



Exit Report

Start-up Village Entrepreneurship Programme (SVEP)

Bihar- Chhattisgarh State Rural Livelihood Mission (SRLM) | Kudumbashree –
National Resource Organisation (NRO)



Aajeevika
National Rural Livelihoods Mission
Government of India



Kudumbashree
Kerala State Poverty Eradication Mission
Government of Kerala

Kudumbashree-National Resource Organisation

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Executive summary

Start-up Village Entrepreneurship Programme (SVEP) is a project initiated by DAY-NRLM under the aegis of the 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 rural households through the promotion of micro-enterprises.

In the blocks of Balrampur, chhura and Rajnandgaon the project has been initiated in the year 2018 with Kudumbashree NRO as the Project Implementing Agency (PIA). The DPR got approved in the year May 2018 and the project has come to its exit stage now, marking the completion of its 4-year term as of 30th June 2022.

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 Community Resource Persons for Enterprise Promotion 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 the Block Resource Centre as a one-stop facility for enterprise promotion with all its knowledge and resources through the CRPs-EP. The project is being owned, managed, implemented and monitored by the BEPC committee, a representative body composed of Leadership and Executive committee members of the clusters.

Overview of the blocks:

Physical progress

- A total of 4658 enterprises are promoted against the target of 4561 i.e. 103% physical progress across all the blocks.
- BRCs were constituted in all three blocks and equipped with the required assets, IEC materials and essential books of records.

Financial progress

- A total of around 9.5 Cr CEF has been disbursed against the DPR allocation of 7.5 cr supporting 2765 entrepreneurs i.e. around 60% of the total entrepreneurs promoted under SVEP.
- A cumulative of 60% of funds from the budget heads namely skill building, training of community institutions, hand holding and BRC set-up, is left unutilised across the blocks.

Other highlights

- Nearly 50% of the enterprises promoted are owned and managed by women.
- 30% of the entrepreneurs promoted under SVEP belong to SC/ST category while 60% to the OBC category. These percentages are more or less proportional to the demography of the 2011 population census.
- The enterprises promoted majorly belong to the trading category followed by service and manufacturing.
- Government linkages and credit linkages with the formal banking system have been good in the Rajnandgaon block.
- Enterprises were promoted in places of tourism, hotspots and primary commodities.
- Around 70% of the enterprises now successfully maintain the records of the daily transactions of their business.
- CRP-EP's potential was analysed and categorisation has been done for the potential persons to become BDSP, Master trainers and Mentors. A mix of qualitative and quantitative indicators was used for the categorisation. MIS and block mentor's understanding of CRPs-EP has been the means of scoring.

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

The document throws light on this exit strategy with an emphasis on the physical, and financial progress, category-wise analysis of businesses; capacities built for Community Resource Persons for Enterprise Promotion, Block Enterprise Promotion Committee members and Entrepreneurs. In addition to analysing the existing potential, the documents throw light on the future possible scope where entrepreneurs would need interventions from the BRC, and SRLM teams.

Balrampur block, Balarampur.

1. Introduction

(a). Basic demography of the block

There are 53 Gram Panchayats in the Balrampur block and 124 villages. The total area of Balrampur is 461.68 Sq. Km and population density is 261 persons per sq. Km compared to the population density of 150 persons per sq. Km of Surguja district and 189 persons per sq. Km for Chhattisgarh State.

Particulars	Number
Total HH	24766
Total Population	105953
Male Population	53794
Female Population	52159
Total Population - Scheduled Castes	3392
Total Population - Scheduled Tribes	64600
Total Population 0-6	18134

The block of Balrampur has a considerable percentage of the population belonging to the ST category at 61%. The district average of ST population is at 55.11% and the state average is 30.62%.

(b) Status of Social Mobilisation and Institution Building under NRLM

Number of Gram Panchayats in which intensive strategy initiated	67
Number of villages in which intensive strategy initiated	124
Total number of SHGs under NRLM fold in Intensive blocks	1320
Number of predominantly ST-SHG (ST members $\geq 50\%$)	926
Total Households mobilised into all SHGs	15208
Total ST Households Mobilised into all SHGs	10021
Total Amount of Savings Mobilised in all SHGs (INR in lakhs)	1059.4
No of SHGs with Bank Accounts	1300
No of SHGs with Bank Linkage	1147
Number of Total SHGs provided RF	1294
Amount of RF provided to all SHGs (in Rs. lakh)	194.1
Total Number of all SHGs provided CIF	1279
Total Amount of CIF provided to SHGs (in Rs. lakh)	779.3
Number of VOs formed	96
Number of SHGs holding membership in the VOs	1302

Number of CLFs formed	4
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(c). Status of Mobilisation under SVEP

Out of the total 1320 SHGs across all the four CLFs in the block, around 1300 SHGs have been oriented on the project aspects and the business opportunities available for potential entrepreneurs. and has successfully triggered members from across 725 SHGs to become Entrepreneurs.

2. Physical Achievement of the Block:

A total of 1118 micro-enterprises have been promoted against the cumulative target of 1108 thus achieving slightly higher than 100% target altogether till June 2022.

Category	Target for 4 years	Achievement in 4 years	Percentage
Physical target	1108	1118	100.9%
Household consumption	767	586	76%
Government sector	56	12	21%
Sub-sector / resource-based enterprises	77	335	435%
Existing enterprises	208	185	89%

Enterprises based on the locally available resources, tourism-based, hotspot situated enterprises have been promoted in higher number. The main reason for the success in this category has been the readily available nature of resources and locations. But the government sector convergence has been not possible because of difficulty in mobilising entrepreneurs to take up the government contracts and lack of systematic convergence between BRC and other government departments.

3. Financial status of the block

Budget Heads	Budget approved based on DPR	Amount of fund transferred to BRC	% of Fund Transfer to BRC Vs Transfer	Total Expenditure till a date	Expenditure % vs fund transfer to BRC	Expenditure % against DPR	Balance as per DPR
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			to District				
Skill Building	7756000	6883855	88.8	4196548	61%	54	3559452
Handholding	3761660	3761660	100.0	711190	19%	19	3050470
Training of CBO	1000000	1000000	100.0	143370	14%	14	856630
Setting up of BRC	500000	500000	100.0	276278	55%	55	223722
Working Capital	180000	180000	100.0	626191	348%	348	-446191
Total	13197660	12325515		4412065			7244083

*the expenditure which has been booked in working capital 100% against fund received at BRC and BRC has utilize some amount from the interest earned from the Bank or from CEF and booked expenditure as per the PFMS

4. CEF:

Budget Heads	Budget approved based on DPR	Amount of fund transferred to BRC	% of Fund Transferred to BRC	Total Expenditure till date	Principal repayment	interest repayment	Percentage of repayment	Amount remaining under CEF as of June 2022
CEF	25517600	25517600	100%	19932000	3583872	2928033	67.11	9167472

Around 640 entrepreneurs have been supported with CEF which accounts for more than 57% of the total enterprises promoted in the block. While many nano enterprises can start on the basis of financial support received as a part of the SHG's micro-credit plan, many first-generation entrepreneurs received CEF where the loans from acquiring banks are difficult. The repayment of CEF has not been in its best form in the block. The reasons include: fund stuck at CBO level, mismatch in DCB, pandemic impact on earning and that impacted on repayment and support from other cadre in the CEF repayment.

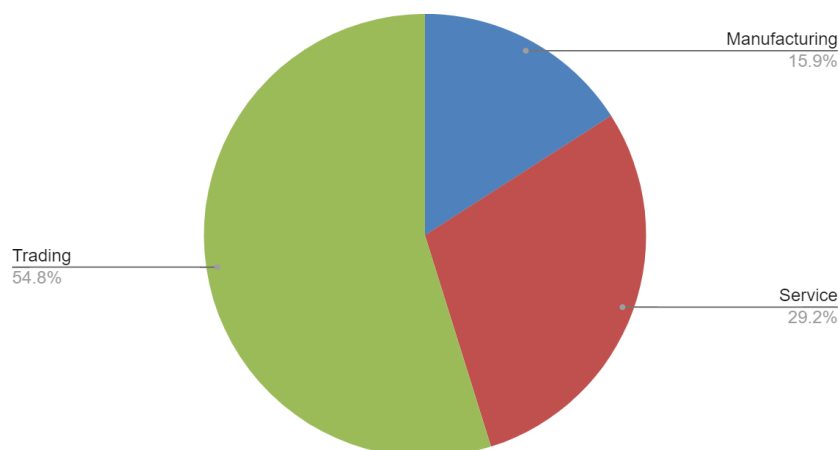
5. Enterprise Profile:

The enterprises can be categorised on the basis of various aspects. Some of these are based on the type of business, ownership across Social Categories, Gender, Investment range, etc.

Detailed analysis on each of these categories is done hereby:

(a) Type of business:

Business Type	No of SVEP Enterprises	% of SVEP enterprises against the total promoted	% of existing enterprises in the block (as per Enterprises Census, DPR, 2018)
Manufacturing	178	16%	8.96%
Service	327	29%	18.84%
Trading	613	55%	63.65%

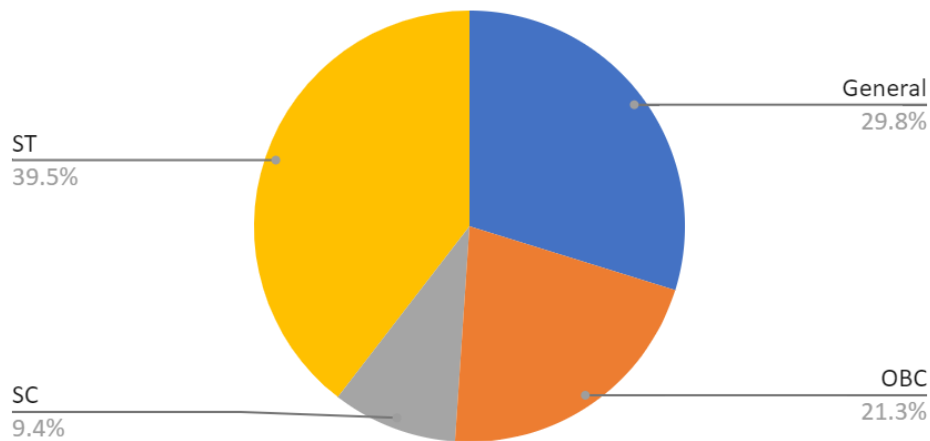


Manufacturing and Service enterprises comprise 40% of the total enterprises promoted in the block. More than 50% of the total enterprises promoted are in the Trading category. This reflects the fact that many of the nano enterprises promoted within villages prefer trading items that are not available in the village. People who get motivated to start a business but have no potential skill to make products find trading as an easy-go option.

(b) Social Category

S.NO	Social Category	No of SVEP Enterprises	% of SVEP enterprises against the total promoted	% of block Population (2011)
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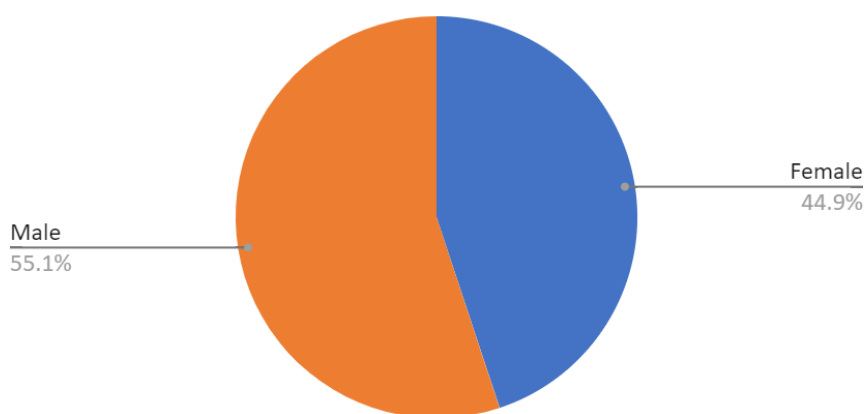
				Census)
1	General	333	30%	
2	OBC	238	21%	
3	SC	105	9%	3.2%
4	ST	442	40%	61.0%



As opposed to the proportion of scheduled castes in the block (2011 census), around 9% of the total enterprises promoted under SVEP belong to entrepreneurs from scheduled castes. The proportion of scheduled tribes promoted under SVEP is less than the proportions of the 2011 population census.

(C) Gender Classification

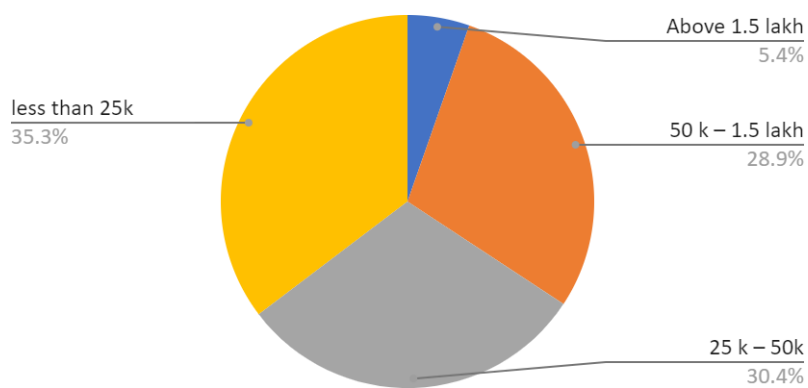
Gender Category	Number	Percentage against total
Female	502	45%
Male	616	55%



Nearly 45% of the enterprises promoted under SVEP are owned and managed by women. Through their own enterprises, many women now realise their financial independence. While promoting enterprises of women is taken up a priority, bringing women to start their businesses while still managing the household is a difficult point of negotiation and motivation. Women who take their first steps to improve their household incomes through entrepreneurship inspire other women to become entrepreneurs. The words of Ms. may inform us what the majority of the women gained through this project. She says “I have heard many *didis* saying becoming a cadre increased their social life and interaction with people, but for me being an entrepreneur made me well-known in the village and I feel happy that now villagers identify me.”

