrepreneur, CBO, loan & investment, moratorium, MEC support
11	PTS reports of entrepreneurs	Financial Statements, consultancy slips
12	Community Orientation and Entrepreneur Training Reports	Details of CBO members and entrepreneurs oriented under SVEP
13	Phasing Plan & Joint Action Plan prepared	Actual achievement against the plan prepared for mobilisation
14	Fund Management Details	Actual amount budgeted, expenditure incurred, remaining balance under each head
15		Loan portfolio - CEF
16		DCB register
17		Bank loan details
18	Documents developed under knowledge management	Case studies, Photographs, testimonials, etc.

19	BRC Books and records	Minutes Book
20		Order /proceedings file
21		BEPC Registration documents
22		Membership register - General Body & BNSEP Executive Committee
23		MEC profile register
24		Receipt book
25		Payment Voucher - sub voucher
26		Voucher file
27		Notice file
28		Day book
29		Cash book
30		General ledger
31		CEF Application register
32		CEF Disbursement register
33		CEF Repayment register
34		Asset purchase register
35		Asset movement register

36	Cheque issue register
37	Petty cash (stationery) register
38	MEC group Acquaintance register
39	BNSEP TA register
40	Monthly Receipts and Disbursement register
41	Visitor's register
42	MoU
43	GOT register
44	EDP register
45	Counter Foil & Repayment Files
46	Bank Statement
47	ME Register
48	Audit files
49	DPR

5. Details on CRP-EP Grading

Community Resource Person for Enterprise Promotion

Mention the number of active CRP-EPs in the block: 7

Mention the number of CRP-EPs appeared for the exam: 7

*Percentage of CRP-EPs who scored above 70 per cent in the exam out of the number of people who appeared for the exam: **14.28%***

*Percentage of CRP-EPs who scored above 50 per cent in the exam out of the number of people who appeared for the exam:**14.28%***

*Percentage of CRP-EPs who scored above 30 per cent in the exam out of the number of people who appeared for the exam:**57.14%***

Services by CRP-EP Group

1. Percentage of CRP-EPs who scored above 70 per cent in the exam: **14.28%**

2. Number of Mobilization Training conducted by CRP-EP Group

a. Number of SHG Orientations:**425**

b. Number of VO Orientations: **92**

c. Number of Triggering meetings delivered: **425**

d. Number of GOT delivered:**71**

e. Number of EDP delivered:**45**

3. Number of viability reports generated by CRP-EP group: **640**

4. Number of Business Plans prepared by CRP-EP group: **635**

6. Number of bank linkages facilitated by CRP-EP group: **170**

a. Mudra Loans: **0**

b. PMEGP Loans: **0**

c. Any other Loans: **170**

7. Number of other schemes tapped by CRP-EP group for enterprise promotion:**1**

8. Number of enterprises formalised by CRP-EP group:

a. PAN Card:**15**

b. GST: **0**

c. FSSAI: **0**

d. Udhyaam Adhaar: **0**

e. Any other registration done: **0**

9. Different kinds of market related interventions promoted by CRP-EP group:

- a. Weekly Market: **2**
- b. Monthly Market: **0**
- c. Festival Market: **1**

10. Number of branding and packaging initiative conducted by CRP-EP group:

0

11. Monthly Average revenue of CRP-EP group

2016-2017

- a. From the SVEP project:**0**
- b. From entrepreneurs:**0**
- c. From any other sources: **592460/-**

2017-18

- a. From the SVEP project: **399678/-**
- b. From entrepreneurs:**0**
- c. From any other sources: **423643/-**

2018-19

- a. From the SVEP project: **687160/-**
- b. From entrepreneurs:**0**
- c. From any other sources: **2410/-**

2019-20 (Till October)

- a. From the SVEP project: **541000/-**
- b. From entrepreneurs:**0**
- c. From any other sources: **3000/-**

Administrative Formalities of CRP-EP group

1. Does the CRP-EP group has a renewed partnership deed? (Answer Yes/No)

Yes

2. Does the CRP-EP group has an updated business plan prepared based on all the services provided by them? (Answer Yes/No)

No

Give remarks on the quality of the business plan.

