



Field Facilitator's Guide

Planning and Implementing Non-farm Livelihood Interventions
USING SVEP APPROACH



Aajeevika
National Rural Livelihoods Mission
Government of India



Kudumbashree
Kerala State Poverty Eradication Mission
Government of Kerala

Kudumbashree-National Resource Organisation

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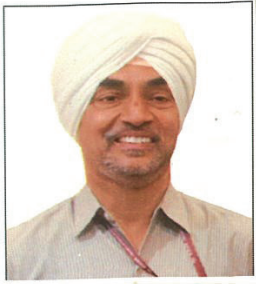
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FOREWARD

Kudumbashree National Resource Organisation began working in the area of enterprise promotion in the year 2013. The work done by Kudumbashree NRO is based on the experiences of Kudumbashree, the State Poverty Eradication Mission of Kerala. Starting from the Micro-Enterprise Consultant (MEC) project in six States to supporting 15 States under Start-Up Village Entrepreneurship Programme (SVEP) and National Rural Economic Transformation Project (NRETP), the partnership between the State Rural Livelihoods Missions (SRLMs) and Kudumbashree NRO has steadily grown.

The intervention over the last nine years has helped Kudumbashree NRO in gaining first-hand experience in implementing SVEP effectively. These learning experiences have helped the Enterprises domain at Kudumbashree NRO to prepare and develop a '*Field Facilitator's Guide: Planning and Implementing Non-Farm Interventions*' using the SVEP approach.

The guide tries to bring up ways to implement activities outlined under SVEP in an organised manner. The guide will also serve as good reference material for those who are involved in implementing other non-farm interventions based on the SVEP approach.

It may also be noted that the guide has been developed based on years of experience working with the women SHG network and rural enterprises. I wish Kudumbashree all the success in their future endeavours of strengthening women entrepreneurship in the rural areas.

(Charanjit Singh)



Government of Kerala

P. I. SREEVIDYA IAS
Executive Director



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(State Poverty Eradication Mission)
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PREFACE

With immense satisfaction and pride, we share our combined experience of establishing ecosystems for enterprise promotion and entrepreneurship across rural India. '*Field Facilitators Guide: Planning and Implementing Non-Farm Intervention*' is an outcome of the experiences of the Enterprise domain at Kudumbashree NRO in supporting the first-generation entrepreneurs to pave their path toward entrepreneurship.

Deendayal Antyodaya Yojana- National Rural Livelihood Mission (DAY-NRLM) has been instrumental in creating efficient and effective institutional platforms for the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. Start-up Village Entrepreneurship Programme (SVEP) has been a pioneer in bridging the gap in knowledge, finance, and handholding ecosystem for the first generation entrepreneurs.

In a journey to support 90,149 up to March 2022, across 15 States, under SVEP, Kudumbashree National Resource Organisation (NRO), has gained valuable field experience and learning in developing a conducive platform for the first generation rural entrepreneurs. These experiences and an organised way to implement activities for developing entrepreneurship have been captured in the document.

I am sure Kudumbashree's experience as an NRO consolidated here will help the State Rural Livelihoods Missions (SRLMs) in planning their Non-Farm interventions using the SVEP experience at a larger scale and outreach. The standardised way of enterprise promotion is expected to develop better understanding of the Non-Farm intervention process and the role of community engagement in it for meaningful output. It will also help various stakeholders in designing better projects and support for the rural community.

I congratulate the Enterprise team at Kudumbashree NRO for taking this initiative to document the extensive experience in the form of a guide. I hope this will influence the SRLMs to venture into the path of enterprise promotion for the livelihood enhancement of the communities.

P.I Sreevidya IAS
Executive Director



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MESSAGE

Deendayal Antyodaya Yojana- National Rural Livelihood Mission (DAY-NRLM) was launched by the Ministry of Rural Development (MoRD) Government of India in June, 2011 with an objective to promote community-based organizations for enabling the rural poor to increase household income through expanding livelihood options and promoting access to financial services.

Start-Up Village Entrepreneurship Programme (SVEP), under DAY-NRLM, focuses on the promotion of nano and micro-enterprises in the rural landscape across India. The programme is being implemented through the Community Based Organisations (CBO) of the women Self Help Group (SHG) network. By effectively managing various financial and social capital developed at the grassroots level, it offers support services to the first-generation entrepreneurs by bridging the gaps in knowledge, finance, and incubation to start and run a enterprise successfully. It is with immense satisfaction and pride I share that as of 31st March 2022, 2.03 lakh micro-enterprises have been started across 29 States/UTs under SVEP.

Kudumbashree, as a National Resource Organisation (NRO), has supported 15 State Rural Livelihood Missions (SRLM) for implementing SVEP in 98 blocks. Kudumbashree, has been a pioneer in this field, starting with Micro Enterprise Consultant (MEC) model as a barefoot business consultant support to extend on-field hand-holding to enterprises through CBO, which at a later point evolved into SVEP.

I believe that the holistic experience of enterprise promotion compiled by Kudumbashree NRO in the form of '*Field Facilitator's Guide: Planning and Implementing Non-Farm Interventions*' will further help SRLMs to strengthen the ecosystem for entrepreneurship in the CBO networks. I would like to congratulate Kudumbashree and the NRO team for developing a guide that can be used to facilitate the Non-Farm interventions across the country.

(Nagendra Nath Sinha)

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MESSAGE

The NRLM has provided Kudumbashree an opportunity to consolidate the learnings from two decades of facilitating rural livelihoods and to share these learnings with other states. Kudumbashree, from the early days, had kept a focus on improving the economic status of its members through concerted efforts in enterprise promotion. These efforts have led to the evolution of a number of models that have attracted nation-wide attention. The Café Kudumbashree approach to food services enterprises has been taken up as the basis for the *Deedi Ki Rasoi* project of the Government of Bihar. States including Uttar Pradesh, Rajasthan, and Odisha have been trying to contextualise the *AmritamNutrimix* initiative that provides take home rations to the supplementary nutrition programme under the Integrated Child Development Scheme (ICDS).

However, what has been taken up at a national level was the idea of the Micro Enterprise Consultant (MEC), which is essentially about training community resource persons to develop skills and knowledge to promote entrepreneurship among rural poor. The idea was disseminated in to various States through Kudumbashree as a National Resource Organisation under the National Rural Livelihoods Mission (NRLM). Subsequently, the Start-up Village Entrepreneurship Programme (SVEP) was informed by the combined learnings within NRLM of the MEC project in Kerala and other States.

While supporting various State Rural Livelihood Missions (SRLMs) in implementing SVEP, Kudumbashree has kept its focused on developing strong community cadre as well as on strengthening the community institution at the block level. '*Field Facilitator's Guide: Planning and Implementing Non-Farm Intervention*' is an attempt to document the consolidated experiences of the NRO team comprising senior community resource persons and professionals in trying to facilitate appropriate ecosystems for enterprise promotion across States.

I am happy that Kudumbashree NRO is bringing out this guide on field facilitation which hopefully will be of use to the SRLMs in implementing Non-Farm based interventions using the SVEP approach. I am sure the guide will be helpful in further planning and strengthening the process of enterprise promotion among rural poor.

Sarada Muraleedharan

TOWARDS A FIELD FACILITATOR'S GUIDE FOR SVEP

Kudumbashree has been supporting 15 states in implementing the Start-up Village Entrepreneurship Programme (SVEP), a flagship enterprise promotion programme of the Ministry of Rural Development (MoRD) through the National Resource Organisation (NRO). Kudumbashree NRO has used the learnings from the experiences of Kudumbashree's Micro Enterprise Consultants project in the state in addressing state-specific in implementing SVEP. It is a team of Mentor Resource Persons and Professionals that help this process in the field. What benefited SVEP implementation was a mix of a standardised process and the experiences of the MEC model.

By 2018, with the increasing coverage across states, a need was felt for a tool that could help multiple stakeholders understand SVEP in its totality. This meant capturing the guidelines, approaches, and processes used not only for promoting enterprises, but in developing strong community institutions and cadre at the block level. This was the context in which the idea of a Field Facilitation Guide was conceived.

Even though the ideation of the document was quite spontaneous, the execution came with its own challenges. A project with its complexities of different systems and processes and multiple stakeholders at various levels was difficult to capture in a document. Different blocks and states with their own peculiarities and customization posed a challenge to the vision of standardization in every aspect. The structure, the content, and the framework of the document went back and forth multiple times. The entire cycle of the SVEP project from its inception to its exit from a block has been written in the document envisioning a holistic understanding of the readers or the facilitator assigned to support the project in the field. The document tries to give a perspective on how a Non-Farm Project can be facilitated in a state through customization at appropriate levels.

We would like to extend our gratitude to Smt. P.I. Sreevidya, IAS, Executive Director, Kudumbashree, and Shri Sajith Sukumaran, Chief Operating Officer, Kudumbashree NRO for providing us with their guidance and support. We would also like to thank Mr. Prasanth MP, Program Manager, Enterprises Domain, Kudumbashree NRO for giving his team the opportunity for being creative while implementing the project and providing timely and valuable feedback.

We would like to acknowledge the efforts of leaders from our CBO network, and trained cadres from the community responsible for enterprise promotion in the blocks called Community Resource Persons for Enterprise Promotion (CRPs-EP). We would want to appreciate the efforts of our SHG entrepreneurs from the community network who entrusted us with the idea of running enterprise as a medium of earning livelihood for their families. We would like to thank the SRLM team members for supporting our ideas and providing input to implement the projects smoothly. We would like to thank the team of Professionals and Mentors of the Enterprises Domain, Kudumbashree NRO for their meticulous efforts in implementing the project in the field and for sharing their reflections with us. Last but not the least we would like to express our sincere gratitude to Ms. Ruchi Prasad, National Resource Person, NRLM for helping us in putting together this guide and making it much more relevant for the readers through her valuable input and suggestions.

Moitreyee Nandi and Arya Raj

Thematic Anchors Kudumbashree NRO

Content

Abbreviations	19
A Glimpse	21
Chapter 1- An Introduction	23
1.0 Rationale behind developing the guide	23
1.1 Intended users of the guide	23
1.2 Relevance of the guide	24
1.3 Overview of the guide	24
Chapter 2 - Detailed Project Report	26
2.0 Introduction	26
2.1 Pre-Preparatory phase	27
2.2 Preparatory phase- Detailed Project Report	27
2.3 Preparation of DPR	27
2.4 Assessing Enterprise Potential	28
2.4.1. Enterprise Potential based on Demand-Supply Gap	28
2.4.2 Enterprise Potential Based on Locally Available Resources	31
2.4.3 Data Collected from Panchayat and Block/District SRLM Office	32
2.5 DPR- finalization and next steps	22
2.6 Conclusion	34
Chapter 3 - Finalization of the SVEP Guidelines	35
3.0 Introduction	35
3.1 Process of finalization	35
3.2 Key Elements of SVEP Programme	35
3.2.1 Block Resource Centre for Enterprise Promotion (BRC-EP)	36
3.2.2 Block Enterprise Promotion Committee (BEPC)	36
3.2.3 Community Resource Persons for Enterprise Promotion (CRPs-EP)	37
3.2.4 Community Enterprise Fund (CEF)	37
3.2.5 NRLM SVEP Software/App	38
3.3 Conclusion	38

Chapter 4 - Putting in place the key elements	39
4.0 Introduction	39
4.1 Establishing BRC-EP	39
4.2 Block Enterprise Promotion Committee (BEPC)	39
4.3 Community Resource Person for Enterprise Promotion (CRP-EP)	41
4.4 Setting up CEF Norms for Disbursement/Collection/Management	42
4.5 Rolling Out of NRLM SVEP Software	42
4.6 Conclusion	43
Chapter 5 - Capacity Building	44
5.0 Introduction	44
5.1 Kudumbashree NRO's approach	44
5.2 Capacity Building of CRPs-EP	44
5.2.1 TEAM- Training on Business Management	45
5.2.2 TED- Training on Entrepreneurship Development	46
5.2.3 TEAM and TED- Key approach and Schedule	46
5.2.4 NRLM SVEP App Training	47
5.2.5 Certification of CRP-EP	47
5.2.6 Training on Record Keeping and Functioning	47
5.2.7 Blossom Training of CRPs-EP	47
5.2.8 Refresher Training for CRPs-EP	48
5.3 Capacity building of CBO	48
5.3.1 CLF, VO Orientation and SHG Orientation	49
5.3.2 Training for VO volunteers	50
5.3.3 Training for BEPC members	50
5.3.4. Training for BEPC on the NRLM SVEP App	51
5.3.5 Training for BEPC accountant/book keeper	51
5.3.6 Community-based Monitoring System (CBMS)	51
5.4 Capacity building of potential entrepreneurs	52
5.4.1 Idea Generation	53
5.4.2 Acquiring relevant skills to run the enterprise	53
5.4.3 Connecting entrepreneurs to BRC	56
5.5 Conclusion	56

Chapter 6 - Micro-Enterprise Development Process	57
6.0 Introduction	57
6.1 Mobilization	58
6.2 Identification of Entrepreneurs and Enterprise Set Up	59
6.3 Handholding Support to Entrepreneurs	62
6.4 Conclusion	63
Chapter 7 - Finance Management in SVEP	64
7.0 Introduction	64
7.1 Understanding the budget allocation	64
7.2 Booking of Expenses and Flow of Money	65
7.3 Process for preparation of annual budget and annual audit	65
7.4 Community Enterprise Fund (CEF)	66
7.5 Conclusion	67
Chapter 8 - Monitoring of SVEP	68
8.0 Introduction	68
8.1 Project-level monitoring	68
8.1.1. Monitoring by SRLM	68
8.1.2. Monitoring by PIA	68
8.2 CBO-level monitoring	69
8.3 Evaluation of SVEP	70
8.3.1. BRC Grading	70
8.3.2 Yearly evaluation	71
8.4 Conclusion	71
Chapter 9 - Exit Strategy of SVEP	72
9.0 Introduction	72
9.1 Strategy	72
9.2 Timeline	76
9.3 Handing Over of Resources	78
9.4 Conclusion	80
Chapter 10 - Knowledge Management	81
10.0 Introduction	81
10.1 Ways to Capture Knowledge	81
10.1.1 Keeping hard copies	81
10.1.2 Maintaining a soft copy	81
10.2 Conclusion	81