(d) Investment range

Investment range	Number	Percentage against total
Above 1.5 lakh	60	6%
50 k – 1.5 lakh	323	29%
25 k – 50k	340	30%
less than 25k	395	35%

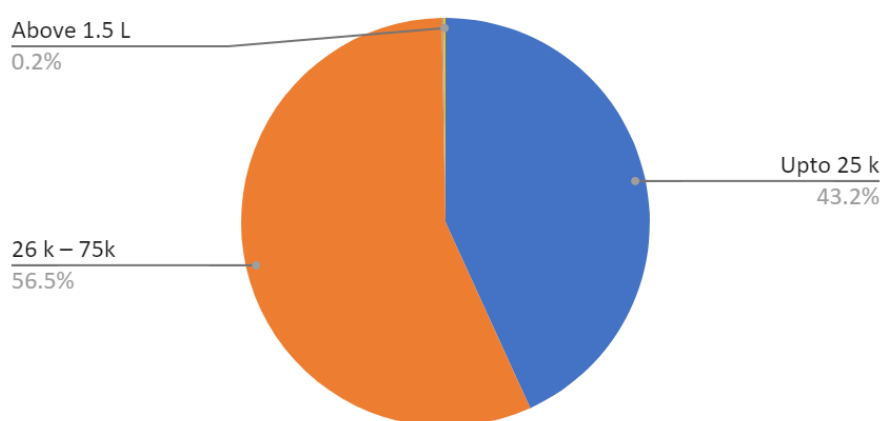


(e) CEF

Range

CEF disbursement range	Number	Percentage against total CEF loans
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		disbursed
Upto 25 k	276	40%
26 k – 75k	361	57%
75K – 1.5L	1	1.5%
Above 1.5 L	1	1.5%



The percentage of entrepreneurs investing less than 25k or 50k is more or less similar which is around 65% of the total enterprises promoted. Higher investments for the enterprises have been relatively less. Reasons for this may majorly include aspirations of the entrepreneurs, insecurities of BEPC / CBOs to lend higher loans to individuals, choice of enterprises that need lower investments, limitations in CEF disbursement to individuals, and difficulty in accessing loans from banks etc. But in this case, the individual limit of 1 lakh per entrepreneur has also not been effectively utilised. Entrepreneurs should be supported with second-time loans and encouraged to increase the scale of business. Priority lending and extra support should be offered for production enterprises to improve the product quality and make them sustain in competitive markets.

(f) Others:

Category	Number
Religious Minorities	46
Disabled	3

(g) Type of business:

Top 10 categories of enterprises promoted in the Balrampur block under SVEP are as follows.

Type of Business	Count
Kirana/ General store	249
Tailoring	120
Vegetable trading	74
Ladies Store	62
Readymade/cloth shop	58
Fast food	42
Hotel (restaurant)	42
Meat trading (Chicken/Mutton/Pork etc)	40
Rice mill	39
Internet, Xerox / Printer	31

The given list constitutes 50% of the total number of enterprises promoted.

6. PTS Analysis of the enterprises promoted in Balrampur Block

At the time of DPR preparation, the aspiration of the SHG 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. 5,000 per month in case of working within the village and Rs. 7,500 per month in case of working outside the village. After four years of completion of the project in the year 2022, while it is essential to revisit whether the entrepreneurs have attained the aspirational income slab, the MIS captures data from the first year of starting an enterprise. The following is an analysis of the data collected for the first year of running an enterprise.

(a) Details of the PTS of enterprises:

Category	Number of enterprises
Upto 3 months data	354(32%)
3 months to 6 months	88(7%)

6 months to 9 months	104(9%)
9 months to 12 months	538(48%)
Data not available for enterprises	34(4%)

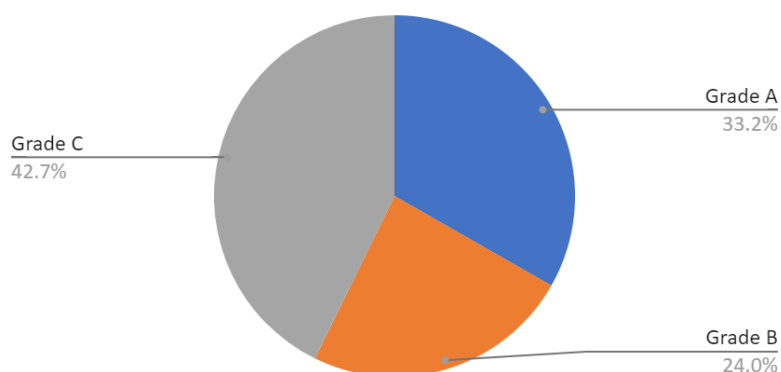
Note: Reporting of PTS data starts after one month of starting of enterprises so the number of enterprises promoted in the month of June shall be excluded in the total. The enterprises have been impacted by covid wave and due to various reasons some enterprises have been closed in the block and PTS has not been captured for the same.

(b) Earning statistics of enterprises – Net Profit

On average it takes a few months for any start-up to stabilise and reach its break-even point. And CRP-EP cadre supports the enterprise for a year to help the enterprise sustain and run for a longer time. The following is the analysis of the incomes of entrepreneurs from the business.

Category	Number of enterprises	Percentage
Sample size (Six months and above PTS of functional enterprises)	758	
Grade A (above 5000 profit per month)	252	33%
Grade B (3000-5000 profit per month)	182	24%
Grade C (less than 3000 profit per month)	324	43%

Note: Grades and corresponding percentages are reflected from the functional enterprises with above six months of data.



High revenues do not necessarily translate into high profits. Around 65% of enterprises earn profits less than 5000 (aspirational income mentioned in DPR). Addressing this gap shall be the future plan of the BRC. And the performance improvement plans prepared by CRP-EP should try to achieve economies of scale for the businesses.

(c) Earnings of enterprises – Revenue

Category	Number of enterprises	Percentage
Sample size (Six months and above PTS of functional enterprises)	758	
Less than 1 lakh earning enterprises	147	19%
1 lakh to 2 lakh	292	39%
2 lakhs- 4lakhs	276	36%
Above 5 lakhs	43	5%

Around 81% of enterprises earn more than 1 lakh revenue from their business. As we have observed for the majority of the households covered under SVEP, these enterprises are one of the sources of income for their households. So majorly these revenues have been additional incomes.

7. Brief about CRP-EP group

The name of the CRP-EP group of the block is “Samrudhi Laghu Udhami Salahkar Sangh”. They promote Start-up Entrepreneurship in Villages through Information Knowledge and Awareness. The block has 22 active CRPs-EP wherein the group has significant exposure to the different mobilisation activities done for the community and potential entrepreneurs. The CRPs-EP is maintaining all the necessary books of records as mandated by SVEP.

- Started working from February 2018(DPR)
- Team Members-22

(a) Trainings:

TED 1, TED 2, TED3, TEAM A1, TEAM A2, TEAM A3, TEAM B1, TEAM B2, Blossom training. Further training was provided on App-based grounding of the Business plan and PTS

Exposure to various services under SVEP

CRP-EP through the period of four years of implementation has got exposure to different processes working with BRC and interacting with other block teams which enables them to work independently as a group.

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



“We are so lucky that we have got a chance to support 1118 businesses in the block. We as a group have made this possible by working together and supporting each other for the betterment of micro-enterprises promoted in the block”

- Sushma Jaiswal

(b) Major Achievements

- Achieved 100% of DPR target and are supporting micro-entrepreneurs in the blocks
- Conducted 6 domain skill training and set up the manufacturing business with those who have taken skill training in the programme
- CRPs-EP were able to provide market linkage in the block
- CRPs-EP were able to develop a few products in the block

- CRPs-EP are able to formalise support and motivate entrepreneurs to maintain the day book at the business.
- CRP-EP supported various innovative practices in the block.

(c). Future as a Micro Enterprise Consultant Group

CRPs-EP during the course of four years has developed knowledge and experience related to business management and consultancy. As the fifth year comes to an end, the CRP-EP are expected to work independently as a group, while still being a useful resource for the BRC as per the necessity felt. The services that CRP-EP are in the potential to offer to entrepreneurs on a paid basis mainly include

- a. Convergences with other departments
- b. Support in licences/formalisation support and documentation
- c. Application support for banks and other financial institutions.
- d. Train entrepreneurs on Business Management / Entrepreneurship Development
- e. Support in promoting products through branding, packaging, labelling and marketing

(d) Areas for improvement

In the process of block assessment more than 60% of CRP-EP score less than the 50% mark then as the process of exit strategy and PTS improvement process the tool training has given to them and now they need to focus on the following area for further improvement.

- CRP-EP should focus more on increasing earnings from entrepreneurs and work on their sustainability.
- SRLM shall provide domain expertise to CRP-EP to support entrepreneurs in a holistic manner.
- CRP-EP should focus on live consultation and revise business considering the further engagement of BRC.
- CRP-EP needs advanced technical skills including computers, the basic function of MS office and some more requirements in this area.
- CRP-EP needs to improve group work and more attention to their work to extend maximum support in handholding to the business.

(e). Details of the New CRP-EP:

The newly selected and trained CRP-EP have started working in association with the existing CRP-EP. Districts and blocks need to pay more attention on their work; they may take a few months to understand the basics of the project.

8. Brief about BEPC

The BEPC consists of 2 representatives from all three CLFs and three from the Nodal CLF in the block comprising up to 9 members.

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

As part of the block assessment, an FGD (focussed group discussion) was conducted with the BEPC committee members whereby it was understood that BEPC knows about the SVEP projects and the beneficiaries. However, their ownership in CEF repayment needs to be increased. The BEPC committee is well aware of the fact that enterprise development in the rural areas through Bihaan is the main aim of the project. BEPC holds knowledge and is equipped with all the resources to take forward things but active engagement has been lacking from their side. They could be better facilitators to support CRPs-EP on the field, by facilitating their engagement with VOs & CLFs which has not been provided as per the necessity.

As a committee, they shall be undertaking the following activities in the block and orient new members on the same.

- Discussing SVEP in the BEPC & CLF committee and planning for the fieldwork.
- Demanding the need for CRP-EP in various activities regarding ME development.
- Information about potential entrepreneurs who are willing to start a business.
- Informing CLF, VO & SHG about the field requirements.
- Supporting CRP-EP for fieldwork.
- Monitoring and management of CEF
- Reporting to CLF

BMMU & DMMU has a great role to play in strengthening the community institutions and actively engaging committee members to plan and execute things as per timeline.

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

Understanding of the project

- BEPC is able to handle the project. They need to be more actively engaging in organising the activities.
- Proper Training for monitoring the BRC-EP

Ownership of the Project

- BEPC shall be able to run the project, even after the post-exit period.
- They used to discuss the action plan of the respective months and also regarding the project progress and plan accordingly.

Management of CRPs-EP work

BEPC prepares a joint action plan in every financial year. They set a plan to achieve the monthly goals. BEPC collects CRP EP group work reports monthly and monitors 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

- 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-based Organisations.

Awareness about PAC meetings

Project Approval Committee (PAC) meetings are controlled by BEPC members. They go through each viability and business plan; discuss it with the respective BEPC member from the concerned Panchayat to check whether it is viable, before giving approval to any business.

The BEPC shall do the monitoring of the books and records maintained in the BRC with the help of the accountant of BMMU

9. Initiatives in block

A. Skill Training Conducted in the Block

In addition to the regular skill training, domain skill training also has been provided by the BRC to the entrepreneurs with the support of SRLM staff. They include

- Soap making
- Bakery
- Designer Cloth Training
- Food processing & Standardisation Training (2)



@Nikhil, Yadhu and Jessi - cafe mentors from Kudumbashree NRO delivering the training

Process:

Identification of the skill need happens in two ways. On one hand, CRP-EP identified the needs/aspirations of the entrepreneurs and SHG members for the skill training, which includes soap making and bakery. On the other hand, skill training like tailoring and Food processing training were identified based on the category-wise PTS analysis. Low earnings and profits of the categories were considered as a parameter for the initiation of the skill training.

Once the skill requirement had been identified, BEPC along with the mentor, BPM-SVEP and DPM-SVEP, identified the trainers. And BEPC sent a letter of information and approval to Block Panchayat and District Panchayat. While a major part of the execution has been handled by the BPM-SVEP, BEPC had done the monitoring of the execution of the skill training. BMMU can work on increasing the engagement of BEPC in the execution too.

B. Marketing Support is given to Entrepreneurs by the BRC

a. Rural Weekly Haat:

It has been observed that the revenue of the enterprises promoted in the area of Bhimdami village was comparably low in the block. The team has visited the enterprises and identify the challenges that most of the enterprinurs were selling and trading local product in the nearby village through their vehicle and were aslo running the shop in the village. There was a no local market the sell that local product in bulk or on high scele. The small survey and visited identify the demand for the local market and to tap it CRP-EP group proceed with the planning of weekly haat pramotion with the panchayat body.

Weekly haat has been formed under SVEP in the Bhidami Village by converging with the panchayat official. Following are the SVEP entrepreneur's details attached with their initial 11-month revenue.

Weekly Market sale Report- 10-9-21 to 19-11-21 (Market Day-Every Friday)	
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SL. No.	Name of Entrepreneurs	Business Category	W-1	W-2	W-3	W-4	W-5	W-6	W-7	W-8	W-9	W-10	W-11	Total
1	Shiv Naresh Singh	Vegetables	1000	900	1200	650	800	790	1200	950	800	600	1350	16090
2	Sandip Ladka	Chicken	2500	2100	2800	200	220	300	200	220	270	320	290	27600
3	Sandip Singh	Singar	1200	1500	1000	130	800	130	147	158	118	970	1325	13625
4	Pawan Singh	Electronics	2000	1700	1850	130	195	170	145	170	185	215	136	19010
5	Rajendra Singh	Hotel	3000	3100	3500	400	375	348	348	290	310	397	320	37480
6	Anil	Electronics	1200	2200	1900	185	200	251	284	190	210	250	320	24205
7	Kishore Soni	Kirana	2000	3500	3940	400	350	295	320	318	356	385	365	37348
8	Sitaram	Fast Food	580	800	750	865	975	1254	800	945	1245	790	1050	10054
9	Satwanti	Bartan	900	2000	1590	160	200	250	300	324	352	428	480	29445
10	Nitai Barai	Chat & Samosa	400	2500	2878	300	289	310	298	250	278	235	300	28396
11	Sapan Mandal	Vegetables	645	900	1050	120	150	157	200	245	310	295	315	20537
12	Mohan Lal Das	Kirana	800	1000	3000	190	250	310	250	290	345	450	387	29528
13	Ramjee Saha	Vegetables	300	500	1584	800	658	1150	124	130	950	125	135	11094
14	Somya Shekhar De	Readymade	2000	3800	4500	505	654	459	658	523	707	850	645	60342
15	Jagnath Pal	Readymade	1250	2456	1548	215	254	185	354	278	298	175	256	25442
16	Gaurang Mandal	Readymade	1548	1897	2587	100	145	354	200	275	324	315	354	26730

			2132	3085	356	385	360	384	403	385	436	467	467	
		Total	3	3	77	19	84	05	13	26	54	75	97	416926

b. Festival Melas

The Balrampur BRC team annually organised a three day entrepreneurs encouragement, marketing cum training program with the major objective of providing exposure to entrepreneurs, CRP-EP and BEPC members about marketing and platform to CRP-EP to market the product plan and convergence activities for entrepreneurs after the programme. While doing so, clarity on the program planning, encouragement for BRC work, entrepreneurs at a block level event, and roles and responsibilities of the SVEP team is established among the participants, bankers, and other departments through training sessions, and live marketing events, banker's talks.