3. Mention all the books of records maintained by CRP-EP group with the frequency of updating the records:

1 **Minuets Books**- updated during every group meeting

1 **Attendance register**- updated during every group meeting

1 **Cash Book**- updated during every group meeting

1 **Check issue register**- updated during every group meeting

1 **Payment register**- updated during every group meeting

1 **Loan repayment register**- updated during every group meeting

1 **Day Book**- updated during every group meeting

1 **Inwards and outwards register**- updated during every group meeting

1 **Other income source register**- updated during every group meeting

For example- Minutes Register- updated during every group meeting

Honorarium Register- updated every month

III. Annexure: Manoharpur Block

1. Details of Training Conducted for CRP-EPs

Training Name	Training Days
TED 1	3
TED 2	3
TEAM A1	6
TEAM A2	7
TED 3	3
TEAM B1	7
TEAM B2	7
TEAM B3	6

2. Details of Training Conducted for BEPC

Training Name	Days
BEPC Module 1	2
BEPC Module 2	2
BEPC Refresher Training	2

3. Details of Books of records available at the BRC level

Sl No.	Document	Details
1	CBO Orientation modules	CLF/VO orientation
2		SHG Orientation
3		BRC-EP module 1 and 2

4		BRC-EP Refresher
5	Entrepreneur training modules	Triggering meeting
6		GAT
7		BMT
8		Skill training modules
9		Specialisations, other intervention/achievements
10		MIS data
11	PTS reports of entrepreneurs	Financial Statements, consultancy slips
12	Community Orientation and Entrepreneur Training Reports	Details of CBO members and entrepreneurs oriented under SVEP
13	Phasing Plan & Joint Action Plan prepared	Actual achievement against the plan prepared for mobilisation
14	Fund Management Details	Actual amount budgeted, expenditure incurred, remaining balance under each head
15		Loan portfolio - CEF
16		DCB register
17		Bank loan details
18	Documents developed under knowledge management	Case studies, Photographs, testimonials, etc.
19	BRC Books and records	Minutes Book

20	Order /proceedings file
21	BEPC Registration documents
22	Membership register - General Body & BNSEP Executive Committee
23	MEC profile register
24	Receipt book
25	Payment Voucher - sub voucher
26	Voucher file
27	Notice file
28	Day book
29	Cash book
30	General ledger
31	CEF Application register
32	CEF Disbursement register
33	CEF Repayment register
34	Asset purchase register
35	Asset movement register
36	Cheque issue register

37	Petty cash (stationery) register
38	MEC group Acquittance register
39	BEPC TA register
40	Monthly Receipts and Disbursement register
41	Visitor's register
42	MoU
43	GOT register
44	EDP register
45	Counter Foil & Repayment Files
46	Bank Statement
47	ME Register
48	Audit files
49	DPR

4. Details on CRP-EP Grading

Community Resource Person for Enterprise Promotion

*Mention the number of active CRP-EPs in the block: **11***

*Mention the number of CRP-EPs appeared for the exam: **11***

*Percentage of CRP-EPs who scored above 70 per cent in the exam out of the number of people who appeared for the exam: **18.18%***

*Percentage of CRP-EPs who scored above 50 per cent in the exam out of the number of people who appeared for the exam: **9.09%***

*Percentage of CRP-EPs who scored above 30 per cent in the exam out of the number of people who appeared for the exam:**72.72%***

Services by CRP-EP Group

1. Percentage of CRP-EPs who scored above 70 per cent in the exam: **18.18%**

2. Number of Mobilization Training conducted by CRP-EP Group

a. Number of SHG Orientations: **968**

b. Number of VO Orientations: **71**

c. Number of Triggering meetings delivered: **851**

d. Number of GOT delivered:**105**

e. Number of EDP delivered: **59**

3. Number of viability reports generated by CRP-EP group: **1537**

4. Number of Business Plans prepared by CRP-EP group: **1512**

6. Number of bank linkages facilitated by CRP-EP group: **4**

a. Mudra Loans: **0**

b. PMEGP Loans: **0**

c. Any other Loans: **4**

7. Number of other schemes tapped by CRP-EP group for enterprise promotion:**2**

8. Number of enterprises formalised by CRP-EP group:

a. PAN Card: **0**

b. GST: **0**

c. FSSAI:**0**

d. Udhyaam Adhaar:**3**

e. Any other registration done:**0**

9. Different kinds of market related interventions promoted by CRP-EP group:

- a. Weekly Market: **3**
- b. Monthly Market: **0**
- c. Festival Market: **6**

10. Number of branding and packaging initiative conducted by CRP-EP group: **3**

11. Monthly Average revenue of CRP-EP group

2016-2017

- a. From the SVEP project: **0**
- b. From entrepreneurs: **0**
- c. From any other sources: **0**