Annexures

Chapter	Document	Title
Chapter 2		
2.1	Note	How to create logins IDs at different hierarchies
2.2	Note	DPR-Sources of data
2.3	Note	How to create profiles of CRPs-EP/Data Collectors by facilitator
2.4	Note	The data points that require special attention
2.5	Form	Format for Enterprise Census
2.6	Form	Format for Stratified Survey
2.7	Note	Stratified Sample- Terminologies to be explained
2.8	Form	Format for Household Survey
2.9	Form	Format for FGD Questionnaire and Reporting
2.10	Guideline	Guide for Data Collection from Block/District Functionaries
Chapter 3		
3.1	Guideline	Draft guideline of Mizoram SVEP
Chapter 4		
4.1	Guideline	Minimum Requirement for setting up a BRC office
4.2	Agreement	Inter Se Agreement for Nodal CLF and BRC formation
4.3	Agreement	MoU between BEPC and CRP-EP group
4.4	Note	Sutras of BEPC, Work plan finalization, and assessment of work and suggested agenda for the meetings to be conducted
4.5	Note	Selection process of CRPs-EP
4.6	Agreement	Partnership deed between CRPs-EP
4.7	Note	Records to be maintained by CRPs-EP
4.8	Note	Work plan preparation, assessment of work in the Group, and suggested agenda for the CRP-EP group meeting

Chapter 5		
5.1	Note	Concepts taught under TEAM-A and B
5.2	Note	Concepts taught under TED
5.3	Note	Suggested field exercises
5.4	Note	Training module on NRLM SVEP App
5.5	Note	Guideline on certification of CRP-EP
5.6	Note	Training on how to conduct meetings
5.7	Note	Module on Blossom training
5.8	Note	Module on organizing CLF orientation
5.9	Note	Module on organizing SHG orientation
5.10	Note	Module on training VO Volunteers
5.11	Note	Module on training BEPC members
5.12	Note	Roles and responsibilities of BEPC Accountant
5.13	Note	Module on organizing triggering meeting
5.14	Note	Module on organizing General Orientation Training (GOT)
5.15	Note	Module on organizing EDP training
5.16	Note	Module on organizing EDP for existing business
5.17	Note	Module on organizing Entrepreneurs' meetings
Chapter 6		
6.1	Note	Session Notes on Phasing plan preparation
6.2	Template	Template to prepare Joint Action Plan
6.3	Note	Steps to be followed in BRC to conduct Skill training
6.4	Form	Format for Viability Study
6.5	Form	Format for Business Plan Preparation
6.6	Note	Facilitation process for availing bank loans
6.7	Note	Start up support activities to be done
6.8	Screenshots	Registration process on UdyamAdhaar
6.9	Screenshots	Steps for FSSAI Registration
6.10	Note	Market development process

Chapter 7		
7.1	Guideline	Guideline on PFMS mapping with SVEP budget heads
7.2	Template	Template for annual budget for a block
7.3	Sample	Sample Requisition Letter
Chapter 8		
8.1	Note	Details of reviews conducted at SRLM and PIA
8.2	Note	Suggested Agenda for the Quarterly BEPC meeting
8.3	Template	Template to prepare Annual Action Plan
8.4	Screenshots	Finance Tracker
8.5	Form	Format for Community Field Monitoring Plan
8.6	Screenshots	CEF Tracker
8.7	Note	Process for BRC grading
8.8	Screenshots	Tracker for BRC grading
8.9	Form	Year-wise evaluation format
Chapter 10		
10.1	Note	Guide to prepare Case Study
10.2	Note	Guide to Prepare Weekly Market or Festival Market Reports
10.3	Note	Guide to prepare testimonials

Abbreviations

BEPC	Block Enterprise Promotion Committee
BLF	Block Level Federation
BMMU	Block Mission Management Unit
BPM	Block Project Manager
BRC-EP	Block Resource Centre for Enterprise Promotion
BRC-MC	Block Resource Centre-Management Committee
CA	Chartered Accountant
CBMS	Community-Based Monitoring System
CBO	Community Body Organisations
CEF	Community Enterprise Fund
CIF	Community Investment Fund
CLF	Cluster Level Federation
CRP-EP	Community Resource Person for Enterprise Promotion
DMMU	District Mission Management Unit
DPM	District Project Manager
DPR	Detailed Project Report
EDP	Entrepreneurship Development Programme
FFG	Field Facilitation Guide
FGD	Focus Group Discussion
GOT	General Orientation Training
JAP	Joint Action Plan
ME Development	Micro Enterprise Development
MoU	Memorandum of Understanding
NRLM	National Rural Livelihood Mission
NRO	National Resource Organisation
OTP	One Time Profile
PIA	Project Implementation Agency
PIP	Performance Improvement Programme
PMAY	Prime Minister AwazYojana

PSC	Project Sanction Committee
PTS	Performance Tracking System
SBM	Swacch Bharat Mission
SHG	Self Help Group
SPM	State Project Manager
SRLM	State Rural Livelihood Mission
SVEP	Start Up Village Entrepreneurship Programme
TEAM	Training in Enterprise Administration and Management
TED	Training in Entrepreneurship Module
VO	Village Organisation

A Glimpse

Non-farm livelihood interventions

Non-farm livelihood interventions focus on strengthening the livelihood options of rural poor by enabling and empowering them to set up and run enterprises in the non-farm activities.

Start-up Village Entrepreneurship Programme (SVEP)

SVEP is a structured, focused, and time-bound non-farm livelihood intervention sub-scheme implemented by DAY-NRLM to create a sustainable model for promoting women entrepreneurship in the rural areas. The programme builds upon the existing ecosystem of self-help groups developed under DAY-NRLM.

SVEP helps women set up enterprises by addressing gaps in three key areas business knowledge, finance, and incubation support.

Kudumbashree NRO

Kudumbashree NRO is acknowledged by the Ministry of Rural Development as an agency for offering technical and implementation assistance to the State Rural Livelihood Missions across India.

The enterprise team has prepared this document by collating the lessons from the approaches they tried while providing implementation assistance to the SRLMs.

A Guide for field facilitation

This document is meant to serve as a reference while planning and implementing non-farm interventions using the approach outlined under SVEP. This guide reflects the lessons gained by the enterprise team of Kudumbashree NRO since the beginning of the implementation of SVEP, specifically from implementing the enterprise promotion model using Micro-enterprise Consultants (MECs) in five states in India.

The guide will cover all aspects of the project's life cycle, from the starting till the handing over of the project to the community.

CHAPTER 1

An Introduction

1.0 Rationale behind developing the guide

The idea behind SVEP implementation was to pilot the development of a much-enhanced ecosystem for rural entrepreneurship that can facilitate the women SHG members, promoted under NRLM, to take up better livelihood options through non-farm interventions.

NRLM conducted a mid-term evaluation of the SVEP in 2018-19. The evaluation showed that SVEP has been able to demonstrate encouraging results. Hence, as an expansion strategy, NRLM suggested that all SRLMs adopt the SVEP model for non-farm interventions in their non-SVEP blocks.

Kudumbashree NRO, being a recognized National Resource Organization (NRO) for SVEP, is expected to develop resources that will help SRLMs and NRLM in expanding the programme. Kudumbashree NRO has provided implementation support in 66 blocks across 11 states under SVEP.

Based on their engagement with the states, Kudumbashree NRO reckons that some issues may affect the expansion of SVEP. These issues are mentioned below.

- ❖ Employee turnover or rotation in the SRLMs/NROs
- ❖ Many field staff placed by the SRLMs / NROs leave or get rotated across the roles over the period. As a result of the rotations, knowledge acquired is often misplaced or lost.
- ❖ New staff or PIA struggle in the early days
- ❖ Most of the Programme Implementing Agencies (PIAs) selected by NRLM are new in this area and face hurdles during the early days of implementation. The same applies to any new staff placed by the SRLMs or NRO/PIA.
- ❖ Availability of a few documents on SVEP

Only a few documents, such as the Master Circular for SVEP and draft guidelines for CEF, CRP-EP, and BRC, provide details on SVEP.

Kudumbashree NRO, therefore, thought of leveraging its experience to prepare this document to provide more information on the implementation of SVEP.

1.1 Intended users of the guide

The draft guidelines of SVEP mentions following as the stakeholders

1. State Mission Directors of the SRLMs
2. Programme Managers in state, districts, blocks such as State Programme Managers, District Programme Managers, Block Programme managers, etc

3. Programme Implementation Agencies such as NGOs, livelihood promotion organizations, national resource organizations, educational and training institutions, etc.
4. Monitoring and Evaluation teams of the SRLMs /NRLM
5. Mentors

This document is primarily meant for the above-mentioned stakeholders. However, it is hoped that any professional or agency looking to understand more about the Start-up Village Entrepreneurship Programme will also find it a useful reference.

1.2 Relevance of the guide

The guide is recommended as the reference material once the draft guidelines on SVEP have been read.

It covers the key elements and aspects of the programme. Through this guide, Kudumbashree NRO makes an earnest attempt to suggest a possible way to implement the activities outlined under SVEP.

Kudumbashree NRO realises that the proposed possibility is not the only way. There are more possibilities as the reality at different levels is different and dynamic. Hence, it is believed that the document will evolve in line with the changes, new experiences, and learnings.

The forms and guidelines provided in the document can serve as good reference material for those involved in implementing the non-farm intervention programme using the SVEP approach. While expanding SVEP to the non-SVEP blocks, the forms may have to be customized based on the prevailing reality.

1.3 Overview of the guide

The document has ten chapters. These chapters follow a sequential order of activities to be done while implementing SVEP in the selected area of implementation. In the case of SVEP, a block is that area.

Each chapter includes the following.

- ❖ An introduction
- ❖ A brief explanation of the activity as outlined in the NRLM's guidelines on SVEP
- ❖ A deeper understanding of the sub-activities involved
- ❖ A conclusion highlighting the possibility of use in the non-SVEP blocks
- ❖ Forms and guidelines as Annexures

Read the table below. It mentions the different phases of SVEP as stated in the draft guidelines. Each topic in the document, except the introduction, corresponds to one or more phases of the SVEP.

Table 1: Content in the document

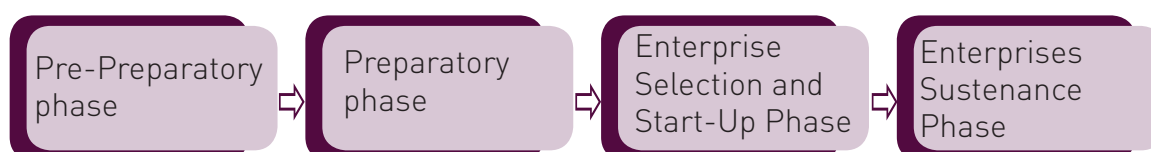
Chapter	SVEP Phase	Topic	Key highlights
1	An Introduction	An Introduction	Need and purpose of the document
2	Preparatory phase	Detailed Project Report	Detailed Project Report, its preparation and roll out on the field
3	Preparatory phase	Finalisation of the SVEP guidelines	Key elements of the SVEP programme
4	Preparatory phase	Putting in place the key elements	Understanding of systems and processes to be put in place
5	Preparatory and Enterprise selection and start-up phases	Capacity Building	Process for building capacities of different stakeholders
6	Enterprise selection and start-up phase	Micro-enterprise development process	Three critical sub-activities- mobilization, setting up, and handholding
7	Enterprises sustenance phase	Finance Management	Managing the project fund
8	Enterprises sustenance phase	Project monitoring	Different mechanisms for monitoring and evaluating the project
9	Enterprises sustenance phase	Exit Strategy	Process for handing over the project to the community
10	Enterprises sustenance phase	Knowledge Management	Documenting case studies and testimonials from the field.

CHAPTER 2

Detailed Project Report

2.0 Introduction

The draft guidelines on SVEP talk about different phases in the programme implementation.



In this chapter, you will become familiar with the pre-preparatory phase as well as the first step in the preparatory phase for the implementation of SVEP.

2.1 Pre-Preparatory phase

In this phase, the SRLM and PIA/NRO are required to complete certain tasks. These are stated below.

- ❖ The SRLM and PIA/NRO sign an MoU to implement SVEP in the block
- ❖ SRLM transfers the funds for doing Detailed Project Report (DPR) to the PIA/NRO
- ❖ District and Block representatives of SRLM receive an orientation on SVEP-DPR activities
- ❖ PIA/NRO deploys Mentor in the block (s) and assigns a professional to coordinate DPR activities in the block(s)
- ❖ SRLM completes the process of mobilization and selection of data collectors.

Data Collectors

SRLM is required to select data collectors for doing the DPR in a block. Community Resource Persons-Enterprise Promotion (CRPs-EP) are the data collectors under SVEP.

The process of selection of CRP-EP is mentioned in Chapter 3.

- ❖ SRLM and PIA/NRO are well-oriented and trained on the use of the mobile application for the SVEP's DPR process. (Note- SVEP requires the use of a mobile based application platform for project management)
- ❖ To initiate use of the mobile app, login IDs for the staff at different levels (district, block, and mentor) are created.(Guideline on creating login IDs at different hierarchies is provided as Annexure 2.1)

The activity of conducting and preparing a DPR begins once all the above-mentioned tasks are completed.

2.2 Preparatory phase- Detailed Project Report

SVEP process requires the preparation of a Detailed Project Report for each block. It is an important document for different reasons.

1. It helps in developing a comprehensive plan for the project implementation in a block.
2. It provides estimates of the potential enterprises in various sectors in the block. Hence, it includes clear targets in numerical terms based on an assessment of enterprise potential in the block.
3. It also provides an estimate of fund required to achieve the set targets and fulfil the implementation plan in a block.

Identifying targets

Targets are determined on the basis of the addressable gap between demand and supply in any sector. This gap indicates the target number of enterprises that can be promoted in a sector in a block.

Addressable gap is arrived at by excluding, from the Net gap, the assumed enterprise potential.

Here, the Net gap is simply a gap between demand and supply in any sector.

Enterprise potential primarily indicates the number of enterprises that can be promoted in a block under SVEP. However, to arrive at the addressable gap, it is assumed that a certain percentage of existing enterprises in a sector will grow into bigger enterprises. These enterprises are excluded from the Net gap to identify the final target.

In SVEP, targets are determined quickly using the NRLM SVEP Software.

2.3 Preparation of DPR

SRLM can choose to prepare a DPR either on its own or through the PIA/NRO. Two types of sources are used for developing a DPR. These are primary and secondary. Primary sources include household consumption data, enterprise census data, focus group discussions, etc. Secondary sources include the existing information such as data of government projects, latest census data, etc.

Please refer to Annexure 2.2 to understand more about the chapters in a DPR and the sources of data for each chapter.