@BEPC exposure and ME visit in travel area where project has supported PVTG

a. Initiative: Bihan Chaupati

The Balrampur BRC team had conducted a PIP (Performance Improvement Programme) to improve the quality of food service business in the block. Food Processing, Standardisation and Service Management Training has been offered to the SVEP entrepreneurs. Consequently, they were shown a platform to market their delicacies in a standardised manner with Quality food being the primary priority. Several government departments have supported in their possible way to make this platform accessible to the rural entrepreneurs to market their hot & tasty dishes to the Rurban populations.

Initiation: From the data obtained from PTS, entrepreneurs were contacted to understand their concerns during the Christmas Mela where subsequently the Entrepreneur Encouragement Program happened. As the entrepreneurs requested BRC to help them open stalls near the bus stand. As the administrative processes brought in limitations, to avoid further delay the BRC team decided to explore the idea of a permanent food court. After identifying a suitable location, they proposed the idea to the respective authorities which made them easily mobilise the departments like NREGA, panchayats of Village, Block and District to support to make necessary arrangements at the location.



Training on food service: Considering the need of entrepreneurs, Training has been offered to them on food service business development including business operations & Personal grooming during food service. The training has been given by Cafe Mentors from Kudumbashree NRO. It has experience in developing Didi Ki Rasoi units across the district hospitals in Bihar and also provides Food cluster development services under NRETP. Training arrangement and facilitation have been done by CRP-EP with the help of BPM SVEP and Mentor.



@Picture after completion of the training at Bharat Mata CLF, Balrampur

Planning and viability Preparation: The training has given clarity to the team to prepare for further intervention. The team came up with another place and CRP-EP has made the viability of that place, and the team took permission and started working on it. Basic infrastructure development Janpad Panchayat has given permission to utilise the fund from gram panchayat (FFC). The team's regular follow up has been done by the mentor and BPM SVEP.

Convergence financial linkage: Financial support needed to set up has been provided by the bank. An amount of 2 lakhs has been released till date for the purpose. Support for infrastructure development has been provided by gram panchayat from FFC. Nagar Palika has given basic clearing, electricity, and dustbin for the place.

Agreement with BRC: Under the umbrella of BIHAN CHAUPATI BRC SVEP promoted 6 enterprises, each with distinct menus and storage rooms. BRC offers handholding and does the performance tracking of these enterprises through CRP-EP. An agreement has been signed between BRC and Entrepreneur to ensure smooth business operations.

Inauguration:



Food court inaugurated by DM, MLA, ZP CEO. MLA and DM promised to provide more funds for the infrastructure development of Bihan Chaupati.

Handholding: CRPs-EP has been oriented on grooming and basic hand holding support required for food service business during and after the training so that they can support entrepreneurs for their growth. Now CRPs-EP are able to extend their support to the entrepreneurs at the place. In case more support is required for the food court then cafe mentors' support can be extended to CRPs-EP so that they extend the same to entrepreneurs.

D. Convergence with Other Departments

CRPs-EP was partially successful in tapping the financial linkage support through other departments like SC/ST, DIC etc. But the efforts shall continue to help entrepreneurs avail of subsidised loans or other convergences through other government departments.

10. Case studies & Testimonies

1) Akriti Enterprises

District	Balrampur
Block	Balrampur
Panchayat	Obri
Name of the enterprise	Akriti Enterprises
Name of the entrepreneur	Vimala and group
Type of enterprise	Production
Date of starting enterprise	November 2019
Initial Investment	180000
Source of investment	CEF, CIF

Enterprise profile:

SHG named Shiv guru of obri panchayat, Balrampur block had received training in Soap making organised by district CEO. Seven members of the group are engaged in the production activity. The products are promoted under the brand name “Akriti”. With the credit support from CEF of around 1.5 lakhs, the unit started production immediately after the training. Initially, the products were supplied to all schools and government buildings. They are placed in stalls allocated at different festival markets like Tatapani Mela, SARAS Mela etc.

Other: The members have also been to other blocks in the district to train them on the soap-making process.

Entrepreneur Testimony: “Earlier the group did not have work in their hands, but now we are happy to start our own business, through this work, we are making a different place in the district.” -Vimala Didi, Group president



2. Nimai Moorthikar

District	Balrampur
Block	Balrampur
Locality	Radhakrishna nagar
Name of the enterprise	Nimai Sculptures
Name of the entrepreneur	Nimai Mandal
Type of enterprise	Production
Date of starting enterprise	Existing Enterprise -
Source of investment	CEF - 35000
Annual Revenue	3.5-4 Lakhs per annum

Entrepreneur profile:

Nimai Mandal has skills of sculpture making but due to unavailability of capital, his family has been engaged as agriculture workers only. His wife used to work as a maid in other households for earnings. When they came to know about SVEP, Nimai underwent EDP training and received a CEF of thirty-five thousand as support to reinvest his skills in art. Now annually he earns around 3 -3.5 lakh per annum. Now the family together make idols and supply sculptures for festivals year-round.

Future plan: Majorly they make idols of Ganesha and Durga. They were planning to supply idols for Vishwakarma puja.

Testimony: “Lockdown did have an impact on our business too otherwise we would have earned more”

3. Mahanti Kirana Store

District	Balrampur
Block	Balrampur
Locality	Sargawa
Name of the enterprise	Mahanti Kirana stores

Name of the entrepreneur	Mahanti Mudhiyar
Type of enterprise	Trading
Date of starting enterprise	January 2022
Source of investment	CEF -30000
Monthly Revenue	10 thousand (as of April 2022)
Other	Pahadi Korba community - PVTG

Entrepreneur Profile:

Mahanti mudhiyar, belonging to Pahadi Korba is the first woman in her community to start a business of her own. Her household depended on her husband's wage work. She used to collect firewood and do household chores. Orientation to business and SVEP projects triggered her to try out the chance. She attended the training and received financial support of thirty thousand to start her business. She chose to open a kirana store as she realised there are no shops near to the village. She was hopeful that the villagers would buy from her only instead of going far. She is making an earning of around 500- 1000 per day.

Future plan:

She is earning around 10 thousand per month but her profits are only around a thousand. Now she wants to earn more profits hence planning to change the procurement schedules to meet the profit expectations.



4. Tatapani Temple Markets:

District	Balrampur
Block	Balrampur
Type of Enterprise	Five trading enterprises in Tatapani

Location:

Tatapani village of Balrampur block is located on the Garhwa route, 13 km from Balrampur headquarters. It is maintaining its own scientific, religious and tourism importance in the state. There is an ancient Shiva temple of Lord Shiva and a huge Shiva statue, which is seen by people from far-off areas of the state. And here in January every year, a fair is organised on the auspicious occasion of the Makar Sankranti festival, which is maintaining its own identity in Chhattisgarh for its vastness, Collector Sir, on behalf of the district administration, seeing the religious and tourism importance of Tatapani On the initiative of the District CEO, last year, the entire arrangement was made to perform Jalabhishek Tatapani temple in Kaaviya on the day of Sawan Monday, and this year till January 12- 15 Pani Mahotsav was also organised.

Enterprises:

Enterprise Name	Enterprise category	Investment	Turnover
Namita general store	Kirana/ General store	30000	327520
Anmol General Store	Kirana/ General store	24000	247286
Satendr Pooja Samagri	Pooja items shop	19700	78515
Roshan Naukavihar Seva	Others	281350	274470



A. Roshan Naukavihar Seva:

The temple administration has laid down the foundation for this boating initiative where the Hindalco foundation funded the initiative and four boats were distributed to two SHGs who came together to form a 9 member group business to manage the boating. The group received training under SVEP to help understand the business. It ran so well that the average earnings of each group member has been between 1000 -1200.

Current status & learnings:

The business stood dysfunctional. Ownership and accountability of members running the business have been the major factors for the failure of the project.



5. Samridhhi Bakery Unit- Moulding the local taste into delicious biscuits.

District	Balrampur
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Block	Balrampur
Type of Enterprise	Bakery & Biscuits - production
Investment	4 lakhs
Others	Samriddhi Udyami salahkar

Enterprise Profile:

Samriddhi Bakers Group produces Bakery Biscuits which mainly make Coconut Biscuits, Nankhatai Biscuits, Cashew Pistachio Biscuits and Cumin Biscuits. The Samriddhi Bakers Group was formed by 6 SHG members from the Bharat Mata Cluster of Balrampur block and set up a bakery unit next to the Bhanora cluster in December 2019. The initial cost to start the bakery unit was Rs. 302800 out of which the group has taken a loan of Rs. 270000 as a CEF loan from SVEP and Rs. 100000 from Bharat Mata cluster. Samriddhi Bakery is currently producing all types of biscuits which are prominent in the block and Supplies to Institutional canteen run by Bihan, Bihan Mart run at various shopping malls in Raipur, supplies at hotels and grocery stores in Balrampur. A part of that product also has huge demand in SARAS Mela, Local festivals & ceremonies celebrated across the district. The Unit also became an attraction point for the learning & exposure visit. Recently, a team of CRP-EP & BEPC members from Kurud block visited the unit for learning & exposure.

Current status: The group had undergone conflicts and now the entire set-up has been taken over by one individual of the group. She is now doing her business being a part of chaupati.

Learnings:

Formation of group enterprise should not be seen just as an enterprise grounding activity. But from identification of members to profit sharing, everything should be properly planned and agreed upon. From this learning, the other group enterprises received formalisation and agreement support.



Entrepreneur Testimonies:



“The best feeling is when we see a new udyam(Enterprise) in our locality who we met in PSC. We were able to help many families through SVEP, and meanwhile learned a lot about business and other life lessons as well”

- BEPC Balrampur

Best Practices:

- The District and Block team’s support had been a crucial one to take several innovative initiatives in the block.
- Convergence of departments for the facilitation of enterprise promotion has been effectively explored and implemented in the block
- Block team has made a number of efforts promoting group enterprises Block have tried group enterprises and registered group enterprises as a business group.
- Block teams have explored the concept of scalable enterprises.
- The District and Block team has been successfully able to install banners in all the enterprises promoted under the project in the block.

Challenges:

- High drop-out of CRP-EP has been a major challenge for the implementation of SVEP in the block. The reason was block geography, transportation, and some of them has went to their husband home after marriage. Since a significant time of CRP-EP also goes in coming to the block repeatedly for meetings, and other works, CRP-EP from the far-off slowly started dropping off. Lack of proper transportation has also been one of the reasons. A few CRP-EPs have been motivated to rework and the team has tried to accommodate these challenges for the other CRP-EPs by conducting online meetings.
- The number of enterprises and the quality of engagement of CRP-EP to these enterprises has been compromised because of less number of CRP-EP promoting more enterprises.

Chhura block , Gariyaband

1. Introduction

Basic demography of the block

There are 65 Gram Panchayats in Chhura block and 167 villages. The total area of Chhura is 712.92 sq. Km and population density is 165 persons per sq. Km compared to the population density of 328 persons per sq. Km of Raipur district and 189 persons per sq. Km for Chhattisgarh State.

Particulars	Number
Total HH	26,241
Total Population	110,235
Male Population	54268
Female Population	55967
Total Population - Scheduled Castes	6,839
Total Population - Scheduled Tribes	55,186
Total Population 0-6	15,430

Chhura block has a considerable proportion of ST population which is at 50%. This number is much higher than the district average which is 18%. The Sex Ratio of the block is marginally better than the district average which is 984 females per 1000 males.

Status of Social Mobilisation and Institution Building under NRLM

Number of Gram Panchayats in which intensive strategy initiated	74
Number of villages in which intensive strategy initiated	158
Total number of SHGs under NRLM fold in Intensive blocks	1593
Number of predominantly ST-SHG (ST members $\geq 50\%$)	801
Total Households mobilised into all SHGs	17569
Total ST Households Mobilised into all SHGs	8600
Total Amount of Savings Mobilised in all SHGs (INR in lakhs)	1424.24
No of SHGs with Bank Accounts	1570
No of SHGs with Bank Linkage	1152
Number of Total SHGs provided RF	1476
Amount of RF provided to all SHGs (in Rs. lakh)	221.4
Total Number of all SHGs provided CIF	987
Total Amount of CIF provided to SHGs (in Rs. lakh)	612.92
Number of VOs formed	103
Number of SHGs holding membership in the VOs	1593

Number of CLFs formed	4
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Status of Mobilisation under SVEP

Out of the total 1723 number of SHGs across all the four CLFs in the block, around 1500 SHGs have been oriented on the project aspects and the business opportunities available for potential entrepreneurs. and has successfully triggered members from across 1050 SHGs to become Entrepreneurs.

2. Physical Achievement of the Block:

A total of 1574 micro-enterprises have been promoted against the cumulative target of 1527 thus achieving a 103% target altogether by June 2022.

