



Exit Strategy Report

Start-up Village Entrepreneurship Project - Kerala

Parakode and Vadavucode Blocks

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Executive Summary

Start-up Village Entrepreneurship Programme (SVEP) is a project initiated by DAY-NRLM under the aegis of Ministry of Rural Development (MoRD), Government of India (GoI) started in the year 2015. The primary objective of the project is to alleviate rural poverty by enhancing the income of the rural households through the promotion of micro-enterprises.

The project has been piloted in Kerala at two blocks namely, Parakode block at Pathanamthitta district and Vadavucode block at Ernakulam districts in the year 2017. The DPR got approved in the year January 2017 and the project has come to its exit stage now, marking the completion of its 4-year term as on 31st March 2021.

In a span of four years, a lot of resources have been created in the block such as the committee of community leaders who have been trained to support and monitor enterprise promotion in the block. A group of MECs who have undergone rigorous training and handholding to support first-generation entrepreneurs in becoming self-dependent. Along with that, the project has also led to the setting up of Block Resource Centre as a one-stop facility for enterprise promotion with all its knowledge and resources.

The project is being owned, managed, implemented and monitored by the BNSEP committee, a representative body comprising of Kudumbashree CDS Chairpersons and ME conveners from all the Gram Panchayats of the respective blocks. As part of the project, a Block Resource Centre was set up at Vadavucode as a one stop facility centre for enterprises promotion through the services of a local resource pool of business consultants named Micro Enterprise Consultants who were selected and trained from the community.

Overall Progress of Parakode and Vadavucode blocks

Physical Progress

- A total of 4218 micro-enterprises have been promoted against the cumulative target of 4218 thus achieving 100 % target altogether
- 130 % achievement was made possible in promotion of enterprises in the government sector combining the blocks
- Physical offices of BRCs were identified and set up for both Parakode and Vadavucode blocks
- All mandatory 24 books and records under SVEP have been maintained in the blocks

Financial Progress

- The total amount of CEF disbursed to entrepreneurs was Rs. 8,93,17,000 crores against the total allocation of 5,10,35,200 crores
- An overall expenditure of Rs. 32 lakhs have been made possible on skill trainings in the blocks
- Around 80% of BRC set up cost has been utilised in the blocks and 88 % for providing handholding support to entrepreneurs

Highlights of the project

- More than 17% of the entrepreneurs belong to SC category
- Project was successful in promoting enterprises owned by SC and ST categories almost representative to their population as per 2011 census data mentioned in DPR. Vadavucode has performed well in this aspect.
- More than 81 of the enterprises are owned and managed by women
- In Parakode when it is seen that the entrepreneurs have majorly preferred to get engaged in business related to trading (39 %) and then in services (34 %) followed by Manufacturing (27 %).
- However, in case of Vadavucode the service sector has highest concentration of enterprises than that of Trading.

As the project envisages, the BRC will continue its functioning even after the project term and provide expert consultancy to the potential as well as existing entrepreneurs. An exit strategy report is being prepared for ensuring the related processes and systems necessary of exit are established before the essential withdrawal of NRO.

The document throws light on this exit strategy with an emphasize on the physical, financial progress, category wise analysis of businesses; capacity built in terms of Micro Enterprise Consultants, BNS-EP (Block Nodal Society for Enterprises Promotion) executive committee members and the entrepreneurs.

Aspects on bank linkages and departmental convergence, market interventions, future plan for growth enterprises, MEC group sustainability and related support requirements for the BRC are also analysed herewith.

1. Introduction

Basic demography of the block

There are 7 Gram Panchayats in Parakode block and 11 villages, of which all are reported as inhabited. Total area of Parakode is 250.68 sq. km and population density is 822.71 persons per sq. km to that of population density of 402.64 persons per sq. km of Pathanamthitta district and 860 persons per sq. km for Kerala State. It is located in the vicinity of the busy Adoor town.

| Particulars | Number |
|-------------------------------------|---|
| Total HH | 55,702 |
| Total Population | Total - 2,06,239 Male-96,202; Female1,10,037 |
| Total Population - Scheduled Castes | 38,959 |
| Total Population - Scheduled Tribes | 562 |
| Total Population 0-6 | 17,096 |

Parakode has significant concentration of Scheduled Castes population with around 19% of the population belonging to Scheduled Castes category as compared to 13.64% in Pathanamthitta district and 9.09 % in whole of Kerala.

Status of Social Mobilisation and Institution Building under NRLM

| Particulars | Number |
|----------------------|---------------|
| Total number of NHGs | 1,883 |
| Number of ADS | 130 |
| Number of CDS | 7 |

NHGs have been formed in all villages of Parakode. The 1,883 NHGs formed so far cover 29,563 (53 %) of the total households in Parakode. All the NHGs have opened bank accounts and roughly 70% of them have bank linkage. 3 % of the NHGs have been provided Revolving Fund, and 0.5% of the NHGs have been provided CIF. ADS and CDS formation has also been initiated in Parakode and all 1,883 NHGS hold membership in the 130 ADSs and 7 CDSs that have been formed so far.

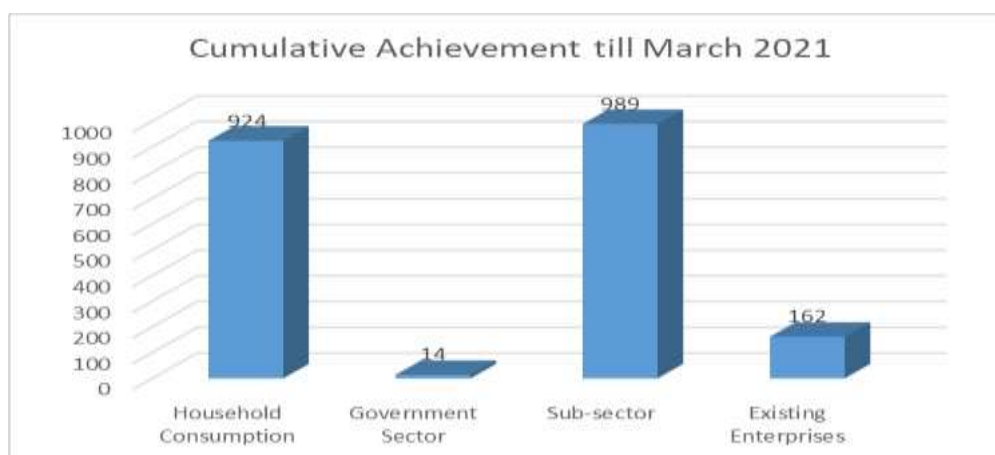
Status of Social Mobilisation under SVEP

| SI No. | Name of CDS | Total No. of NHGs in the Gram Panchayat | No of NHGs Mobilized under SVEP |
|--------|-------------------|---|---------------------------------|
| 1 | Pallickal CDS | 435 | 367 |
| 2 | Erathu CDS | 205 | 198 |
| 3 | Enadimangalam CDS | 229 | 194 |
| 4 | Kadamband CDS | 240 | 222 |
| 5 | Kalanjoor CDS | 324 | 291 |
| 6 | Kodumon CDS | 330 | 286 |
| 7 | Ezhamkulam CDS | 254 | 244 |
| | TOTAL | 2017 | 1802 |

Out of the total 2017 number of NHGs across all the seven gram panchayats in the block, 1802 has been oriented on the project aspects and the business opportunities available for potential entrepreneurs.

2. Physical Achievement of the Block

| Categories | Target for 4 years | Achievement in No's | Achievement Percentage |
|------------------------------|--------------------|---------------------|------------------------|
| Total Target | 2164 | 2089 | 96.5 % |
| Household Consumption | 887 | 924 | 104.2 % |
| Government Sector | 12 | 14 | 116.7 % |
| Sub-sector | 1105 | 989 | 60.1 % |
| Existing Enterprises | 160 | 162 | 101.3 % |



The block could achieve a target of 2089 enterprises against the target of 2164. Also achieved more than 100 % in household consumption, government sector and existing enterprises.

3. Financial Progress of the Block

| Budget Heads | Budget approved based on DPR (A) | Amount of fund transferred to BRC or NRO (B) | % of fund transferred (C=B/A*100) | Expenditure till March 2021 (D) | % of expenditure against total budget (E=D/A*100) | % of expenditure against fund transferred to BRC/NRO (F=D/B*100) |
|---------------------------------|----------------------------------|--|-----------------------------------|---------------------------------|---|--|
| Skill Building | 1,51,48,000 | 1,24,59,272 | 82% | 22,63,223 | 15% | 18% |
| Handholding | 73,46,780 | 69,34,710 | 94% | 47,94,034 | 65% | 69% |
| Training of CBO | 10,00,000 | 5,00,000 | 50% | 1,81,697 | 18% | 36% |
| Setting up of BRC | 5,00,000 | 5,00,000 | 100% | 3,95,707 | 79% | 79% |
| Working Capital | 1,80,000 | 1,08,000 | 60% | 2,06,188 | 115% | 191% |
| CB of CRP-EPs | 7,00,000 | 0 | 0 | 6,42,518 | 92% | N/A |
| Baseline | 10,00,000 | 0 | 0 | 3,39,276 | 34% | N/A |
| Mentor and Block Support | 29,76,000 | 28,26,250 | 95% | 26,46,429 | 89% | 94% |

An expenditure of Rs. 22.6 lakhs have been made possible on skill trainings in the block. And around 80% of BRC set up cost has been utilised in the blocks and 92 % for providing training to MECs. The remaining balance available in many of the budget heads could be tapped, planned on emergency basis and utilised for growth enterprises activities during post exit.

4. Status of Community Enterprise Fund

| CEF Disbursed till March 2021 | Expected Repayment till March 2021 | Actual Repayment till March 2021 | Repayment Percentage |
|--------------------------------------|---|---|-----------------------------|
| 4,57,62,000 | 3,66,09,600* | 2,7,657,247 | 75.5 % |

*It has been assumed that 80% of the disbursed CEF amount is expected to be repaid back by 31st March 2021 when the project gets over its 4-year implementation through PIA.

Relevance of Adalats:-

The district Mission has initiated Adalats with special focus on tracking the CEF repayments from the entrepreneurs.

Adalats have been organised in all the seven Panchayats of Parakode block. Till now, two adalats have been conducted per CDS.

A repayment of Rs. 35,828,45 has been collected only through these 14 adalats conducted till March 2021.

5. Achievement of the Block in NRLM Software

| No. of Entrepreneurs | No. of Business Plans submitted | No. of Business Plans approved | No. of Entrepreneurs with Enterprises | No. of Enterprises with PTS data |
|-----------------------------|--|---------------------------------------|--|---|
| 1449 | 127 | 0 | 1129 | 1039 |

Around 1755 Paper based PTS data is available at BRC.

All these PTS in hard copy shall be entered into NRLM software through past data updation mode before the final withdrawal of NRO.

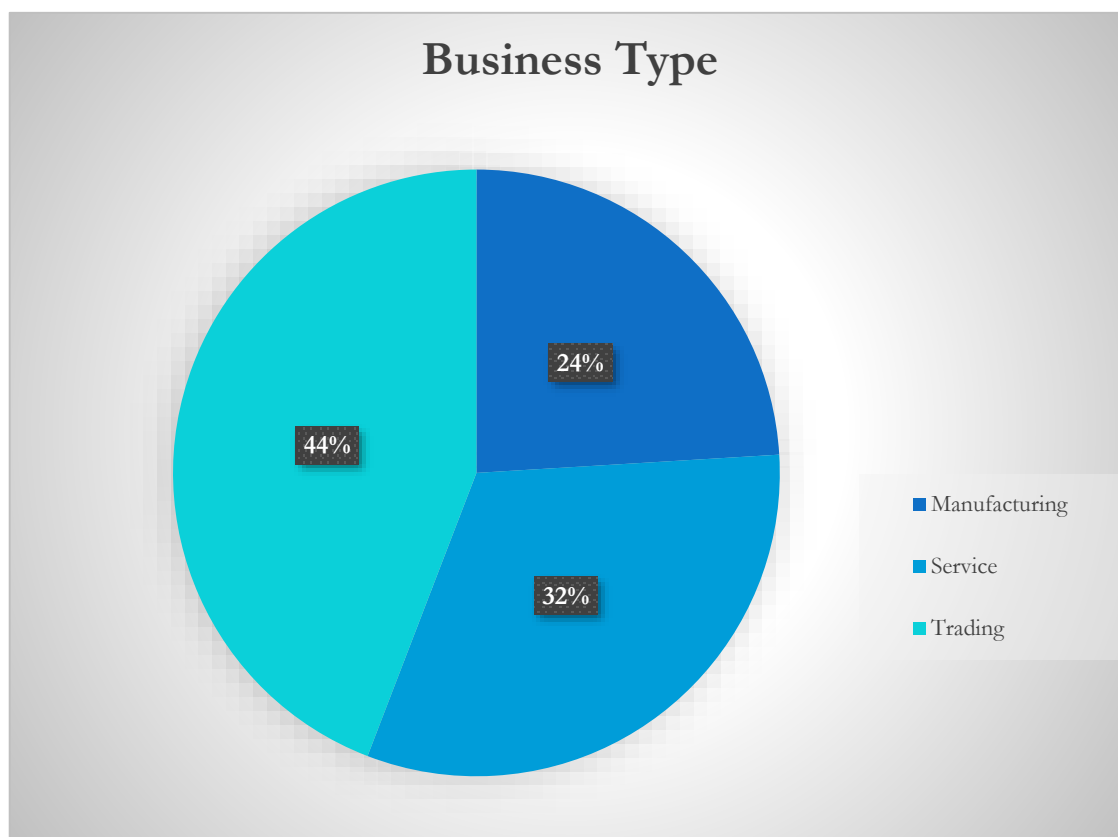
Only 50 % of the PTS data for the enterprises have been successfully entered into the NRLM software.

6. Enterprise Profile of the Block

The enterprises can be categorized on the basis of various aspects. Some of these are based on the type of business, ownership across Social Categories, Gender, Investment range, etc. A detailed analysis on each of these categories is done hereby:

(a) Business Type

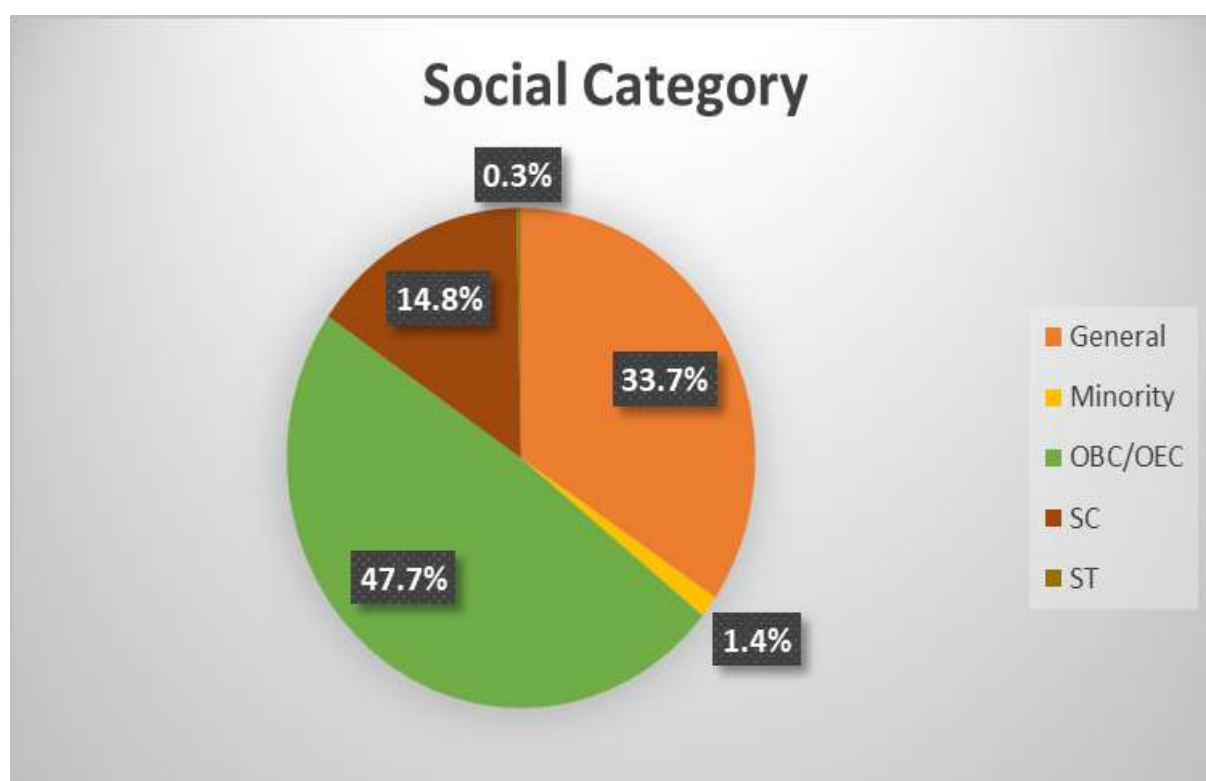
| Sl No | Business Type | No of SVEP Enterprises | % of SVEP enterprises | % of existing enterprises in the block (as per Enterprises Census, DPR, 2017) |
|--------------|---------------|------------------------|-----------------------|---|
| 1 | Manufacturing | 502 | 24 % | 18.8 % |
| 2 | Service | 664 | 32 % | 37.7 % |
| 3 | Trading | 922 | 44 % | 43.5 % |
| Total | | 2,088 | 100 % | 100 % |



The enterprises concentrated majorly in the trading sector, following by the service sector and lastly by the manufacturing sector.