2.4 Assessing Enterprise Potential

In SVEP's approach, the Enterprise Potential of a block can be assessed using one or more of the following ways.

- ❖ By assessing the demand and supply gap in the block
- ❖ By assessing the potential based on locally available resources
- ❖ By assessing the demand based on Government Schemes
- ❖ By allotting a proportion of existing enterprises to be supported by the project.

Let us look closely at each of these ways.

2.4.1. Enterprise Potential based on Demand-Supply Gap

An understanding of the demand-supply gap in selected sectors in a block can help in identifying opportunities for starting enterprises in that sector.

What data collection activities are used to assess the gap?

To understand the gap, primary data collection activities are used. Enterprise Census and Stratified Survey provide data to assess the supply and the Household survey



provides information to calculate the demand in the block. See the figure below. CRPs-EP conduct these surveys.

(**Note**-Enterprise Census, Stratified Survey and Household Survey are the primary data collection activities)

Which tool is used to assess?

The enterprise potential is primarily assessed using the SVEP mobile application. Hence, the profiles of the CRPs-EP must be created in the software application.

Guideline on creating the profiles of CRPs-EP in the app is mentioned in Annexure 2.3.

What are the other sub-activities to be done?

Once the profiles of the CRPs-EP are created in the application, it is important that the CRPs-EP are given an orientation on the data collection process. SRLM can choose to provide this orientation either using their staff or through the PIA.

Note for the organizer

1. Conduct a three-day orientation training for the CRPs-EP in the NRLM SVEP Demo app on Enterprise Census, Stratified Sample Survey, and Household Census.
2. Make sure that the training clarifies the specific terminologies used in the mobile application. This will ensure that the quality of data collected is good. (Refer Annexure 2.4 to see the data points that require special attention)
3. As there is a gap between all the surveys, plan a one-day refresher before the survey is undertaken by the CRPs-EP

What is an Enterprise Census?

This is the first Enterprise related data collection activity. It is a primary data collection activity that collects basic details such as enterprise size, enterprise type, enterprise category, type of ownership, etc., of all enterprises in the block.

How is the Enterprise Census done?

The census is carried out directly on the mobile application (Enterprise Census Format is attached as Annexure 2.5). The census is completed over a period of 8 to 10 days. Here, seven to nine days are spent on the data collection, and one day is assigned to ensure data collected is synced in the NRLM SVEP software/app.

Note for the Facilitators (Mentor and Professional from PIA)

1. Monitor the survey by tracking the data reported by the CRPs-EP and the data reported in the SVEP BRC and PIA login.
2. Complete these steps for completing the Enterprise Census data collection.
 - Assign Villages to the CRPs-EP for defining their region for data collection
 - Design targets for the CRPs-EP in order to complete the entire data collection activity within the stipulated time
 - Conduct daily monitoring of the data collected by comparing the number of enterprises reported by the CRPs-EP with the number of enterprises reported in the web login of NRLM SVEP software.
 - Provide the necessary technical support to the CRPs-EP (in case of issues with application, in case of issues with formats, in case of issue with accessibility, etc) by coordinating with the necessary stakeholders (Software Support Team, Block SRLM Team, etc).
 - Once data entry for a particular village is complete, the CRP-EP must mark that village as complete and sync the phone.
 - At this point, the latest population census details of all the villages in the block will have to be entered in the Census of India option in the web platform of the software by the PIA. This is required for generating the sample.

- Once data entry of all villages are complete and CRP-EP has marked the enterprise census as complete for all the villages assigned to him or her followed by syncing the data, the sample for the Stratified Survey will get generated and the CRP-EP will receive it in his or her phone in the Stratified Sample Survey option under Baseline.
- As a facilitator, you must ensure that while syncing the data after completing the census, CRPs-EP have stable internet connection on their mobile phones. Poor internet affects the syncing process thus delaying the generation of sample for the next step. The sample may not always be representative of all the villages. It depends on the density and diversity of the enterprises in the block.

What is a Stratified Survey?

Stratified survey is the second enterprise related data collection activity. It collects extensive details of the enterprises such as their sales patterns, expenditure patterns, working capital details, credit details and details of workers involved. This survey is significantly more detailed and longer vis-a-vis the Enterprise Census survey (Stratified Survey Format is provided as Annexure 2.6).

How is the Stratified Survey done?

The activity is conducted over a period of five days in which four days are spent for the data collection on paper, and one day is used to feed and sync the collected data into the mobile application.

To avoid errors that can occur in conducting this survey directly on the app and to ensure ease of data collection by the CRPs-EP, the details of this survey are first collected on paper and later fed into the mobile application.

Note for the facilitators

Given below are the steps for doing the Stratified Survey

- a. The sample for the survey is automatically and directly generated by the SVEP application based on the data collected for the Enterprise Census.
- b. Facilitators (the Mentor and Professional from PIA) must ensure that the terminologies and data required for this survey are clearly explained to the Data Collectors. (Refer Annexure 2.7 to see the Stratified Sample Terminologies to be explained)
- c. The facilitators including the Mentor and Block BPM must plan the activity to provide sufficient time to feed the data collected into the mobile application during the period assigned for Stratified Survey
- d. Tracking of data is done similar to Enterprise Census with an additional step of tracking the data entered into the mobile application against the data collected in the hard copies.
- e. After the completion of data entry, the CRPs-EP are required to successfully sync the data. The concerned PIA representative can cross check if the data syncing is completed by checking the same in the PIA login.

What is a Household Survey?

A household survey collects the consumption details that helps in determining the demand generated in the block (Refer Annexure 2.8 to view the Format for Household Survey). The PIA, with the help of the Block BPM, determines the sample for the Household Survey using the Population Census database.

How is a Household Survey done?

Household survey can be conducted simultaneously with the Stratified Survey. Similar to a stratified survey, this survey is conducted over five days in which four days are spent for the data collection on paper, and one day is used to feed and sync the collected data into the mobile application.

The PIA generates the sample for the survey using the Population Census data. The Block BPM is expected to support in finalizing the villages chosen for the survey.

NOTE FOR THE FACILITATORS

- a. The PIA during orientation of Household Survey format should ensure that the Data Collectors understand the relevance of ensuring diverse households are covered through this survey to ensure the quality of data. The Block BPM will help in monitoring this during the daily reporting.
- b. The division of sample for Household Survey must be done by considering the distance to be covered and allowing sufficient time to feed the data collected into the mobile application
- c. As the household survey format is significantly lengthy, the data is collected in hard copies. The survey collects expenditure details of the household across an exhaustive list of commodities.
- d. The collected data is fed into the mobile application. After the completion of the data entry, the CRPs-EP are required to successfully sync the data. The concerned PIA representative can cross-check if the data syncing is completed by checking the same in the PIA login.

2.4.2 Enterprise Potential Based on Locally Available Resources

An understanding of the demand for locally available resources also helps in identifying opportunities for new or existing enterprises in a block.

Hence, to assess the demand based on locally available resources, four major areas are considered.

Four major areas

- Tourism areas in the block
- Artisanal Clusters available in the block
- Primary commodities/products available in the block
- Locations which have scope for high demand or are in close proximity to urban markets.

How is the data collected?

The data for this is collected through two methods.

- ❖ Focus Group Discussions
- ❖ The database maintained at the Panchayat office or at the Block/District offices of the SRLM

The PIA is primarily responsible for collecting the data.

The SRLM's block-level team help in coordinating the data collection process and verifying the data collected from various sources before its finalization.

How are the Focus Group Discussions (FGDs) held?

FGDs are done to understand and capture the given below details from the participants.

- ❖ Sources of credit for starting a business.
- ❖ The rate of interest, repayment terms, the maximum amount available for different sources of credit.
- ❖ Current activities undertaken by people in the village and the income earned from each activity.
- ❖ Details related to tourism, artisanal skills, primary commodities produced in various villages and locations with scope for high demand or closer to urban markets.

Based on the responses from the FGDs, the opportunity cost of being an entrepreneur and the aspirational income from running an enterprise in the block is calculated. The format for conducting a FGD is provided as Annexure 2.9.

Note for the organizers

- The Professional allotted to the block by the PIA conducts the FGDs as it requires little probing to facilitate the discussion and derive the best results from the FGDs.
- Conduct FGDs with the CBO members, specifically the CLF members.
- Conduct One FGD in each CLF.

2.4.3 Data Collected from Panchayat and Block/District SRLM Office

The data collected through FGDs are compared with the database maintained at the Block/District office as well as the Panchayat Office. This helps in determining the right clusters and identifying the high demand areas and tourism spots. It is recommended that the data on local commodities, their price, and availability be cross-checked with the existing database in these offices.

Note: Comparing the data collected through surveys and FGDs with the existing database is an important task as validation provides new insights.

How is the assessment of enterprise potential done?

An understanding of the Government schemes also gives an idea about the possible business opportunities in a block. (Guideline for Data Collection from Block / District Functionaries is provided as Annexure 2.10)

Assessing demand for goods and services from implementation of government schemes

Four examples are mentioned below.

- Potential for supplementary nutrition is derived by mathematically treating variables such as number of children in Anganwadi, number of lactating mothers to per capita spending on them by the government.
- For exploring the number of enterprises producing uniforms, variables such as the number of school-going children, the number of grade 3 and 4 staff in hospitals are taken.
- For construction units, opportunities for SBM and PMAY are explored.
- And lastly for institutional canteens to be promoted under the project, the number of meetings of CBO happening at the block level and a tentative number of participants attending those meetings are accounted.

Details under this section must be collected by the SRLM mainly through the BMMU office, Line departments, APMC website etc.

How are the existing enterprises to be supported?

The SVEP software can provide the number of existing enterprises which require performance improvement. For this, existing enterprises with growth potential must be selected.

Calculating the growth potential

Annual Gross Revenue of medium enterprises of one enterprise type/
Annual Gross Revenue of small enterprises of the same type

Based on the growth potential figure, the enterprise types for which interventions can be done are identified.

2.5 DPR- finalization and next steps

The final DPR is an important document for reference. It includes the following details

1. The socio-economic status of the block
2. The enterprise potential in the block based on existing demand-supply gap
3. The enterprise potential in the block based on government sector demand,

4. The enterprise potential in the block based on local resources
5. The number of existing enterprise with growth potential
6. The project implementation process and monitoring process which can be discussed and finalised by the SRLM and PIA.
7. Details of the budget required for the project under its various budget heads.

What are the next steps?

Once the report is prepared, the following steps are done.

- ❖ PIA submits the draft of the completed DPR to the SRLM
- ❖ PIA presents DPR and its details to the SRLM
- ❖ PIA and SRLM finalize the project implementation strategy, systems to be developed and put in place, and physical targets for the block based on the identified potential
- ❖ PIA submits the final DPR with the necessary changes (if required) to the SRLM
- ❖ SRLM submitsthe DPR to NRLM
- ❖ NRLM approves the DPR.
- ❖ Beginning of the project set-up activities in the block.

2.6 Conclusion

In SVEP, DPR is prepared using the NRLM SVEP software/app. While implementing non-farm interventions in non-SVEP blocks with limited resources, DPR is recommended to be prepared using the methodologies proposed for assessment of enterprise potential.

CHAPTER 3

Finalization of the SVEP Guidelines

3.0 Introduction

NRLM has issued standard guidelines for the implementation of SVEP in the selected blocks with the support of the PIAs. For SVEP to function effectively, there is a need to have proper processes and systems. Guidelines help to ensure that the required systems are in place.

To any SRLM, PIA, and CBO, these guidelines provide information about their roles, responsibilities, and important aspects of project management. SRLM and PIA can customize these guidelines based on their requirements to implement the project.

In this chapter, you will get to know about the process of finalization of the guidelines. You will also get to understand the key elements of the SVEP programme.

3.1 Process of finalization

To finalize the guidelines, SRLM and PIA need to do the following tasks.

- ❖ They must conduct the joint meeting and discuss the various aspects as mentioned in the Master Circular for SVEP.
- ❖ PIA must prepare and share a draft guideline based on the guidelines issued by NRLM. before the meeting

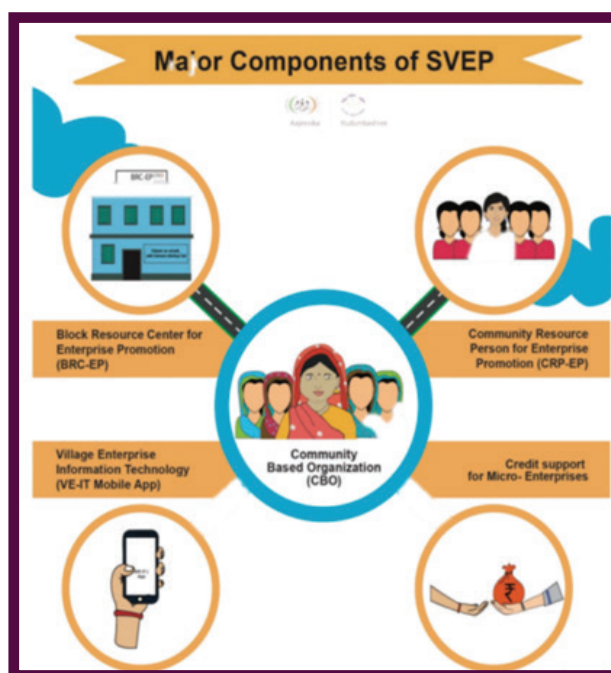
Different guidelines issued by NRLM

- Guidelines for BRC under SVEP
- Guidelines for CEF under SVEP
- CRP-EP Payment structure under SVEP
- [Refer to Annexure number 3.1 for the draft guideline of Mizoram SVEP prepared by MzSRLM and Kudumbashree NRO]

3.2 Key Elements of SVEP Programme

SVEP builds upon the network of NRLM SHGs and federations to achieve its project outcomes. The programme, therefore, focuses on the building and strengthening of the community-based institutions to promote entrepreneurship in rural settings.

The programme structure includes certain key elements, which are critical for the functioning of the project. See the figure below.



Let us look at these elements in detail.

3.2.1 Block Resource Centre for Enterprise Promotion (BRC-EP)

BRC-EP is a single-window support system for enterprise development at the block-level. It provides the necessary information, counselling, processing of applications, documentation support, etc. to the community.

For promoting entrepreneurship in the block, it is important that BRC-EP becomes a venue for effective liaison between entrepreneurs, community leaders, bank Mitra/ banking correspondents, and various government nodal agencies.

3.2.2 Block Enterprise Promotion Committee (BEPC)

Block-level Federation (BLF) is a structure within the NRLM institutional structure for enterprise promotion. To manage the BRC-EP, a sub-committee of BLF called Block Enterprise Promotion Committee (BEPC) is formed.