2017-18

- a. From the SVEP project: **712384/-**
- b. From entrepreneurs: **0**
- c. From any other sources: **0**

2018-19

- a. From the SVEP project: **994100/-**
- b. From entrepreneurs: **0**
- c. From any other sources: **4000/-**

2019-20 (Till October)

- a. From the SVEP project: **1242973/-**
- b. From entrepreneurs: **0**
- c. From any other sources: **35,000/-**

Administrative Formalities of CRP-EP group

1. Does the CRP-EP group has a renewed partnership deed? (Answer Yes/No)

No

2. Does the CRP-EP group has an updated business plan prepared based on all the services provided by them? (Answer Yes/No)

NO

Give remarks on the quality of the business plan.

As a quality wise it's a good and understandable. They are also mentioned the training institution earning and government survey work as well.

They are mentioning the market opportunity for the group earning.

They are providing consultation service to Ashra NGO and One Block One product scheme of JSLPS.

3. Mention all the books of records maintained by CRP-EP group with the frequency of updating the records:

Lists of the Registers maintained by CRP-EP group.

Minutes book, Payment register, Bank Pass book, attendance register.

For example- Minutes Register- updated during every group meeting

Honorarium Register- updated every month

IV. Annexure : Litipara Block

1. Details of Training Conducted for CRP-EPs

Training Name	Training Days
TED 1	3
TED 2	3
TEAM A1	6
TEAM A2	7
TED 3	3
TEAM B1	7
TEAM B2	7
TEAM B3	6

2. Details of Training Conducted for BEPC

Training Name	Days
BEPC Module 1	2
BEPC Module 2	2
BEPC Refresher Training	2

3. Details of Books of records available at the BRC level

Sl No.	Document	Details
1	MEC training module	TED and TEAM modules
2	CBO Orientation modules	CLF/VO orientation
3		SHG Orientation
4		BRC-EP module 1 and 2
5	Entrepreneur training modules	Triggering meeting
6		GAT
7		BMT
8	MEC certification	Exam/Assignment scores
9	MIS data	Details on entrepreneur, CBO, loan & investment, moratorium, MEC support
10	PTS reports of entrepreneurs	Financial Statements, consultancy slips

11	Community Orientation and Entrepreneur Training Reports	Details of CBO members and entrepreneurs oriented under SVEP
12	Phasing Plan & Joint Action Plan prepared	Actual achievement against the plan prepared for mobilisation
13	Fund Management Details	Actual amount budgeted, expenditure incurred, remaining balance under each head
14		Loan portfolio – CEF
15		DCB register
16	Documents developed under knowledge management	Case studies, Photographs, testimonials, etc.
17	BRC Books and records	Minutes Book
18		Membership register - General Body & BRC-MC Executive Committee
19		MEC profile register
20		Payment Voucher - sub voucher
21		Voucher file
22		Notice file
23		Cash book
24		General ledger

25	CEF Disbursement register
26	CEF Repayment register
27	Asset purchase register
28	Asset movement register
29	Cheque issue register
30	Petty cash (stationery) register
31	MEC group Acquaintance register
32	BEPC TA register
33	Monthly Receipts and Disbursement register
34	Visitor's register
35	GOT register
36	EDP register
37	Bank Statement
38	ME Register
39	Audit files
40	DPR

4. Details on CRP-EP Grading

Community Resource Person for Enterprise Promotion

Mention the number of active CRP-EPs in the block: **8**

Mention the number of CRP-EPs appeared for the exam: **7**

Percentage of CRP-EPs who scored above 70 per cent in the exam out of the number of people who appeared for the exam: **1**

Percentage of CRP-EPs who scored above 50 per cent in the exam out of the number of people who appeared for the exam: **2**