(b) Social Category

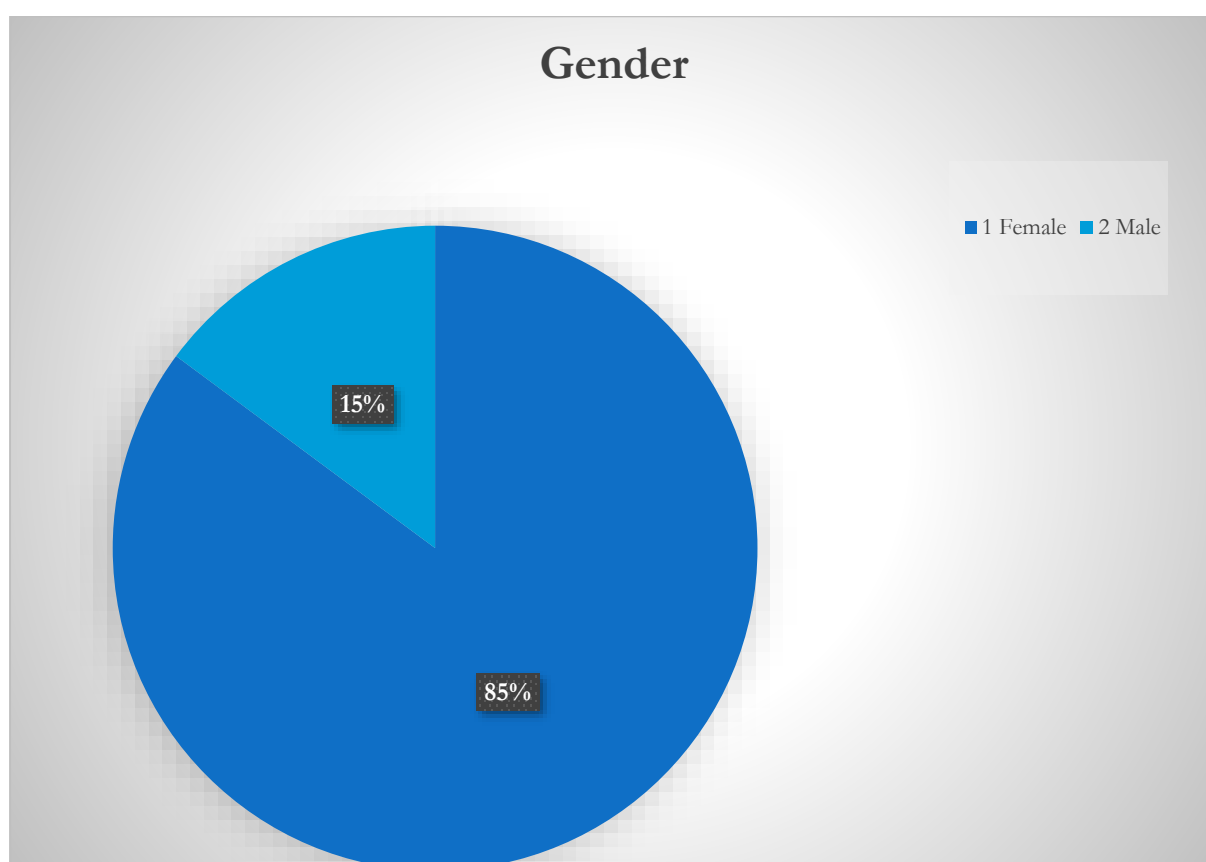
| Sl No | Social Category | No of Enterprises | Percentage | % of block Population (2011 Census) |
|-------|-----------------|-------------------|---------------|-------------------------------------|
| 1 | General | 746 | 33.7 % | |
| 2 | Minority | 30 | 1.4 % | |
| 3 | OBC/OEC | 997 | 47.7 % | |
| 4 | SC | 309 | <u>14.8 %</u> | 18.9 % |
| 5 | ST | 6 | <u>0.29 %</u> | 0.27 % |
| | Total | 2088 | 100 % | |



Majorly the micro-enterprises are owned and managed by the OBC/OEC category contributing to around 48 %, followed by the general category at 34 %. Further, 15% of the entrepreneurs who owns the enterprises belong to SC category, 1.4 % from Minority category and 0.3 % to that of ST category. Project was successful in promoting enterprises of ST category representative to their population as per 2011 census data mentioned in DPR.

Gender

| SI No | Gender | No of Enterprises | Percentage |
|-------|--------------|-------------------|---------------|
| 1 | Female | 1778 | 85.15 |
| 2 | Male | 310 | 14.85 |
| | Total | 2088 | 100.00 |

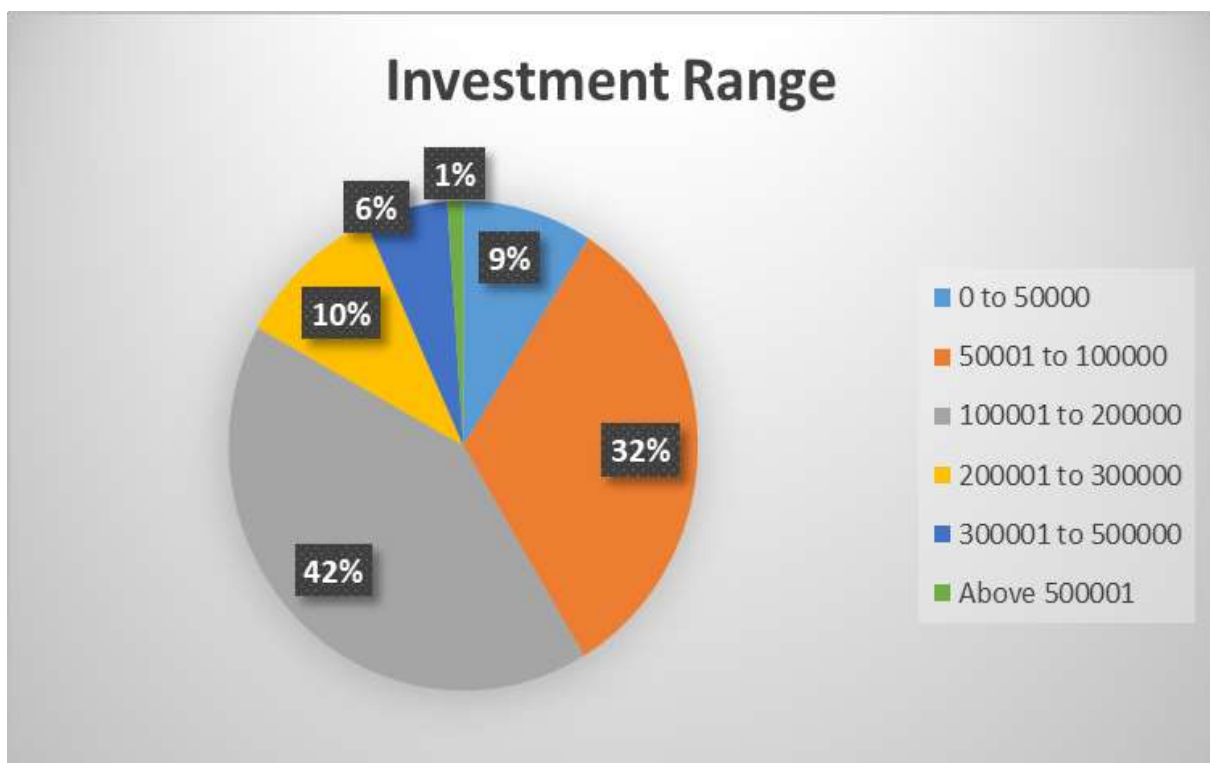


Women own 1778 micro-enterprises out of the total 2088 enterprises promoted under SVEP during the last four years' project tenure. More than 85 % of the enterprises are owned and managed by women. The rest 351 enterprises are owned by male that forms 15 % of the total enterprises.

The block has been successful enough to increase the work participation rate of women within the block through the promotion of various innovative enterprises under the SVEP in the block. Many enterprises have been started by women in those areas that were earlier dominated by men thus breaking the social stigmas attached with.

Investment Ranges

| Sl No | Investment Range | No of Enterprises | Percentage |
|-------|------------------|-------------------|------------|
| 1 | 0 to 50000 | 190 | 9.1 |
| 2 | 50001 to 100000 | 677 | 32.4 |
| 3 | 100001 to 200000 | 868 | 41.6 |
| 4 | 200001 to 300000 | 213 | 10.2 |
| 5 | 300001 to 500000 | 118 | 5.7 |
| 6 | Above 500001 | 22 | 1.1 |
| | Total | 2088 | 100 |



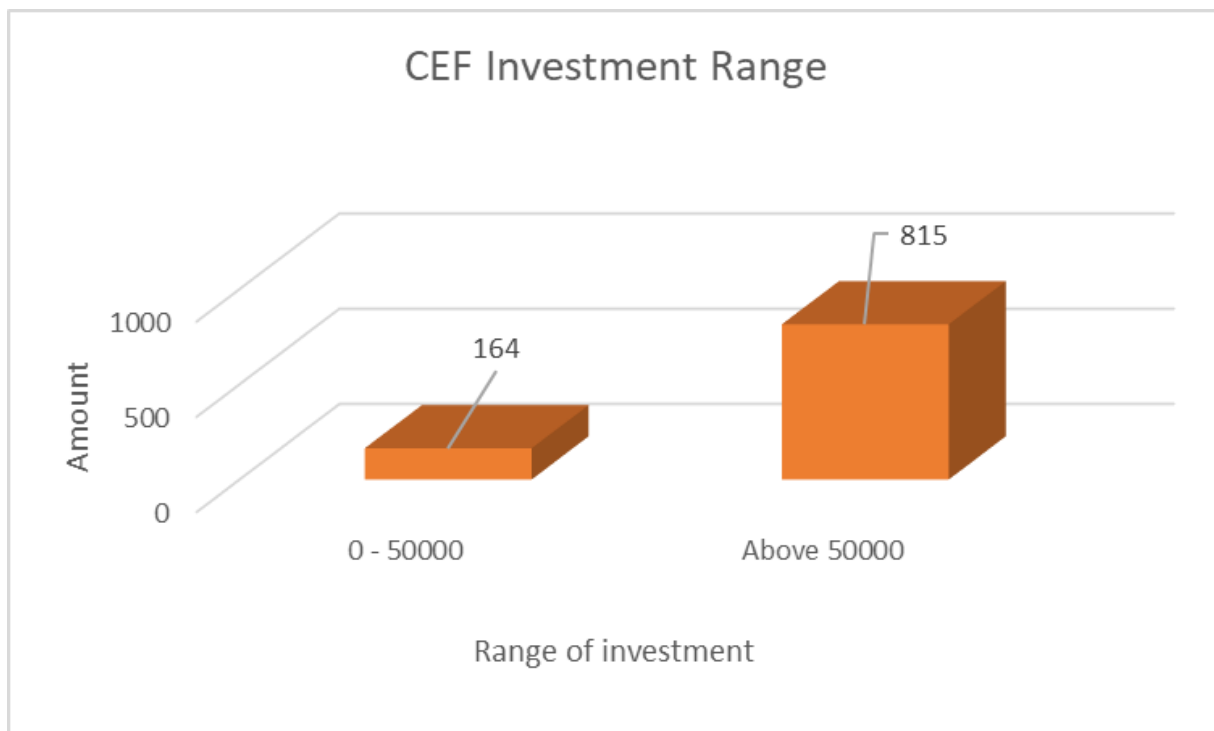
Around 42 % of the enterprises have invested in their business within the range of Rs. 1,00,000 to Rs. 2,00,000; followed by 32 % in the range of Rs. 50,000 – Rs. 1,00,000. Around 10 % of entrepreneurs has been followed the investment ranges Rs. 2,00,000 – Rs. 3,00,000 and Rs. 0 - Rs. 50000. Only 1 % of entrepreneurs have invested above Rs.5,00,000.

CEF Range

CEF Ranges from 10,000 to 50,000 in case of Individual units and 1,00,000 in case of Group enterprises.

The Average CEF amount is Rs. 47,000.

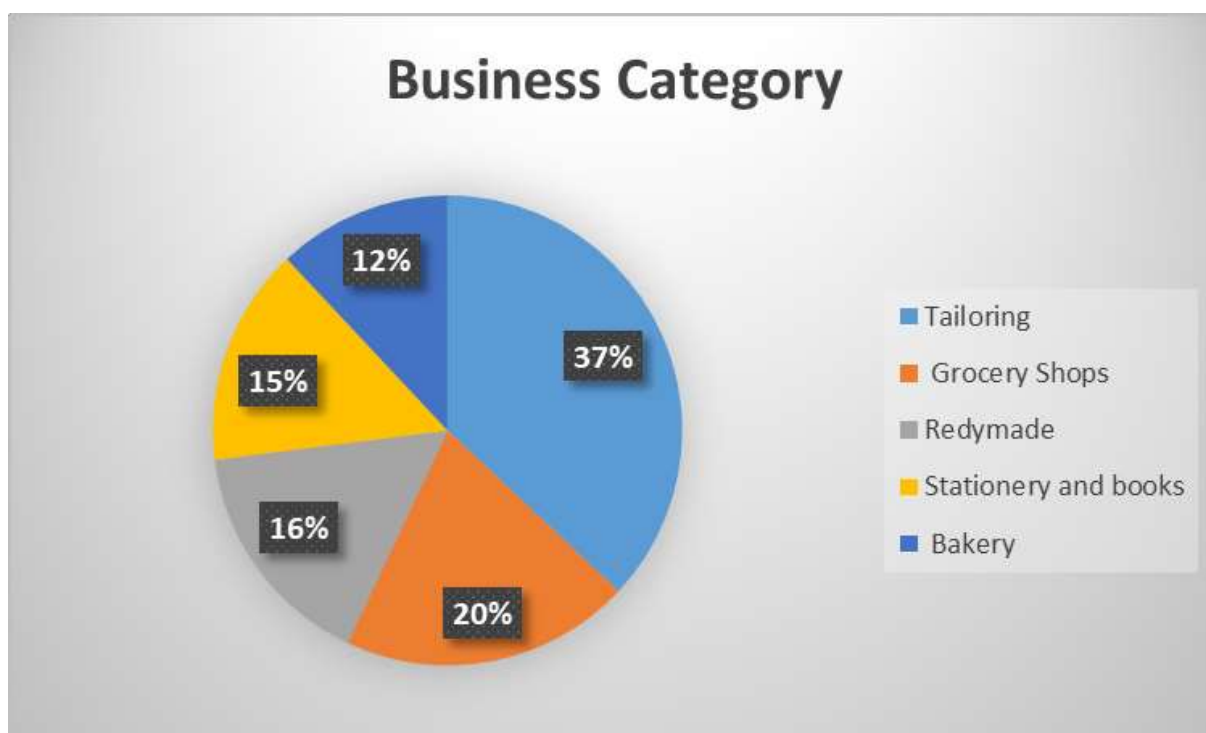
| Sl. No | Investment Range | No of Enterprises |
|---------------|-------------------------|--------------------------|
| 1 | 0 - 50000 | 164 |
| 2 | Above 50000 | 815 |
| | Total | 979 |



815 enterprises (84%) have received an investment of more than Rs. 50,000 out of the total 979 CEF loans approved and disbursed by the BNSEP committee. The remaining 164 enterprises has an investment below Rs. 50,000 that forms 16% of the total enterprises provided with CEF. The BNSEP committee has been efficiently and effectively managing the CEF funds for the growth of enterprises promoted under SVEP in the block.

Top 5 business Categories

| Business Category | Number of enterprises | Percentage |
|-------------------------|-----------------------|-------------|
| 1) Tailoring | 251 | 37% |
| 2) Grocery Shops | 138 | 20% |
| 3) Readymade | 110 | 16% |
| 4) Stationery and books | 103 | 15% |
| 5) Bakery | 82 | 12% |
| TOTAL | 684 | 100% |

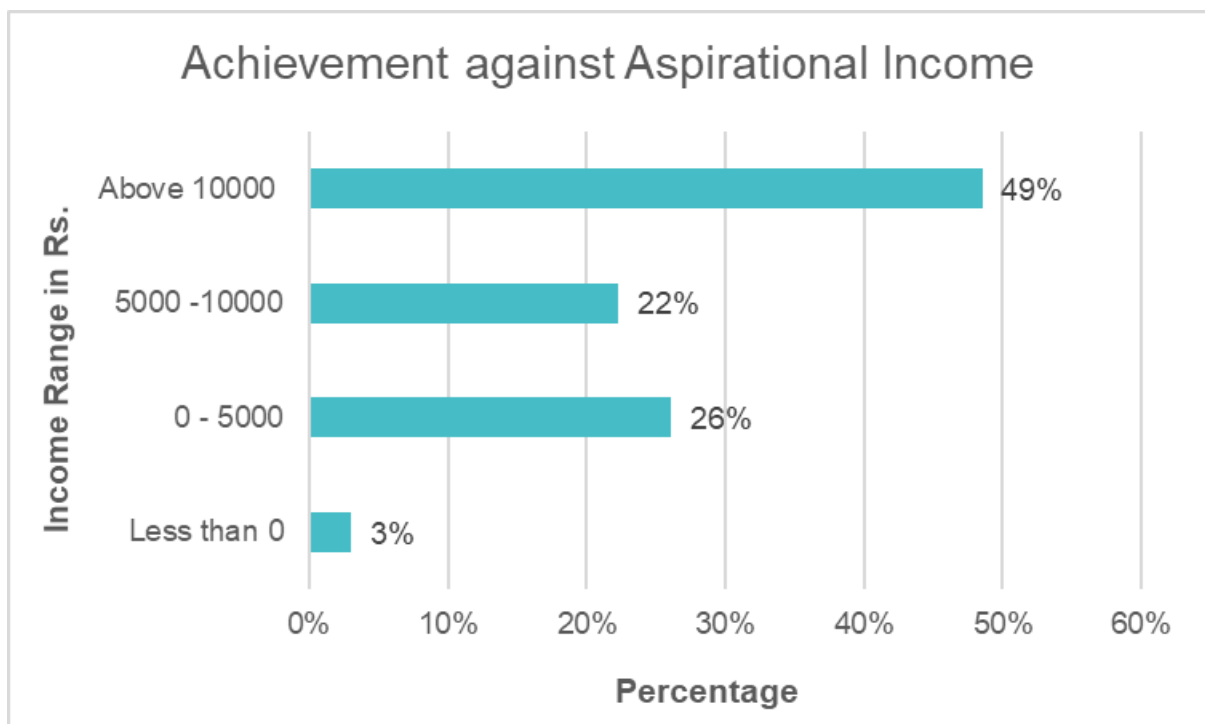


The highest number of enterprises have been concentrated in the tailoring sector i.e., 37 % of top 5 business categories; which are predominantly run by the female entrepreneurs. Since women are more comfortable with managing enterprises that are attached to their homes, tailoring finds a first place among the female entrepreneurs within the SVEP block. Followed by Tailoring is the grocery shops with 20 % and then readymade and stationery shops each contributing to around 16 %. The 5th most preferable business category is bakery sector that contributes to 12 % of top 5 businesses. Bakery sector is gaining more acceptance among the entrepreneurs and the same can be tapped to its maximum for profiting the entrepreneurs.