Category	Target for 4 years	Achievement in 4 years	Percentage
Physical target	1527	1572	102%
Household consumption	909	1088	119%
Government sector*	145	58	40%
Sub-sector / resource-based enterprises	91	117	127%
Existing enterprises	382	363	95%

* The number indicates all types of convergences with the government departments (as per MPR reporting)

While near to 100% of the target achievement has been possible in all the categories, achievement in the government sector convergence has been less. The progress includes the number of enterprises that cater for the patients of government hospitals, situated on government premises, enterprises which take up government contracts etc. While few entrepreneurs have actively taken up the contracts, the others showed disinterest towards the relatively lesser revenues, cases of delayed payments etc. which makes the entrepreneur choose the other customer categories.

3. Financial status of the block

Budget	Budget	Amount of	% of	Total	Expenditure	Expenditure	Balance
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Heads	approved based on DPR	fund transferred to BRC	Fund Transfer to BRC Vs Transfer to District	Expenditure till a date	% vs fund transferred to BRC	% against DPR	as per DPR
Skill Building	10689000	10689000	100%	2958416	28%	28%	7730584
Handholding	5184165	5184165	100%	1298305	25%	25%	3885860
Training of CBO	1000000	1000000	100%	293015	29%	29%	706985
Setting up of BRC	500000	447396	89.40%	278424	62%	56%	221576
Working Capital	180000	180000	100%	255490	100%	100%	0
Total	17553165	17500561		5083650			12545005

All the budget heads show less than 50% of the expenditure. While the program has an abundant budget allocated to support entrepreneurs in the best possible way, the unavailability of funds at BRC has made this not possible. It has been especially difficult with chhura block to convince the teams to utilise the existing amounts to properly plan and execute activities, as they had experienced a few failed reimbursement cases from the district. This kept the insecurity intact and led to difficulty in achieving the actual potential of the project. Around 1.2 cr from the amount mentioned in the column “Amount of funds transferred to BRC” above has been received in the Month of March 2022. Now it is the responsibility of the Block & District teams to support the BRC in the effective utilisation of the funds so as to benefit the entrepreneurs (both Existing and New) as per the requirement.

4. CEF:

Budget Heads	Budget approved based on DPR	Amount of fund transferred to BRC	% of Fund Transfer to BRC	Total Expenditure till date	Principal repayment	Interest repayment
CEF	25517600	25517600	100%	2,93,24,580	61,97,002	16,63,800

The disengagement of CBOs with the BRC and BEPC not being able to resolve the differences

between CLFs and BRC has created a major gap in the management of CEF in the block. The core activity of the CBOs has been credit and repayment for years, and yet tracking a fund has been a difficult task due to inadequate communications and responses. While the CBOs of Rajnandgaon were able to build a relationship with BRC and the BEPC and ACs have trained the VO accountants several times in order to get acquainted with the tracking of CEF, such efforts have been missing from the block team for a long period.

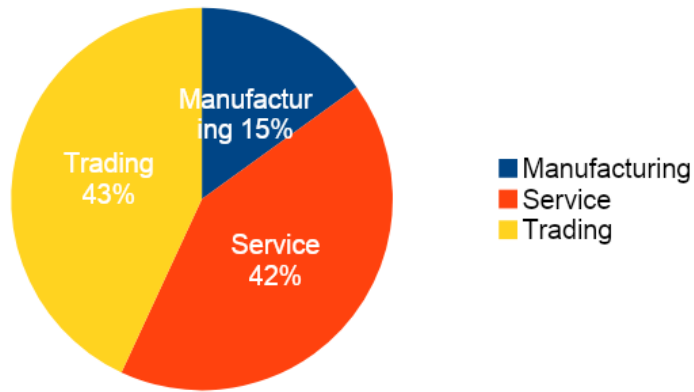
5. Enterprise Profile:

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

(a) Type of business:

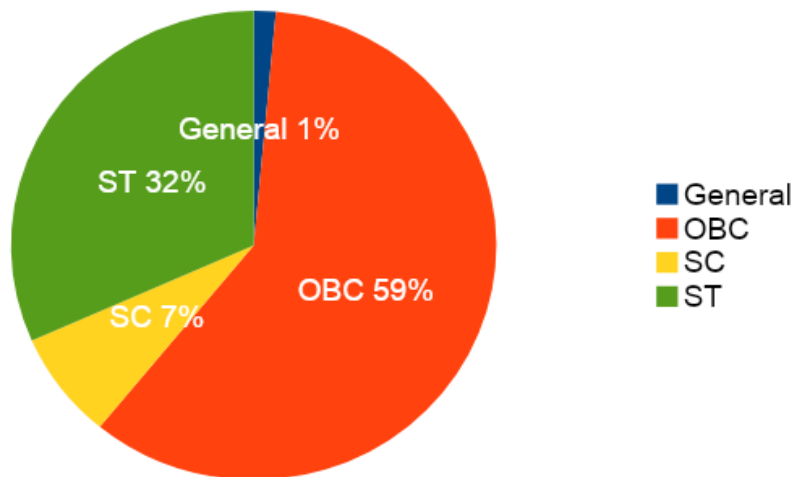
Business Type	No of SVEP Enterprises	% of SVEP enterprises against the total promoted	% of existing enterprises in the block (as per Enterprises Census, DPR, 2018)
Manufacturing	235	15.10%	13.3%
Service	661	41.30%	26.6%
Trading	676	43.10%	41.5%

Majorly CRP-EP were able to promote enterprises under Service sector and Trading sector almost in an equal proportion. However, the proportional share of the category-wise classification of enterprises is more than the proportions visible during the Enterprise survey conducted during DPR preparation. Manufacturing enterprises are promoted in very less proportions as per the census and during the project too. Major reasons for this are the seemingly risky nature of production business, lack of skills, trading being easy and safe option of livelihood etc.



(b) Social Category

S.NO	Social Category	No of SVEP Enterprises	% of SVEP enterprises against the total promoted	% of block Population (2011 Census)
1	General	23	1.50%	
2	OBC	932	59.50%	
3	SC	118	7.40%	6.2%
4	ST	499	32%	50.0%

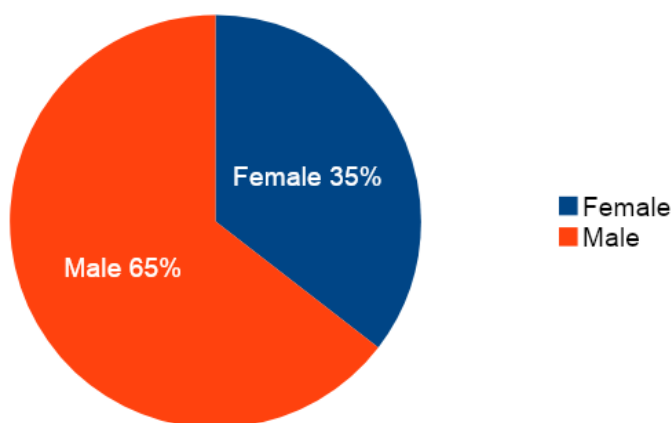


Majorly the micro-enterprises are owned and managed by the OBC category contributing to around 59 %, followed by the ST at 32 %. Further, 7% of the entrepreneurs who own the enterprises belong to the SC category, and 1 % are from the General category. The enterprises promoted a significant proportional representation as per the population census 2011.

A Total of 8 entrepreneurs were promoted from the PVTG section of the population. Irrespective of the efforts laid down by the team members, a few reasons that accounted for the lesser mobilisation of PVTG communities in specific include lower saturation of SHGs amongst the community and also SHGs formed have displayed irregularities in meetings and repayment which are the criteria for supporting through CEF under SVEP.

(C) Gender Classification

Category	Number	Percentage against total
Female	558	35%
Male	1014	65%

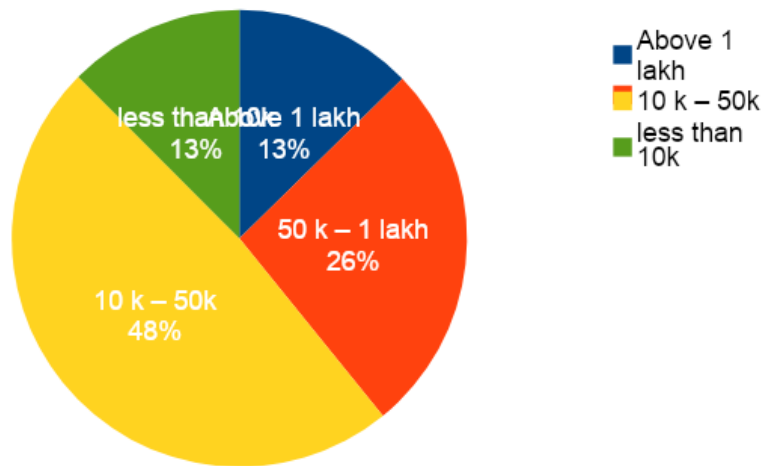


Efforts were taken by the team members to promote women, and entrepreneurs, by organising several training like bangle making, designer tailoring, led bulb making etc. Which made their share stand at 35% while the remaining 65% of enterprises were owned and run by men. The percentage of women-run enterprises promoted has been relatively less despite the efforts. Major reasons can be attributed to the ease of commute to procure the raw material, engagement

in household chores and agricultural fields for a significant period of time, etc.

(d) Investment range

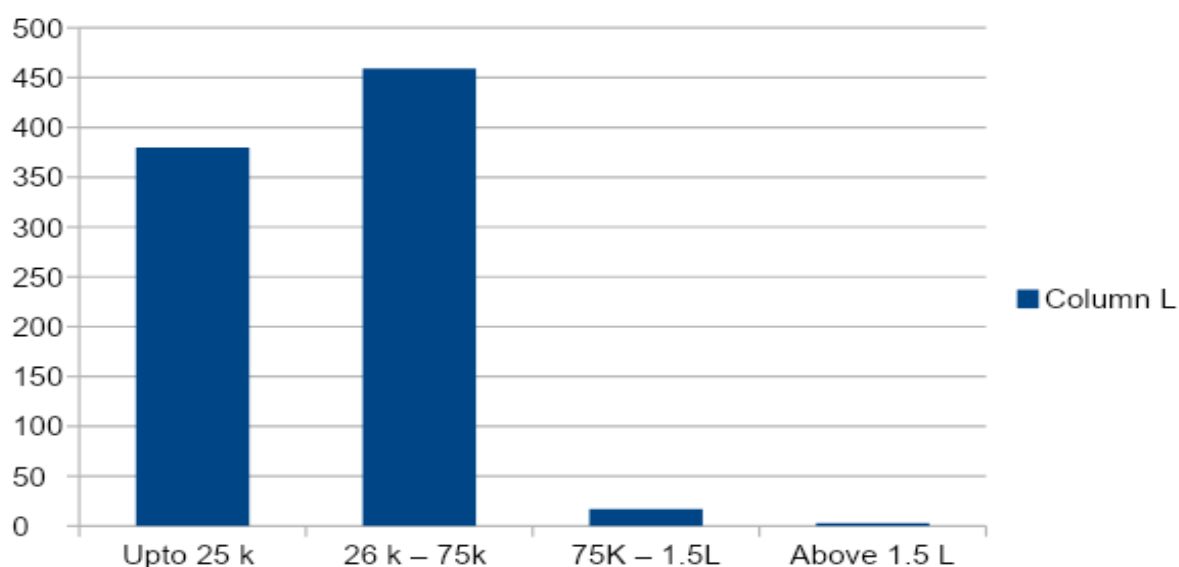
Investment range	Number	Percentage against total
Above 1.5 lakh	91	6%
50 k – 1.5 lakh	521	33%
25 k – 50k	431	27%
less than 25k	529	34%



Majority of businesses were started with a minimal investment of less than fifty thousand. They account for up to 48% of the total number of enterprises promoted. Followed by 26% above fifty thousand up to one lakh and 13% above one lakh.

(e) CEF Range

CEF disbursement range	Number	Percentage against total CEF loans disbursed
Upto 25 k	381	44.00%
26 k – 75k	459	53.00%
75K – 1.5L	17	2.00%
Above 1.5 L	2	0.30%



Around 20 enterprises have received CEF of more than Rs.75,000 out of the total 859 CEF loans approved and disbursed by the BEPC committee. The remaining 459 enterprises received CEF ranging between Rs. 25,000 and Rs. 75,000 which forms 53% of the total enterprises provided with CEF.

(f) Other information:

Category	Number	Percentage
Religious Minorities	20	1.4%
Disabled	18	1.1%

(g) Type of business:

Type of Business	Count
Tailoring	230
Ladies Store	178
Vegetable trading	121
Fast food	63
Internet, Xerox / Printer	63

Carpenter	57
Saree Shop	57
Cycle repair shop	47
Tea and snacks	47
Centering / Construction	41

Top 10 categories of enterprises promoted in Chhura block under SVEP are as follows. The given list constitutes 50% of the total number of enterprises promoted.

6. PTS Analysis of the enterprises promoted in chhura Block

At the time of DPR preparation, the aspiration of the SHG 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. 5,000 per month in case of working within the village and Rs. 7,500 per month in the case of working outside the village. After four years of completion of the project in the year 2022, while it is very essential to revisit this aspect of whether the entrepreneurs have attained the aspirational income slab, the MIS captures data of the first year of starting the enterprise. The following is an analysis of the data collected for the first year of running an enterprise.

(a) Details of the PTS of enterprises:

Category	Number of enterprises
Upto 3 months data	135 (8%)
3 months to 6 months	204 (13%)
6 months to 9 months	87 (12%)
9 months to 12 months	1040 (56%)
Data not available for enterprises	79

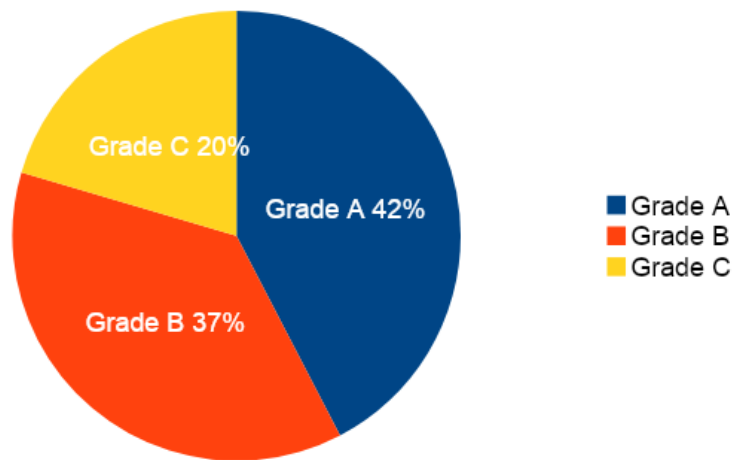
Note: Reporting of PTS data starts after one month of starting of enterprises so the number of enterprises promoted in the month of March shall be excluded in the total.