BEPC is responsible for providing leadership for the SVEP project at the block-level. It also works primarily for the development of micro-enterprises.

Who are first-generation entrepreneurs?

First person in the family to start an enterprise on his/her own.

3.2.3 Community Resource Persons for Enterprise Promotion (CRPs-EP)

CRPs-EP are individuals who are selected from the community and trained in business management skills to support first-generation entrepreneurs.

CRPs-EP support the first-generation entrepreneurs in different manner.

- ❖ Provide support in generating business ideas for the enterprise
- ❖ Conduct viability check for the idea and identify success and risk factors
- ❖ Prepare business plan

Benefits of selecting CRPs-EP from the community

1. Their understanding of the community, culture, and geography of the place gives them an edge in their responsibility.
2. Promotes local economic development by generating employment opportunities for the rural youth.

- ❖ Help the entrepreneurs in getting financial support through different institutions
- ❖ Set up and handhold to run the business
- ❖ Help in establishing forward and backward linkages with the markets

The CRPs-EP work closely with the BRC-EP to develop effective business plans for the entrepreneurs.

For all the services they provide, the CRPs-EP receive honorarium on a task basis.

Community Investment Fund

NRLM provides CIF as Seed Capital to SHG Federations at Cluster level to meet the credit needs of the members through the SHGs/Village Organizations

3.2.4 Community Enterprise Fund (CEF)

CEF is a dedicated fund like the Community Investment Fund provided under NRLM. CEF is also given as seed capital for starting the business till it reaches a size when bank finance can be availed. While CIF is provided for any purpose, CEF is meant only for setting up and running enterprises.

Note- A CRP-EP calculates the loan requirement for an entrepreneur on the basis of an entrepreneur's income and credit profile, and the business plan.

3.2.5 NRLM SVEP Software/App

As mentioned earlier, SVEP makes extensive use of ICT applications.

NRLM SVEP app is a mobile phone-based software that helps CRPs-EP in the following ways

- ❖ To register potential entrepreneurs
- ❖ To check the viability of their business
- ❖ To prepare the business plans
- ❖ To do performance tracking of the business.

The App also helps BEPC in monitoring the performance of the enterprises and planning necessary interventions to improve the condition of the enterprises.

3.3 Conclusion

SRLM and PIA can appropriately customize the SVEP guidelines while undertaking non-farm interventions in the non-SVEP blocks. Most of the key elements such as BEPC, BRC-EP, CRP-EP, and CIF can be easily implemented in the non-SVEP blocks.

CHAPTER 4

Putting in place the key elements

4.0 Introduction

In the preceding chapter, you were introduced to the key elements of the SVEP's programme structure.

These key elements are the critical factors that drive and sustain the implementation in the field and determine the success of the project in the long run.

In this chapter, you will look at how to go about putting these elements in place. There is a set of processes that are done in a block at the starting of the project. These processes are created one time and then used on a need basis. The processes render a notion of standardization and facilitate all the elements in the structure to work cohesively.

4.1 Establishing BRC-EP

Setting up a Block Resource Centre for Enterprise Promotion is the first step towards promoting rural entrepreneurship. It is set up to anchor the implementation of SVEP in a block.

As you saw in the last chapter, the BRC-EP provides the necessary information, counselling, processing of applications, documentation support etc. to the community.

To provide these services to potential entrepreneurs, the BRC needs its own office space with certain basic amenities.

How is the office for BRC-EP set up?

It is recommended to set up an office for BRC-EP within the premises of any government office. This not only saves the cost of rent of the office but also helps in building better relations with the government offices and makes them aware of SVEP.

An amount of Rupees five lakh is put aside in the budget for setting up the office for BRC-EP, SRLM, mostly the DMMU and BMMU functionaries, plays an important role in getting access to space in any government building to set up the office for BRC-EP.

When no government buildings are available, the BEPC committee can decide to rent a space in the private buildings by asking for a quotation from the owners.

To understand more about the minimum requirement for setting up a BRC office and other details, please refer to Annexure 4.1.

4.2 Block Enterprise Promotion Committee (BEPC)

As mentioned in the earlier chapter, BEPC is responsible for providing leadership to the project with support from the community bodies.

It consists of the community leaders and forms the livelihood subcommittee of the block-level federation.

BEPC's primary responsibility is development of the micro-enterprises.

How is the BEPC set up?

One-time process for setting up the BEPC in a block.

Initial Orientation

- Conduct an orientation meeting in all the CLFs of the block to make them aware of the project before selection of the members.

Selection of BEPC members

- In case BLF is not in place, 3 members from Nodal CLF (preferably Office Bearers) and 2 members from each of the other CLFs (one office bearer, one livelihood/loan repayment subcommittee member) will form BEPC.
- Furthermore, in case there are less than four CLFs in the block, 3 members (one office bearer, one livelihood subcommittee member, one loan repayment subcommittee member) may be nominated from each CLF.

Training

- Organize training for the BEPC committee in these areas
- Their roles and responsibilities,
- BRC as service provider to entrepreneurs,
- Functioning of CRP-EP group
- Meetings to be conducted by them
- ME Development process
- CEF repayment, book-keeping, NRLM SVEP software etc.

Placement

- To complete the placement process of the BEPC in the block, an 'inter-se' agreement between all the CLFs in the block is signed to run the BRC-EP as a single entity.
- An MoU is signed between the BEPC and the CRP-EP group to establish the CRP-EP group as the service provider of the BRP-EP.
- A separate bank account is opened for SVEP in the Nodal's CLF's name. This account is auto-swipe in nature. Even though the account is opened in Nodal's CLF's name, no member from the BEPC can perform any financial transactions without the consensus of all the members and proper documentation of the decisions.

Functioning

- As part of regular functioning, the BEPC will have to conduct at least two meetings in a month.
- One BEPC meeting to review and monitor BRC activities
- One PSC meeting to review and sanction Business plans.

To understand about the inter se agreement, please refer Annexure 4.2 and see Annexure 4.3 for MoU between BEPC and CRP-EP group.

Please refer annexure 4.4 for sutras of BEPC committee, work plan finalization and assessment of work and suggested agenda of the meetings to be conducted

4.3 Community Resource Person for Enterprise Promotion (CRP-EP)

In the preceding chapter, you gained familiarity with the CRPs-EP. They are service providers who are selected from the community and trained in business management to handhold the entrepreneurs.

How is the pool of community resource persons created?

Initial Orientation	Prior to the selection process of CRPs-EP, orient all the participants on the project, criteria, selection process, nature of work, remuneration, training details, travel requirements, etc. (Refer Annexure 4.5 for selection process of CRPs-EP)
Selection of CRPs-EP	Any person meeting the eligibility criteria mentioned in the master circular can apply for the post of CRP-EP. Selection is based on a diligent process comprising a written test and some teamwork-based activities.
Training	Ensure that CRPs-EP are given training on the TED module, TEAM modules, and NRLM SVEP software, and are also given field-based assignments as the first step of their capacity building activity (Refer to Chapter 5 for details)
Placement	As a part of the placement process of CRPs-EP in the block, <ul style="list-style-type: none"> - Individual CRPs-EP enter into a partnership with all the CRPs-EP to work as a group. - They also sign a MoU with the BEPC to work as a service provider for the BRC-EP. (Refer to annexure 4.6 for partnership deed among the CRPs-EP)
Regular Working	CRPs-EP must conduct a meeting in their group, preferably before the BEPC meeting, to finalize their work and review their work. They must maintain books of records for their group. (Refer to Annexure 4.7 for records to be maintained by CRPs-EP, and Annexure 4.8 for work plan preparation, assessment of work in the group, and suggested agenda for CRP-EP group meeting)

4.4 Setting up CEF Norms for Disbursement/Collection/Management

CEF is an important key element in the SVEP programme. It is given as seed capital to promote entrepreneurship by supporting entrepreneurs who require credit. This not only helps the entrepreneurs in starting their businesses but in the long run also helps them in building credit scores, on the basis of which they can avail bank loan.

Note- CEF is sanctioned only with the agreement of all the members of the BEPC committee.

What steps are taken to set up norms related to CEF in a block?

- Conduct a workshop with all the stakeholders of BMMU and DMMU to orient them on the finalized CEF guidelines.
- To manage the CEF related activities, a bookkeeper is appointed by the BEPC. Ensure that SRLM imparts training to the bookkeeper in the bookkeeping activities of SRLM and PIA imparts the SVEP-related bookkeeping.
- Ensure that all CLF and VO bookkeepers and CM's of SHG are trained by the SRLM on the bookkeeping of SVEP, particularly regarding maintenance of loan disbursement details of the SHG members under SVEP.

4.5 Rolling Out of NRLM SVEP Software

The NRLM SVEP App is a mobile phone-based application that helps CRPs-EP provide effective handholding support to entrepreneurs.

This app is based on logic and generates viability reports and business plans in no time when details collected from the field are fed into it.

The app also helps in tracking the growth of the business through PTS and flagging details regarding defaulters of the loan.

Different levels in the SRLM hierarchy can use this app. BRC-EP, CRPs-EP, and PIA through mentor use the app to check the progress of the block.

How to roll out the app?

Procurement of Mobile Phones for CRP-EP	<p>Ensure that CRPs-EP have bought mobile phones that support the NRLM SVEP software.</p> <p>A recommended way for procurement of phones for CRPs-EP: Give interest-free loans to the CRPs-EP from working capital.</p>
Generation of Credentials	Ensure that credentials in the app are generated for all the stakeholders, including CRPs-EP.
Orientation and Training	Ensure that all the concerned members such as DMMU, BMMU officials, BEPC members, and CRPs-EP are trained on the NRLM SVEP App. (Please refer the User manual by NRLM and module given in Chapter 5)

4.6 Conclusion

Key elements in the SVEP can be put in place through standard processes. These can be easily used while planning and implementing non-farm interventions in the non-SVEP blocks as well.

Capacity building is an integral component of the processes. It will be covered in-depth in the next chapter.

CHAPTER 5

Capacity Building

5.0 Introduction

Building and nurturing a strong community-based ecosystem for enterprise promotion in rural areas is one of the key objectives of SVEP. This is required to ensure the sustenance of the enterprises beyond the end of the project in a block.

The programme, therefore, puts a great emphasis on the capacity building of the community resources used during the programme.

This chapter talks in-depth about the capacity-building initiatives for different community resources and structures, specifically the ones designed and implemented by Kudumbashree NRO.

Who are the community resources?

- ❖ BEPC's members- selected leaders from the community who are involved in decision-making in the project
- ❖ The NRLM's CBO federations- They monitor the progress of SVEP rollout in the blocks and need to be familiar with SVEP and its components.
- ❖ The CRP-EP group- They mobilize and identify entrepreneurs and undertake enterprise promotion activities and need to be familiar with the programme details and business concepts.
- ❖ Potential entrepreneurs

5.1 Kudumbashree NRO's approach

Kudumbashree NRO leverages the experience of Kudumbashree in implementing the pilot project on enterprise promotion using micro-enterprise consultants, to design and develop a set of training modules.

- ❖ The training modules are designed to address the knowledge and skill needs of different resources during different stages of enterprise development.
- ❖ The modules use a combination of methods for effective learning. These are classroom sessions, presentations, audio-video aids, group discussions, group activity, and games.
- ❖ The modules are designed using adult learning principles.
- ❖ Most modules are delivered in the local language.

5.2 Capacity Building of CRPs-EP

CRPs-EP are the pivotal human resources in the implementation of SVEP. They are mobilized from the local community.

What does it mean to be a CRP-EP?

1. To be able to manage multiple tasks
2. To be able to manage uncertain and unpredictable situations
3. To be able to co-ordinate with different institutions
4. To be able to resolve conflicts within enterprise group members
5. To be able to gather market intelligence
6. To be able to negotiate effective trade terms for the entrepreneurs
7. And more

CRPs-EP require knowledge and skills in diverse areas to function well. They also need to work cohesively and build a strong CRP-EP group for the programme impact to sustain. They need to build capacities as an individual as well as a group member.

Capacity building for the CRPs-EP includes two key pieces of training- Technical and Administrative. Based on its experience in different states, Kudumbashree NRO felt a need for developing certain modules to help improve the functioning of the CRP-EP group. These modules form the administrative piece of training.

Let us take a look at the technical training now.

5.2.1 TEAM- Training on Business Management

Training in Enterprise Administration and Management (TEAM) is a structured training programme on different aspects of business management such as finance, marketing and operations.

Developed by Kudumbashree NRO, TEAM is recognized by NRLM for mandatory use in all the SVEP blocks for training the CRP-EP group

TEAM is delivered in two phases. These phases are called TEAM A and TEAM B. TEAM A focuses on the marketing and production aspects of a business. TEAM B covers the financial management.

An indicative list of topics covered in TEAM A and TEAM B

General preparatory session on mathematics

Various types of businesses

Understanding customers

Making products

Generation of financial statements

Business diagnostics

Opportunity identification

To know more about the concepts taught in TEAM, please refer Annexure 5.1. The faculty manual on TEAM A and B modules are available at <https://www.Kudumbashreenro.org/resources/enterprise-development> <https://www.Kudumbashree nro.org/resources/enterprise-development>

5.2.2 TED- Training on Entrepreneurship Development

Developed and used by Kudumbashree NRO, the Training in Entrepreneurship Development (TED) covers the basic aspects of enterprise development and entrepreneurship. TED training is also delivered in phases.

TED provides these knowledge and skills to the CRP-EP group

1. Understanding of enterprise ecosystem
2. Role of community and community institutions in enterprise promotion
3. SVEP and its components
4. Basic mathematics
5. Soft skills that help the CRP-EP group in managing enterprise development related activities.

To understand more about TED, please refer Annexure 5.2.

5.2.3 TEAM and TED- Key approach and Schedule

At the end of TED and TEAM modules, the CRP-EP group is expected to be ready with the necessary skills to support the new and existing entrepreneurs in the block.

For a better grasp of the practical aspects, field-based assignments are judiciously interwoven with the classroom sessions. Please refer Annexure 5.4 to understand how field exercises can be integrated with the classroom sessions.

With the help of trained and experienced Master Trainers, different phases of TEAM and TED are delivered over a period of 5 months. There is a provision for an adequate number of gaps (7-10 days) after each training for the CRP-EP group to complete the related field assignment.