PTS Analysis to show percentage of enterprises earning above aspirational income of Parakode block

At time of DPR preparation, the aspiration of the NHG members in terms of incomes expected from enterprise activity was also assessed. The general expectation of income from running a micro-enterprise has been pegged at Rs. 10,000 per month in case of working within the village and Rs. 15,000 per month in case of working outside the village. After four years of completion of the project in the year 2021, it is very essential to revisit this aspect whether the entrepreneurs have attained the aspirational income slab or not.

| Income Range | Amount | percentage |
|--------------|--------|------------|
| Less than 0 | 21 | 3% |
| 0 - 5000 | 181 | 26% |
| 5000 -10000 | 155 | 22% |
| Above 10000 | 337 | 49% |
| TOTAL | 694 | 100% |



With the available database of 694 enterprises, a data analysis has been done and found that 337 enterprises have crossed this slab and thus are earning an income envisioned as aspirational to the entire context of the block. This forms 49 % of the data taken for the analysis. Though may not be a representative sample, an overall idea could be generated out of this analysis on the proportion of enterprises attained the aspirational income levels in the block. More clear picture can be formed from an analysis later after the updation of all PTS paper data into the NRLM software.

7. Brief about MEC Group

The name of the MEC group of the block is SEVIKA-Start-up Entrepreneurship in Villages through Information Knowledge and Awareness. The block has 18 active MECs wherein the group has significant exposure in terms of the different mobilization activities done for the community and potential entrepreneurs. The MECs are maintaining all the necessary books of records as mandated by SVEP.

The MEC group was able to facilitate 50 bank loans equal to Rs 87, 98,000 for the enterprises promoted by them.

- Started working from 21-09-2016(DPR)
- Team Members-18
- Registration No:3842/17

Trainings: TED 1, TED 2, TED3, TEAM A1, TEAM A2, TEAM A3, TEAM B1, TEAM B2, CREAM, Blossom and refresher trainings. Further trainings were provided on App based grounding of Business plan and PTS

Exposure to various services under SVEP

Insight of visiting major enterprises from different districts gathered all the MEC groups and trained them according to their interest and made the SEVIKA an independent group.

- Monthly meetings as per the requirement
- Planning the work according to the Action Plan
- Planning mobilization and training activities
- Potential entrepreneur identification
- Skill Training Co-ordination
- Formalization of ME
- Asset Purchase Supporting
- Marketing support
- Verification of Viability, Business Plan
- PTS support to entrepreneurs
- Reviewing the last Month achievement.
- Preparing Honorarium statement.
- Reviewing individual work.
- Producing documents for submission.

Any specific specializations

- 4 MECs are capable to do Projects in Malayalam and English.
- 1 MEC is now a Cafe Mentor.
- One MEC is elected as Block Panchayat Member
- One MEC is expertise in online Marketing.
- One MEC is selected as a Master Trainer

Major Achievements

- By the help of various departments, SEVIKA group had made the SVEP programme more productive.
- Were able to allot bank loans for 64 enterprises amounting to Rs 87,98,000
- Helped in better marketing support and also acts as a consultancy.
- The BRC was able to conduct 40 festival markets and the MEC group was also able to initiate 18 packaging initiate for the entrepreneurs

Future as a Micro Enterprise Consultant Group

They have a clear plan regarding how to engage after the post exit. For that they have prepared a Sustainability Plan for CRP EPs. They developed a project report based on their field study which they conducted the previous FY 2020-21. Accordingly, they made a team of 3 MECs in the following 6 Sectors:

1. Food Based Enterprises
2. Tailoring Based Enterprises
3. Convergence with Other Departments
4. Licences and Documentation
5. Project Preparation
6. Packing & Labelling

Areas for improvement

In the block assessment, MECs were graded as well. More than 50% of the MECs have scored below 50% and around 35% of total MECs have scored more than 70% in the exam.

- Need improvement in advance technologies like computer internet and on line services. So more training will be required in these areas.
- An exam was conducted to understand the MECs understanding of Business Management and Consultancy.
- MECs need to improve their knowledge about different kinds of markets- bulk purchase of raw materials.

8. Brief about BNSEP

The BNSEP committee consists of 2 representatives (one CDS Chairperson and another ME convenor) from all the seven CDSs in the block comprising of 14 members.

BNSEP Committee have been provided with four modules training. Apart from which they have also been oriented on the verification of Business plan, BRC, ME Development process, CEF, etc.

As part of the block assessment an FGD (focussed group discussion) was conducted with the BNS-EP committee members whereby it was understood that BNS-EP knows about the SVEP projects and the beneficiaries. However, their ownership in CEF repayment need to be increased.

As a committee they are capable of undertaking following activities in the block

- Discussing SVEP in BNSEP & CDS committee and plan for the field work.
- Demanding the need of MEC in various activities regarding ME development.
- Information about potential entrepreneurs who is willing to start business.
- Informing CDS, ADS & NHG about the field requirements.
- Supporting MEC for field work.
- Monitoring and management of CEF
- Reporting to CDS

The BNS-EP committee is well aware of the fact that the enterprises development in the rural areas through Kudumbashree is the main aim of the project. The SVEP project is fully owned and all the works of the project are fully monitored by the BNSEP committee. Works of each MEC are monitored by this committee and they support the MECs in achieving their targets. The committee find out the enterprises who are in need of CEF loan and implements the loan and also sees through that the enterprises are regular in their loan repayment. The committee also monitors the enterprises that are initiated through NHG, ADS and CDS levels.

In brief, they are having understanding in the following areas: -

Understanding of the project

- BNSEP is able to handle the project. They need more clarity on fund heads only.
- Proper Training for monitoring the BRCEP

Ownership of the Project

- BNSEP is capable to run the project, even after the post exit period. They used to conduct regular BNSEP meeting.
- They used to discuss about action plan of the respective months and also regarding the project progress and plan accordingly.

Management of CRP-EPs work

BNS-EP prepares a joint action plan in every financial year. They set a plan to achieve the monthly goals. BEPC collect CRP EP group work report monthly and monitor the process thoroughly. BEPC releases the honorarium once they receive it and check the work report from CRP EP Group.

Management of Community Enterprise Fund

- BNS-EP is able to monitor and handle the CEF fund. BNS-EP members used to verify all the documents submitted by community.
- They have a clear-cut knowledge about the entrepreneurs who have received the CEF from BNS-EP.
- It was understood during the assessment that there are challenges in the tracking of the CEF disbursed to the entrepreneurs leading to repayment issues.
- The interest has been not shared with any of the other levels of the Community.

Awareness about PAC meeting

Project Approval Committee (PAC) meeting is controlled by BNS-EP members. They go through each viability and business plans; discusses with the respective BNS-EP member from the concerned Panchayat to check whether it is viable, before giving approval to any business.

Community Monitoring Conducted

The committee do physical verification of the enterprises after CEF disbursement/ ME formation to check that whether the enterprises have been grounded as per requirement.

Details of Books of records available at the BRC level

| | | | | | |
|----------|--|-----------|-----------------------------|----|--|
| <u>1</u> | Minutes book | <u>9</u> | Day book | 17 | Assets & Stationary Register |
| <u>2</u> | Order & Proceedings file | <u>10</u> | Cash book | 18 | Asset Movement register |
| <u>3</u> | Registration documents file | <u>11</u> | General Ledger | 19 | Monthly Receipts & Disbursement register |
| <u>4</u> | BNSEP Membership register – General body & Executive Committee | <u>12</u> | CEF Application register | 20 | Visitor's register |
| <u>5</u> | MEC profile register | <u>13</u> | CEF Disbursement register | 21 | ME register |
| <u>6</u> | Receipt | <u>14</u> | CEF Repayment register | 22 | GOT register |
| <u>7</u> | Payment voucher | <u>15</u> | Petty Cash advance register | 23 | EDP register |
| <u>8</u> | Voucher file | <u>16</u> | Cheque issue register | 24 | Honorarium register |

The BNSEP does monitoring of the books and records maintained in the BRC

9. Skill Trainings Conducted in the Block

Various skill training has been provided to the entrepreneurs in cake making, catering, tailoring etc. under the guidance and supervision of Kudumbashree district mission. Skill training has been given to around 300 members, amongst which 92% of members have become successful entrepreneurs.

Major Skill Trainings in the blocks are as follows

- Cake Making Training in convergence with RSETI
- Variety Mask Training by Kudumbashree Units
- Catering training by KITCO
- Agarbathi Training
- Extended Training Centres of SIRD has trained the potential entrepreneurs in (1) Cloth Bag Making Training, (2) Fashion Designing and (3) Saree Painting

10. Branding and Packaging initiatives by the BRC

23 enterprises have been supported in branding and packing till 2021 March 31st. As a result of this, the enterprises gained more profit from the sales of their products.

The block has initiated to display their products in big supermarkets, Supply-Co outlets and Kudumbashree Bazar whereby the product got increased acceptance from customers due to the branding and packaging intervention in those products.

11. Marketing Support given to Entrepreneurs by the BRC

The block has initiated the following activities in finding markets for the SVEP products:

Three haats were organised on Weekly/Monthly basis inside the block. These were majorly by the Panchayat support that has made possible weekly markets at Kodumon, Ezhamkulam and Kadambanad Panchayats.

Festival markets are conducted during the festival seasons of Onam, Vishu and Christmas. A minimum of 25 enterprises have participated in each of festival markets conducted at district level. An active participation has been observed from enterprises at block level, state level and national level markets.

Selected enterprises with quality products and good brands are selling their products through digital platforms and also an online marketing platform called “ENTE ADOOR’ has been developed for marketing the products of these SVEP enterprises. Further, Nano markets are also initiated under Kudumbashree intervention. SVEP products are distributed through stationary shops and Kudumbashree trading outlets.

Some related marketing interventions are as follows:

| | |
|---|-----------------------------------|
| December Fest | IHRD Mela Adoor |
| PRD Mela | Village Souk |
| 1000 Days Celebration Mela at Kadambanadu | Product display in every training |

Tapping alternate demands in government sector - Bulk orders from schools and other institutions are also tapped as part of convergence with government sector.

Tapping opportunities in crisis situations - Covid 19 Pandemic related business opportunities identified and enterprises formed in Mask and Cloth Bag Sales.

12. Bank Linkages and formalization supports given to entrepreneurs

During the last 4 years, MECs were able to make available 64 bank loans to the entrepreneurs amounting to Rs. 97,98,000. MECs provide all the necessary services for attaining the bank loan for the entrepreneurs. They help in preparing the project and also they meet bank managers regarding the sanction of loans for enterprises. In case if some banks deny loan, the MECs discuss with the BNSEP member and CDS representative initiate to talk with Bank for sanctioning the Loan.

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

Three major exposure visits have been organised in the block. The BNSEP and MEC team has visited Kasargod, Idukki and Kannur as part of learning and MEC group sustainability process. Around 90% have participated in all the exposure visits. It did create an impact by exposure in Innovative ideas, better understanding of the project, cross learning from the other block experience, behavioural change, etc.

14. Convergence with Other Departments

Many schemes from other departments have been tapped under SVEP in Parakode block. Some of the major convergence were made possible with Backward Classes Development Corporation, SC and ST department, DIC, Women Development Corporation, Kadhi and village board, plan funds from Parakode Block Panchayat and respective Gram Panchayats, Life scheme of panchayat, etc. Convergence was also done with Kudumbahsree whereby financial and technical assistance have been provided for the entrepreneurs.

Following specific convergence has been made with the following departments:

- Through Employment Exchange scheme, loans were provided to the widow entrepreneurs
- Kadhi department provided weaving machines to the entrepreneurs
- Local self-government supported by providing land for Marketing Kiosk
- SIRD and RSETI supported our entrepreneurs by providing free training
- from Social Justice Department supported in providing grants to mothers of physically disabled students in Kudumbashree Buds school

15. Case studies on Entrepreneurs and Enterprises

1) Star Bakery



| | |
|---|---|
| District | Pathanamthitta |
| Block | Parakode |
| Panchayat | Ezhamkulam |
| Name of the enterprise | Star Bakery |
| Name of the entrepreneur | Jessy Regi (SVEP MEC) |
| Date of starting enterprise | 24-03-2017 |
| Initial Investment | Rs.1,50,000 |
| Additional Investment | Rs.50,000 |
| Source of investment | Rs.1,50,000 - Bank loan; Rs.50,000 - CEF loan |
| Profit per month (as of November, 2017) | Rs. 12,000 |

Entrepreneur profile: After getting a proper training about business from SVEP program, Jessy learned more about doing a business successfully. This learning made her to rethink and restart her old non-functioning Borma and restructured it to a proper bakery business. Her husband was not having a regular job, so this helped him to get engaged fully. As Jessy is an MEC it was easier for her to canvas orders for the products. Now the family is capable to meet all the expense as well as for children’s educational expenses. Now her husband looks after the business as she gets engaged as MEC. There is a proper income from the regular customers.

Future Plans: “I always wished to expand my bakery business and concentrate more on cake baking. With the help of SVEP CEF I purchased dough making machine and my next step is to purchase a big cake making machine.”

Entrepreneur Testimony: “As an MEC I am very much thankful to SVEP Program as it’s brought a lot of betterment in my life. The business learning’s from the training period helps a lot to gain confident to start his business”.

2) JYOTHI CURRY POWDER UNIT

| | |
|-----------------------|---|
| District | Pathanamthitta |
| Block | Parakode |
| Panchayath | Erathu |
| Name of Enterprise | Jyothi Curry Powder Unit |
| Name of Entrepreneur | Bindu, Suja, Rakhi |
| Date of Starting | 01/04/2017 |
| Initial Investment | Rs. 50,000 |
| Additional Investment | Rs. 2,00,000 |
| Source | Bank loan - Rs. 2.5 lakhs; CEF – Rs. 50,000; Own fund - 3 lakhs |
| Monthly Profit | Rs. 18,000 |



Jyothi curry powder unit was started by 3 women, Suja, Rakhi and Bindu from Mahadeva NHG unit in Erathu, Pathanamthitta. The unit started functioning in 2017. The reason behind starting this venture was primarily to support Bindu's family. Bindu lives with her husband and her two daughters. After her husband was paralysed after a stroke, the family was struggling to meet its ends and this was noticed by her friends. With the help of MEC Subhadrakkutty, they started their business at a small scale.

Initially, their production was limited to a few products such as Chili powder, turmeric Powder and other local spices available in the market. Their products had enough market and were able to hold on to their customers with their quality. But this was not enough to expand the business. With the help of SVEP MEC Somanathan, the unit could avail a total credit of 2 lakhs from bot SVEP as well as CDS CEFs. This helped the group expand the business into a rented space near Rakhi's house. They also purchased machines required for packing and labelling their products. Currently, Jyoti curry powder products reach around 10 outlets within Erath Panchayat. The first generational entrepreneurs are now able to support their family through this business. The success of their business has also inspired Rakhi to start another venture of her own- a cafe by the name Chic Cafe.

3) Gokulam Kutti Kurumulak Unit

| | |
|----------------------|----------------|
| Name of Entrepreneur | Radhamaniyamma |
| Date of Starting | 30/06/2020 |
| Initial Investment | 125000 |
| Monthly Profit | 20000 |



Radhamani and Suresh used to be farmers. They had rubber and vanilla cultivation and this was the primary income for their family. The income from agriculture supported the education of their children and other expenses in the household. The sudden fall in vanilla prices affected the family and there was a huge loss in farming. It was during these trying times, Radhamani heard about SVEP through the MEC in one of the NHG meetings. This inspired her to be an entrepreneur.

The enterprise was started in June 2020. As both Radhamani and Suresh had first-hand experience in farming, they wanted to pursue something in the same line. They knew how to perform grafting in plants. With this knowledge in hand, the family procured Brazilium, Thippaly and Colibrium from a friend in Idukki and experimented on it. As a result, they were able to produce 4 different varieties of Pepper namely, Sion Mundi, Kumbungal, Kairali, and Thekkan.

The overall cost incurred in setting up the unit was Rs. 125000. They are now able to sell at least 200 plants every month and this helps them earn a steady profit. They are currently running the unit in their own home courtyard, but with increasing demand, Radha hopes to start another nursery of her own and dreams that her plants reach many more households.

4. Shivashakthi Ring Works

| | |
|-----------------------|---------------------------|
| Name of Entrepreneur | Maya Sreekumar, Sreekumar |
| Phone | 7034569585 |
| Date of Starting | 06/07/2017 |
| Initial Investment | Rs. 4,50,000 |
| Additional investment | Rs. 2,00,000 |
| Monthly Profit | Rs. 30,000 |



It was in July 2017, Shivashakti ring works unit started its functioning. Situated in Pallickal Panchayath of Parakkode block, this enterprise is run by Maya and her husband Sreekumar. The couple sold off their ornaments to raise funds for their new venture. They were able to raise Rs. 150,000 through this and with an additional support of Rs. 50,000 from SVEP CEF, they were able to start their enterprise.

Sreekumar had an experience working in various construction fields. This expertise helped them technically in setting up the business. They started with small orders from within the panchayat. The orders comprised of septic tanks, waste pits and ring works for wells. But these were all individual orders and the business was limited to Pallickal Panchayat.

It was at this time, they received a tender for constructing septic tanks and ring work for wells in 400 houses in Chunakkara Panchayath. As this work demanded a larger area, the couple rented around an acre of land at a rate of Rs. 2,000 Per month. They also found an additional bank credit of Rs. 2.5 lakhs.