Percentage of CRP-EPs who scored above 30 per cent in the exam out of the number of people who appeared for the exam: **2**

Services by CRP-EP Group

1. Percentage of CRP-EPs who scored above 70 per cent in the exam: **1**

2. Number of Mobilization Training conducted by CRP-EP Group

a. Number of SHG Orientations: **712**

b. Number of VO Orientations: **92**

c. Number of Triggering meetings delivered: **230**

d. Number of GOT delivered: **142**

e. Number of EDP delivered: **48**

3. Number of viability reports generated by CRP-EP group: **1518**

4. Number of Business Plans prepared by CRP-EP group: **1480**

6. Number of bank linkages facilitated by CRP-EP group: **0**

a. Mudra Loans: **0**

b. PMEGP Loans: **0**

c. Any other Loans: **76**

7. Number of other schemes tapped by CRP-EP group for enterprise promotion: **2**

8. Number of enterprises formalised by CRP-EP group:

a. PAN Card: **0**

b. GST: **0**

c. FSSAI: **272**

d. UdhyamAdhaar: **3**

e. Any other registration done: Gem Reg - **01**

9. Different kinds of market related interventions promoted by CRP-EP group:

a. Weekly Market: **5**

b. Monthly Market : **0**

c. Festival Market : **3**

10. Number of branding and packaging initiative conducted by CRP-EP group: **11**

11. Monthly Average revenue of CRP-EP group :

2016-2017

a. From the SVEP project: **0**

b. From entrepreneurs:0

c. From any other sources: 0

2017-18

a. From the SVEP project: 4300

b. From entrepreneurs:0

c. From any other sources:0

2018-19

a. From the SVEP project: 3800

b. From entrepreneurs:0

c. From any other sources: 0

2019-20 (Till February)

a. From the SVEP project: 5000

b. From entrepreneurs:0

c. From any other sources: 5000 (Own Micro Enterprise)

Administrative Formalities of CRP-EP group

1. Does the CRP-EP group has a renewed partnership Deed? (Answer Yes/**No** ✓)

2. Does the CRP-EP group has an updated business plan prepared based on all the services provided by them? (Answer **Yes** ✓ /No)

Give remarks on the quality of the business plan.

Out of 8, 4 CRPs-EP prepared updated business plan hard copy, soft copy in excel and SVEP live online. 4 CRP-EP prepared only an online business plan.

3. Mention all the books of records maintained by CRP-EP group with the frequency of updating the records:

For example- Minutes Register- updated during every group meeting

Honorarium Register- updated every month

The CRP-EP group have minutes register and filing all the documents like bank statement, xerox of cheque and work done report.

V. Annexure: Pakuria

1. Details of Training Conducted for CRP-EPs

Training Name	Training Days
TED 1	3
TED 2	3
TEAM A1	6
TEAM A2	7
TED 3	3
TEAM B1	7
TEAM B2	7
TEAM B3	6

2. Details of Training Conducted for BEPC

Training Name	Days
BEPC Module 1	2
BEPC Module 2	2
BEPC Refresher Training	2

3. Details of Books of records available at the BRC level

SI No.	Document	Details
1	MEC training module	TED and TEAM modules
2		Refresher Training Module
3	CBO Orientation modules	CLF/VO orientation
4		SHG Orientation
5		BRC-EP module 1 and 2
6		BRC-EP Refresher
7	Entrepreneur training modules	Triggering meeting
8		GAT
9		BMT

10		Skill training modules
11	MEC grading details	Evaluation details during training
12	MIS data	Details on entrepreneur, CBO, loan & investment, moratorium, MEC support
13	PTS reports of entrepreneurs	Financial Statements, consultancy slips
14	Community Orientation and Entrepreneur Training Reports	Details of CBO members and entrepreneurs oriented under SVEP
15	Phasing Plan & Joint Action Plan prepared	Actual achievement against the plan prepared for mobilisation
16		Loan portfolio - CEF
17		DCB register
18		Bank loan details
19	Documents developed under knowledge management	Case studies, Photographs, testimonials, etc.
20		Minutes Book
21		Membership register - General Body & BNSEP Executive Committee
22		MEC profile register
23		Receipt book
24		Payment Voucher - sub voucher
25		Voucher file
26		Notice file
27		Day book
28		Cash book
29		General ledger
30		CEF Application register
31		CEF Disbursement register
32	BRC Books and records	Asset purchase register
33		Cheque issue register
34		Petty cash (stationery) register
35		MEC group Acquittance register
36		BNSEP TA register
37		Visitor's register
38		MoU
39		GOT register
40		EDP register
41		Counter Foil & Repayment Files
42		Bank Statement
43		ME Register
44		Audit files
45		DPR