Number of days of the training	
Name of Training	Number of days
TED	9
TEAM	37
Total number of days	46

5.2.4 NRLM SVEP App Training

NRLM has introduced a new feature in the implementation of SVEP. This is the use of a digital tool called NRLM SVEP Application, App in short.

It is imperative that the CRP-EP group members master the application to do all the project-related tasks and activities. Topics covered this training are provided as Annexure 5.4.

5.2.5 Certification of CRP-EP

Kudumbashree NRO believes delivering training per se is not enough. Hence, it has opted for a formal process for evaluation and certification to make the training programme more credible.

A two-stage certification process is proposed for the CRPs-EP. In this process, each CRP-EP can be certified twice during the project implementation cycle of 4 years.

First Stage	Second Stage
At the beginning of the project, after their training is complete.	At the beginning of the fourth-year, before the initiation of the preparation of exit.
Evaluation can be classroom-based	Evaluation can be a combination of classroom-based and field-based methods.

Please refer to Annexure 5.5 for the guideline on certification of the CRPs-EP.

SRLMs are recommended to adopt the two-stage process.

Let us understand the administrative training now.

5.2.6 Training on Record Keeping and Functioning

A strong and cohesive CRP-EP group is critical to achieving the long-term sustainability of the SVEP model. For the group to grow and sustain, it is imperative that the members continuously strive and maintain group protocols and work ethics.

CRP-EP group needs to understand the following.

- ❖ How to conduct monthly planning and review meetings (See Annexure 5.6)
- ❖ How to maintain the books of records at their level
- ❖ Prescribed formats for Cashbook, Ledger, Cheque register, individual day book, group day book, salary register, etc. and how to fill them. (See Annexure 4.7)

5.2.7 Blossom Training of CRPs-EP

Trained and certified CRPs-EP are expected to provide guidance and handholding to their entrepreneurs like professional consultants. Once the CRP-EP group completes a year of working and supporting enterprise promotion in the field, it becomes important that they reflect on the learning from their experience, as an individual as well as a group.

A two-day blossom training, conceived and developed by Kudumbashree NRO, addresses this need. The training aims to provide the CRP-EP group an understanding of how a team must function.

Facilitated by the pool of senior mentors, the training focuses on developing the personality and leadership qualities of each member of the group. The module aims at promoting harmony within the team by identifying the factors that affect the quality of the group to work as a team. Please refer to Annexure 5.8 for the training module.

5.2.8 Refresher Training for CRPs-EP

Remember that in the beginning, the concepts of enterprise promotion are new to the CRPs-EP. They are likely to face challenges in the field.

Kudumbashree NRO has designed a refresher training for the CRP-EP group with these objectives in mind.

- ❖ To provide an opportunity to reiterate and reinforce the different concepts
- ❖ To address the specific concepts that require more clarity
- ❖ To improve the existing knowledge and skill level
- ❖ To enhance the working experience of the group

Based on the requirement, Kudumbashree NRO conducts refresher training on a quarterly or annual basis.

5.3 Capacity building of CBO

Capacity building of CBO aims at strengthening the capabilities of the three levels of CBO federation in monitoring SVEP and enterprises promoted in their block.

CBO federations are given an orientation on SVEP, its components, structure, and functions.

The CRP-EP group leverages its field experience to deliver the orientation training for the CBO.

Senior and experienced pool of mentors at Kudumbashree NRO deliver the training to BEPC members on the aspects of monitoring SVEP and enterprises. This training strengthens the community-led decision-making process for enterprise promotion at the block level.

CBOs need to be aware of their responsibilities to effectively lead the enterprise development initiative within the block. To make the CBO aware of their responsibilities, series of training is conducted.

Topic	Name of the training	Number of days
Familiarization Orientation	CLF orientation	0.5
	VO orientation	0.5
	SHG Orientation	0.5
	VO Volunteers / VO subcommittee members	1
Monitoring of SVEP processes and enterprise	BEPC training on module-1 and 2	4
	BEPC training on NRLM NRLM SVEP App	3
Community Based Monitoring System (CBMS)	Under development	

Let us understand more about each training now.

5.3.1 CLF, VO Orientation and SHG Orientation

CLF Orientation

It is the first step toward disseminating information amongst the federation. Conducted during one of the regular meeting days in CLF, this session aims at orienting the members on SVEP and its components. Through this half day orientation with the members of the CLF, a belief in the objective of the project and the changes that it can bring to the members of the community through enterprise promotion is established.

As an outcome of the orientation, a phase-wise plan for initiating the enterprise promotion activity with the community is prepared. The plan outlines the names of the VOs for which this activity is to be started. Time of starting the activity is also mentioned.

Please refer to Annexure 5.8 for the module on organizing CLF orientation.

VO Orientation

Being the middle level of the NRLM CBO federation and acting as a link between the CLF and SHG, a VO plays a critical role in acting as a catalyst for smooth project implementation.

A half-day session at the VO level is delivered to make them aware of the project. The VO members are also encouraged to share the information about the project with all the SHG households so that the correct beneficiary identification can happen for promoting the enterprise.

Not all the VOs are given orientation at once. Instead, the orientation happens according to the mobilization plan prepared at the CLF level for enterprise promotion. For the module on organizing VO orientation, please refer to Annexure 5.8.

SHG Orientation

SVEP will succeed only if the intended beneficiaries (SHG members and their immediate family members) take full advantage of the project. Hence, a half-day session with the SHG members is organized to introduce them to the concept of income and expenditure, the difference between wage employment and self-employment, and the concept of income generation through enterprise promotion.

The orientation is planned during a regular meeting day or a special meeting day. The session focuses on the benefits of running an enterprise and highlights the possible ways in which an enterprise can be established.

At the end of the session, it is expected that the SHG members will go back and discuss the idea of starting an enterprise with the family members and come back in the next meeting with an affirmation of starting an enterprise.

The members are encouraged to prepare a list of potential entrepreneurs and participate in opportunity identification and business orientation training.

Only once the planned VO has been oriented are the respective SHGs of that VO provided an orientation. For the module on organizing SHG orientation, please refer to Annexure 5.9.

5.3.2 Training for VO volunteers

CBO has a very critical role in implementing the project and ensuring its sustainability. As mentioned before, VO, being the middle tier of the federation, plays a crucial role as the link between the CLF and SHG.

CLF is the apex body of the federation, and SHG is the level where beneficiary identification happens. This can, sometimes, limit the roles and responsibilities of the VO.

To build and strengthen the ownership of CBO, a robust system at each level of the federation may prove effective. For this to happen, Kudumbashree NRO believes there is a need for more and better communication, discussion, and engagement across the three tiers. Kudumbashree NRO has, hence, conceptualized a capacity-building initiative for the VO volunteers.

The initiative is based on the belief that an actively involved VO volunteer can help in prompt and effective communication of information and any other requirement (skill or enterprise related) from the SHG to CLF.

Please refer to Annexure 5.10 for the module for a one-day training.

5.3.3 Training for BEPC members

BEPC is an important element in the SVEP programme. BEPC takes decisions about every activity at the BRC, including community mobilization for enterprise promotion, mobilizing credit support for entrepreneurs, management of funds, engagement and working of the CRPs-EP, and handholding and monitoring of enterprises.

Effective functioning of the BEPC, therefore, reflects the strong community aspect of the programme.

Given the crucial role of the BEPC, Kudumbashree NRO has developed a structured

training programme for its members. The training is divided into two modules; each module is for two days.

First module training happens in the 4th or 5th month after the approval of DPR. It is recommended that the second module training is completed within two months of the first module training.

To understand the content covered for training BEPC members, please refer to Annexure 5.11.

5.3.4. Training for BEPC on the NRLM SVEP App

Implementation of SVEP is based on extensive use of ICT applications.

The BEPC members, therefore, need to understand the basic functioning of the NRLM's SVEP app and its web portal for implementing SVEP.

The training module helps the BEPC members in understanding the process of checking business plan status, approving the business plan; checking the status of CEF disbursement, and repayment, etc.

The NRLM SVEP App user manual is available on the SVEP's website (www.svep.org.in)

5.3.5 Training for BEPC accountant/book keeper

Implementation of SVEP warrants that proper financial proceedings and documentation are ensured according to the prescribed rules published in the Master Circular S-11057/10/2016/NRLM (SVEP) by National Rural Livelihoods Mission.

An accountant or a bookkeeper is appointed by BEPC to manage record keeping and document financial proceedings of the Block Resource Centre. The BEPC accountant/bookkeeper needs the right training to function well.

The capacity-building module developed for the BEPC accountants helps them in understanding their roles and responsibilities. To understand more about the roles and responsibilities of bookkeeper/accountant, please refer to Annexure 5.12.

5.3.6 Community-based Monitoring System (CBMS)

Implementation of SVEP is designed to function with the active involvement of the community. Hence, monitoring under SVEP becomes important for the following reasons.

- ❖ To ensure that the project developed for the community is benefiting them with improved livelihood opportunities.
- ❖ To utilize the services of local cadre for the development of enterprises efficiently.
- ❖ To ensure that the required assistance and handholding support is reaching the entrepreneur on time.
- ❖ To review/track the fund allocated for smooth functioning and implementation of the project.

It is suggested that the community does the monitoring of the project through monthly, quarterly and annual reviews, and also during field visits at all the levels

of the federation. The agenda for discussion in these meetings will come from the monthly and quarterly field visits that the concerned/designated members from the SHG network will do using monitoring formats.

Under SVEP, the community will be involved in the monitoring of the following aspects.

- ❖ Reviewing the assistance provided to SHG members or their family members in setting up an enterprise
- ❖ Reviewing the effectiveness and quality of services provided to SHG members or their family members for running the enterprise
- ❖ Reviewing the utilization of fund allotted to the project and progress made against the same

Based on the above ideas, Kudumbashree NRO is in the process of developing monitoring tools, formats, and training modules on the Community-Based Monitoring System.

5.4 Capacity building of potential entrepreneurs

An 'aspiring entrepreneur' identified from the community is the fulcrum in the framework for enterprise development.

He/she is the driving force for establishing and running a micro-enterprise. So are the support structures that facilitate the development and sustenance of micro-enterprises.

Every business has a lifecycle. They require continuous support through different stages of evolution.

Similarly, micro-enterprises of the rural poor also require support in their entire life cycle– from the stage of inception till the stage when it becomes self-sustainable.

Kudumbashree NRO has developed training modules to address the support needs across the enterprise lifecycle. See the table below for details.

Category	Name of the training	Number of days
Idea generation	Triggering meeting	0.5
Acquiring relevant skills to run an enterprise	General Orientation Training	1
	Entrepreneurship development program (EDP) for new and existing enterprise	2
Need-Based Training	Domain Skill Training	On the basis of requirement
	Performance Improvement Program (PIP)	On the basis of requirement

5.4.1 Idea Generation

The idea of entrepreneurship and starting an enterprise is fairly new for people in rural areas. Community members generally believe that opening and running an enterprise successfully is not their cup of tea. Therefore, it becomes really important to trigger the idea related to an enterprise as a source of livelihood opportunity.

Kudumbashree NRO has developed the module for idea generation in the form of triggering meeting. The module is designed to encourage the community to see entrepreneurship as an income-generating activity.

This meeting basically aims for the community cadres (CRPs-EP) to share the different viable enterprise opportunities available in the village, motivate and support the community members to develop their enterprise ideas, help them articulate their areas of interest, and prepare a final list of ideas for their next level of training. To understand the module for the triggering meeting, please refer to Annexure 5.13.

5.4.2 Acquiring relevant skills to run the enterprise

SVEP strives to not just support the community members in starting an enterprise but also aspires that the entrepreneurs would stand on their own feet by learning the relevant skills to run enterprises successfully.

Kudumbashree NRO has developed training modules for entrepreneurs to help them understand and run their businesses smoothly.

Let us look at these details now.

1. General Orientation Training (GOT):

General Orientation Training (GOT) is a one-day long CBO-level motivational training. It equips the entrepreneurs with the relevant skills for running a business and makes them aware of the pros and cons.

Purpose of the GOT

- ❖ Motivate the SHG members and / or their family members to explore business opportunities in their area
- ❖ Acquaint them with advantages and risks of undertaking a business activity
- ❖ Introduce them to the stages involved in setting up a business
- ❖ Provide a brief on support offered under SVEP.

The training is conducted for a batch of participants interested in entrepreneurship/ existing entrepreneurs (SHG women or their family members).

At the end of this training, a list of potential entrepreneurs, who will further be given the Entrepreneurship Development Program (EDP) under SVEP, is prepared.

For the module on GOT, please refer to Annexure 5.14.

2. Entrepreneurship Development Programme (EDP)

Entrepreneurship Development Training (EDP) is a two-day CBO-level business management training. This is the next step in equipping entrepreneurs with relevant skills to run their enterprises successfully. The idea behind the training to make the entrepreneur understand the requirement of their enterprise and start developing ownership from the very beginning.

Purpose of the EDP training

- Vet the entrepreneurial interest of the participants
- Acquaint the participants with basics of business (cost, profit, competition, customers, capabilities, and local environment)
- Introduce the participants to record-keeping, services offered by BRC-EP, and support to be provided by CRP-EP.
- Enable participants to choose their areas of interest
- Motivate the participants to attend further skill-based training with RSETI or other external partner agencies of SRLM to pursue self-employment opportunities in the area of their interest

A few good virtues of an entrepreneur are that they maintain proper records about their business so that they know how much profit they are making, identify the areas where improvement is required, provide quality services to their customers, etc. EDP training covers these concepts.

It is organized for the potential entrepreneurs who come forward to start enterprises after the General Orientation Training. Soon after the EDP training, CRPs-EP support the entrepreneurs in preparing the business plans for their enterprises.

For the module on organizing EDP training, please refer to Annexure 5.15.

3. Entrepreneurship Development Programme (EDP) for existing business

SVEP supports both new and existing entrepreneurs. However, the support required by an existing entrepreneur is different from a new entrepreneur.

The existing entrepreneur would require a whole new skill set for improving their enterprise. This module aims to expand the knowledge of the existing entrepreneurs based on their experiences.

EDP for existing business is a platform for existing entrepreneurs to reflect on the enterprises that they are running through the lens of Cost, Competition, Customers, and Capabilities, etc. They are also informed about the services offered by BRC so that they can identify the areas where BRC can extend support to them in solving their problems.

During the two-day training, the existing entrepreneurs are also introduced to the concept of record-keeping in a business.

For the module on organizing EDP for existing business, please refer to Annexure 5.16.

4. Domain Skill Training

Some entrepreneurs require a specific skill set to start and run an enterprise. For example- some entrepreneurs would want to start a food-based enterprise but would not have the required skill in catering and hospitality. Some would want to start a tailoring unit but would not know how to stitch.