Maya says that it was through this enterprise that her family was able to buy 24 cents of land and fulfil a dream of an own home in that land. The business leaves them with a profit of around Rs. 50,000 after deducting their salaries. She receives immense support from Ruby Mol, MEC, SVEP. She hopes that one day, she will be able to buy the land they have rented now and expand her business further. She hopes that this business will help her support her children acquire good quality education.

16. Testimonials by MEC and Entrepreneurs

(a) Micro- Enterprises Consultant

"After my graduation, I worked in different private firms. The work load was immense and the work did not cater to my interests. I had to spend my whole day at work and the income from it was too less compared to the effort. After getting married, it was difficult to manage a private job along with taking care of my child. I heard of MEC recruitment from the CDS and the profile intrigued me. Today, as an MEC I am able to earn better than any other private job I did. I am able to manage work according to my time, without sacrificing my time for my family. Moreover, this job has helped build contacts with people from all walks of life. I am familiar to panchayat representatives, community leaders and other ordinary people in and outside my panchayat. This has boosted my confidence to take up anything new and challenging. Today I am more connected to my community than I ever was and I am able to earn benefits according to my effort. "

- **Soumya CS - MEC Vadavucode**

(b) Entrepreneur

"I have always had great interest in farming. Me and my husband was into farming from a long time and we had a rubber nursery. We wanted to do something innovative along with the nursery, but were short on fund. There were many schemes, but none were. Interested to support an agriculture based enterprise. It was then I came to know about SVEP from Soumya MEC. When we shared our idea of developing a new variety of pepper, she offered support and we submitted an application for CEF loan. With this start up support, we were able to procure mother plants of varieties, pots and other necessary materials. She also helped in spreading the word about our business and the demand increased. Today, we are unable to serve all our customers, due to high demand. We are planning to expand further and in future, we hope to achieve a sale of at least 5000 saplings a year."

- **Radhamani - Gokulam Kutti Kurumulak Unit**

17. Best Practices Followed in the Block

- ME Subcommittee Meetings – Regularly discusses the initiatives to be taken in the Panchayat and provide the necessary support to the entrepreneurs.
- Convergence with Block Panchayat – Block team was able to start six group enterprises with 86% subsidy. All these six units were sewing units. So we were able to sew large quantities of cloth bag for meeting the supply-co requirement.
- A mobile application named “Ente Adoor” was started. Around 10 quality products have been listed in the same. An entrepreneur named Ashwin, sells some of the best branded and well packed products in the block through the ‘MY Adoor’ app.
- Online Jenasevana Centre started in the block
- Café at Block Panchayat - The café in the Block Panchayat is run by a group of two people who sell food and products from 4 of our entrepreneurs and earn good revenue.
- One Brand One CDS Initiative - Steps are being taken to launch one branded product each in all the 7 panchayats.
(1) Pallickal CDS - Diva nighty, (2) Erathu CDS - Jyothi curry powder, (3) Kodumon CDS - Tasty pappad unit, (4) Enadimangalam CDS - Sana snacks and (5) Ezhamkulam - CDS pickle.
- Repayment follow-up by BNSEP Committee - The BNSEP committee regularly takes a list of repayment dues those who are in areas during that month and presence it to the respective Panchayat and urges them to repay it through the organizational system.
- CDS level NANO market is initiated and is functioning at all the Panchayats
- Products from 50 enterprises were sold through Supply-Co outlets.
- Instant Market - Entrepreneurs owned daily and weekly markets.
- MEC group sector wise study was done for sustainability purpose.
- Even though the pandemic Covid -19 affected the enterprises very badly, our MEC team supported the entrepreneurs and gave a new birth to the enterprises through providing Crisis Management Fund as a form of financial assistance to the entrepreneurs to manage the crisis.

18. Challenges faced during implementation

- Potential Entrepreneurs need more capital.
- Delay and Negligence of bank loan affecting the credibility.
- SVEP products are competing with national and international brands and we don't have an effective advertising system.
- Packing in attractive packets in a small scale is not cost effective.
- Difficulty in enterprise entry to NRLM App
- MEC group not enthusiastic in sustainability activities.
- Loss of business due to Flood and Covid lockdown

VADAVUCODE

1. Introduction

Basic demography of the block

There are 6 gram panchayats in Vadavucode block and 97 villages and 2 towns, of which all are reported as inhabited. The total area of rural Vadavucode is 149.33 sq. km and population density is 835 persons per sq. km compared to the population density of 549 persons per sq. km of rural Ernakulam district and 860 persons per sq. km for Kerala State.

| Particulars | Number |
|----------------------|--|
| Population | Total – 1,14,574 (Male -56932; Female – 57642) |
| SC | 14,561 |
| ST Population | 457 |
| Total Population 0-6 | 9,767 |

Vadavucode has significant concentration of Scheduled Castes population with around 13% of the population belonging to Scheduled Castes category as compared to 9.8% in Ernakulam district and 9.09 % in whole of Kerala. 100% of the villages in the block have population greater than 2000. In comparison, Ernakulam district has 97% of the villages with rural population more than 5,000. Vadavucode is the fourth-most populous block of the 13 rural blocks in Ernakulam district. The block average is greater than the district average for indicator like population spread across villages and similar for indicators such as average household size.

Status of Social Mobilisation and Institution Building under NRLM

| Particulars | Number |
|----------------|--------|
| Number of NHGs | 1,142 |
| Number of ADS | 97 |
| Number of CDS | 6 |

The block has 6 Community Development Societies (CDSs), and a total of 97 Area Development Societies (ADSs) spread across these six Gram Panchayats. NHGs have been formed in all villages of Vadavucode. Altogether the block has 1,142 NHGs formed so far cover 17,130 (60 %) of the total rural households in Vadavucode. All (100%) of the NHGs have opened bank accounts and roughly two thirds of them have bank linkages. Around 4% of the NHGs have been provided Revolving Fund, and 2 % of the NHGs have been provided CIF. ADS and CDS formation has also been initiated in Vadavucode and all 911 NHGs hold membership in the 95 ADS and 6 CDSs that have been formed so far.

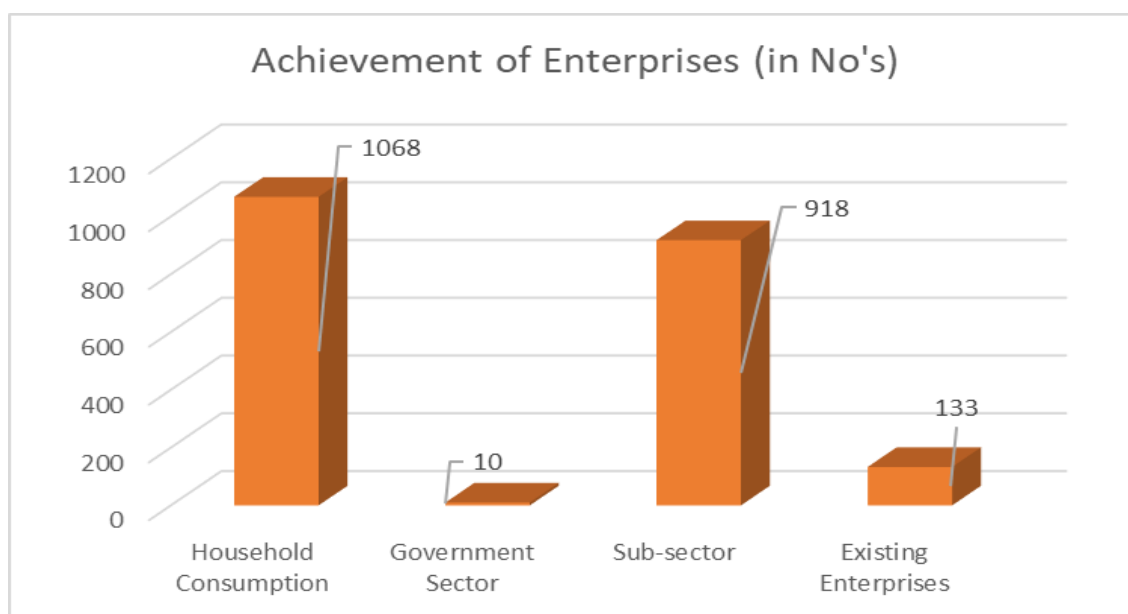
CLF wise SHG mobilization under SVEP

| Sl No. | Particulars | Number |
|--------|-------------------------|--------------|
| 1 | Aikkaranadu | 146 |
| 2 | Vadavucodu Puthenkurish | 147 |
| 3 | Thiruvaniyoor | 204 |
| 4 | Poothruka | 150 |
| 5 | Kunnathunadu | 207 |
| 6 | Mazhuvanoor | 288 |
| | TOTAL | 1,142 |

A total of 1142 NHGs have been oriented on the SVEP project components and related opportunities across various business categories during the last four-year span since 2017.

2. Physical Achievement of the Block

| Categories | Target for 4 years | Achievement in No's | Achievement % |
|------------------------------|--------------------|---------------------|---------------|
| Total Target | 2,054 | 2129 | 103.7 % |
| Household Consumption | 570 | 1068 | 187.4 % |
| Government Sector | 7 | 10 | 142.9 % |
| Sub-sector | 1,356 | 918 | 67.7 % |
| Existing Enterprises | 121 | 133 | 109.9 % |



The block has been successful in achieving the promotion of 2129 micro-enterprises as on 31st March 2021 against the four-year target of 2054 enterprises. Except in the sub-sector, all other sectors have crossed 100 % achievement. In house-hold sector the achievement percentage is 187 % and in the government sector it is 143 %. The target for existing enterprises have been achieved by 110 %.

3. Financial Progress of the Block

| Budget Heads | Budget approved based on DPR (A) | Amount of fund transferred to BRC or NRO (B) | % of fund transferred (C=B/A*100) | Expenditure till March 2021 (D) | % of Expenditure against total budget (E=D/A*100) | % of Expenditure against fund transferred to BRC/NRO (F=D/B*100) |
|----------------------------------|----------------------------------|--|-----------------------------------|---------------------------------|---|--|
| Skill Building | 1,43,78,000 | 1,24,59,272 | 87% | 9,16,540 | 6.3% | 7.35% |
| Handholding | 69,73,330 | 69,34,710 | 99% | 77,74,140 | 111% | 112% |
| Training of CBO | 10,00,000 | 5,00,000 | 50% | 4,61,965 | 41% | 82% |
| Setting up of BRC | 5,00,000 | 5,00,000 | 100% | 3,78,685 | 75.7% | 75.7% |
| Working Capital | 1,80,000 | 1,08,000 | 60% | 1,18,248 | 66% | 109% |
| CB of CRP-EPs | 7,00,000 | 0 | 0 | 6,42,518 | 92% | N/A |
| Baseline | 10,00,000 | 0 | 0 | 3,39,276 | 34% | N/A |
| Mentor& Block Support | 29,76,000 | 28,26,250 | 95% | 25,10,498 | 84% | 89% |

An expenditure of Rs. 9.16 lakhs have been made possible on skill trainings in the block. Around 76% of BRC set up cost has been utilised in the blocks and 92 % for providing training to MECs. The remaining balance available in many of the budget heads could be tapped, planned on emergency basis and utilised for growth enterprises activities in the block during post exit phase of SVEP project.

The balance available under the budget head for Training of CBO, various trainings can be planned to integrate the three tier Kudumbashree community networks of CDS, ADS and NHG in order to ensure proper monitoring of the project activities and physical verification of the same at each of these levels. Therefore, a well-established Community Based Monitoring

System could easily manage the related activities post exit and thus brings more ownership towards the project.

4. Status of Community Enterprise Fund

| CEF Disbursed till March 2021 | Expected Repayment March 2021 till | Actual Repayment till March 2021 | Repayment Percentage |
|--------------------------------------|---|---|-----------------------------|
| 4,35,55,000 | 3,48,44,000* | 2,86,52,262 | 82 % |

*It has been assumed that 80% of the disbursed CEF amount is expected to be repaid back by 31st March 2021 when the project gets over its 4-year implementation through PIA.

5. Achievement of the Block in NRLM Software

| No. of Entrepreneurs | No. of Business Plans submitted | No. of Business Plans approved | No. of Entrepreneurs with Enterprises | No. of Enterprises with PTS data | % PTS data in NRLM software |
|-----------------------------|--|---------------------------------------|--|---|------------------------------------|
| 2288 | 44 | 0 | 1778 | 1249 | 59 % |

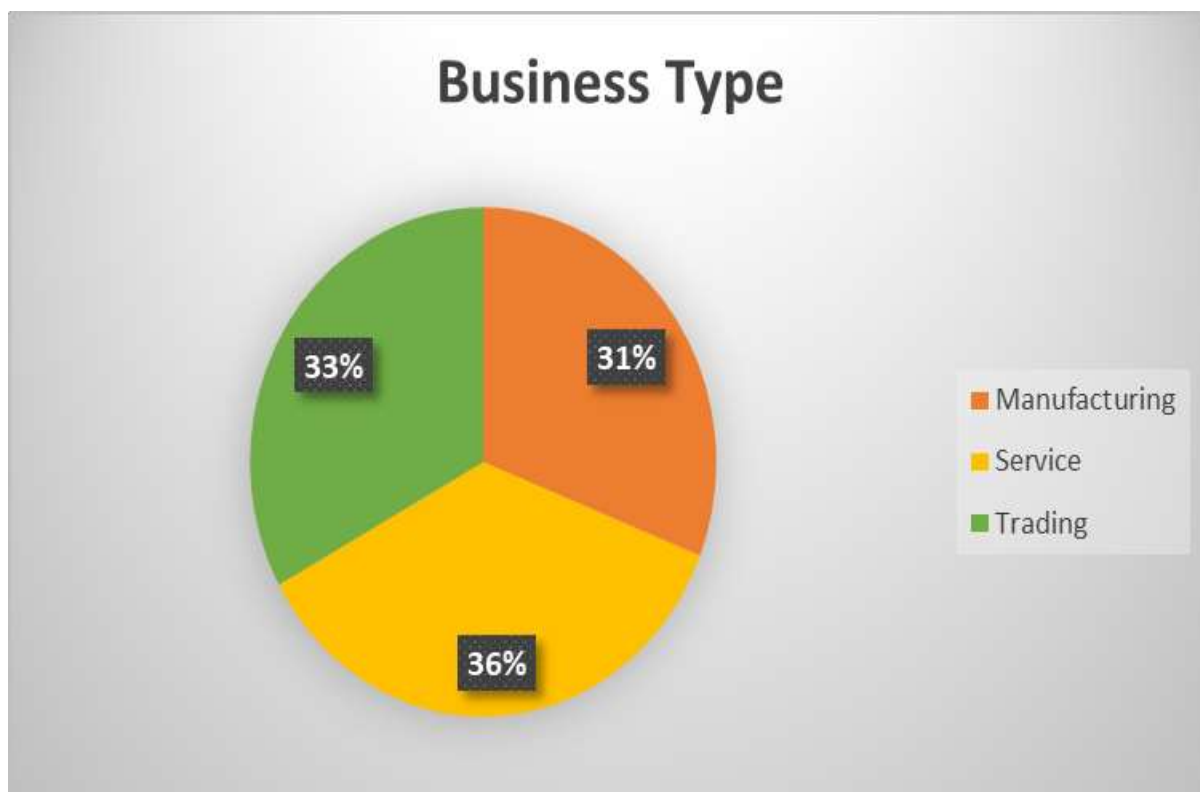
Around 2002 Paper based PTS data is available at BRC. All these PTS in hard copy shall be entered into NRLM software through past data updation mode before the final withdrawal of NRO.

6. Enterprise Profile of the Block

The enterprises can be categorized on the basis of various aspects. Some of these are based on the type of business, Ownership across Social Categories, Gender, Investment range, etc. A detailed analysis on each of these categories is done hereby:

(a) Business Type

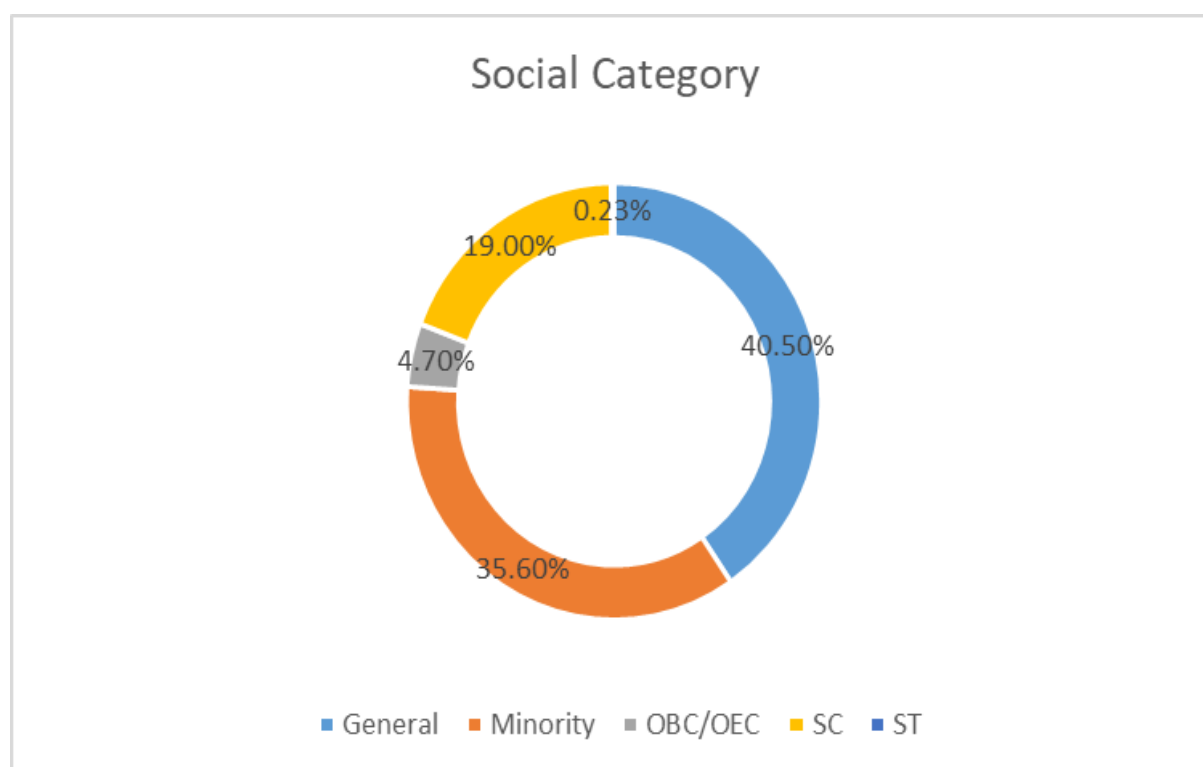
| Sl No | Business Type | No of SVEP Enterprises | % of SVEP enterprises | % of existing enterprises during DPR preparation (Enterprises Census, DPR, 2017) |
|--------------|---------------|------------------------|-----------------------|--|
| 1 | Manufacturing | 660 | 31 % | 21.1 % |
| 2 | Service | 759 | 36 % | 38.1 % |
| 3 | Trading | 710 | 33 % | 40.8 % |
| Total | | 2,129 | 100 % | 100 % |



The enterprises are concentrated majorly in the Service sector, following by the trading sector and lastly by the manufacturing sector with a minimal difference in the percentage values.