4. Details on CRP-EP Grading

Community Resource Person for Enterprise Promotion

Mention the number of active CRP-EPs in the block:

Total active CRP EP 7

Mention the number of CRP-EPs appeared for the exam:

Total appeared for exam 7 CRP EP

Percentage of CRP-EPs who scored above 70 per cent in the exam out of the number of people who appeared for the exam:

1. Tarique Anwar 32/ 80%
2. Chitralkha sutradhar -30/ 75%
3. Mala kumari 25 marks/ 62.5%⁴
4. Milan kumar –24marks/60%
5. Aashif Ansari- 25marks/ 62.5%
6. Jwaharlal marandi- 23 marks /57.5%

Percentage of CRP-EPs who scored above 50 per cent in the exam out of the number of people

7. Renatius Mohali – 18 marks /45%

Percentage of CRP-EPs who scored above 30 per cent in the exam out of the number of people who appeared for the exam: None

Services by CRP-EP Group

1. Percentage of CRP-EPs who scored above 70 per cent in the exam:

2. Number of Mobilization Training conducted by CRP-EP Group

a. Number of SHG Orientations:

Ans :-228

b. Number of VO Orientations:

Ans:-278

c. Number of Triggering meetings delivered:

Ans:- 183

d. Number of GOT delivered:

Ans:- 158

e. Number of EDP delivered:

Ans:- 36

3. Number of viability reports generated by CRP-EP group:

Ans :- Viability report generated total 1580

4. Number of Business Plans prepared by CRP-EP group:

Ans :- Business plan report generated total 1560

6. Number of bank linkages facilitated by CRP-EP group:

a. Mudra Loans:

Ans:- 0

b. PMEGP Loans:

Ans:- 0

c. Any other Loans:

Ans:- 0

7. Number of other schemes tapped by CRP-EP group for enterprise promotion:

Ans :-no

8. Number of enterprises formalised by CRP-EP group:

a. PAN Card:

Ans :-53

b. GST:

Ans:- 0

c. FSSAI:

Ans:- 230

d. UdhyaAdhaar:

Ans:- 12

e. Any other registration done:

Ans:- 0

9. Different kinds of market related interventions promoted by CRP-EP group:

a. Weekly Market:-

Ans:- 2

b. Monthly Market-

Ans:- 0

c. Festival Market

Ans: -5

10. Number of branding and packaging initiative conducted by CRP-EP group:

Ans :- 4 product branding and packaging

Bari product Branding

Sattu product Branding

Bekri product Baranding

Chana chur product Baranding

11. Monthly Average revenue of CRP-EP group

2016-2017

a. From the SVEP project:

Ans:- 0

b. From entrepreneurs:

c. From any other sources:

2017-18

a. From the SVEP project:

Ans:- 0

b. From entrepreneurs:

c. From any other sources:

2018-19

a. From the SVEP project:

Ans:- 1374098

b. From entrepreneurs:

c. From any other sources:

2019-20 (Till October)

a. From the SVEP project:

Ans:- 743548

b. From entrepreneurs:

c. From any other sources:

2020-21(Till October)

b. From the SVEP project:

Ans:- 989500

b. From entrepreneurs:

c. From any other sources:

Administrative Formalities of CRP-EP group

1. Does the CRP-EP group has a renewed partnership deed? (Answer Yes/No)

Ans;- Yes

2. Does the CRP-EP group has an updated business plan prepared based on all the services provided by them? (Answer Yes/No)

Ans ;- no

Give remarks on the quality of the business plan.

quality of the business Plan

3. Mention all the books of records maintained by CRP-EP group with the frequency of updating the records:

Ans :- Minutes Register- updated during every group meeting and including honorarium

THANK YOU!