Based on the need and the demand of the entrepreneur, the domain skill training is provided to the interested potential entrepreneurs. This training is imparted once the interested participants have attended EDP.

The CRP-EP group prepares a separate list for those requiring Domain Skill Training. The list is prepared according to the type of enterprise the potential entrepreneur wants to do.

Process recommended to organize the domain skill training

- CRP-EP group prepares a list of potential entrepreneurs domain-wise, after conducting the business viability / diagnosis in the concerned CLF, and gets it approved by BEPC
 - BEPC arranges the place of meeting and manages other logistics (with the help of CLF/BMMU/DMMU)
 - BEPC, with support from CLFs, informs the members, participants, and CRP-EP group about the date, time, and place of training
 - CRP-EP group divides the potential entrepreneurs in batches depending upon the domain skill
 - CRP-EP group finds out the training institute like RSETI etc. for imparting the domain skill training.
- CRP-EP group prepares a report of the training along with the list of entrepreneurs requiring domain skill training and submits the report to the BRC-EP in their subsequent meeting with BEPC, keeping a copy in their records

5. Performance Improvement Programme (PIP)

We understand that the idea of running one's own enterprise is new in rural India. Despite training and handholding support received in the beginning, the first-generation entrepreneurs need additional support after running their enterprises for a certain period of time.

Performance Improvement programme is recommended when the entrepreneurs feel a need to improve the performance of their businesses. They may want to do

A training needs analysis is done by the CRP-EP group (through CLFs) to understand the skill gap in entrepreneurs, after 10-12 months from the start of the business



The training module for PIP is developed based on the training requirements identified as a part of the training needs analysis



BEPC members ensure that in cases where there is no requirement to conduct a training, sufficient support is provided by the CRP-EP group to the entrepreneur to improve the enterprise (through exposure visits, market facilitation, etc.)

so by expanding markets, adding more value to the existing products, or attending sessions on specific business concepts.

See the process suggested to conduct a PIP.

5.4.3 Connecting entrepreneurs to BRC

The new and existing enterprises in the block need ongoing support to establish and sustain themselves. First-generation entrepreneurs face all kinds of obstacles and challenges in managing enterprises on their own.

Hence, it is important that the entrepreneurs connect and trust the services offered by the BRC for the growth of their enterprises. To establish the relationship between entrepreneurs and BRC, Kudumbashree NRO believes that regular interactions and discussions take place between these two stakeholders.

To help the entrepreneurs in their entrepreneurial journey, Kudumbashree NRO thought of creating a platform for the entrepreneurs and BRC to facilitate better exchange of ideas and discussion among them about the processes and challenges.

Kudumbashree NRO has developed a training module for organizing entrepreneurs' meetings at three junctions of enterprise development.

Following outcomes are expected from the entrepreneurs' meetings.

- ❖ Will ensure entrepreneurs' involvement and understanding before finalizing the Business plan prepared by CRPs-EP.
- ❖ Will give an accurate knowledge to the entrepreneur about SVEP and the services provided by BRC
- ❖ Will ensure entrepreneur is aware of the plan of action after PAC approval
- ❖ Will help BRC and the CRP-EP group to understand the entrepreneurs' problems and support their requirements
- ❖ Will provide an opportunity for discussion on common issues and solutions for similar businesses
- ❖ Will provide required inputs to entrepreneurs with scope for scalable enterprises
- ❖ Will serve as a need assessment exercise for the businesses and help them identify the further growth support required in the business

Refer Annexure 5.17 for the module on organizing meetings for the entrepreneurs.

5.5 Conclusion

Capacity building is an integral step in the SVEP implementation. As the different stakeholders build and strengthen their capacities during the implementation, project outputs and outcomes improve. This also has a positive impact on the sustainability of the project.

CHAPTER 6

Micro-Enterprise Development Process

6.0 Introduction

Micro-enterprise Development is a systematic process of

- ❖ identifying entrepreneurs
- ❖ giving them the necessary orientation
- ❖ training them to help them run their businesses
- ❖ handholding them until their businesses stabilize.

The entire ME development process in SVEP is divided into three phases

1. Mobilization:

In this phase, CLFs, VOs, and SHGs are identified and oriented about the SVEP project, and community members are encouraged to take up entrepreneurship

2. Identification of Entrepreneurs and Enterprise Set Up:

In this phase, potential entrepreneurs are identified, trained on managerial aspects of business, and imparted necessary skills. Also, business plans are made, required credit linkages are done and, the business is started during the phase.

3. Handholding:

This phase begins after the enterprise is set up. In this phase, the health of the business is checked on a periodic basis through performance tracking. And, support is given to the entrepreneurs to grow the business.

Mobilization	Identification of Entrepreneurs and Enterprise Set Up	Handholding
<ul style="list-style-type: none"> • Phasing Plan Preparation • Joint Action Plan Preparation • CLF/VO Orientation • SHG Orientation 	<ul style="list-style-type: none"> • Triggering Meeting • General Orientation Training • Credit Appraisal of Entrepreneurs • Entrepreneurship Development Program • Domain Specific Skill Training • Viability Study and Business Plan Preparation • Credit Linkage Support • Start Up Support 	<ul style="list-style-type: none"> • Performance Tracking of Enterprises • Micro Enterprise Formalisation • Market Development

In this chapter, you will get to understand the different activities under each of the three phases.

6.1 Mobilization

Mobilization phase includes four steps.

Phasing Plan Preparation

A phasing plan is a step-by-step coverage plan for a block. It depicts how the enterprise development activities will be initiated in each CBO in a period (quarterly or annually) based on the targets outlined in the DPR.

- ❖ A phasing plan is prepared at the beginning of every financial year.
- ❖ It must be revisited on a quarterly basis if required.
- ❖ Preparation of phasing plan happens in a block-level participatory exercise. In the exercise, the Block-level SRLM staff (BPM-SVEP, BPM, Area/Cluster Coordinator) are engaged in its preparation along with BEPC members, CRPs-EP, and Mentors. (Refer to Annexure 6.1 for session notes on Phasing Plan Preparation)

Joint Action Plan Preparation (JAP)

JAP helps in translating the four-year target into short-term milestones. It is a plan that includes six-month targets for enterprise promotion along with the details of mobilization activities to be conducted in each village as selected in the Phasing Plan. It also helps the BEPC and CRP-EP group in planning the budget.

- ❖ It is done on a half-yearly basis and revisited on a monthly basis if required.
- ❖ It must be jointly prepared by the BEPC and CRP-EP group with the support of BPM-SVEP and Mentor.

(Refer to Annexure 6.2 for viewing the template to prepare Joint Action Plan)

CLF/VO orientation

The purpose of CLF/VO orientation is to make the members aware of SVEP, its objectives, its structure, its components, the role of CBO in SVEP, and the various services provided by BRC-EP.

- ❖ CLF and VO Orientation are conducted at the village level based on the JAP
- ❖ CRPs- EP give the orientation.
- ❖ BPM SVEP and Mentor support the CRPs-EP in preparing the sessions of the orientation.
- ❖ BEPC members are required to attend the orientation.

(To see the session notes on conducting CLF/VO Orientation, please refer to Annexure 5.8)

SHG Orientation

SHG Orientation is organized to brief the members on income generation through enterprise promotion, benefits of running an enterprise, and possible ways of

starting an enterprise especially under SVEP. The session also seeks to understand the interest and motivate SHG members to choose enterprise promotion.

- ❖ SHG Orientation is conducted at the village level based on the SHGs selected from the VO orientation.
- ❖ CRPs-EP give the orientation.
- ❖ BPM SVEP and Mentor support the CRPs-EP in preparing the sessions of the orientation.

(To see the session notes on conducting SHG Orientation, please refer the Annexure5.9)

6.2 Identification of Entrepreneurs and Enterprise Set Up

The process of identifying entrepreneurs is broadly classified into the following steps.

Triggering Meeting

The purpose of a triggering meeting is idea generation for the potential entrepreneurs. This meeting is conducted for SHG members who show interest in starting an enterprise during the SHG orientation.

The purpose of a triggering meeting is to brief the members on SVEP and generate ideas.

- ❖ The triggering meeting is conducted in one day at the village level.
- ❖ The meeting is held on the basis of the response received during the SHG orientation.
- ❖ CRPs-EP conduct the meeting.
- ❖ BPM SVEP and Mentor support the CRPs-EP in preparing the sessions of the orientation.

(To see the session notes on conducting a Triggering Meeting, refer to the Annexure5.13)

General Orientation Training (GOT)

The purpose of a GOT is to orient the entrepreneur on various aspects of running an enterprise through success stories and brief them on the support systems available to them in SVEP. A plan of action for the upcoming period is also prepared in this meeting, along with list of potential entrepreneurs.

- ❖ GOT is conducted in one day at the block level.
- ❖ The training is held on the basis of the willingness shown by entrepreneurs during the triggering meeting.
- ❖ GOT is also conducted by the CRPs-EP.
- ❖ BPM SVEP and Mentor support the CRPs-EP in preparing the sessions of the orientation.

(To understand the session notes on conducting GOT, refer to Annexure 5.14)

Credit Appraisal of Entrepreneurs

This is done to check the credit-worthiness of the entrepreneurs from their respective

SHG and VO. An entrepreneur gets a certificate from the SHG as well as the VO.

- ❖ This is a half day activity.
- ❖ It is done for those entrepreneurs who have attended GOT.
- ❖ Only those entrepreneurs who are appraised and deemed fit by their SHG or VO are involved in the upcoming step

Entrepreneurship Development Programme (EDP)

The purpose of EDP is to give the entrepreneur necessary knowledge on how to start and run a business and the importance of record-keeping in a business. It also provides awareness about the services provided by the BRC-EP and the roles of CRPs-EP.

- ❖ EDP is a two-day activity organized at the block level.
- ❖ CRPs-EP anchor the programme.
- ❖ Only those entrepreneurs who have been appraised by SHG and VO are eligible to attend EDP.

(To understand the session notes on conducting EDP, refer to the Annexure 5.15)

Domain Specific Skill Training

Training in domain-specific skills helps improve the way businesses are taken up by people.

For any existing entrepreneur skill up-gradation can result in improved performance, diversification, and growth of the business.

Whereas for a new entrepreneur, it enhances their confidence and knowledge in the area of business, which again leads to improved performance and fewer chances for mistakes.

(Refer to Annexure 6.3 for steps to be followed in BRC for conducting Skill training)

The process of Enterprise Set up includes the steps mentioned below.

1.0 Viability Study and Business Plan Preparation

CRPs-EP conduct the viability study to check how well the proposed business idea reflects the following aspects.

- ❖ Identification of customers
- ❖ Understanding of competitors
- ❖ Understanding of cost and profitability
- ❖ Assessment of capabilities
- ❖ Understanding of the environment in which the business is going to be set up.

Once a business idea is found to viable, the CRP-EP makes a business plan for the business. The profitability aspect of the business is checked in a business plan, and the take-home income of the entrepreneur is assessed against the aspirational income.

CRPs do the viability study and prepare a business plan on the basis of information gathered from the entrepreneur.

For existing entrepreneurs, it is suggested to conduct a diagnostic study to understand the status and the requirements of the business. Business Plan can then be prepared on the basis of this study.

(Refer to annexure 6.4 for understanding the format to do a viability study, and Annexure 6.5 to see the format for a business plan)

2.0 Credit Linkage Support

One of the objectives of SVEP is

'To help the rural first-generation entrepreneurs get access to finance for starting their enterprises from the NRLM SHG and federations and the banking system, including the proposed MUDRA loan.'

Availing bank loans is not easy for the new enterprises; banks ask for good credit scores. Also, the process of getting bank loans is complex and requires effort at various levels to build rapport.

To facilitate credit access, Community Enterprise Fund (CEF) has been allocated in SVEP, which is meant for giving loans to micro-enterprises. The loan from the CEF is also meant to help the entrepreneurs build their credit scores.

Project Sanction Committee Meeting

In this meeting, Business Plans prepared by CRPs-EP for the entrepreneurs are presented before the BEPC after verification by the CRP-EP group and Mentor.

The BEPC vets the Business Plan, interviews the CRPs-EP and entrepreneurs, if required, and then approves the Business Plan.

In cases where CRPs-EP are unable to mobilize credit support for the entrepreneurs from any other source, the BEPC may approve CEF loans to the entrepreneurs from the SVEP project.

In this meeting, a moratorium period to be given to the entrepreneur, and the loan repayment tenure is also decided by the BEPC by discussing with the entrepreneur or/and the concerned CRPs-EP.

Once the credit-worthiness of the entrepreneurs builds over a period of time, loans from banks can be explored.

Refer to Annexure 6.6 for activities suggested to be conducted at various levels such as SMMU, DMMU, BMMU, BRC, and CRP-EP to facilitate the bank loan process.

3.0 Start Up Support

BRC provides a set of services under SVEP to the entrepreneurs to help them start their businesses. BRC is required to provide these services through CRPs-EP.

These services vary based on the nature and the requirement of the business.

Let us look at some of the services provided to the new businesses.

- ❖ Support in identifying sources of raw materials,
- ❖ Support in preparing a banner and other promotional activities
- ❖ Help with registration on Udyam's portal (This is the only government portal for MSME registration)
- ❖ And more

(Refer to Annexure 6.7 for a list of suggested start up support activities with details and documentation required)

6.3 Handholding Support to Entrepreneurs

Once the enterprises are set up and running, first-generation entrepreneurs require handholding in the early months to manage their businesses.

Let us see what kind of handholding support is given.

Performance Tracking of Enterprise

The SVEP Guidelines mandate that post setup, the performance of the enterprises is tracked every month for 12 months.

CRPs do the tracking using a system called performance tracking system (PTS). Based on the result generated by the PTS, the CRPs give consultation to the entrepreneur. This consultation is necessary for supporting the entrepreneur in improving their business.

Note for the CRPs-EP: Maintain the signed copies of the consultation given to the entrepreneurs at the BRC-EP for monitoring purposes.

Micro-Enterprise Formalization

Formalization is important for micro-enterprises for various reasons.

1. It helps in availing government schemes, various loans from banks, and insurance coverages.
2. It enables the enterprises to envisage increased access to credit.
3. It disseminates more knowledge among rural entrepreneurs about business development services and technologies.

Different types of formalization process applicable under SVEP

- Udyam registration
- FSSAI (Food Safety and Standards Authority of India)
- PAN Card
- GST Registration

Refer Annexure 6.8 for understanding Udyam Registration and Annexure 6.9 for understanding the process for FSSAI Registration.