(b) Social Category

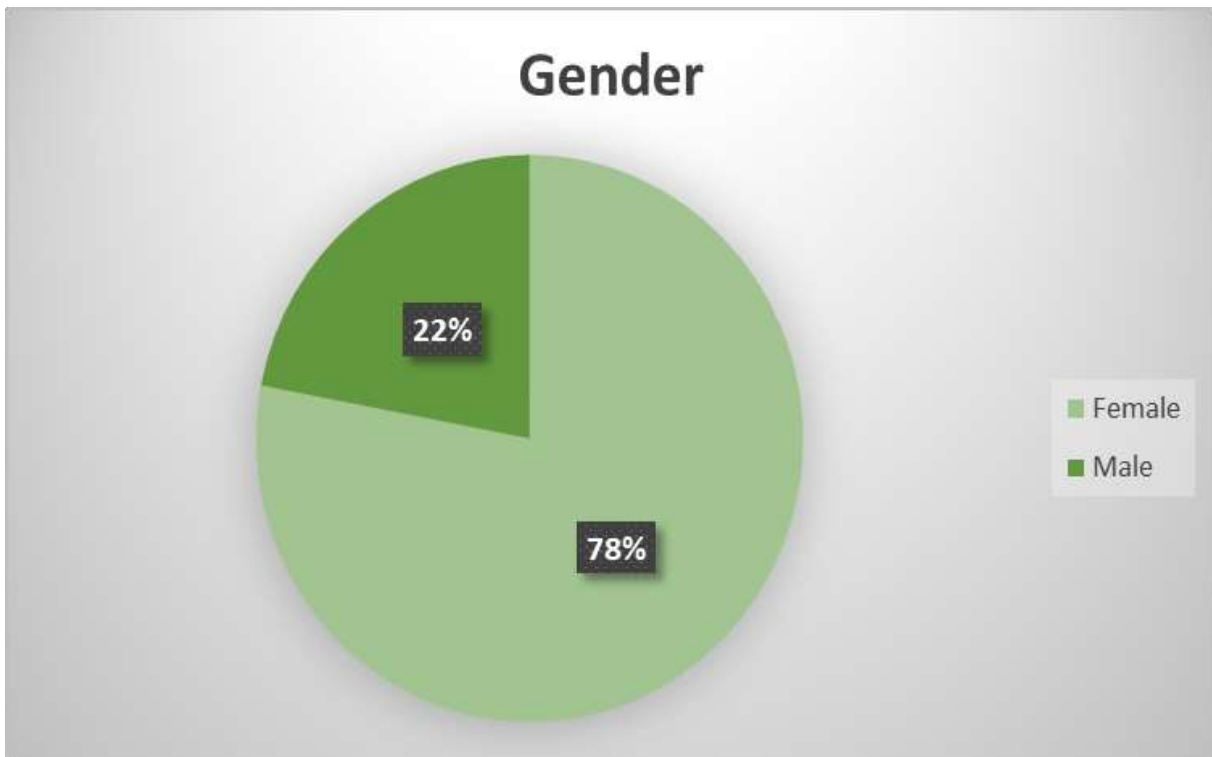
| Sl No | Social Category | No of Enterprises | Percentage | % of block Population (2011 Census) |
|-------|-----------------|-------------------|--------------|-------------------------------------|
| 1 | General | 862 | 40.5 % | |
| 2 | Minority | 757 | 35.6 % | |
| 3 | OBC/OEC | 100 | 4.7 % | |
| 4 | SC | 405 | 19.0 % | 12.7 % |
| 5 | ST | 5 | 0.23 % | 0.39 % |
| | Total | 2129 | 100 % | |



Majorly the micro-enterprises are owned and managed by the General category contributing to around 40 %, followed by the Minority category at 36 %. Further, 19% of the entrepreneurs who owns the enterprises belong to SC category, 4 % from OBC/OEC category and 0.23 % to that of ST category. Project was successful in promoting enterprises of both SC and ST category representative to their population as per 2011 census data mentioned in DPR.

Gender

| Sl No | Gender | No of Enterprises | Percentage |
|-------|--------|-------------------|------------|
| 1 | Female | 1658 | 78 % |
| 2 | Male | 471 | 22 % |
| | Total | 2129 | 100 % |



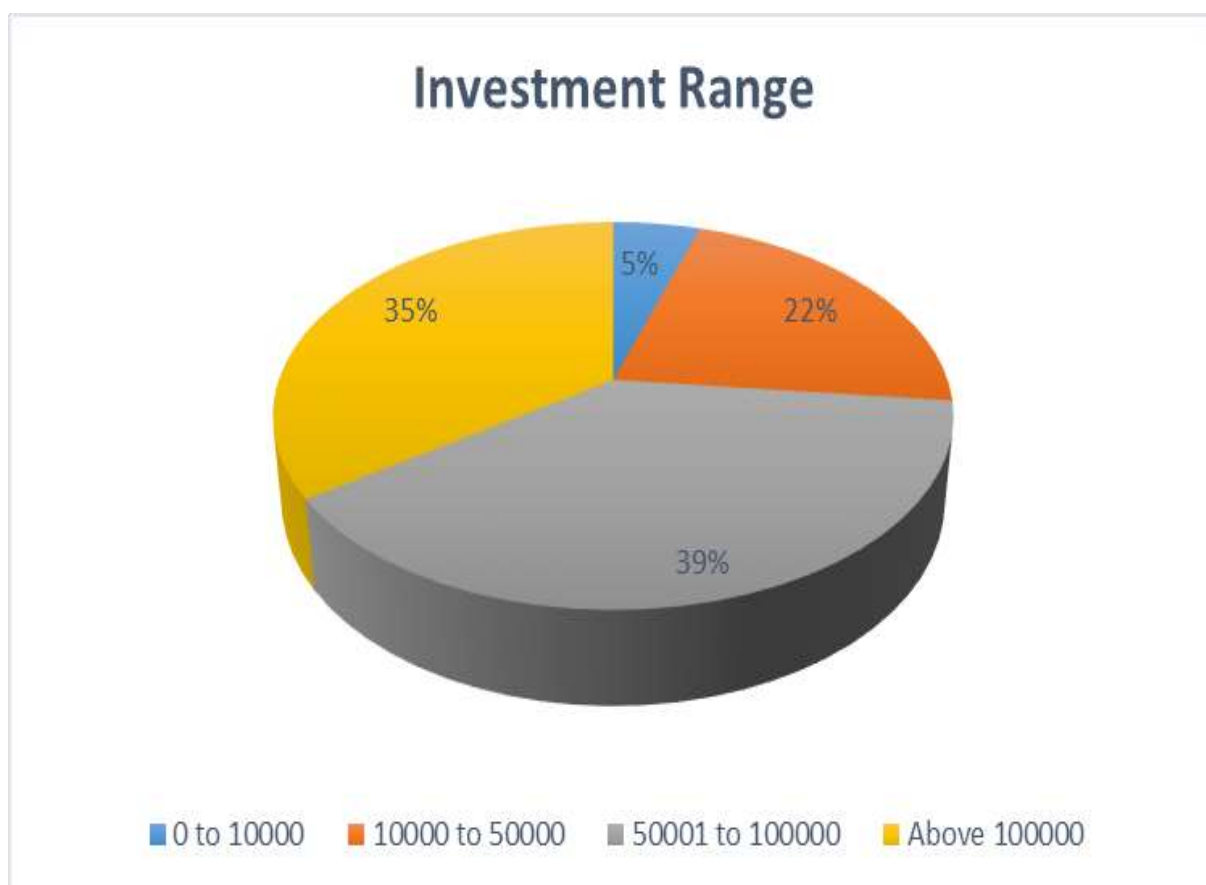
The DPR for Vadavucode tells us that, out of less than 50% of the population that engages in work in the block, the proportion of male workers is more than double the number of female workers among main workers. The SVEP project has been successful in reversing this trend in the case of micro- enterprises promoted in the block under SVEP project.

Women own 1658 micro-enterprises out of the total 2129 enterprises promoted under SVEP during the last four years' project tenure. Therefore, more than 78 % of the enterprises are owned and managed by women in Vadavucode block under the SVEP project. The rest 471 enterprises are owned by male that forms 22 % of the total enterprises.

The block has been successful enough to increase the work participation rate of women through the promotion of various innovative enterprises under the SVEP in the block. Many enterprises have been started by women in those areas that were earlier dominated by men thus breaking the social stigmas attached with.

Investment ranges

| Sl. No | Investment Range | No of Enterprises | Percentage |
|--------|------------------|-------------------|--------------|
| 1 | 0 to 10000 | 98 | 4.6% |
| 2 | 10000 to 50000 | 461 | 21.7% |
| 3 | 50001 to 100000 | 824 | 38.7% |
| 4 | Above 100000 | 746 | 35.0% |
| | Total | 2129 | 100 % |



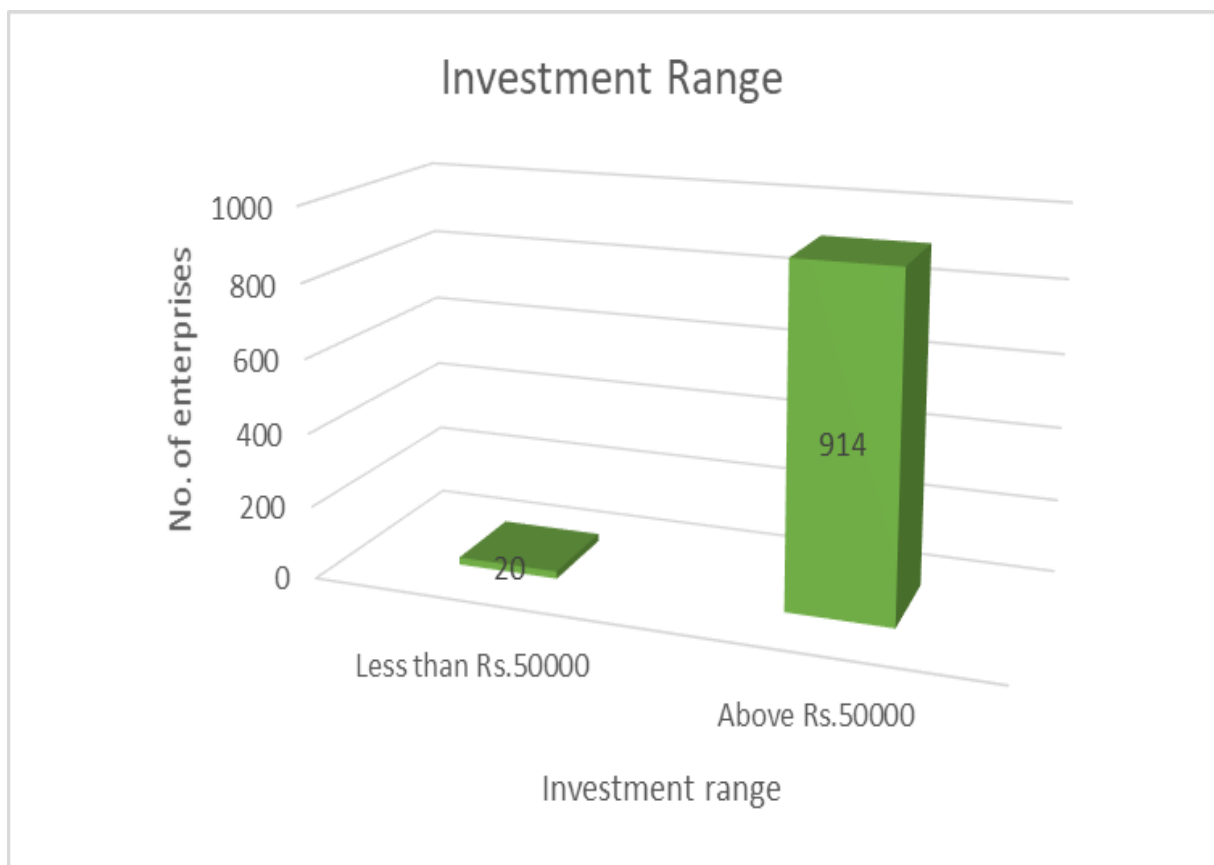
Around 39 % of the enterprises have invested in their business within the range of Rs. 50,000 to Rs. 1,00,000; followed by 35 % above the range of Rs. 1,00,000.

Around 22 % of entrepreneurs has been followed the investment ranges Rs. 10,000 – Rs. 50,000 and 5 % that of the range from Rs.0 - Rs. 50000.

And only 1 % of entrepreneurs have invested above Rs.5,00,000.

Community Enterprises Fund Range

| Sl. No | Investment Range | No of Enterprises |
|--------|------------------|-------------------|
| 1 | 0 - 50000 | 20 |
| 2 | Above 50000 | 914 |
| | Total | 934 |



Community Enterprises Fund (CEF) is a dedicated fund made available in the block for the potential entrepreneurs under the Start-up Village Entrepreneurship Programme.

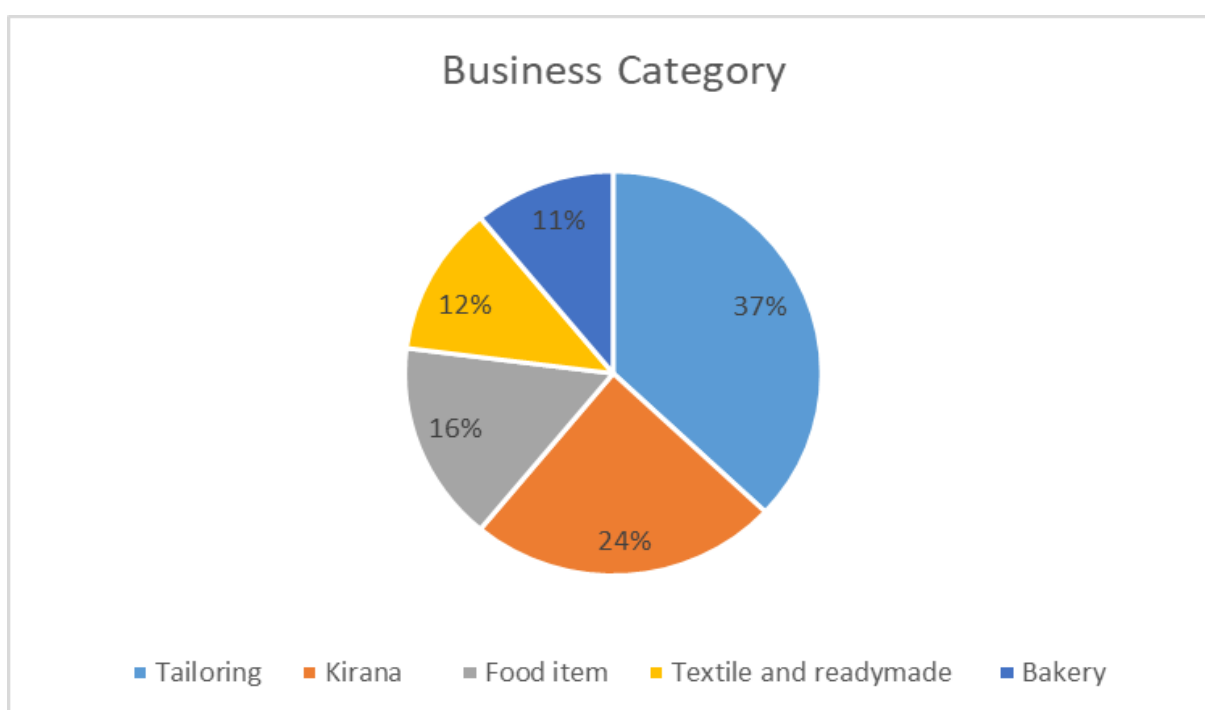
Around 914 enterprises (84%) have received a CEF of more than Rs. 50,000 out of the total 934 CEF loans approved and disbursed by the BNSEP committee.

Only a mere 20 enterprises have a CEF investment below Rs. 50,000.

The BNSEP committee has been efficiently and effectively managing the CEF funds for the growth of enterprises promoted under SVEP in Vadavucode block.