(b) Earning statistics of enterprises – Net Profit

On average it takes a few months for any start-up to stabilise and reach its break-even point.

And CRP-EP cadre supports the enterprise for a year to help the enterprise sustain and run for a longer time. The following is the analysis of the incomes of entrepreneurs from the business.

Category	Number of enterprises	Percentage
Sample size (Six months and above PTS of functional enterprises)	1164	76%
Grade A (above 5000 profit per month)	493	43%
Grade B (3000-5000 profit per month)	433	37%
Grade C (less than 3000 profit per month)	238	20%



Note: Grades and corresponding percentages reflect the statistics of the functional enterprises with above six months of PTS data.

(c) Earnings of enterprises – Revenue

Category	Number of enterprises	Percentage
Sample size (Six months and above PTS of functional enterprises)	1164	76%
Less than 1 lakh earning	520	45%

enterprises		
1 lakh to 2 lakh	395	34%
2 lakhs- 4lakhs	192	17%
Above 5 lakhs	57	4%

7. Brief about CRP-EP group

The name of the CRP-EP group of the block is “Udan Udyami Salahkar group”. They promote Start-up Entrepreneurship in villages through Information Knowledge and Awareness. The block has 18 active CRPs-EP wherein the group has significant exposure in terms of the different mobilisation activities done for the community and potential entrepreneurs. The CRPs-EP are maintaining all the necessary books of records as mandated by SVEP.

- Started working from February 2018 (DPR)
- Team Members-18

Trainings:

TED 1, TED 2, TED3, TEAM A1, TEAM A2, TEAM A3, TEAM B1, TEAM B2, Blossom training. Further training was provided on App-based grounding of the Business plan and PTS

Exposure to various services under SVEP

CRP-EP through the period of four years of implementation has got exposure to different processes working with BRC and interacting with other block teams which enables them to work independently as a group.

- Monthly meetings as per the requirement
- Planning the work according to the Action Plan
- Planning mobilisation and training activities
- Potential entrepreneur identification
- Skill Training Coordination
- Formalisation of ME
- Raw material and asset purchase supporting
- Marketing support
- Preparation and verification of viability and business plan

- PTS support to entrepreneurs
- Reviewing last Month's achievement.
- Preparing an Honorarium statement.
- Reviewing individual and group work.



“ It is easier to learn than to teach. As a trainer, I always try to deliver things as simple as possible. And it feels good when the entrepreneur remembers the lessons learnt during different orientations and refers to them while planning their business. I feel happy to be chosen as a master trainer. ”

– Naintara, CRP-EP

Major Achievements

- Against the DPR target 103% achievement has been accomplished by CRP-EP
- 859 entrepreneurs have been supported by the CEF fund.
- Through convergence with the SC/ST department, CRPs-EP were able to provide subsidised loans to 4 entrepreneurs.
- CRPs-EP were able to provide Raw material support and bulk purchase support to entrepreneurs for bangle-making business.
- CRPs-EP were able to motivate 95% of the entrepreneurs to maintain day books and inculcated a record maintenance habit amongst the entrepreneurs.
- CRP-EP provided market linkage for around 101 entrepreneurs through the festival mela platforms. In addition, they have provided market linkage to local grocery stores for products like LeD bulb, chips in the block.

Future as a Micro Enterprise Consultant Group:

CRPs-EP during the course of four years have developed knowledge and experience related to business management and consultancy. As the fifth year comes to an end, the CRP-EP are expected to work independently as a group, while still being a useful resource for the BRC as per the necessity felt. The services that CRP-EP are in the potential to offer to entrepreneurs on paid basis mainly include

- a. Convergences with other departments
- b. Support in licences/formalisation support and documentation

- c. Application support for banks and other financial institutions.
- d. Train entrepreneurs on Business Management / Entrepreneurship Development
- e. Support in promoting products through branding, packaging, labelling and marketing
- f. Offer training support in thematic areas – Food services, Designer Tailoring, Bangle making.

In addition, the CRP-EP group is planning to start their own business of Screen-printing to provide packing & marketing support to the entrepreneurs which have been promoted in the block. The CRPs-EP categorised under different roles are found in Annexure II.

Areas for improvement

In the block assessment conducted, CRPs-EP were graded as well. Only 62% of CRP-EP have scored above 50%.

- Need improvement in advanced technologies like computer internet and online services. So more training will be required in these areas.
- CRP-EP should focus more on increasing earnings from entrepreneurs and work on their sustainability.
- SRLM should provide domain expertise to CRP-EP to support entrepreneurs in a holistic manner.

8. Brief about BEPC

The BEPC consists of 2 representatives from all three CLFs and three from the Nodal CLF in the block comprising up to 9 members.

The BEPC Committee has been provided with four modules of training along with field planning, execution and monitoring guidance.

As part of the block assessment, an FGD (focussed group discussion) was conducted with the BEPC committee members whereby it was understood that BEPC knows about the SVEP projects and the beneficiaries. However, their ownership in CEF repayment needs to be increased. The BEPC committee is well aware of the fact that the enterprises development in the rural areas through Bihan - SRLM is the main aim of the project. BEPC holds knowledge and is equipped with all the resources to take forward things but active engagement has been lacking from their side. They could be better facilitators to support CRPs-EP on the field, by facilitating their engagement with VOs & CLFs which has been a major lacking for a significant period.

The Roll-out of the Community Based Monitoring system has gradually improved the

engagement of BEPC in taking up activities by themselves with minimal guidance and support from others. BMMU & DMMU has to play a passive role to strengthen the community institutions by ensuring the active engagement of committee members to plan and execute things as per the timeline.

In brief, the following is the status of BEPC in relation to different areas of the project: -

a. Understanding of the project

- BEPC is aware of the objectives and basic processes followed in the project
- The planning and review meetings are facilitated regularly between BEPC & CRP-EP

b. Ownership of the Project

- BEPC takes responsibility for the progress of the project in the block and makes decisions to facilitate the same
- They now seek accountability from CRP-EP & CBOs on the planned outcomes and facilitate support if needed.

c. Management of CRPs-EP work

BEPC prepares a joint action plan in every financial year. They set a plan to achieve the monthly goals. BEPC conducts review meetings monthly and monitors their work regularly. BEPC collects the CRP-EP group work reports and releases the honorarium.

d. Management of Community Enterprise Fund

- It was understood during the assessment that there are challenges in the tracking of the CEF disbursed to the entrepreneurs and similarly of the repayment.
- The interest has been not shared with any of the other levels of the community-based Organisations.

e. Awareness about PAC meetings

Project Approval Committee (PAC) meetings are controlled by BEPC members. They go through each viability and business plan; discuss it with the entrepreneurs, CRP-EP and other BEPC members to check whether it is viable, before giving approval to any business.

f. Books of records

The BEPC facilitates the audit of the books of records and monitors the work of the accountant and understands the status of updating books of records. Of the different types of books of records, they mostly deal with the records that deal with daily transactions. shall do the monitoring of the books and records maintained in the BRC with the help of the accountant of BMMU

After 4 years

As a committee, they shall be undertaking the following activities in the block and orient new members on the same.

- Discussing ME development / SVEP in BEPC & CLF committee meetings and preparing plans for the same.
- Effective utilisation of CRP-EP in the process of ME development in the block.
- Ensure Entrepreneurs receive relevant services from CRP-EP on a paid basis.
- Effective utilisation of CRP-EP in the process of ME development in the block
- Ensure Entrepreneurs receive relevant services from CRP-EP on a paid basis.
- Informing CLF, VO & SHG about the progress and updates of the plans taking place at BRC and coordinating the field requirements.
- Supporting the fieldwork of CRP-EP. Addressing challenges, if any.
- Monitoring and management of CEF.

9. Initiatives in the block

A. Skill Training conducted in the Block

Various skill training has been provided to the entrepreneurs with the support of SRLMs. Fund availability has been a major reason to constrict the block teams in planning the training. Taking hope from the minimal skill training that happened, BRC – BEPC & CRP-EP collectively should identify the need of the entrepreneurs and work towards providing them in the coming periods.

Major Skill Training in the blocks are as follows

- Bangle Making Training
- Designer Cloth Training
- LED bulb making
- Food processing & Standardisation Training
- Bag making skill training.
-



Entrepreneurs learning to stitch bags

Process:

Identification of the skill need happens in two ways. On one hand, CRP-EP identified the needs/ aspirations of the entrepreneurs and SHG members for the skill training, which include bangle making and LeD bulb production. On the other hand, skill trainings like tailoring and Food processing training were identified based on the category wise PTS analysis. Tailoring enterprises are promoted in higher number in the block and on average incomes earned by these enterprises are around two thousand. They have a basic skill of stitching blouses and skirts. Entrepreneurs were identified and offered trainings like designer blouse making, designer dressmaking, bag making etc. These trainings have increased the quality and diversity of services provided by entrepreneurs thereby increasing their revenues too.

Once when the skill requirements were identified, BEPC along with the mentor and BPM-SVEP, identified the trainers. And BEPC sent a letter of information and approval to the Block Panchayat and District Panchayat to conduct the activity. As all the trainings has happened during the last year of implementation because of lack of funds under skill building budget head, as an Exit strategy, the execution of these activities from raw material procurement to logistics, inauguration to certification is completely managed by the BEPC, CRP-EP themselves with the support of BPM-SVEP.

B. . Marketing Support is given to Entrepreneurs by the BRC

Through SVEP, we have tried to inculcate market organising culture amongst the Committee members. Consequently, Festival markets were organised at each Cluster during Diwali in consequent years. Around 101 entrepreneurs have been supported through festive melas.



Process:

The idea of the market was discussed on an agenda in the BRC meetings. The CRP-EP was given the responsibility of mobilising entrepreneurs to utilise the market space. The BEPC had communicated the same in their respective CLFs and arranged the space for organising the festive markets.

C. Various start-up support given to entrepreneurs

CRP-EP has provided various types of formalisation services which include Udhyaam Aadhar Memorandum generation, FSSAI registration & licence procurements, and Digital transaction support to entrepreneurs. In addition, support has been extended to entrepreneurs in raw material and equipment procurement.

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

An exposure to Saras Mela has been organised for BEPC & CRP-EP. The purpose has been to provide an idea for promoting SHG products. The exposure is planned to cover themes like Marketing, Packaging and labelling, and Collecting databases for Backward linkages & Forward linkages.

On different occasions, Entrepreneurs were united to celebrate their journeys of success by sharing their stories. The events have also been platforms to gather information on the possible support from mission teams on market linkages.

D. CRP-EP group and BEPC members learning & exposure visit to the SARAS Mela, Bhilai

The CRP-EP and BEPC group from the Chhura block has been taken on an exposure visit to SARAS which is organised at Bhilai in November 2019. During the visit, CRPs-EP have come

across various ideas on the presentation & display of products, which can attract more customers in an exhibition and Mela. They have also received a brief understanding & clarity on packaging, branding and labelling of Products, which can attract more customers. They also got the opportunity to experience and observe soft skills required within an entrepreneur to build a relationship with the customers, publicise the products & create awareness among the masses



E. Entrepreneur appreciation meet

The SVEP team of Chhura presented appreciation certificates to the entrepreneurs on October 5th, 2021 at NRLM meeting hall, Janpad Panchayat, Chhura. The event marked the presence of Entrepreneurs, District Mission Manager (DMM), District Program Manager (DPM) – Jobs, BMMU staff, all leaders and cadres of CBOs in addition to the BEPC committee and CRPs-EP. In addition, entrepreneurs to be promoted under SVEP were also present at the event.

As a part of the meeting a few products like Bangles, Led Bulbs, Papad, Nadda etc. made by SHG households promoted under SVEP were presented to the audience. DMM & DPM have used the platform to orient entrepreneurs on the scope of product development and marketing being a part of bihaan. They suggested entrepreneurs to focus on better packaging so that they are catchy and ensure customer trust. Any product made by SHG as a group or individual can be marketed through Bihaan bazaars promoted by SRLM. The process of registration (MoU between SHG & Bazaar), revenue models etc. were all explained to the audience. And they asked the entrepreneurs CRPs-EP, and CBO representatives to identify products and market them in the temporary bihaan bazaars being organised in the district during Diwali festive mela.



F. Banker's Field visit:

Bankers have been oriented on the SVEP project and the advantages of giving loans to the entrepreneurs. Features of SVEP like the PTS, CEF loans and repayment have been discussed to establish the credit worthiness of the entrepreneurs whose loan applications would be sent for banks. After the orientation, the bankers were taken to the field to interact with the SVEP entrepreneurs.

Outcome

The situation has not changed much after the meeting. In addition, it has become evident that the bank linkages would be possible only if gone through FL-CRP, another cadre of Bihan. While the cadre convergence for the bank linkage is essential for the project, the convergence policy should be clearly written so as to avoid the doubling of efforts and cadre conflicts.



Bankers visiting Kanha Gift store

G. UAM and Banner drive:

The BRC team has oriented the CBOs on the importance and requirement of having a banner in all the SVEP-promoted enterprises and Udhyaam aadhar. The orientation enabled the team to stand at the relatively higher number in generating UAM and more than 70% holding banners in front of their enterprises.

H. Production activities

The following is a list of products that are promoted under SVEP. Few are already in the presentable form to the market. Others require some technical support and linkage guidance to become marketable.

Product	Remarks
Chips Namkeen	Branding & Packaging required
LeD bulbs	Available in Marketable form
Bags	Available in Marketable form
Designer blouse	Available in Marketable form
Bangles	Available in Marketable form. Better packaging can be done.
Ghee	Branding & Packaging required



Bulb with bihan logo

Namkeen products

Handpacked

Sevti's Backyard

NIRVANA

Flavor that reminds you heaven

SAUTE. FRY. BAKE. ROAST. POP. BBQ

निर्वाण

उत्पादक: सेवती धी बिक्री कन्सिपो, छुटा, जिला गरियाबंद FSSAI Lic.no.