Market Development Process

Local markets/haat means any market where the majority of the monetary transactions and commodity exchange happen amongst the local population or between people residing in the vicinity of the village in which the market place operates. In other words, the producer or trader and her customers utilising the local market belong to the 'locality'.

In the context of SVEP, local markets refer to such markets that operate in rural areas and usually deal in commodities or services that are largely locally produced.

These commodities can be agricultural produce, grains, meat, vegetables, fruits, herbs, poultry produce, essential day-to-day commodities like soaps, shampoo, fancy items, clothes, utensils, footwear, spices, etc.

Why is local market development important?

- It supplements the revenue of individual entrepreneurs
- It helps in building a lasting, mutually beneficial relationship between the CBOs and local government bodies
- It helps the community in identifying local economic opportunities and enables them to benefit from them. This eventually leads to enhanced local economic activities and the creation of robust village economies
- It provides opportunities to CRPs-EP and entrepreneurs in marketing their products/services

Refer to Annexure 6.10 for understanding the steps on Market facilitation under SVEP.

6.4 Conclusion

Enterprise development is a structured process. In non-SVEP blocks, the process for micro-enterprise development can easily be adapted and used.

CHAPTER 7

Finance Management in SVEP

7.0 Introduction

Having seen the capacity building and enterprise development processes, let us now understand a little about the fund and finance management process in the SVEP programme.

7.1 Understanding the budget allocation

The total budget allocated to a block under SVEP is estimated based on the number of enterprises to be promoted in the block.

However, different blocks in a state are not similar in terms of topography, distance from the markets, income levels etc.

SRLMs must, therefore, conduct a baseline study of the block with the help of PIA.

The baseline study helps to identify and finalize the number of entrepreneurs that can be supported in a block through the programme.

For the budgeting process, these assumptions are made.

The maximum cost for setting up one enterprise as stated in the Master Circular of SVEP is - Rs. 24, 907/-

Maximum number of enterprises that SVEP would support in a block- 2400

Accordingly, the maximum total

Let us take a look at the different budget heads under SVEP and the amount allocated under each budget head. See the table below.

S.No.	Budget head	Fixed Costs for Block (in Rs.)	Variable Cost per Enterprise (in Rs.)	Total Cost Per Block (in Rs.)
1	Skill Building of Entrepreneurs		7,000	Rs. 7000 × No. of Enterprises
2	Training of Community Institutions	10,00,000		10,00,000
3	Handholding Support by CRP-EP		3,395	Rs. 3395 × No. of Enterprises
4	Training and Capacity Building of CRP-EP	7,00,000		7,00,000
5	Setting up of BRC-EP (incl. all assets)	5,00,000		5,00,000

6	Working Capital for BRC-EP for operating expenses	1,80,000		1,80,000
7	M&E and PIA Support Cost			
7A	Baseline (including tablets for CRPs-EP)	10,00,000		10,00,000
7B	Evaluation	5,00,000		5,00,000
7C	Mentor and Block Support	29,76,000		29,76,000
7D	Block RSETI Cost* (if applicable)	25,00,000		25,00,000
8	CIF and Credit Guarantee Fund	2,30,17,600		2,30,17,600
9	Admin. Cost	24,55,200		24,55,200

Do notice that Skill Building of Entrepreneurs and Handholding Support by CRPs-EP are two budget heads that are variable in nature and change based on the total number of enterprises to be promoted in the block. All other budget heads are fixed irrespective of the total number of enterprises.

7.2 Booking of Expenses and Flow of Money

NRLM uses Project Financial Management System (PFMS) for project management. PFMS is a Government of India public financial management reforms initiative that monitors programmes in the social sector and tracks the status of funds disbursed.

NRLM has issued a new guideline, which suggests changes in the budget lines in PFMS to align them with budget heads of SVEP.

The guideline also mentions the nature of expenditure to be booked against each budget line and states the route of fund transfer i.e. to the project implementing agencies or community based organizations.

Route of fund transfer could be SRLM to PIA or SRLM directly, SRLM to Nodal CLF's Account, State to PIA and PIA to Nodal CLF, or Kudumbashree NRO to Nodal CLF's Account (only from Kudumbashree NRO)

The letter regarding the details of expenditure to be booked under budget heads is attached in the Annexure 7.1.

7.3 Process for preparation of annual budget and annual audit

Annual budget is prepared at the BRC-EP level.

Guidelines for the BRC-EP

- a. Prepare an estimate of the annual budget on the basis of the annual target number of enterprises in the block.

A simple example

Say 100 enterprise are to be promoted in a block in a year, then

Budget for the year for Skill Building will be $100 \times 7000 = 7,00,000$

Budget for the year for Handholding will be $100 \times 3395 = 3,39,500$

Other fixed budget heads like training of CBO can be calculated based on the number of CBOs to be trained multiplied by the average cost of one training.

Let's say, for promoting 100 enterprises, 1 CLF, 10 VOs, and 80 SHGs are to be oriented and cost of orienting 1 CLF is Rs. 5000, 1 VO is Rs. 2000, and 1 SHG is Rs. 1000.

Then the estimated cost of training of CBOs will be

$(1 \times 5000 + 10 \times 2000 + 80 \times 1000) = 5000 + 20,000 + 80,000$

$= 1,05,000$

For further working, refer to Annexure 7.2 for a template for preparing annual budget for a block.

- b. Prepare a requisition letter for the fund on the basis of the above estimate and submit the letter to the district office. (Refer to Annexure 7.3 for viewing a sample requisition letter)
- c. When 60 per cent of the fund under any budget head is exhausted, submit a requisition for the fund along with the details of the utilization.
- d. Get the fund with BRC audited every year by a recognised Chartered Accountant.
- e. Submit the reports given by the CA to the BMMU and DMMU.
- f. If any discrepancy is flagged during the audit, take it up immediately and get it resolved.

7.4 Community Enterprise Fund (CEF)

We saw in the earlier chapters that CEF is a fund given on the lines of the Community Investment Fund, and it is meant only for enterprise promotion.

It is given to support entrepreneurs with much-needed seed capital for their business. Hence, it is important to ensure that CEF is utilized properly.

Let us understand some do's and don'ts related to the management of CEF.

Do's

1. CEF should be given only after the business plan has been submitted and vetted in the PAC/PSC (Project Approval/Sanction Committee Meeting).
2. CEF should always be kept in an auto swipe fixed deposit account so that the interest earned on CEF from the bank is maximum.
3. The interest earned from banks on CEF should only be added to the corpus of CEF and cannot be diverted for any other purpose.
4. Loans given from CEF should be utilized only for expenses directly related to the business.

Dont's

1. No decision related to giving loans from CEF should take place without the consent of all members of BEPC.
2. CEF should never be given to an entrepreneur through cash transaction.
3. CLF/VO/SHGs should not use any CEF money given to them for transferring to the entrepreneurs for any other purpose or project.
4. No CEF loans should be given without proper documents or if documents are found to be incorrect.

7.5 Conclusion

The micro-enterprise development process focuses on achieving the physical targets of the block. However, these targets can be achieved only with proper fund planning and management. Both these aspects are critical to the project and hence should be monitored at the community, SRLM, and PIA levels.

Even while planning non-farm interventions in non-SVEP blocks, fund planning and management will play an important part. SRLMs can appropriately adapt and use the fund management aspects from the SVEP.

CHAPTER 8

Monitoring of SVEP

8.0 Introduction

Periodic monitoring of the deliverables, outputs, and outcomes is an important activity in managing any project or programme. SVEP is implemented in a project-mode and has a defined project lifecycle of four years.

In SVEP, monitoring is conducted at two levels- Project level and CBO level. The project-level monitoring focuses on regular activities undertaken by the PIA and the SRLM. The CBO level monitoring covers the activities undertaken by the CBO at the BRC as well as field level.

Also, the performance of the project is measured and evaluated on a regular basis. This helps in ensuring the quality of project deliverables. In this chapter, you will get to understand the two levels of project monitoring.

8.1 Project-level monitoring

8.1.1. Monitoring by SRLM

- ❖ The implementing state will conduct monthly reviews with the block teams to gather the updates and progress made in the block against the plan prepared. The updates are collected specifically across the physical and financial progress and also along the lines of progress against the activities of the Annual Action Plan.
- ❖ Refer to Annexure 8.1 for details of reviews conducted at SRLM and PIA.
- ❖ The District Mission Management Unit (DMMU) can choose to review the SVEP implementation along with the review of the other block projects. The BPM SVEP is required to provide updates on the progress made and plans prepared for the upcoming period.
- ❖ Refer to Annexure 8.1 to see the details of reviews conducted at SRLM and PIA.
- ❖ The implementing state will also conduct quarterly reviews with the PIA to discuss the overall progress of the project in the state against the Annual Action Plan (AAP). Any additional requirements and challenges are also discussed in these reviews

Refer to Annexure 8.1 for details of reviews conducted at SRLM and PIA.

8.1.2. Monitoring by PIA

- ❖ The concerned PIA will hold monthly and quarterly reviews with the state teams to discuss the progress made in the project against the Annual Action Plan
- ❖ Refer to Annexure 8.1 to see the details on reviews conducted at SRLM and PIA.

- ❖ The concerned PIA will coordinate with the SRLM to hold quarterly reviews with the state team to discuss the progress made in the project against the plan prepared. Additional requirements and challenges will also be discussed during these reviews.

8.2 CBO-level monitoring

Two methods are used to conduct monitoring at the CBO level. These are - periodic reviews and periodic field monitoring.

Periodic reviews are conducted on a monthly and quarterly basis at the BRC, CLF, and VO levels. Periodic field monitoring is conducted at the VO level.

The latter is coordinated and finalized by the CLF with the help of BEPC. The findings of these Periodic field monitoring are reviewed at the VO, CLF, and BRC levels every quarter. And, the implementation plan for the upcoming period is developed based on the requirements identified in these reports.

Monitoring level	Monthly	Quarterly	Annual
BRC	<p>Review CRP-EP group's work progress against the JAP prepared</p> <p>Refer to Annexure 4.4 for details on the suggested agenda for the BEPC Meeting.</p>	<p>Review CRP-EP group's progress against JAP prepared and discuss findings of Community Monitoring with the CRP-EP Group.</p> <p>Refer to Annexure 8.2 to understand the suggested agenda for the Quarterly BEPC Meeting and the points to be discussed in the Quarterly Meetings.</p>	<p>Review Annual Progress against the Plan prepared (Refer to Annexure 8.3 for the template to prepare Annual Action Plan)</p> <p>Review audited Financial Transactions</p> <p>Finalise plan for upcoming year</p>
CLF	<p>Review the progress made in the project against the implementation plan in their CLFs.</p> <p>Monitor the status of CEF transfers and repayments made during the reporting period.</p> <p>Refer to Annexure 8.4 to see the Finance Tracker.</p>	<p>Finalize and coordinate a plan for Community Field Monitoring for the period and members in charge of conducting the same at the VO level.</p> <p>Refer to Annexure 8.5- Format for Community Field Monitoring Plan.</p> <p>Review findings of Community Field Monitoring presented by the respective VOs.</p>	

VO	<p>Review the progress made in the project against the implementation plan in their VOs</p> <p>Monitor the status of CEF transfers and repayments made during the reporting period (Refer to Annexure 8.6 for a CEF Tracker)</p> <p>Conduct One-Time Physical Verification of newly established enterprises under SVEP</p> <p>Conduct the Periodic Monitoring of enterprises as per the Community Field Monitoring plan prepared and coordinated by CLFs. (Refer to Annexure 8.5 to see a Format for Community Field Monitoring Plan)</p>	Review findings of Community Field Monitoring with the respective CLF bodies	
SHG	Monitor the status of CEF transfers and repayments made during the reporting period.		

8.3 Evaluation of SVEP

Evaluation of SVEP involves gathering and analysing information to understand the progress, and effectiveness of the project.

8.3.1. BRC Grading

SVEP envisages BRC as a one-stop facility for enterprise promotion in the block. For this to happen, there should be a constant improvement in the services provided by the BRC.

To understand the areas where the BRC requires improvement, a grading of BRC is conducted every year. Based on the results of the grading, interventions are planned to improve the BRC.

A follow-up is done on the identified aspects when the scores are low.

Point to remember- The BRC grading should not be conducted by the stakeholders who are directly connected to the BRC like Mentor, BPM SVEP, BEPC, or CRPs-EP. Instead, it must be conducted by any professional either from the PIA or from the SRLM

Refer to Annexures 8.7 and 8.8, respectively, to understand the BRC grading process and view the tracker for BRC grading.

8.3.2 Yearly evaluation

We gathered in an earlier chapter that a dedicated committee of community leaders is placed in the BRC-EP to monitor the project. Also, a group of consultants for enterprise promotion is selected, trained, and given handholding to support the first-generation rural entrepreneurs.

SVEP visualizes that the BRC-EP will become sustainable and function even after the four years of the project cycle. To assess this, the project warrants a yearly evaluation at the end of the four-year period. This is explained in the next chapter.

Refer to Annexure 8.9 to see the year-wise evaluation format to view the yearly indicators to be evaluated in the project.

8.4 Conclusion

Monitoring and evaluation processes ensure that project stays on track and the deliverables are met as per the defined timelines and standards. It will be imperative to design these processes while planning non-farm interventions in the non-SVEP blocks. As stated in the earlier chapters, SRLMs can use the appropriate processes from the SVEP model.

CHAPTER 9

Exit Strategy of SVEP

9.0 Introduction

As you saw in the preceding chapter, the BRC-EP is envisaged as a sustaining centre after the completion of four years of the project. Appropriate measures are taken during the course of these four years to make the BRC-EP function without any continuous handholding from the SRLM/PIA.

In this chapter, you will get to understand the process of exit from the project. The chapter not only highlights the status of a block at the end of four years but also draws attention to the level of maturity different stakeholders of SVEP should have at the end of four years to handover the project to the community completely.

Exit from a block is explained in the chapter under three sub-sections.

- ❖ Strategy
- ❖ Timeline
- ❖ Handing over of resources

9.1 Strategy

SVEP is based on the premise that once a programme is implemented and withdrawn, the social capital (institutions, structures, people, infrastructure, etc.) created will work cohesively and sustain in the long-term.

Exit means withdrawal of BPM-SVEP and Mentor from the block. The strategy for withdrawing from a block depends on certain factors, such as understanding whether the community is self-sufficient enough to take over the ownership of the project and whether the community realizes the importance of the project in promoting entrepreneurship, thus creating local economic development.