Top 5 business Categories

| Sl. No. | Business Category | Number of enterprises | Percentage |
|---------|-----------------------|-----------------------|------------|
| 1 | Tailoring | 307 | 37% |
| 2 | Kirana | 194 | 24% |
| 3 | Food item | 134 | 16% |
| 4 | Textile and readymade | 100 | 12% |
| 5 | Bakery | 90 | 11% |
| | TOTAL | 825 | 100% |



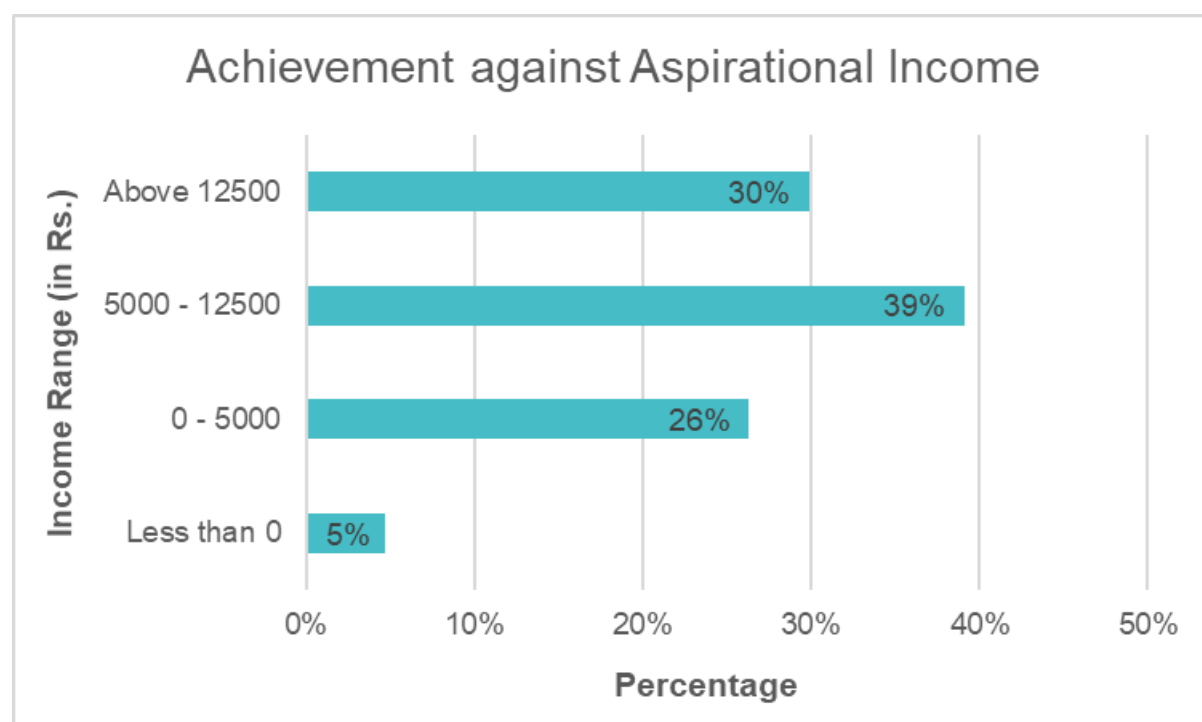
The highest number of enterprises have been concentrated in the tailoring sector i.e., 37 % of top 5 business categories; which are predominantly run by the female entrepreneurs. This is then followed Kirana/grocery stores with 24 % and then by food based enterprises contributing to around 16 %. The 5th most preferable business category is bakery sector that contributes to 12 % of top 5 businesses. The bakery sector is gaining more acceptance among the entrepreneurs and the same can be tapped to its maximum for profiting the entrepreneurs.

Taking into consideration the large volume of enterprises concentrated in the sectors such as textiles & tailoring, then in flour mill service, etc.; these enterprises could be clustered and the MEC group could easily make available the required raw materials for these entrepreneurs at a very minimal cost through means of bulk procurement and could also provide packaging and marketing support thereby promoting under a common brand of BRC. This benefits the entrepreneurs as well as the MEC group in ensuring the sustainability aspect.

PTS Analysis to show percentage of enterprises earning above aspirational income of Vadavucode block

At time of DPR preparation, the aspiration of the NHG members in terms of incomes expected from enterprise activity was also assessed. The general expectation of income from running a micro-enterprise has been pegged at Rs. 12,500 per month in case of working within the village and Rs. 18,750 per month in case of working outside the village. After four years of completion of the project in the year 2021, it is very essential to revisit this aspect whether the entrepreneurs have attained the aspirational income slab or not.

| Income Range | Amount | percentage |
|--------------|--------|------------|
| Less than 0 | 38 | 5% |
| 0 - 5000 | 214 | 26% |
| 5000 - 12500 | 318 | 39% |
| Above 12500 | 243 | 30% |
| TOTAL | 813 | 100% |



With the available database of 813 enterprises, a data analysis has been done and found that 243 enterprises have crossed this slab and thus are earning an income envisioned as aspirational to the entire context of the block. This forms 30 % achievement by the block in crossing the slab of aspired income of Rs. 12,500.

Though this is not a representative sample, an overall idea could be generated out of this analysis on the proportion of enterprises that have attained the aspirational income levels in the block. More clear picture can be formed from an analysis later after the updation of all PTS related data into the SVEP - NRLM software.

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

The name of the MEC group of the block is SEVIKA consultancy group. The block has 19 active MECs wherein the group has significant exposure in terms of the different mobilization activities done for the community and potential entrepreneurs. The MEC group was able to facilitate 42 bank loans equal to Rs. 1,32,50,000 for the enterprises promoted by them.

- Started working from 17th April 2017
- Team Members – 19 MECs
- Trainings: Completed various trainings TED 1 - TED 3, TEAM A1 - TEAM A3, TEAM B1 - Team B2, CREAM, Blossom, Refresher.

Details of Training Conducted for CRP-EPs

| | |
|--------------------------|--------|
| TED 1 | 4days |
| TED 2 | 3days |
| TED 3 | 3days |
| A1 | 6days |
| A2 | 7 days |
| B1 | 7 days |
| B2 | 7 days |
| B3 | 6days |
| Blossom Training | 5days |
| Technical skill Training | 2days |
| Technology Upgradation | 2 days |

Exposure to various services under SVEP

- Planning and conducting mobilization and training activities
- Potential entrepreneur identification
- Skill Training Co-ordination
- Formalisation of ME
- Asset Purchase Supporting
- Marketing support
- Verification of Viability and Business Plan
- PTS support to entrepreneurs
- Review of achievement
- Preparation of honorarium statement

Any specific specializations

- 4 MECs are members of CDS committee and one among - a panchayat member
- 2 CRP EPs are Able to do DTP works to MEC group
- 2 MEC became Master Trainers are now working as mentors

Major Achievements

- CRP EPs as a business consulting team - Entrepreneurs seek assistance from MECs directly
- CRP EP as a resource pool are capable of providing skill trainings
- CRP EPs are capable for providing marketing support to entrepreneurs.
- Prepared a Sustainability Plan for CRP EPs.
- By the help of various departments, SEVIKA group had made the SVEP programme more productive
- Made project for Animal Husbandry dept. - earned Rs. 2,65,000
- Made available Bank loans for 42 enterprises - Rs. 1,32,50,000

Future as a Micro Enterprise Consultant Group

Details on CRP-EP Grading during block assessment:

- Above 70% - 12
- 50% -70% -3

The MEC group have prepared a Sustainability Plan for their group.

The group have developed a project report based on their field study which they conducted last year.

They divided the group into 4 categories as

1. Wholesale Distribution of Stationary & Grocery,
2. Wholesale Textile Business,
3. Skill Training Agency and
4. Labour Bank.

Areas for improvement

Need to improve their knowledge on different kinds of markets-bulk purchase of raw materials.

8. Brief about BNSEP

The BNSEP committee consists of 2 representatives (one CDS Chairperson and another ME convenor) from all the six CDSs in the block comprising of 12 members.

Details of Training Conducted for BEPC

- Completed four modules training to BEPC timely
- One-day workshop also given for knowledge upgradation

As a committee they are capable of undertaking following activities in the block

- Regular discussions on the project by the BNSEP committee and CDS committee thereby assuring execution of plans timely
- Identifying opportunities of ME development process and engaging MECs in related activities in fulfilling the entrepreneurial demands.
- BNSEP disseminates information on potential entrepreneurs who can be converted into successful entrepreneurs by MEC group through the project process
- Arranging the logistics with CBO on conducting various orientations, trainings and
- Supporting and monitoring of MEC work
- Monitoring and management of CEF
- Reporting to CDS, the higher tier of Kudumbashree community network

The BNSEP committee members are having understanding in the following areas: -

Understanding of the project

- BNSEP is able to manage the project, however require clarity on budget heads and managing the same.
- BNSEP members are capable of monitoring the BRC-EP activities

Ownership of the Project

- BNSEP committee owns the project. BNSEP is capable to run the project, even after the post exit period.
- BNSEP meetings are conducted twice in a month. In the first meeting they discuss about the action plan of the respective months.
- In the last meeting of the month, they discussed about the project progress and plan accordingly.

Management of CRP-EPs work

- A joint action plan (JAP) is prepared in the beginning of each financial year, prepares quarter wise and month wise plan from that to focus on monthly target and bring clarity on activities
- CRP EP group work reports are collected on monthly basis and monitor the entire ME development process and services provided by MECs thoroughly.
- BEPC releases the MEC honorarium after receiving and checking the work. The MEC Group as a whole is assessed here.

Management of Community Enterprise Fund

The CEF fund is well managed by the BNSEP committee. BNSEP members verifies all the documents submitted by community and approves the CEF for viable enterprises in the PAC Meeting.

The BNSEP committee have clarity on entrepreneurs with CEF disbursed and tracking of the repayment.

The BNSEP accountant shared the final list to each CDS and they can easily monitor and tap the entrepreneurs. They ensure the monthly repayment.

If an entrepreneur fails to repay the amount, they will communicate it with the CDS/ADS/NHG and ensure the repayment.

However, the interest has not been shared with any of the tiers of the CBO network.

Awareness about PAC meeting

The BNSEP committee has complete control over the PAC (Project approval Committee) meeting.

The committee checks the viability aspects in each business plan and check with the respective BNSEP member from that particular Panchayat to ensure the business is successfully grounded.

Community Monitoring Conducted

BEPC monitored the newly grounded MEs and tracked repayment punctually through ME sub-committee members in CDS level.

They ensure the proper functioning of the enterprise also.

9. Skill Trainings Conducted in the Block

We could provide skill training to our entrepreneurs with the support from District Mission Kudumbashree, AIFRHM (Adheebha Institute for Food Research and Hospitality Management - A skill training agency empanelled under Kudumbashree).

Agro park has successfully provided skill training in Jackfruit processing and also local commodities that added more value to our products.

Major skill trainings have been provided in the following areas:

- Food Production
- Tailoring sector
- Hygienic product
- Paper Cloth bag units
- Mask Making

Liaisoning with Skill Training Agencies

RSETI campus is functioning inside the block. We have liaised with RSETI and conducted more than 30 training free of cost for our potential entrepreneurs.

UNDP domain specialist services are also available in the block. Their expertise is in the area of hygienic products, food sector and tailoring sector. The services of these domain experts has been effectively utilized for ensuring proper packaging, labelling, branding and marketing of these products.

Technical training for MEC

Further, as part of providing technical support to CRP Eps, a training on enhancing computer knowledge was also initiated which is also a part of assuring sustainability of the MEC group.

Participants Out reach

Around 500 participants have participated in all the above mentioned trainings.

Conversion to enterprises

The existing entrepreneurs were also identified and provided skill trainings thereby ensuring upgradation of their skills and trainings also provided to the newly formed enterprises approx. 250 numbers.

10. Branding and Packaging initiatives by the BRC

Number of brand creation or packaging support given to entrepreneurs

Constant support from UNDP specialists and supported more than 100 entrepreneurs for better labelling and packing. Three products have been completely branded - (1) hygienic product, (2) Curry powder unit, and (3) Milk by-products

Impact created because of the support

- Good marketing- product demand increased due to better packaging and labelling.

- SVEP products exhibited in supermarkets and Kudumbashree bazar.

11. Marketing Support given to Entrepreneurs by the BRC

The BRC has conducted 55 festival markets with other 77 marketing initiatives, 30 branding related initiatives under the coordination of the MEC group. A major portion of the enterprises being formed in the manufacturing sector, the challenge rests in the promotion and marketing of all those products being produced under the SVEP enterprises network. Various marketing interventions both online and offline alternatives have been initiated for finding sufficient markets for these SVEP products. Some of the initiatives related are mentioned as follows:

Weekly/Monthly Haat

Above 200 enterprises have participated in the Monthly Markets conducted. In each haat, more than 15-30 entrepreneurs generally participate and about 15-30 range of products gets exhibited in the market for sales.

Nano market - Nano Market is a concept initiated in the block under the Kudumbashree District Mission intervention. These are permanent shelf spaces reserved for Kudumbashree SVEP products in major shops and supply-co outlets whereby the products get sufficient promotion and sales.

Festival Markets – A total of 30 markets conducted till now.

Participation in District/Block/State/National Level Fairs

The SVEP entrepreneurs regularly participates in all the possible *fairs and melas* inside and outside the state. In 2019 and 2020 'tissue paper unit' got bulk order from Ajeevika fest, New Delhi and Noida respectively. Have participated in around 50 or more such markets within last four years.

Digital Marketing

The block has been able to develop an online platform named “Kudumbashree Angaadi” in Poothrukka Panchayat. It is a pilot initiative and it was a great success, where the entrepreneurs are associated with a Kudumbashree App called ANNASREE. Around 15-20 entrepreneurs in Poothrukka Panchayat are incorporated into this and their products have been listed in the same.

12. Bank Linkages and formalisation supports given to entrepreneurs

Bank linkage efforts taken by MEC group/BNSEP

Around 42 bank loans have been made available to the entrepreneurs by the MECs at Vadavucode block amounting to Rs. 1,32,50,000. CRP EP group submitted project proposal to the bank and they regularly follow up the process. If there is any difficulty they face during the processing time, they usually communicate it in the BLBC (Block level bankers Committee) meeting and get resolved. Formalisation support in getting complied with sufficient registration

and certification processes has been supported by MECs. For instance, support in getting Udhyaam Aadhar registration, FSSAI license, PAN card, etc. are provided by MECs.

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

Four major exposure visits have been organized for the stakeholders in the block mainly for MEC group and BNSEP committee members.

- Exposure visit to MEC group and BNSEP to Wayanad District of Kerala to understand about various enterprises.
- Exposure visit to MEC team to Kasaragode district as part of their sustainability project preparation.
- Exposure visit of MECs in Tirupur for the better understanding of market outside the state
- Entrepreneur's meet is conducted monthly especially for the timely repayment

The exposure visits did create an impact among the participants, majorly the CRP EP got a handful knowledge about growth enterprises and MEC group sustainability aspect.

14. Convergence with Other Departments

Many schemes from other departments have been tapped under SVEP in the block. Departments like Backward Classes Development Corporation, Department of Scheduled Caste/Scheduled Tribe, Department for PWD, Khadhi Board, Women Development Corporation, Social Justice, Employment Exchange, etc. have been converged with to get sufficient financial and technical support for enterprise enterprises in the block. The plan funds from the Vadavucode Block Panchayat and respective Gram Panchayats have also been efficiently utilised in ensuring economic opportunities for the SVEP entrepreneurs. Other government schemes such as MGNREGA, etc. has also been converged with for the same.

- Following specific convergence has been made with the following departments:
- Kudumbashree Mission – Crisis Management fund has been channelized to the SVEP entrepreneurs. Technology fund has been routed to the MEC group buying laptops for MECs.
- Veterinary Department – MECs have provided business consultancy outside the SVEP circle. Have prepared project on Animal Husbandry for the Kudumbashree District Mission, Ernakulam.
- RSETI supported our entrepreneurs by providing free training
- MGNREGA – Uniform and stitching has been converged with
- Agriculture department have been converged with, in aspects of Kudumbashree market

15. Case studies on Entrepreneurs and enterprises

(a) *Emam Food products*



Here we have a ghee-maker whose life itself has been churned, clarified and purified like the ghee she makes. Kala O.S. is a home maker who hails from Mazhuvannur Panchayat of Ernakulam District, Kerala. For Kala, it seemed customary to be an ideal wife and a good mother of two kids. Her husband was a daily wage employee in a milk processing company. His wage was not enough to fulfil their family needs. Their chief priority has always been the education of their kids. So they started redrawing the picture one after another till they got stuck with an attractive plan that changed their life itself about starting a business venture.

She has been an NHG member of Nila, Ezhipram Village since 2015. Kala gradually came to realize that her NHG background is the perfect soil where she can sow the seeds of her small enterprise. She was very much familiar with the basic things about milk production and processing which she learned from her husband. So they planned to start a CURD PRODUCTION unit. As per the market study conducted, curd and ghee were sold on high demand. They started their enterprise on 2019 October, 'Emam food Product'. Along with curd, she also made high quality homemade ghee and food products. Also she started to re-pack other food items. Besides, she takes orders from nearby hotels and houses, serve for events ranging from small family functions to wedding ceremonies.

MEC, Bini Sunil played a vital role for starting the enterprise. During the NHG orientation at Mazhuvannoor panchayat she helped the entrepreneur to take a final decision to start the enterprise. She also helped Kala to take FSSAI license, in getting CEF, etc. Her daily purchase of milk has been set up with PDDP society. Emam Food product has now been completed 6 months of their journey. Their Average revenue is 25000/- and Average profit amounts to 15000/-. Recently they have bought a Rs. 38,000 costs machinery for ghee processing. "Our ghee-maker's life is in a wonderland now", says Kala.

(b) OMR GLOVES



Omana, from Mazhuvannur Panchayat in Vadavucode block completed her bachelor's degree in Chemistry. She was working in a Glove manufacturing unit in Maharashtra, along with her husband. It was during that time, her husband suddenly fell ill and the family had to migrate back to Kerala. The only income source for the family was cut off as they

left their job and the family was left with no income to support their kids' education, medical expenses and even day to day needs. This made Omana think of alternate income options. A glove manufacturing unit of her own was the first option that came to her mind. She applied for Mudra Loan and started her enterprise at a small scale in a rented house. The initial investment was the loan amount of 30000. The main raw material for her product, rubber was readily available in the locality.