घी को लंबे समय तक अच्छी स्थिति में रखने के लिए थूप एवं गर्मी से दूर रखें

Nutrition Facts

Ghee

Serving Size: 17.3 tbsp (224.9g)

Amount Per Serving	% Daily Value
Calories 1937.6	Calories from Fat 1989.6
	% Daily Value
Total Fat 224.9g	346%
Saturated Fat 136.7g	663%
Polyunsaturated Fat 8.1g	
Monounsaturated Fat 64g	
Cholesterol 570.9mg	190%
Sodium 4.5mg	0%
Potassium 11.1mg	0%
Total Carbohydrates 0g	0%
Dietary Fiber 0g	0%
Sugars 0g	
Protein 0.7g	
Vitamin A	136.7%
Vitamin C	0%
Calcium	0.7%
Iron	0%

* Percent Daily Values are based on a 2000 calorie diet.

पैकेजिंग से 9 महीने तक सर्वश्रेष्ठ

घी की उपयोगिताएँ: देसी घी स्वादिष्ट व्यंजन बनाने के साथ साथ त्वचा, बाल, शरीर के कजम, हार्मोन संतुलन, इट्टियों के विकास और रोग प्रतिरोधक क्षमता से जुड़ी कई समस्याओं के इलाज में भी मदद करता है।

marked under: SHG- SVEP - NRLM

Ghee answers all your questions because it is clarified butter.

The secret ingredient is always butter / Ghee.

रेरे कुट से धी कक्कर

PLEASE REUSE OR RECYCLE THIS CONTAINER

Made in chhattisgarh

Sevti's Ghee - Label (Entrepreneur willing to scale up product), CRP-EP : Kiran

I. Cross learning:

Cross learning has been organised for BEPC. They visited other blocks to learn the best practices of the program and observe the community monitoring process happening in other blocks. Feedback sessions have been a part of the cross learning process. This gave them a chance to discuss and reflect on their gaps.

BEPC was able to understand the gaps in their CEF tracking in their CBOs. After the cross learning visit, the BEPC was able to discuss the differences in the approaches between

Rajnandgaon and Chhura. They include the CBO's engagement in the project, Bank loan application and sanctioning process.



BEPC, Chhura along with CRP-EP(2), BPM visiting Rajnandgaon field

J. Convergence with Other Departments

CRPs-EP was partially successful in tapping the financial linkage support through other departments like SC/ST, DIC etc. But the efforts shall continue to help entrepreneurs avail of subsidised loans or other convergences through other government departments. Engagement of District and block units is highly essential in facilitating these.

10. Case studies and testimonies

1) Khileshwar Bed making

District	Gariyaband
Block	Chhura
Panchayat	Kurud
Name of the enterprise	Khileshwar Gadda banana
Name of the entrepreneur	Khileshwar
Type of enterprise	Manufacturing. Migrant labourer.
Date of starting enterprise	16/ 02/ 2021

Initial Investment	113000
Source of investment	CEF + Own funds
Profit per month (as of March 2022))	12000

Entrepreneur profile: Khileshwar used to work as a wage labourer in Abhanpur town at 250 rupees per day wage rate. Later he came back to his hometown and started to run his own mattress making which he learnt being a wage labourer. With the help of CRP-EP didi, he availed CEF of fifty thousand and pooled in funds on his own and purchased a cotton breaking machine and tailoring machine to clean and separate cotton and stitching the mattress corners. From a worker at someone's enterprise to starting his own enterprise, khileshwar had increased his revenues from 6k per month to around 45 thousand per month with a minimum net profit of 10 -15 thousand per month. He makes mattresses on an order basis and also rents a space near panduka to stock and conduct onspot selling of mattresses.



Entrepreneur with his machine



CRP-EP & BEPC with the products

2) Uma bai Juice centre

District	Gariyaband
Block	Chhura
Panchayat	Murmura
Name of the enterprise	Uma bai juice centre
Name of the entrepreneur	Uma bai Goswami
Type of enterprise	Tourist / Temple Market
Date of starting enterprise	01/03/2021
Initial Investment	117840
Source of investment	CEF + Own funds
Monthly revenue	17500
Net Profit per month (as of March 2022)	5500 Rs.



Umabai & her husband serving sugarcane juice to the tourists

Entrepreneur profile:

The Uma bai couple used to run a Tea shop near Ghatarani temple . Due to the number of competitors, the business did not reap good returns to them. CRP-EP Anita sahu frequently visits their VO to orient and update on the entrepreneurs joined under SVEP and CEF related details. In one such meeting, Uma Bai finally felt the need to discuss her business as she had seen her fellow members getting ahead by opening different businesses. Uma Bai brought in the idea of adding sugar cane juice to her Tea shop. CRP-EP with her understanding on the market viability and opportunity costs, suggested them to focus on one business as engaging in two products could not go hand in hand with available resources. So during the season, they engage in Sugar cane juice and during the off-season, they engage in Tea making business or other income generating activities as per the availability. CRP-EP supported them in availing CEF amount of 40 thousand to buy machine, trolley and inventory. Along with financial support, guidance on the management of the business, accounting the costs and earnings, dealing with customers, understanding the dynamics of pricing, etc were also provided by the CRP-EP through training and consultancy. They started the new business of sugarcane the previous summer. As a newly started business, they were able to earn a profit of five thousand per month while revenues went up to 17 thousand per month.

Testimony: “Ours is the first shop in this place hence almost all tourists come and drink at our shop. Shifting to sugar cane juice proved to be beneficial for us”

3) Umend Soni Namkeen

District	Gariyaband
Block	Chhura
Panchayat	Nawagai
Name of the enterprise	Umend Halwayi
Name of the entrepreneur	Umend soni
Type of enterprise	Food based Enterprise
Date of starting enterprise	03/11/2020
Initial Investment	248200
Source of investment	CEF (50000) , PMFME (40000) & Own funds
Monthly Revenue	1.8 lakh

Profit per month (as of March 2021)	35k
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Entrepreneur profile:

COVID has forced thousands of migrant labourers to return to their homes. Umend Soni is one among those thousands. He used to be a wage worker in a snacks shop in Madhya Pradesh earning less than 3000 per month. During the lockdown, he returned to his village and was clueless about how to run his household with four dependents. Like many others, his household is financially struggling. But he did not let this difficulty persist and looked for opportunities. His mother has been part of the SHG since 2015. Through her, he took around 20,000 loan SHG and started a small scale food enterprise at his home. His specialities are making cornflake mixture, kaju biscuits etc. He used to sell this produce at local wholesale stores. In one of the SHG orientations, Umend Soni’s mother met with CRP-EP didi Pramila Dewangan Under SVEP Program, CRP-EP helped him avail around 50000 loan to scale up his business around the month of October. With his prior experiences and insights from training, he started increasing production. With his ability to produce in large amounts continuously he started receiving orders in bulk. Demand for the product increased so much that he recruited two domestic helpers. In addition, since the unit is at his home, his wife also supports him in packing the produce. Now he has market coverage of the entire Chhura block and with his contacts, he is trying to reach other markets too.

Future Plans / Testimony: “I want to change this to a factory set-up and procure some automated food machinery and scale up the production”



Umend soni with his namkeen packets

4) A K Online centre

District	Gariyaband
Block	Chhura

Panchayat	Lohjhar
Name of the enterprise	A K Online centre
Name of the entrepreneur	Amit kumar
Type of enterprise	Common service centre
Date of starting enterprise	28/02/2021
Initial Investment	90 thousand
Source of investment	CEF + own funds
Monthly revenue	15000
Profit per month (as of March 2022)	8000

Entrepreneur profile: 30 Year old Amit kumar has been working as a helper in a common service centre in another block. Having learned the different services working in someone else's business he got the confidence to start his own. Returned to his village and started acquiring funds. Through CRP-EP he attended different trainings conducted under SVEP And received a CEF of 50000. meanwhile applied for a CSC id to carry out services. Having no other online centre in the vicinity and being situated near the Panchayat office, he captured the whole customer range of the panchayat. From students' exam application form fillings to elderly pension claims, he supports all kinds of government-related services. In emergency cases, he also provides door-to-door services for elderly people.

Entrepreneur testimony: "Now that I have reached an age to get married, it became important for me to get settled in the village by earning the required income. Thankfully I got financial support on time to start the business without any hurdles."



Entrepreneur in his common service centre

Future plans: Entrepreneur aspires to hire workers as the number of customers the business has to deal with is increasing day by day. And he also acquired photographic equipment to enable photo printing. In addition, he is planning to add systems to train students and other young aspirational workers

5) Kanha Gifts & Toys Centre

District	Gariyaband
Block	Chhura
Panchayat	Saragaon
Name of the enterprise	Kanha Gift & Toys centre
Name of the entrepreneur	Jitendra Yadu
Type of enterprise	Hotspot area (Chhura Main Market)
Date of starting enterprise	18/10/2020
Initial Investment	2 lakh
Source of investment	CEF (1 lakh) + Own funds


Monthly Revenue	Rs. 35000
Profit per month (as of November 2021)	Rs. 14000

Entrepreneur profile: Jitendra used to work in a company in Maharashtra. He returned to Chhura during the pandemic lockdown. Having no interest in going back to Maharashtra in search of work, he thought of opening his own business. He tried availing loans from banks, but could not receive it as banks did not find him financially stable. SHG Loans under MCP do not provide them with enough money to start one. So they met CRP-EP Pramila, a resident of the same village and sought her support. In addition to providing a one lakh CEF loan, he was offered Entrepreneurship Development Training. Standing on the busy roads of the chhura, tapping the gap of the market they have opened a gift shop and become a one-stop centre to gift your family, friends and children on different celebrations. With a monthly revenue of 35 thousand and monthly profit of 15 thousand approx per month, he is doing a good business.

Future Plans: Till now they only placed toys and gifts in the shop. Now he is planning to expand

Entrepreneur Testimony: “We felt really discouraged when we were rejected for financial support. But thankfully we kept trying and started our own business. We are earning well and made adequate savings so that we can execute our plans without anyone’s support”.

Entrepreneur Testimonies:



She (CRP-EP Pushpa didi) has been very concerned about our enterprise’s growth. Every Time she visits the shops, she tries to understand the well-being of us and the business. I feel like a family member.

– Someshwar, Entrepreneur.

For more details: [Kanha cloth centre video](#)



It's been a bit difficult in the beginning to get customers, but with perseverance, I was able to succeed in running the business

- Shakuntala, Entrepreneur

Best Practices:

- BEPC on behalf of CBOs actively takes up the organisation of festive melas to provide a platform to rural entrepreneurs (not limited to SVEP) to earn better incomes.
- Action plan preparation and Review meetings happen regularly at BRC
- Timely achievement of physical targets as per the action plan prepared.
- Proper and regular maintenance of basic books of records in BRC.

Challenges:

- The initial response of the CBOs towards the CRP-EP making earnings from both BRC & Entrepreneur has been hostile and hence it has become difficult for CRP-EP to stabilise their earnings by getting a part of the payment from the entrepreneurs through the guideline enabling them to do so. There were instances where the CRP-EP had denied money even when the entrepreneurs voluntarily wanted to pay them for the support provided. Block team may support the CRP-EP in turning it into a business model.
- Lack of fund availability at BRC created hurdles in executing the activities smoothly and timely. It has been difficult to convince BEPC & block teams to conduct activities actively as they were not sure if the district would even reimburse the expenses to conduct further activities

Rajnandgaon block, Rajnandgaon.

1. Introduction

Basic demography of the block

There are 93 Gram Panchayats in Rajnandgaon block and 154 villages. The total area of Rajnandgaon is 669 sq. Km and population density is 299 persons per sq. Km compared to the population density of 190 persons per sq. Km of Rajnandgaon district and 189 persons per sq. Km for Chhattisgarh State.

Particulars	Number
Total HH	41,177
Total Population	200,238
Male Population	100,212
Female Population	100,026
Total Population - Scheduled Castes	24,886
Total Population - Scheduled Tribes	13,239
Total Population 0-6	27,898

The block of Rajnandgaon is the most populous block in the district. It has a relatively lower proportion of the ST population as compared to the district average which is 26.36%. The sex ratio of the block is marginally lower than that of the district average (rural) which is at 1019 per thousand males

Status of Social Mobilisation and Institution Building under NRLM

Number of Gram Panchayats in which intensive strategy initiated	108
Number of villages in which intensive strategy initiated	162
Total number of SHGs under NRLM fold in Intensive blocks	2,593
Total Households mobilised into all SHGs	29,446
Total ST Households Mobilised into all SHGs	1828
Total Amount of Savings Mobilised in all SHGs (INR in lakhs)	10,37,900
No of SHGs with Bank Accounts	2,583
No of SHGs with Bank Linkage	2,081
Number of Total SHGs provided RF	2,494
Amount of RF provided to all SHGs (in Rs. lakh)	372.10
Total Number of all SHGs provided CIF	2,244
Total Amount of CIF provided to SHGs (in Rs. lakh)	818.83
Number of VOs formed	152
Number of SHGs holding membership in the VOs	2,580
Number of CLFs formed	4

Status of Mobilisation under SVEP

Out of the total 2593 number of SHGs across all the four CLFs in the block, around 2583 SHGs have been oriented on the project aspects and the business opportunities available for potential entrepreneurs. and has successfully triggered members from across 1968 SHGs to become Entrepreneurs.

2. Physical Achievement of the Block:

A total of 1968 micro-enterprises have been promoted against the cumulative target of 1926 thus achieving slightly higher than the 102% target altogether by June 2022.