Hence, while planning to exit a block after four years, it is important to assess pertinent aspects such as

1. Have the community institutions and people resources developed capacities to manage and own the project on their own?
2. Are the required processes in place and functioning well?
3. Is BRC-EP working well?
4. Has BRC-EP developed capacities to converge with other local institutions?
5. Is BRC-EP able to conceive and initiate new initiatives for strengthening entrepreneurship in the block?

What steps to take to finalize the exit strategy?

- ❖ Organize a block assessment on the basis of the status of the block at the end of the third year.
- ❖ After the block assessment is complete, initiate a joint workshop of the SRLM and the PIA at the beginning of the fourth year.

Year-wise expected level of maturity of stakeholders				
Stakeholders	At the time of Exit (Year 4)	Year 3	Year 2	Year 1

Indicative points of agenda for this workshop

- a. **Readiness in the block:** Check the readiness by discussing the result of the block assessment conducted in the block.
- b. **Plan on the capacity building activities:** Plan the activities for the block in the last year on the basis of the block assessment. Capacity building activities can include refresher training for CRPs-EP and BEPC on business management, PTS and consultancy, project monitoring, etc.
- c. **Plan on managing CEF:** Prepare a plan on CEF management to ensure smooth functioning of activities such as proper utilization of CEF and proper monitoring of the system mentioned in SVEP for appraising and releasing CEF loans and ensuring repayment of the loan.
- d. **Handing over:** Prepare a plan for handing over resources, including all training materials, data of enterprises, reports, etc., to the BRC-EP so that the knowledge developed in the block is maintained and available for future reference.
- e. **Plan an orientation:** Prepare a plan on orientation for DMMU and BMMU staff on their roles and responsibilities post-exit.
- f. **Draft a policy:** Prepare a policy clearly mentioning the course of action of the BRC-EP with respect to terms of payment to be made to CRPs-EP for their services from BRC-EP and entrepreneurs; management of CEF; interest earned on CEF; and roles and responsibilities of the stakeholders post-exit.

What level of maturity is expected from different stakeholders at the end of each year in the project lifecycle?

Check the level of capability at the end of each year by conducting a block assessment exercise.

Based on the findings of the block assessment, plan and organize relevant capacity-building interventions to help the particular stakeholder reach the desired level of maturity.

In the table below, the first column indicates the level of maturity stakeholders (BEPC, CRP-EP, and CBO) need to have at the end of the fourth year or at the time of exit. Subsequent columns trace back and show the milestones at the end of each year.

BEPC	<p>Sufficient knowledge level of the BEPC is ensured; a level that will allow BEPC to independently supervise and guide the BRC.</p> <p>All BEPC training modules are handed over to the BRC.</p> <p>CRP-EP can provide capacity building sessions as and when necessary</p>	<p>Need-based capacity building of BEPC or refresher trainings</p> <p>Assessment of BEPC capacities through an annual evaluation to identify and address gaps, if any.</p>	<p>Need-based capacity building of BEPC or refresher trainings</p> <p>Assessment of BEPC capacities through an annual evaluation to identify and address gaps, if any.</p>	<p>Selection and training of BEPC members</p>
	<p>BEPC has sufficient capacity to ensure responsible and judicious use of BRC funds.</p> <p>BEPC works with full awareness of the sustainability of the revolving fund in mind.</p> <p>They have excellent fund management skills to run the whole eco-system from the interest earned from the CEF loans</p>	<p>BEPC is able to ensure a smooth loan repayment system through regular monitoring of the repayment amount and schedule.</p>	<p>BEPC forms a comprehensive clarity on the budget heads and develops better fund management skills for BRC</p>	<p>BEPC members develop basic clarity on SVEP budgetary provisions</p>
	<p>BEPC leads and establishes a robust community based monitoring mechanism (CBMS).</p>	<p>Monitoring through CBMS is done on a quarterly basis with active participation of BEPC</p> <p>Monitoring reports are shared with the CBO and BPMU/DPMU</p>	<p>Monitoring through CBMS is done on a quarterly basis with active participation of BEPC.</p> <p>Monitoring reports are shared with the CBO and BPMU/DPMU</p>	<p>BEPC, CRP-EP, block team and the community are oriented on CBMS.</p> <p>Pilots are conducted in the block.</p> <p>Allowances for BEPC members for the activity is finalized</p>

	-Desired knowledge and collective skill sets of the group for sustained operations		CRP-EP Certification (Level 2)	CRP-EP Certification (Level 1)
CRP-EP Group	A seamless division of work in the CRP-EP group is ensured, thereby making the group a very efficient unit while specialisations contribute to superior quality of BRC services	If required, need based capacity building is undertaken by the mentor and FC to further strengthen the specialisations of individual CRPs-EP	An efficient work division arrangement is placed where minimum income disparity occurs in the group	Identifies the skill sets and affinities of individual CRPs-EP so as to plan for effective work division within the group
	CRP-EP group develops into a coherent and sustainable model and the group is able to derive revenue from multiple sources by offering diverse enterprise promotion services	The group diversifies and strengthens its services	The group starts deriving revenue from sources other than BRC (like taking fee directly from the entrepreneur using the group's receipt book)	A business plan for the CRP-EP group is prepared. Partnership deed of the group lays down the terms of partnership. Books of record for the group is maintained properly
CBO	CBO indulges in the bottom-up monitoring of the project and a smooth repayment mechanism is established	CBO supports monitoring of the project on the basis of monitoring reports shared by the BEPC	Interest earning share distribution to CBO starts.	CBO is oriented on the CEF repayment mechanism and Demand Collection Balance (DCB) formats are distributed.
CBO	CBO takes complete ownership of the project through BEPC	CBO develops a sufficient understanding of the objectives and significance of SVEP and BRC-EP in rural poverty alleviation through enterprise promotion	CBO engagements with BRC advances as they take ownership of markets developed by BRC and in conducting activities like entrepreneur meet	SVEP becomes a permanent agenda in CBO meetings. Demands and recommendations for enterprise-promotion support starts coming to the BRC from the CBO

9.2 Timeline

The Exit related activities must begin at the end of the third year of implementation that is at the end of the 36th month of the project, and end with handing over of resources to the BRC-EP.

Given below is a suggestive timeline for rolling out the Exit Strategy.

S. No.	Activities to be conducted	Timeline	Participants	Expected output
1.	Block Assessment at the end of the 36th month of project implementation	By 1st week of 37th month of project implementation	To be conducted by Mentor and BPM SVEP with the help of CRP-EP group and BEPC	To understand the status of the block based on the expected level of maturity given in the earlier table.
2.	Joint Meeting to Strategize the Exit Plan	By 3rd week of 37th month of the project implementation	To be conducted at the SMMU level with representatives of SRLM and PIA	To have an intervention plan based on the result of the block assessment
3.	Orientation to the DMMU and BMMU about the Exit plan	By 1st week of 38th month of the project implementation	To be conducted by Mentor and BPM SVEP with representatives of DMMU and BMMU	To ensure that the representatives of DMMU and BMMU are aware of the plan and know their responsibility in the entire process
4.	Refresher training of CRPs-EP and BEPC as part of Capacity Building (if required)	From 3rd week of 38th month to 3rd week of 40th month of project implementation	To be conducted by PIA representatives with support from BPM SVEP	To ensure that CRP-EP group's and BEPC's knowledge on the aspects of SVEP are complete
5.	Assessment of BEPC and CRPs-EP capability in independently conducting activities under SVEP without handholding support from Mentor and BPM SVEP.	From 1st week of 41st month to 4th week of 41st month of project implementation.	To be conducted by the CRP-EP group and the BEPC in the presence of the Mentor and BPM SVEP.	To check whether the gaps identified in the block assessment are addressed after the refresher training, and the stakeholders are able to work independently.

6.	Regularisation of this above mentioned activity.	To be initiated from 1st week of 42nd month of project implementation.	To be conducted by the CRP-EP group and the BEPC in the presence of the Mentor and BPM SVEP.	To ensure that both the CRP-EP group and BEPC are able to work independently.
7.	Implementation of the project by the BMMU	To be initiated from 42nd month	To be conducted by BPM of the block with help from other staff under the guidance of Mentor and BPM SVEP	To ensure the development of ownership of the project and SVEP implemented by BMMU along with other projects of SRLM (This means SVEP will get subsumed under the regular structure of BMMU).
8.	Handing Over of Resources	To be initiated once BEPC is able to supervise the functioning of BRC-EP independently.	To be conducted by the representatives of PIA with the help of BPM SVEP	To ensure that BEPC is in charge of all the resources used in running the SVEP project such as training materials, documents, ME database, etc.
9.	Preparation of Action Plan for the post-exit period	To be initiated once BEPC is able to supervise the functioning of BRC-EP independently.	To be made by BEPC and CRP-EP group on their own with the support from CBO network.	To ensure that BEPC and CRP-EP group are able to make the action plan and are clear about their responsibilities.
10.	Withdrawal of Mentor and BPM SVEP	Once the BEPC and CRP-EP group have stabilized in their activities (47th or 48th month of implementation)	To be done by SRLM and PIA	

9.3 Handing Over of Resources

SVEP involves the development and maintenance of various kinds of resources over the period of four years of project implementation. These resources are to be handed over to BEPC as they will be responsible for the functioning of the project after the exit.

List of documents that must be handed over to the BRC-EP before the exit

S. No.	Name of the Document	Details covered in the Document	Use in the future
1.	CRP-EP Training Modules	a. TED and TEAM Modules b. Training of Trainer (ToT) Modules c. Refresher Training Module	The documents can be used for training new CRPs-EP on entrepreneurship and Business Management. ToT modules are used for training the CRPs-EP on how to conduct training for other stakeholders. Refresher Training Modules are used for revising the knowledge of CRPs-EP whenever it is required.
2.	CBO Orientation Modules	a. CLF/VO and SHG Training Modules b. BEPC training Modules	The documents can be used for the mobilization of community for entrepreneurship and making the community aware of SVEP. The BEPC module is used for training BEPC members on their roles and responsibilities under SVEP, services to be provided by BRC-EP, the process of ME development, and monitoring of the project.
3.	Entrepreneur Training Modules	Includes Triggering meeting, GOT, EDP, and Domain- skill training modules.	The modules are used for training potential entrepreneurs.
4.	Details of CRP-EP Grading	Entails evaluation details of CRPs-EP during their training period on all parameters such as knowledge and skills, business management, attendance in the training, etc.	This is referred for grading of new CRPs-EP in the future.

5.	Details of CRP-EP Certification	Consists of certification-related details of CRPs-EP such as marks scored in exams, assignments, specialization, other achievements, etc.	This can be used for conducting certification of new CRPs-EP and to assess the certification level of existing CRPs-EP for upskilling.
6.	Micro-Enterprise Data base/MIS	Shall contain details of all the micro-enterprises promoted in the block. Details can be entrepreneur's personal details, community organisation details, loan and investment related details, moratorium given to the entrepreneur, CRP-EP supporting the enterprise, etc.	This is referred to for creating ME data base by the BRC-EP in future. It is also used to check the status of active businesses promoted under SVEP, and to promote sector-specific intervention plans, etc.
7.	PTS Reports of Entrepreneurs	Contain details on the financial statement of the business with consultancy slips given by the CRPs-EP to the entrepreneurs.	This is referred for checking the growth status of businesses promoted by the BRC-EP under SVEP. This is also used for planning intervention for individual business or sector-specific business for improving growth and also for developing sector-specific benchmarksto check if aspirational income is achieved by the business.
8.	Community Orientation and Entrepreneur Training Reports	Includes details of CBO members and entrepreneurs oriented under SVEP.	This is used for monitoring actual coverage of SVEP in the block and mobilizing attendees who have received a certain level of training but not been converted to entrepreneurs.
9.	Prepared Phasing Plan and Joint Action Plan	Include details on a plan prepared for mobilization of CBO and actual achievement against that.	This is referred to check the ratio between the number of people oriented to that of the number of enterprises promoted to help in better and realistic planning. This is also used for monitoring coverage of SVEP in the block.

10.	Fund Management Details	Cover details on actual amount budgeted, the expenditure incurred, and the remaining balance available in each head. It also contains loan portfolio, DCB register, details related to bank loans, etc.	This can be referred to for planning budget based on the pattern of expenditure and remaining balance under each head. Status of actual repayment of CEF is considered for estimating the number of loans which can be given under SVEP in a given period of time.
11.	Documents developed under Knowledge Management	Case Studies, Photographs, stories made on entrepreneurs, enterprises, CRPs-EP, BEPC members, testimonials, etc.	This can be referred for creating more such documents in the block to motivate potential entrepreneurs, etc.

9.4 Conclusion

SVEP's program design requires it to withdraw from a block after four years, after ensuring that the community has the capacities to own the project from thereon. Withdrawal from a block is a planned process that entails achieving defined milestones at the end of each year. It can be considered a good practice and used as a reference for developing an exit plan in case of the non-farm interventions in non-SVEP blocks.

CHAPTER 10

Knowledge Management

10.0 Introduction

During the four years of SVEP's lifecycle, BRC-EP is established, and different types of interventions are rolled out in the field for promoting enterprises. A significant amount of knowledge creation takes place at the block level in this process.

This knowledge is often developed locally while trying out different activities in the field. Knowledge is also created when successful models are tested at the block-level through customizations appropriate to the local context of the block.

In this chapter, you will get to understand the different ways to capture and document the acquired knowledge. The same can be used in the future.

10.1 Ways to Capture Knowledge

There are two ways to document the information.

10.1.1 Keeping hard copies

A lot of documents created during the course of the project must be maintained as hard copies. These hard copies can be kept at the BRC-EP so that anybody can refer to them at any point in time. Hard copy documents include training modules, case studies, testimonials, market reports, etc.

10.1.2 Maintaining a soft copy

Keeping a hard copy is not enough. In the event of the loss of any document, captured information has a chance of getting lost.

Hence, the BRC-CP must have a drive account to upload and save a copy of all the documents. A good reason behind keeping a soft copy is that it allows easy share with any other BRC-EP in the state or the country.

The BEPC must, therefore, ensure to have a functional drive account with a minimum of 15 GB space, which can be updated if the limit is over.

Refer to Annexures 10.1, 10.2, and 10.3 to see the guide to prepare case study, market reports, and testimonials.

10.2 Conclusion

Capturing and documenting learnings and relevant information generated during a project implementation is a good practice. It is recommended for all the non-farm interventions in a block, regardless of it being a SVEP or a non-SVEP block.



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