She started procuring raw materials from Ernakulam, Kottayam and Gujarat and started production at a small scale. She was able to undertake small orders in the initial months. Slowly, the unit started receiving orders from outside Kerala as well. More production meant more labour and to meet the increased orders, Omana employed 3 workers at daily wage basis. Though the labour requirements were met, she found it difficult to increase production, as she did not have enough working capital to scale her production suddenly. It was at this time, the SVEP MEC came to her support. Omana came to know about the project through the MEC and applied for loan support. The 50000, she received as CEF helped her scale her production and she was able to meet the increased demand in her business. Omana, someone who has turned all hurdles to stepping stones, through her dedication and consistent hard work is indeed a role model to all women.

She did not stop with just scaling up. As a part of diversification, OMR gloves is currently working on producing rubber bands under the same brand. But this would require more funds. With the help of MEC she has already sought support through the technical funds from District Mission. According to Omana, no one can retire her from her own enterprise. Here she is independent and this is not the case with employment. She enjoys the freedom of running her own enterprise and is satisfied in putting her skill into full use. From an income of 20000 per month, OMR gloves has grown enough to earn as much as a lakh per month today. Omana believes that this would not have been possible without her hard work, confidence and moreover, God's blessings.

(c) Mr. Clean

| | |
|----------------------|-------------|
| Name of Entrepreneur | Bindu Sally |
| Phone | 9744143828 |
| Date of Starting | 02/11/2020 |
| Initial Investment | 50000 |
| Monthly Profit | 200000 |



It was in November 2020, Mr. Clean took inception. Bindu, an NHG member from Poothrikka Panchayat was behind this venture which started in a rented out shed near her house. Like many other women in her circle, she was also a member of the charitable trust run by her church. There, she had a chance to attend various skill trainings conducted by the church. After acquiring many skill sets, she became a part of the training group and started her life as a trainer. During this journey, she realised that she should put her skills into better use and being an entrepreneur was the best way to do it.

With an initial investment of Rs. 50000, Bindu began producing various cleaning products. The amount was utilised to procure equipment and raw materials for the business. With the support of her family, she diversified her products to 15 different products. Considering the high competition in the market, Mr Clean products sold well with its attractive packaging and labelling. The products were reasonably priced and this too helped in capturing the market. The affordable pricing rough her customers from all walks of life.

As the demand for her products grew, Bindu employed 6 workers at a daily wage basis. Two of them support her in production, while others support sales in the market. The primary step in sales was to identify areas where these products could be sold. Bindu identifies these areas and began her sales through small outlets she opened in these areas. She has expanded her business to 4 retail outlets from where she earns around 8000-10000 per day.

After the untimely death of her husband, this hardworking woman took over all the expenses of her household including the educational expenses of her children. The COVID lockdown affected Bindu's business too like many other businesses. But with the dedication and hard work that brought her to the level she is today, there is no going back. The courage Bindu has shown over these years in building her dream independently is indeed an inspiration to many others.

16. Testimonials from the field

(a) BNSEP Chairperson



Working as a BNSEP chairperson was challenging and satisfying at the same time. I was able to engage with issues regarding people's livelihood and to get involved in issues right from identification of entrepreneur to ME development through the MEC group and as a BNSEP chairperson. I am happy that my committee was able to help them realize the dreams of potential entrepreneurs through CEF and other linkage credits through SVEP. More than

900 entrepreneurs were given CEF loans which helped them start, or expand their business. An intervention at this scale was possible only because of the community ownership in the project. The community owned CEF, transfers true power to the committee to take decisions and route finances to implement those decisions.

- Vishalam Babu, BNSEP Chairperson, Vadavucode block

As the project is about to wind up in Vadavucode, Ms. Vishalam is not ready to recede back to her home. With keen interest in working with people, she had applied to be a mentor with Kudumbashree NRO, and is currently working as a mentor in Chalakudy block under the project Rebuild Kerala Initiative – Entrepreneurship Development Programme.

(b) Micro Enterprise Consultant



“Initially, when I joined as an MEC, I did not have much idea about the work entailed. Over the period of the project, I was able to support over 100 enterprises and ensure a steady income to their families. The project not only contributed to my income, but also helped me to grow as an individual. Today, I have built contacts with people within and outside my block. Being a person ignorant on functioning of computers, my experience in SVEP has enabled me to manage my work more efficiently through digital means. I am also proud that my team

was able to undertake a work on MKSP project for the district mission and earned around 2.5 lakhs as consultation fee. As a part of subsector study, I got an opportunity to travel to Bangalore and study on various market opportunities. These visits helped me to gain better information on market. I also began my own enterprise – Butterfly garments that fetches me an additional income of around Rs. 10,000 per month. Being an MEC has changed my life for all good. With a better social networking, I am my own boss now in managing finances and also has gained confidence to travel anywhere, take part in decision making in family affairs more than ever.”

- Bini Sunil, MEC, Vadavucode block

17. Best Practices Followed in the Block

- With the support of Gram Panchayats, the block team was able to tap the bulk orders for school uniform from 11 schools to six of the enterprises. Orders have also been received for gloves in convergence with MGNREGS from our enterprise named, OMR gloves.
- In collaboration with that of Block panchayat, a project for 18 lakhs have been converged with
- For supporting MEC group in writing project proposals as consultancy outside the scope of SVEP, District mission has supported the MEC group in purchasing laptops from their Technology fund for Rs. 4,00,000.
- MEC Group has supported in writing the project proposal for Animal Husbandry department through District Mission whereby the MEC group have earned Rs. 2,65,000 as consultancy fee.
- MEC group sector wise study has been conducted for sustainability purpose. The group has prepared a sustainability plan for SEVIKA business consultancy services by dividing themselves into 4 major categories of services to be provided to the SVEP and Kudumbahsree enterprises as well as other enterprises in the block
- SVEP project uses RSETI very effectively
- As part of promoting digital marketing of the SVEP products, an application named ANNASREE has been developed
- Repayment follow-up has been regularly provided by BNSEP Committee. A list of defaulters is generated and is intimated to the CDS.
- Entrepreneurs owned daily and weekly markets.
- Surveyed all enterprises in the block during the time of Covid-19 with the support of MECs. And the MEC group supported the entrepreneurs by making available Crisis Management Fund from BEPC.

18. Challenges faced during implementation

- The first challenge while implementing a pilot programme was introducing subsidy free project to the community.
- A block level federation is very first time in the entire history of Kudumbashree. People have accepted this system with the constant and regular interaction with the community.
- Convincing a new project and a block level federation to financial institutions was a herculean task.
- Less support from banks - Banks working inside the block has specified area to provide loans especially Mudra loans. If some banks are not willing to give bank loans, entrepreneurs through BRC are not able to approach another bank because of this area division.
- In the 2018 Flood in Kerala, around 50 enterprises has been shut down and in 2020 Covid-19 lockdown, around 30 more enterprises has been shut down
- Difficulty in enterprise entry to NRLM app.

19. Feedback/Suggestion/Areas of Improvement for both the blocks

- A User-friendly NRLM SVEP software(App) is required
- Balance funds available under each budget heads shall be consolidated; a plan needs to be prepared to utilise the remaining balance aimed towards the growth activities for the scalable enterprises in the blocks.

20. Major Learnings from the pilot block project Implementation

- A dedicated enterprise promotion cadre at the Gram Panchayat level is essential to give better attention given to prospective entrepreneur and also in creating an ease of doing business atmosphere at community level.
- CRP-EP is one of the most valuable assets created under the project. They have been envisioned to grow as a business consultancy group.
- In order for them to grow in a healthy environment, it is important that adequate numbers of CRPs-EP are placed to ensure better results. In few blocks, second or third round of selection has been conducted to meet the required number.
- Grooming CRPs-EP as a business consultancy group: Improving knowledge of CRPs-EP in different thematic areas to promote better business development. Providing knowledge to CRPs-EP on improving consultancy.
- There is a need to enhance ownership of community in monitoring project activities. Community based institutions shall be strengthened to take ownership of the project and fulfil their responsibilities.
- The three tier community federations' involvement in the enterprise promotion will exponentially improve the entrepreneur identification, handholding initiative along with better monitoring of services and its quality offered by the dedicated cadre, CRP-EP.
- Handling of CEF at the community level needs better attention. Placement of an accountant in the very beginning of the program at the block level committee level (BNSEP) is critical.
- Along with the training of the community it is important to define the duties and registers to be handled by the accountant.
- Block assessment shall be periodically conducted in the SVEP block to assess the performance of various project aspects and to incorporate certain mid-course correction strategies to fill all the gaps identified during the assessment. This shall be conducted every year towards the end of the financial year.
- Having a clear policy on CEF and CBMS is critical to create better understanding and to ensure better transparency and accountability in the project implementation.
- Exposure visits as a medium of learning needs to be further explored to strengthen the understanding of community, cadre and staff.

Future Scope of SVEP, MECs, BNSEP in Parakode and Vadavucode Blocks

In the vision of SVEP, it is mentioned that BRC-EP shall evolve as a single-window system for enterprise promotion in the block. To achieve that a dedicated committee of community leaders was placed in the block as BNS-EP to monitor the project and a consultant group for enterprise promotion was selected, trained and given handholding to support the first-generation rural entrepreneurs. It also visualised that the BRC-EP will become sustainable and will function even after the designated four years of the project under the leadership of BNS-EP with MECs as service providers. It is expected that the continuous handholding support which was given by Mentors from PIA and BPM SVEP from the SRLM will be withdrawn and the project will bloom under the existing structure of the SRLM with facilitation from District Mission.

1. Block Assessment

As per the Exit Strategy designed by Kudumbashree NRO, an assessment was conducted at the block level to understand the maturity of the key elements of the project to ensure smooth functioning of the project post Exit.

1.1 The Process:

As mandated by the process of exit, a block assessment activity was conducted on the following 10 indicators:

- i. Physical Target Completion: To check the Achievement percentage of the block.
- ii. Financial Progress: To check the utilization of fund budgeted under SVEP.
- iii. CEF Expenditure Status: To check the CEF repayment percentage.
- iv. MEC Group: To assess their knowledge on Business Plan, PTS and Consultancy. To assess the exposure of MECs on all the services listed under the SVEP guideline and check the updated status of the administrative formalities of the MEC group.
- v. Block Nodal Society for Enterprise Promotion: To assess the supervising and the managerial capacity of the committee.
- vi. Community Enterprise Fund Disbursement and Management Process: To understand the smoothness of the CEF disbursement, collection and management process.
- vii. Community-Based Institutions: To assess the awareness of the Kudumbashree Community Network on their roles and responsibilities in the project.
- viii. NRLM SVEP Software: To understand the absorption of the app in the SVEP system and the comfortability of the stakeholders for using the app.

ix. Block Resource Centre for Enterprise Promotion: To check the status of BRC set up and setting up systems and processes at the BRC level.

x. District Mission: To assess the understanding of the District Mission about SVEP to ensure facilitation by them in the post Exit period.

These assessment activity was conducted by the BPM-SVEP and mentor of the other block and the same was spread over a period of 10 days during February 2021. The assessment comprised of Exam for MECs, FGD for BNS-EP and Kudumbashree Community Network, taking stock of the administrative formalities for the MEC group, checking of various registers in the BRC etc. helped the Block team in their preparedness for the Post Exit phase. Along with the assessment conducted, the block team also curated a survey for various existing enterprises promoted under the SVEP over the 4 years to understand the needs of such enterprises in the future. The objective was also to develop an understanding of the requirements of businesses to grow in the coming period and can scale up.

1.2 Key Findings on Project Progress, Performance of MEC group /BNSEP Committee:

During the time of the assessment, **Parakode** block's MEC group has significant exposure in terms of the different mobilization activities done for the community and potential entrepreneurs. More than 50% of the MECs have scored below 50% and around 35% of total MECs have scored more than 70% in the exam. The MEC group was able to facilitate 50 bank loan equal to Rs 87,98,000 for the enterprises promoted by them. The BRC was able to conduct 40 festival markets and the MEC group was also able to initiate 18 packaging initiate for the entrepreneurs. It was understood from the FGD that the BNS-EP committee knows SVEP and the beneficiaries however their ownership in CEF repayment can be improved. However, there are issues with CEF repayment and proper tracking has to be ensured.

Vadavucode block's MECs have reached out to all NHGs and ADSs for making them aware of entrepreneurship. The monthly average income of the MECs in the year 2020-21 from the SVEP is around 10,000 rupees and the group has earned around 5 lakh rupees from the entrepreneurs in the 4 years against their services. The BRC uses a repayment register to track repayment and is aware of the number of repayment defaulters which is 200 as of January 2021. Out of the MECs who attended the exam, 80 of the MECs have scored more than 70 marks while the rest of them have scored above 50%. During the FGD with the BNS-EP, it was understood that the BNS-EP have clarity in terms of their roles and responsibilities in the project however they lack knowledge of fund status under the project and needs to develop more ownership in terms of repayment ownership.

1,3 Survey of SVEP Enterprises:

To understand such requirements of businesses that are promoted by the SVEP, a survey was conducted by selecting a sample of around 10% of the businesses promoted under SVEP. The idea of getting the enterprises nominated by MECs was because of their close association with the entrepreneurs and their knowledge about the business. Scale-up of business not only depends on the potential of the business but also on the willing of the entrepreneurs to take a greater calculated risk. In the Parakode block of Pathanamthitta district, the Survey was

conducted for 220 enterprises and for the Vadavucode block the survey was conducted in 190 enterprises. MECs were asked to nominate more Service and Production-based enterprises compared to trading as greater interventions are required in terms of marketing, technology up-gradation, branding etc. as compared to trading businesses. Given below is a break-up of the enterprise category for which the survey was conducted in both blocks.

| Enterprise Type | Parakode | Vadavucode |
|---------------------------------|-----------------|-------------------|
| Production | 86 | 86 |
| Production and Service | 7 | 1 |
| Production, Service and Trading | 3 | 1 |
| Production and Trading | 10 | 5 |
| Service | 95 | 91 |
| Service and Trading | 7 | 1 |
| Trading | 12 | 5 |

KEY Findings of the survey on the Social Status of the Entrepreneurs

Before joining SVEP, most of the entrepreneurs associated with the project were only engaged in household work or were mostly employees in other firms. Around 50% of the entrepreneurs were not doing any paid work before their engagement as entrepreneurs under SVEP. 16% of them were engaged in other activities such as tailoring, but they did it on a smaller scale. Another odd 20% of them either working under MGNREGS or as daily wage labourers. Being an entrepreneur has enabled them to have savings and in improving their quality of living. The enterprise has also helped some of our entrepreneurs to pay off their debts, take care of the hospital and educational expenses which, otherwise would have been a burden on their finances. Around 95% of the respondents have mentioned an increase in their income after starting an enterprise. The entrepreneurs themselves have realised these benefits, were confident to seek bank loans and also to reinvest their profit into the business. Apart from the regular revenue from their business, the entrepreneurs believe that they now hold a better position in society. Being financially independent has enabled them to take on other roles in community associations, and has boosted their self-esteem.

2. Requirements for Scale Up

Almost 80 per cent of the entrepreneurs surveyed have expressed their interest to scale up their business. Many of the entrepreneurs have also said that at present they are unable to cater to all the needs of their customer and need to enhance their present capacity to attend to such customers which are presently being tapped by their competitors. The entrepreneurs have expressed their need for further support in areas of marketing, skill-building for their employees as well as financial support in improving their infrastructure. The required support ranges from better machinery, more space for storage to support in procuring better quality raw materials at a reasonable rate. Some of the entrepreneurs feel that further skill-building of their employees in terms of their work and usage of machinery can improve the quality of their product/service.

Interventions in terms of improving the packaging and creating brands for their products is something entrepreneurs want to focus on while scaling up. Food Sector and Textile based entrepreneurs have mentioned that training in different types of cuisine and different designs respectively is crucial for their business to flourish and hence such domain-specific training are required for them to be at par with the competition and grow their business. Some entrepreneurs have also mentioned that having better markets for their products will lead to an increase in their profits only when they would think of scaling up. Their main apprehension, when asked about their willingness to scale up, was that if there can be a mechanism of centralised procurement, they would be able to increase the capacity of their business.

3. BRC as a Common Facilitation Centre

It is envisioned in SVEP that even after the end of the designated 4 years of the project the BRC-EP will function and will continue to support enterprises in the block. Kudumbashree NRO with its experience of implementing the project across 11 states has witnessed that first-generation entrepreneurs require support at various levels. Initially to frame a business concept, get a viability check done for the business, for mobilising credit facilities for investing in the business, for setting up the business, marketing, branding and packaging etc. Businesses also require support in upscaling their business once they have stabilised not only to increase their profits but also to keep up with the competition around.

As envisaged under the MEC group business plan in both the blocks, the block resource centre is being planned to function as a Common Facilitation Centre where the SVEP entrepreneurs can access and avail both back end and front end support services like bulk procurement of raw materials, common machinery support, packaging, marketing facilities etc. which are otherwise not available to our entrepreneurs and are thus exposed to a higher cost.

Various categories of services that are planned to be focussed by the MEC groups by dividing themselves into majorly four diverse service areas as follows:

| Parakode | Vadavucode |
|---|-----------------------------------|
| 1. Wholesale Textile Shop | 1. Home Shop (Wholesale & Retail) |
| 2. Packing Cover Designing & Printing Service | 2. Textile (Wholesale & Retail) |
| 3. Event Management | 3. Skill Training Team |
| 4. Online Service, Project Preparation & Skill Training | 4. Job Cafe |

The MEC group from Vadavucode have shared their Plans for taking up Wholesale Distribution of stationery and grocery by procuring materials from SVEP entrepreneurs. Further they also plan for engaging in the Home Shop (wholesale and retail) business model whereby the possibilities of bulk procurement of items like chilly, coriander, turmeric, etc. to our flour mill units are tapped; the units processing the same and BRC providing standard quality of packaging marketing facilities for these products under a common branding benefiting our entrepreneurs in cost cutting at various levels of pre-production areas thereby increasing their returns. Similarly, in Textiles and tailoring sector, as planned in both Vadavucode and Parakode block; that has an achievement of around 100 textile enterprises and 250 tailoring units (which are among the top five business categories); the raw materials could be procured by the MECs in bulk from inside and outside the state and thus be made available at cost effective rates to these textiles and tailoring units. Apart from SVEP enterprises, MECs could also tap the potential in Kudumbashree enterprises as well as other shops.