Category	Target for 4 years	Achievement in 4 years	Percentage
Physical target	1926	1968	102%
Household consumption	1291	1474	114%
Government sector	104	36	34.6%
Sub-sector / resource-based enterprises	129	58	44.9%
Existing enterprises	402	400	99.5%

3. Financial status of the block

Budget Heads	Budget approved based on DPR	Amount of fund transferred to BRC	% of Fund Transfer to BRC	Total Expenditure till a date	Expenditure % vs fund transfer to BRC	Expenditure % against DPR	Balance as per DPR
Skill Building	13482000	4412274	32.70%	1616686	36.64%	12.00%	11865314
Handholding	6538770	6538000	99.90%	5118014	78.28%	78.30%	1420756
Training of CBO	1000000	334354	33.40%	273317	92.12%	30.08%	692000

Setting up of BRC	500000	448000	89.60%	366760	81.80%	73.40%	133240
Working Capital	180000	180000	100%	962351	534.64%	534.60%	-782351
Total	13482000	11912628		8371811			13328959

Training of CBO and skill training of entrepreneurs are the underutilised budget heads in the block. In the initial phase, the block has booked skill-building amounts into the handholding of CRP-EP and training of CBO is underutilised because of lower expenditure in orientation and mobilisation process. Around 54% of the amount reflected in the receiving of BRC has been received in the Month of March 2022 which equals to 73,93,078 before that the amount was parked at distinct and districts were utilising the amount as per IB CB norm and BRC faced hurdle in the utilisation of the amount for project activities, after transferring the amount to district and communicating on SVEP PFMS BRC has handled the project funds. Block & District teams may support the BRC in the planning of effective utilisation of the funds so as to benefit the entrepreneurs as per the requirement.

4. CEF:

Budget Heads	Budget approved based on DPR	Amount of fund transferred to BRC	% of Fund Transferred to BRC	Total Expenditure till date	Principal repayment	interest repayment	Percentage of repayment	Amount remaining under CEF as of June 2022
CEF	255517600	25500000	99.93%	48503258	16963054	3845423	95.4%	-

Management of the CEF happened effectively in the block. As we have realised that savings and credit management are the basic activities of CBO, with the help of district and block teams in addition to the BEPC, the CBOs have maintained proper books of records and communication with BRC. The VO accountants have received constant handholding by the BEPC in order to maintain accurate books of records.

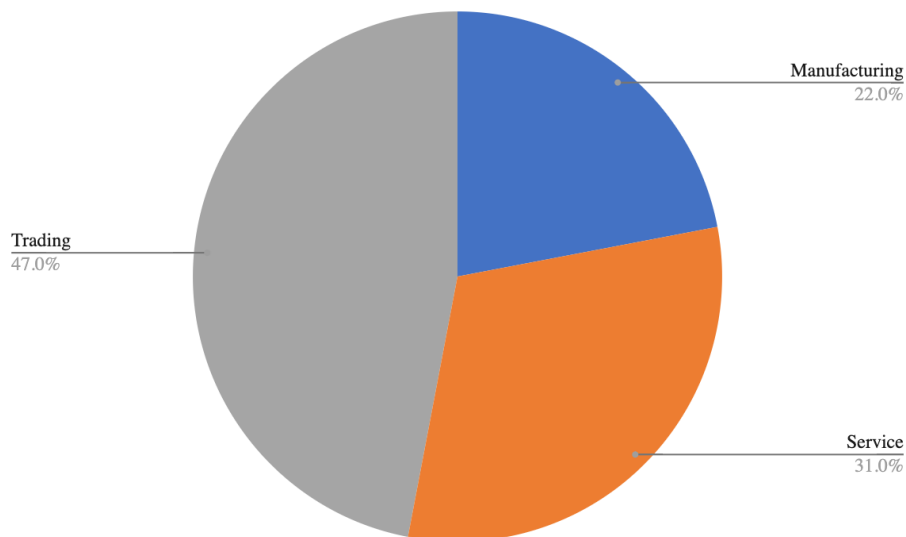
5. Enterprise Profile:

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

(a) Type of business:

Business Type	No of SVEP Enterprises	% of SVEP enterprises against the total promoted	% of existing enterprises in the block (as per Enterprises Census, DPR, 2018)
Manufacturing	431	22%	16.91%
Service	616	31%	33.33%
Trading	921	47%	49.25%

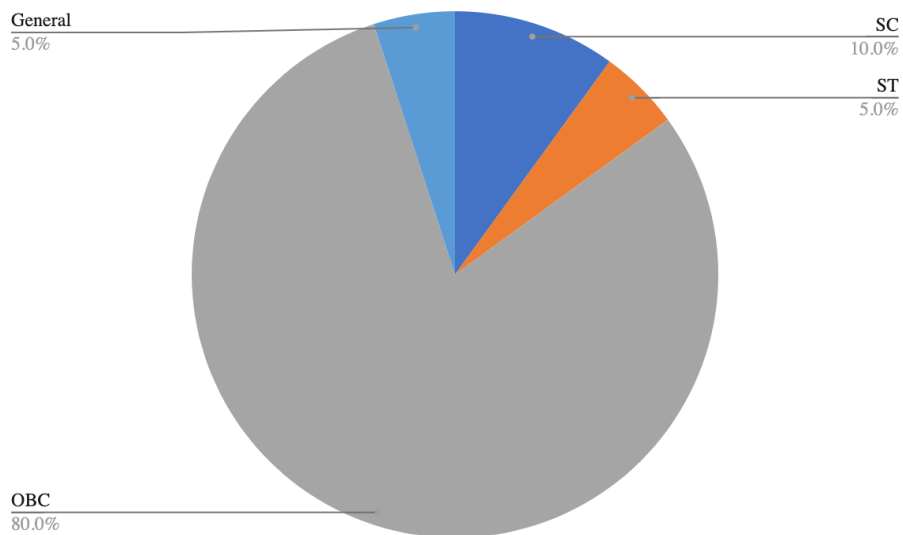
Majorly CRP-EP were able to promote trending business in the block followed by service business which is 16% less than the business promoted in the trading. Manufacturing businesses are relatively less in the proposition. However, they are more or less in proportion to the Enterprise census of DPR. Manufacturing enterprises were promoted in higher proportions when compared to the Enterprise census during DPR.



(b) Social Category

S.N O	Social Category	No of SVEP Enterprises	% of SVEP enterprises against the total promoted	% of block Population (2011 Census)
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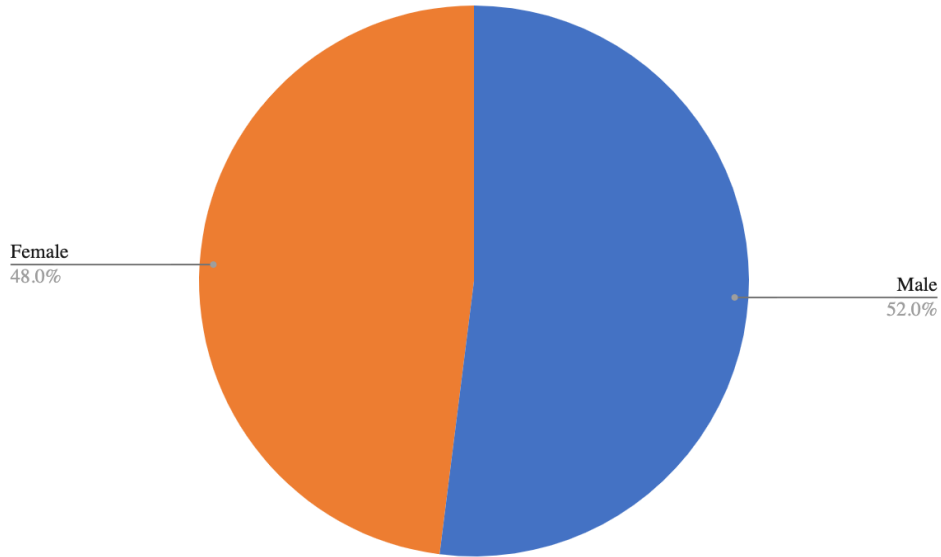
1	General	89	5%	
2	OBC	1527	80%	
3	SC	198	10%	12.4%
4	ST	104	05%	6.6%



Majorly the micro-enterprises are owned and managed by the OBC category contributing to around 80 %, followed by the SC at 10 %. Further, 5% of the entrepreneurs who own the enterprises belong to the ST category and equally, contribute to the General category. The enterprises promoted a significant less proportional representation as per the population census 2011. Irrelative, the mobilisation has focused on the mature and well-functioning VO; it could reflect the effective contribution of the community in the promotion of enterprises in the block.

(C) Gender Classification

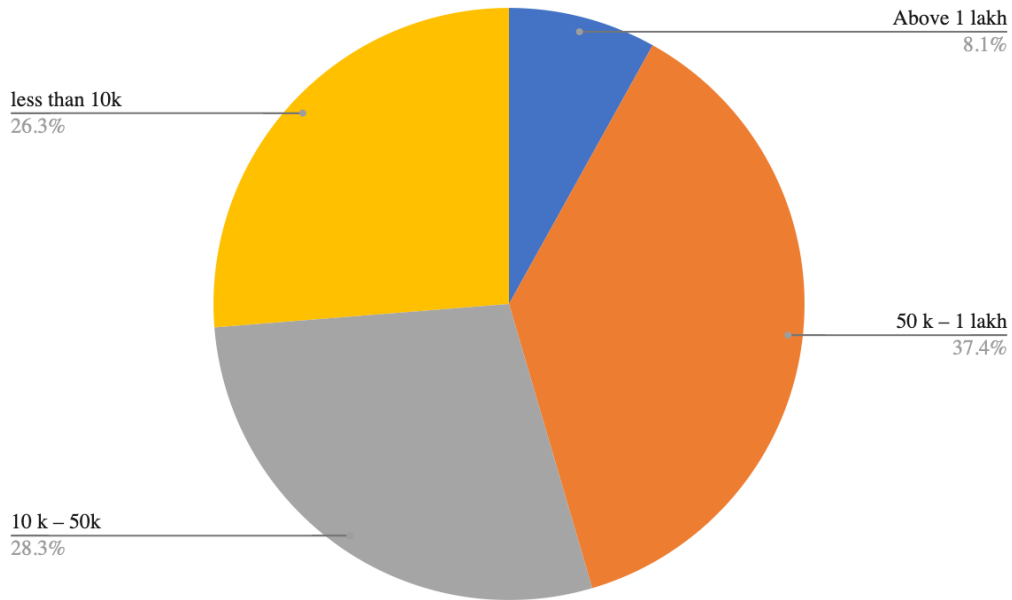
Category	Number	Percentage against total
Female	937	48.%
Male	1031	52.%



Majoly business has been owned by Male members of SHG members family. An effort was taken by them to promote maximum female-run enterprises in the block through which various training has been conducted and now 48% of enterprises are owned by female entrepreneurs in the block.

(d) Investment range

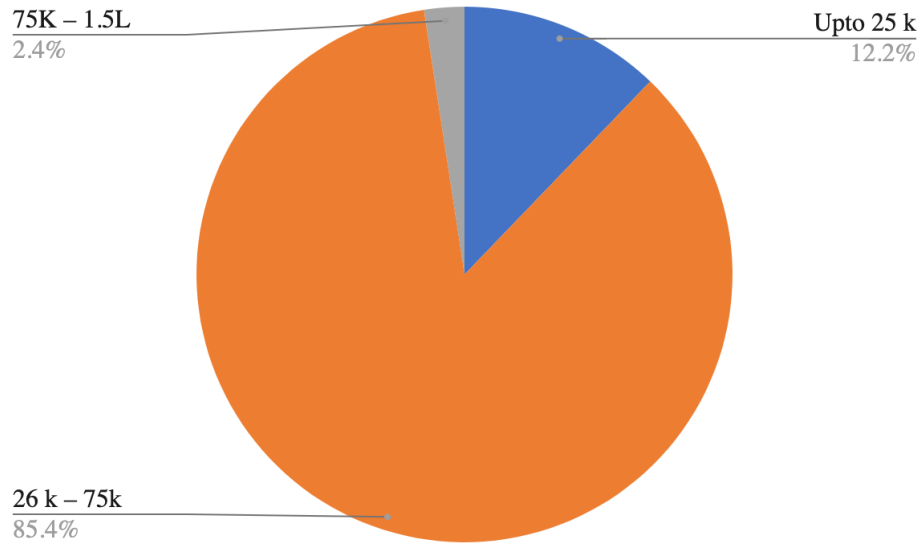
Investment range	Number	Percentage against total
Above 1 lakh	167	8%
50 k – 1 lakh	729	37%
10 k – 50k	557	28%
less than 10k	515	26%



The majority of businesses started up to fifty thousand of initial investment which is 54.6% of the total business promoted in the blocks. The investment of fifty to one lakh of investment is significantly good in the block which is 37.4% of the total enterprises promoted in the block i.e. 729 and less per cent of businesses have invested more than one lakh in the block.

(e) CEF Range

CEF disbursement range	Number	Percentage against total CEF loans disbursed
Upto 25 k	115	12.13%
26 k – 75k	810	85%
75K – 1.5L	23	2.4%
Above 1.5 L	0	0%



Around 23 enterprises have received an investment of more than Rs.75,000 out of the total 859 CEF loans approved and disbursed by the BEPC committee that i.e 2.4% of the total enterprises received CEF. The remaining 810 enterprises have an investment of between Rs. 25,000 and Rs. 75,000 which forms 85% of the total enterprises provided with CEF and 115 enterprises received less than 25,000 thousand rupees CEF out of the total enterprise provided CEF support. The BEPC committee shall need to enhance the efficiency and effective management of CEF funds for the growth of enterprises where a higher number of CEF loans will be given in the block.

(f) Other information:

Category	Number	Percentage
Religious Minorities	0	0%
Disabled	27%	1.37%

(g) Type of business:

Top 10 categories of enterprises promoted in the Rajnandgaon block under SVEP are as follows.

Type of Business	Count
------------------	-------

Kirana/ General store	255
Ladies Store	135
Tailoring	122
Others	115
Readymade/cloth shop	106
Vegetable trading	97
Fast food	96
Hotel (restaurant)	68
Centering / Construction	62
Flour Mill	41

The given list constitutes 55.74% of the total number of enterprises promoted and are the top 10 enterprises promoted in the block.

6. PTS Analysis of the enterprises promoted in Rajnandgaon Block

At time of DPR preparation, the aspiration of the SHG 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. 5,000 per month in case of working within the village and Rs. 7,500 per month in case of working outside the village. After four years of completion of the project in the year 2022, while it is essential to revisit this aspect of whether the entrepreneurs have attained the aspirational income slab, the MIS captures data of the first year of starting an enterprise. The following is an analysis of the data collected for the first year of running an enterprise.