Further, the MEC group in Vadavucode also plans to transform their group into a professional skill training agency to be empanelled under Kudumbashree thereby accessing to all the training opportunities of Kudumbashree, government departments, other agencies, etc. The MECs can provide skill trainings in areas of business management, business competency, motivational and other soft skills that ultimately benefits our entrepreneurs itself. In case of Job café model as proposed by the MECs here, various range of services are planned to be provided by linking with skilled persons such as carpenters, plumbers, electricians, etc. whereby the rates are finalised on hourly basis in providing services to its customers at reasonable cost. Similarly, the packaging cum cover printing service model as envisioned by MEC group in Parakode, also helps in ensuring enhanced sales and marketing through better packaging and branding of SVEP products and services utilising the MECs expertise in respective domains. Apart from the textile sector interventions and packaging services, MECs in the block also plan in providing project preparation and related business consultancy as services. One group also plan to focus on event management and creation of related business opportunities for our entrepreneurs.

Therefore, the entrepreneurs altogether will benefit from these services of bulk procurement of raw materials, packaging, branding and marketing facilities at a minimal rate thereby profiting the entrepreneurs. Simultaneously it benefits the MEC group in sustaining their group from the margin earned by providing these services through the BRC. Sustainability of the MEC group is emphasised thereby catering to the needs of these micro-enterprises and scalable enterprises. But to be able to do such scale-up, the MEC group would require refresher training and a better understanding of the market. Though the leadership is taken by the MEC, the monitoring of the same is to be performed by the BNSEP committee. The committee will have direct control on the flow of funds, distribution of funds, expenses related decisions, approvals, etc. Since the BNSEP is the owner of SVEP, the control of CFC functioning shall also be the responsibility of the BNSEP committee. Thus the overall ownership rests within the BNSEP committee for managing the project regularly.

4. Upgradation of the Block Resource Centre for Enterprise Promotion

Based on the requirements of the entrepreneurs for scaling up the following preparedness is required at the BRC-EP level to handhold the existing enterprises.

- i. A one-stop support to the entrepreneurs in terms of availing raw materials. MECs will have to play a major role in this wherein they bulk procure many of the raw materials which are required by the entrepreneurs and disbursing into them.
- ii. BRC-EP acting as a common facilitation centre by setting different kinds of machinery required by entrepreneurs. Entrepreneurs can approach the BRC and avail the services of these machinery at a minimal fee.
- iii. Setting up of Home Shop Model where BRC-EP procures different types of products from the enterprises and be a centralised selling point for these products.
- iv. Development of standardised packaging and branding services for the entrepreneurs by the BRC-EP which can be used for all enterprises promoted by the BRC. This will create better visibility and market acceptance for the products promoted under SVEP.
- v. Upscaling of MECs capacity and making them specialised in various domains so that they can deliver those training to the entrepreneurs and their workers.
- vi. Development of Shelf of Projects to guide and support entrepreneurs who are willing to upscale their businesses.
- vii. Establishment of On-call Consultancy services for entrepreneurs for getting instant support on their business-related queries and challenges.

2.1.1 Resource Requirements for Upgradation of BRC-EP

The resource requirement of the BRC-EP can be classified into three categories

(a) Human Resources

One of the major resource required to support growth enterprises are MECs who are skilled and are well versed in providing consultancy support to entrepreneurs. From the block assessment, it is understood that MECs require capacity Building in terms of business management and consultancy. This is a must requirement more so to support growing enterprises. BNS-EP leading the BRC-EP from the forefront need up-gradation in terms of their understanding of different models of enterprises. They also need capacity building in managing the funds of the BRC-EP to ensure judicious utilisation. Upgradation of the BRC will also require better management of the properties by the BNS-EP to make sure entrepreneurs can derive the best possible benefit out of it. The BNS-EP will also have to be trained on understanding the requirements of the growing business and on their regular monitoring so that they can plan and improvise on the services of the BRC.

(b) Capital

The improvisation of the BRC-EP will only be possible given that sufficient fund is ensured to Enhance the Capacity of the MEC group and the BNS-EP as both play a critical role in this. Secondly, Capital is required to procure the necessary assets for the BRC such as machinery and office/training/storage space in order to successfully function as a common facilitation centre. Fund allocation is also a requirement to pay the people engaged in driving the project such as the BNS-EP members sitting fees, monitoring activities, payment to the accountant, honorarium support to MECs etc. Organising Events like festivals melas, entrepreneurs meet, exposure visits will also require fund allocation.

The major capital requirement is mentioned below

- i. Capacity Building of MECs and BNS-EP (requirement basis)
- ii. Skill Building of Entrepreneurs and their workers
- iii. Resource Procurement of the BRC-EP
- iv. Working Capital of the BRC-EP
- v. Honorarium of the MECs, BNS-EP and Accountant (including any other person employed in the BRC-EP)
- vi. Credit Support to entrepreneurs for growing their business

(c) Institutional Resources

The BRC- EP alone will not be able to support growing enterprises unless serious convergence is done with other departments. Support from various other institutions such as KVKs, RSETIs, DIC, Banks, skill training agencies will be needed for the BRC-EP to function as a Common Facilitation centre for growth enterprises.

5. Policy Level Requirements

The SMMU is suggested to draft a policy for the post Exit period keeping in mind all the aspects related to the up-gradation of the BRC in meeting up the requirements of the entrepreneurs. The policy could detail on the resource requirement mentioned in the previous sections. The Policy will have to mention the roles and responsibilities of the various stakeholders to support enterprises promoted under SVEP to grow.

The policy shall give direction on the following aspects:

- Target of the block for supporting growth enterprises
- Different budget heads to be available at the BRC level

- The CEF management and repayment mechanism after the post-exit period
- The Community Based Monitoring System to be established in the field
- The honorarium to be paid to various stakeholders of the BRC
- The functioning of the BRC
- The different services which will be provided by the BRC
- The sustainability of the MEC group, etc.

Conclusion

At a stage when the project has completed its four-year term, when the PIA has to withdraw from the pilot block, the phase 1 blocks of SVEP in Kerala is at its efforts to keep the spirit up from the learnings that the project has taught since last four years. BRC is envisioned to act as a *centre for excellence* for providing various kinds of business services for its existing as well as potential entrepreneurs.

The focus gets shifted from mere enterprise formation to a growth oriented model where the scalable enterprises within the BRC network are provided with value additions with a greater emphasis in meeting the packaging, branding and marketing requirements of these enterprises. This results in enhancing the income of these rural households through entrepreneurial activities initiated in the block by the BRC.

Thus a major activity post exit could be to take up all the potential growth enterprises into a scalable model ensuring them with an enhanced income through the professional services being offered by the MECs. MEC groups, both with 18-19 MECs in each block shall act as business experts in providing business consultancy to the SVEP enterprises, as well as to other Government/ private institutions. However, the major focus shall be on benefiting the SVEP entrepreneurs within both the blocks towards scalability.

ANNEXURES

Annexure 1 : Checklist on handover documents for Parakode Block

| EXIT PLAN - HANDOVER OF DOCUMENTS - PHASE 1 SVEP BLOCKS | | | | |
|--|---|---|--------|--|
| Status of documents maintained in Parakode Block | | | | |
| SI No. | Document | Details | Yes/No | Remarks |
| 1 | MEC training module | TED and TEAM modules | Yes | Properly filed and kept safe at BRC |
| 2 | | ToT modules | Yes | |
| 3 | | Refresher Training Module | Yes | |
| 4 | CBO Orientation modules | CDS/ADS orientation | Yes | Properly filed and kept safe at BRC Malayalam version to be shared by NRO by May 2021 |
| 5 | | NHG Orientation | Yes | |
| 6 | | BNSEP module 1 and 2 | Yes | |
| 7 | | BNSEP Refresher | Yes | |
| 8 | Entrepreneur training modules | Triggering meeting | Yes | Properly filed and kept safe at BRC Malayalam version to be shared by NRO by May 2021 |
| 9 | | GOT | Yes | |
| 10 | | EDP | Yes | |
| 11 | | Skill training modules | Yes | |
| 12 | MEC grading details | Evaluation details during training | Yes | Properly filed and kept safe at BRC |
| 13 | MEC certification | Exam/Assignment scores | Yes | Score sheet + Assignment per MEC are filed and kept at BRC NRO exams - score sheet are with NRO |
| 14 | | Specialisations, other intervention/achievements | Yes | Certification for MECs on specialisations are also kept at BRC |
| 15 | MIS data | Details on entrepreneur, CBO, loan & investment, moratorium, MEC support | Yes | Updated till 30th April -2021 |
| 16 | PTS reports of entrepreneurs | Financial Statements, consultancy slips | Yes | Updated till 30th April -2021 and kept with BRC |
| 17 | Community Orientation and Entrepreneur Training Reports | Details of CBO members and entrepreneurs oriented under SVEP | Yes | Updated till 30th April -2021 and kept with BRC |
| 18 | Phasing Plan & Joint Action Plan prepared | Actual achievement against the plan prepared for mobilisation | Yes | Updated till 30th April -2021 (Annually) |
| 19 | Fund Management Details | Actual amount budgeted, expenditure incurred, remaining balance under each head | Yes | Updated till 30th April -2021 (More clarity required on budget-head wise expenditure and balance fund available) |
| 20 | | Loan portfolio - CEF | Yes | Updated till 30th April -2021 |
| 21 | | DCB register | Yes | Not maintained |
| 22 | | Bank loan details | Yes | Updated till 30th April -2021 |

| | | | | |
|----|--|--|----------|--|
| 23 | Documents developed under knowledge management | Case studies, Photographs, testimonials, etc. | Yes | A few case studies are with BRC; Others with mentor, DPM, NRO Need to consolidate everything at a common google drive |
| 24 | BRC Books and records | Minutes Book | Yes | Updated till 31st March -2021 |
| 25 | | Order /proceedings file | Yes | Updated |
| 26 | | BNSEP Registration documents | Yes | Waiting for Audit Report for 2020 -2021, Audit has been completed |
| 27 | | Membership register - General Body & BNSEP Executive Committee | Yes | Updated |
| 28 | | MEC profile register | Yes | Updated |
| 29 | | Receipt book | Yes | Updated till 30th April -2021 |
| 30 | | Payment Voucher - sub voucher | Yes | Updated till 30th April -2021 |
| 31 | | Voucher file | Yes | Updated till 30th April -2021 |
| 32 | | Notice file | Yes | Updated till 30th April -2021 |
| 33 | | Day book | Yes | Updated till 30th April -2021 |
| 34 | | Cash book | Yes | Updated till March - 2021(system updation April-2021) |
| 35 | | General ledger | Yes | Updated on March - 2021 |
| 36 | | CEF Application register | Yes | Updated till 30th April -2021 |
| 37 | | CEF Disbursement register | Yes | Updated till 30th April -2021 |
| 38 | | CEF Repayment register | Yes | Updated till 30th April -2021 |
| 39 | | Asset purchase register | Yes | Updated till 30th April -2021 |
| 40 | | Asset movement register | Yes | Updated till 30th April -2021 |
| 41 | | Cheque issue register | Yes | Updated till 30th April -2021 |
| 42 | | Petty cash (stationery) register | Yes | Updated till 30th April -2021 |
| 43 | | MEC group Acquittance register | Yes | Updated till 30th April -2021 |
| 44 | | BNSEP TA register | Yes | Updated till 30th April -2021 |
| 45 | | Monthly Receipts and Disbursement register | Yes | Updated till 30th April -2021 |
| 46 | | Visitor's register | Yes | Updated till 30th April -2021 |
| 47 | | MoU | Yes | Properly kept at BRC |
| 48 | | GOT register | Yes | Updated till March-2021(March-2021 Files) |
| 49 | | EDP register | Yes | Updated till March-2021(March-2021 Files) |
| 50 | | Counter Foil & Repayment Files | Yes | Updated till 30th April -2021 |
| 51 | | Bank Statement | Yes | Updated till 30th April -2021 |
| 52 | | ME Register | Yes | Updated till 31st March 2021 (2089 MEs) |
| 53 | | BNSEP Pothusabha Register | Yes | Updated |
| 54 | | Audit files | | Updated |
| 55 | | Other credentials | PAN card | Yes |
| 56 | DPR | | Yes | |

Annexure 2: Checklist on handover documents for Vadavucode Block

EXIT PLAN - HANDOVER OF DOCUMENTS - PHASE 1 SVEP BLOCKS

Status of documents maintained in Vadavucode Block

| SI No. | Document | Details | Status | Remarks |
|--------|---|--|--------|---|
| 1 | MEC training module | TED and TEAM modules | Yes | Properly filed and kept safe at BRC |
| 2 | | ToT modules | Yes | |
| 3 | | Refresher Training Module | Yes | |
| 4 | CBO Orientation modules | CDS/ADS orientation | Yes | Properly filed and kept safe at BRC ; Malayalam version to be shared by NRO by May 2021 |
| 5 | | NHG Orientation | Yes | |
| 6 | | BNSEP module 1 and 2 | Yes | |
| 7 | | BNSEP Refresher | Yes | |
| 8 | Entrepreneur training modules | Triggering meeting | Yes | Properly filed and kept safe at BRC Malayalam version to be shared by NRO by May 2021 |
| 9 | | GOT | Yes | |
| 10 | | EDP | Yes | |
| 11 | Entrepreneur training modules | Skill training modules | Yes | All related training documents are collected and filed with MEC work reports at BRC. Agro park, Cake (AIFRHM), Hygienic products |
| 12 | MEC grading details | Evaluation details during training | Yes | All relevant documents related to evaluation process of MECs are attached with the personal profiles of individual MECs and kept at BRC |
| 13 | MEC certification | Exam/Assignment scores | Yes | Score sheet + Assignment per MEC are filed and kept at BRC NRO exams - score sheet are with NRO |
| 14 | | Specialisations, other intervention/achievements | Yes | Certification for MECs on specialisations are also kept at BRC (District Mission trainings, DIC training, Agro park- certificate) |
| 15 | MIS data | Details on entrepreneur, CBO, loan & investment, moratorium, MEC support | Yes | Updated till 30th April -2021 |
| 16 | PTS reports of entrepreneurs | Financial Statements, consultancy slips | Yes | Updated till 30th April -2021 and kept with BRC |
| 17 | Community Orientation and Entrepreneur Training Reports | Details of CBO members and entrepreneurs oriented under SVEP | Yes | Updated till 31st March-2021 and kept with BRC |

| | | | | |
|----|--|---|-------------------------------|--|
| 18 | Phasing Plan & Joint Action Plan prepared | Actual achievement against the plan prepared for mobilisation | Yes | Updated till 30th April -2021 (Annually) |
| 19 | Fund Management Details | Actual amount budgeted, expenditure incurred, remaining balance under each head | Yes | Updated till 30th April -2021 (More clarity required on budget-head wise expenditure and balance fund available) |
| 20 | | Loan portfolio - CEF | Yes | Updated till 30th April -2021 |
| 21 | | DCB register | Yes | Not maintained |
| 22 | | Bank loan details | Yes | Updated till 30th April -2021 |
| 23 | Documents developed under knowledge management | Case studies, Photographs, testimonials, etc. | Yes | A few case studies are with BRC; Others with mentor, DPM, NRO Need to consolidate everything at a common google drive |
| 24 | BRC Books and records | Minutes Book | Yes | Updated till 31st March -2021 |
| 25 | | Order /proceedings file | Yes | Updated |
| 26 | | BNSEP Registration documents | Yes | Renewal of BNSEP registration pending for the year |
| 27 | | Membership register - General Body & BNSEP Executive Committee | Yes | Updated |
| 28 | | MEC profile register | Yes | Updated |
| 29 | | Receipt book | Yes | Updated till 31st March -2021 |
| 30 | | Payment Voucher - sub voucher | Yes | Updated till 31st March -2021 |
| 31 | | Voucher file | Yes | Updated till 31st March -2021 |
| 32 | | Notice file | Yes | Updated till 31st March -2021 |
| 33 | | Day book | Yes | Updated till 30th April -2021 |
| 34 | | Cash book | Yes | Need to complete for FY 2020-21 |
| 35 | | General ledger | Yes | Updated till 31st March -2021 |
| 36 | | CEF Application register | Yes | Box file of all CEF applications are kept at BRC |
| 37 | | CEF Disbursement register | Yes | To be completed for the FY 2020-21 |
| 38 | | CEF Repayment register | Yes | Have to record the latest updates and need to write the new registers; but has printed copy siled and maintained at BRC |
| 39 | | Asset purchase register | Yes | Updated till 31st March -2021 |
| 40 | | Asset movement register | Yes | Updated till 31st March -2021 |
| 41 | | Cheque issue register | Yes | Updated till 31st March -2021 |
| 42 | | Petty cash (stationery) register | Yes | Updated till 31st March -2021 |
| 43 | | MEC group Acquittance register | Yes | Updated till 31st March -2021 |
| 44 | BNSEP TA register | Yes | Updated till 31st March -2021 | |
| 45 | Monthly Receipts and Disbursement register | Yes | Have to be updated for the FY | |

| | | | | |
|----|-------------------------------------|--|-----|---|
| 46 | | Visitor's register | Yes | To be completed for FY 2020-21 |
| 47 | | MoU | Yes | Properly kept at BRC |
| 48 | | GOT register | Yes | Updated till March-2021 |
| 49 | | EDP register | Yes | Updated till March-2021 |
| 50 | | Counter Foil & Repayment Files | Yes | Collecting and filing of counterfoils till the latest transaction |
| 51 | | Bank Statement | Yes | Updated till 31st March -2021 |
| 52 | | ME Register | Yes | Updated till 31st March 2021 (2129 MEs) |
| 53 | | BNSEP Pothusabha (General Body) Register | Yes | Updated |
| 54 | | Audit files | | Updated |
| 55 | Other credentials to be handed over | PAN card | Yes | Kept at BRC |
| 56 | | DPR | Yes | |