(a) Details of the PTS of enterprises:

Category	Number of enterprises
Upto 3 months data	248
3 months to 6 months	190
6 months to 9 months	205
9 months to 12 months	1236
Data not available for enterprises	89

Note: Reporting of PTS data starts after one month of starting of enterprises so the number of

enterprises promoted in the month of June shall be excluded in the total. The PTS is continued for the enterprises promoted in the last financial year which year to complete 12 months of support from the programme.

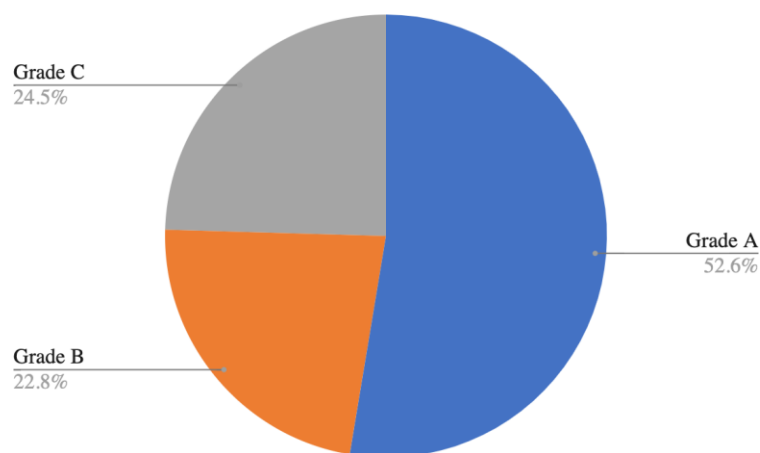
(b) Earning statistics of enterprises – Net Profit

On average it takes a few months for any start-up to stabilise and reach its break-even point. And CRP-EP cadre supports the enterprise for a year to help the enterprise sustain and run for a longer time. The following is the analysis of the incomes of entrepreneurs from the business.

Category	Number of enterprises	Percentage
Sample size (Six months and above PTS of functional enterprises)	1871	95%
Grade A (above 5000 profit per month)	985	50%
Grade B (3000-5000 profit per month)	427	21.69%
Grade C (less than 3000 profit per month)	459	23.32%

Note: Grades and corresponding percentages are reflected from the functional enterprises with above six months of data.

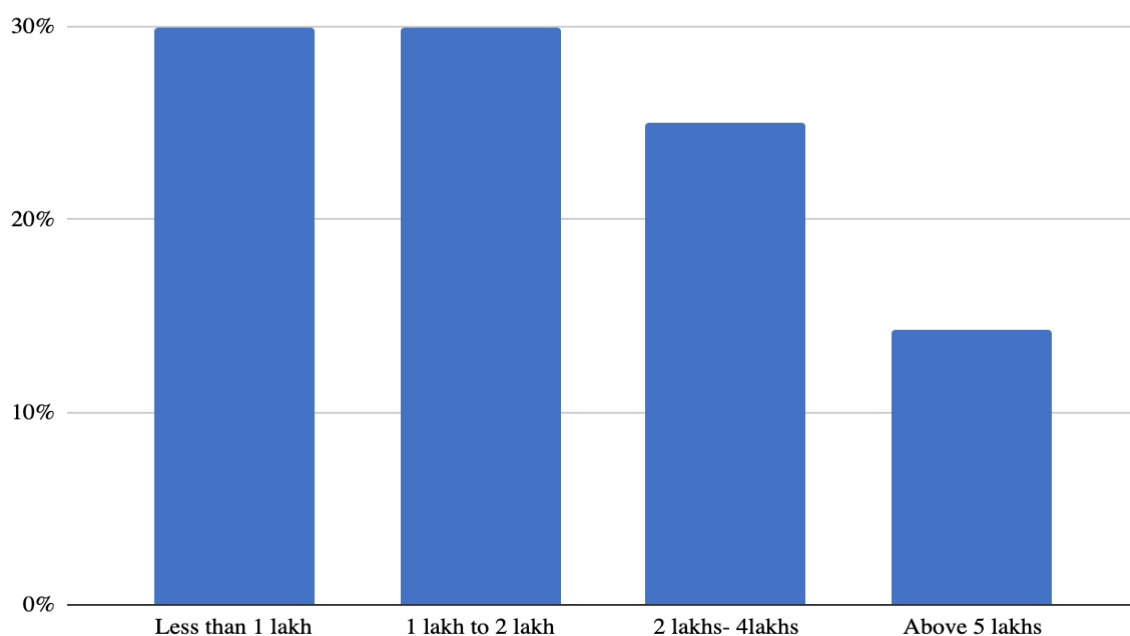
Around 24% of enterprises have been promoted in the last year which is yet to complete 12 months of PTS/handholding support



**(c) Earnings of
– Revenue**

enterprises

Category	Number of enterprises	Percentage
Sample size (Six months and above PTS of functional enterprises)	1871	95%
Less than 1 lakh earning enterprises	565	30%
1 lakh to 2 lakh	560	29.93%
2 lakhs- 4lakhs	468	25%
Above 5 lakhs	268	14.32%



Around 70% of the enterprises earn revenues higher than one lakh. Around 35% of the enterprises earn more than two lakh revenue. The nano enterprises promoted under the project are majorly an additional source of income to the household dependent on farming. So these revenues reflect only one of the sources of income.

7. Brief about CRP-EP group

The name of the CRP-EP group of the block is “Laksh Consultancy”. They promote Start-up Entrepreneurship in Villages through Information Knowledge and Awareness. The block

has 24 active CRPs-EP wherein the group has significant exposure in terms of the different mobilisation activities done for the community and potential entrepreneurs. The CRPs-EP is maintaining all the necessary books of records as mandated by SVEP.

- Started working from February 2018 (DPR)
- Team Members-24

Trainings:

TED 1, TED 2, TED3, TEAM A1, TEAM A2, TEAM A3, TEAM B1, TEAM B2, Blossom and refresher training. Further training was provided on App-based grounding of the Business plan and PTS

Exposure to various services under SVEP:

CRP-EP through the period of four years of implementation have got the exposure to different processes working with BRC and interacting with other block teams which enables them to work independently as a group.

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

Any specific specialisations

- 2 CRPs-EP are selected as Master Trainers from NRO.
- 6 members have the potential to train other CRPs-EP
- 6 are working as mentors in NRETP and 6 of them are working with RESTI as master trainers

- One CRP-EP can support generating digital transactions.
- CRP-EP received training of bangle making, Food service management



“In the initiation of the project we had training by the Kudumbashree team. I thought about why we are learning this but when we started supporting the block then we realised that was the basis to support the business. I have supported the business and have been part of a group business where our group and also running the canteen at ZP Rajnandgaon and most of us have started their own business while supporting Didi’s business”.

- Janki, CRP-EP, Rajnandgaon

Major Achievements

- Achieved 102% to DPR target and are supporting micro entrepreneurs in the blocks
- Conducted 6 domain skill training and set up the manufacturing business with those who have taken skill training in the programme
- CRPs-EP have good liaising with line departments such as DIC, RESTI, KVI, and other banks.
- CRPs-EP were able to provide market linkage in the block
- CRPs-EP were able to develop a few products in the block
- CRPs-EP are able to formalise support and successfully motivate entrepreneurs to maintain the day book at the business.
- CRP-EP group is successfully running its group business in the block along with project consulting and enterprise formation work.

Future as a Micro Enterprise Consultant Group

CRPs-EP during the course of four years have developed knowledge and experience related to business management and consultancy. As the fifth year comes to an end, the CRP-EP are expected to work independently as a group, while still being a useful resource for the BRC as per the necessity felt. The services that CRP-EP are in the potential to offer to entrepreneurs on a paid basis mainly include

- a. Convergences with other departments
- b. Support in licences/formalisation support and documentation
- c. Application support for banks and other financial institutions.

- d. Train entrepreneurs on Business Management / Entrepreneurship Development
- e. Support in promoting products through branding, packaging, labelling and marketing
- f. Offer training support in thematic areas – Food services, Designer Tailoring, Bangle making.
- g. support RESTI on entrepreneurship development
- h. Mentoring in NRETP BDSP and running the canteen business.

Areas for improvement

In the process of block assessment more than 50% of CRP-EP score less than the 50% mark then as the process of exit strategy and PTS improvement process the tool training has been given to them and now they need to focus on the following area for further improvement.

- CRP-EP should focus more on increasing earnings from entrepreneurs and work on their sustainability.
- SRLM shall provide domain expertise to CRP-EP to support entrepreneurs in a holistic manner.
- CRP-EP should focus on live consultation and revise business considering the further engagement of BRC.
- CRP-EP needs advanced technical skills including computers, the basic function of MS office and some more requirements in these areas.

8. Brief about BEPC

The BEPC consists of 2 representatives from all three CLFs and three from the Nodal CLF in the block comprising up to 9 members.

The BEPC Committee has been provided with four modules of training. Apart from this, they have also been oriented on the verification of Business plans, BRC, ME Development process, CEF, etc.

As part of the block assessment, an FGD (focussed group discussion) was conducted with the BEPC committee members whereby it was understood that BEPC knows about the SVEP projects and the beneficiaries. However, their ownership in CEF repayment needs to be increased. The BEPC committee is well aware of the fact that the enterprise development in the rural areas through Bihaan is the main aim of the project. BEPC holds knowledge and is equipped with all the resources to take forward things but active engagement has been lacking from their side. They could be better facilitators to support CRPs-EP on the field, by facilitating their engagement with VOs & CLFs which has not been provided as per the necessity.

BMMU & DMMU has a great role to play in strengthening the community institutions and actively engaging committee members to plan and execute things as per the timeline.

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

Understanding of the project :

- BEPC is able to handle the project. They need to be more actively engaging in organising the activities.
- Proper Training for monitoring the BRC-EP

Ownership of the Project :

- BEPC shall be able to run the project, even after the post-exit period.
- They used to discuss the action plan of the respective months and also regarding the project progress and plan accordingly.

Management of CRPs-EP work :

BEPC prepares a joint action plan in every financial year. They set a plan to achieve the monthly goals. BEPC collects CRP EP group work reports monthly and monitors 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:

- It was understood during the assessment and BRC grading that there are challenges in submitting timely DCB but have a significant number of repayment which is quite good.
- The CEF interest has been shared for the last three years with CLF and VO but VO yet to share it with SHG.

Awareness about PAC meeting :

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

Future of BEPC

As a committee, they shall be undertaking the following activities in the block and orient new members on the same.

- Discussing SVEP in the BEPC & CLF committee and planning for the

fieldwork.

- Demanding the need for CRP-EP in various activities regarding ME development.
- Information about potential entrepreneurs who are willing to start a business.
- Informing CLF, VO & SHG about the field requirements.
- Supporting CRP-EP for field work.
- Monitoring and management of CEF
- Reporting to CLF and back communication on enterprises' status and their earnings from BRC.

The BEPC shall do the monitoring of the books and records maintained in the BRC with the help of the accountant of BMMU. They have maintained additional books of records for their own clarity and requirements.

9. Initiatives in the block

A. Skill Training Conducted in the Block

Various skill training has been provided to the entrepreneurs with the support of SRLMs. Skill training has been given to around 212 members, amongst which 68 members have become successful entrepreneurs and a few of them have recently taken the training and area in the process to start their new business.

Major Skill Training in the blocks are as follows

- Designer Cloth Training and bag making
- Fast food
- Food processing & Standardisation Training
- Rakhi and bracelet making
- Masala processing and making

B. Marketing Support is given to Entrepreneurs by the BRC

Through SVEP, we have tried to inculcate market organising culture amongst the Committee members. Consequently, Festival markets were organised at Rajnandgaon during Diwali in consequent years and throughout the year BRC has supported 4 markets 65 SVEP entrepreneurs have participated in the market and have earned 617789 rupees from the market i.e. 2,376 per day.

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

Cross learning has been organised for BEPC to other blocks to understand the implementation of the program. The purpose has been to learn the best practices of the program and observe the community monitoring process happening in other blocks. An exposure to CMTC, Bank Linkage Process, CEF Recovery has been given to BEPC & CRP-EP. The purpose has been to provide an idea of promoting SHG products. The exposure is planned to cover themes like Marketing, Packaging and labelling, and Collecting databases for Backward linkages & Forward linkages.

On different occasions, Entrepreneurs were united to celebrate their journeys of success by sharing their stories. The events have also been platforms to gather information on the possible support from mission teams on market linkages possible in the blocks. It was expected to provide the clarity to BEPC on the resource blocks/BRC immersion side so that in future blocks can support such activity on their own.

D. Convergence with Other Departments

CRPs-EP were successful in tapping the financial linkage support through other departments like SC/ST, DIC etc. But the efforts shall continue to help entrepreneurs avail of subsidised loans or other convergences through other government departments. As mentioned in the total loan supported by CRP-EP amount it 63 loans has been supported by DIC

10. Case studies and testimonies

1. Girija Bai's E-Rickshaw

District	Rajnandgaon
Block	Rajnandgaon
Panchayat	Ranitarai
Name of the enterprise	Girja Shau E-Rekshow
Name of the entrepreneur	Ritesh sahu
Type of enterprise	Service
Date of starting enterprise	2020
Initial Investment	1,75,000
Source of investment	CEF (1 Lakh) and Own investment
Monthly Revenue	12,000
Profit per month	10,200

Entrepreneur Profile:

Working as a heavy vehicle operator in a private construction company in Mumbai, Ritesh Sahu returned to their village during Lockdown. He decided to quit his job in the construction field and planned to take up any job that would enable him to stay in his village so that he can look after his parents as his father has had a leg injury and his mother could not run the household alone. Mrs. Girija Bai Sahu expressed the condition of her family to fellow members of Self Help Group. The members of the group suggested she meet the CRP-EP - Mrs. Sunita Sahu. CRP-EP has informed them about the SVEP program and given him an EDP training before providing CEF support of 1 lakh for purchasing an e-rickshaw.



2. Ishwar lal Ladies store & tailoring

District	Rajnandgaon
Block	Rajnandgaon
Panchayat	Mangatta
Name of the enterprise	Ladies store & Tailoring
Name of the entrepreneur	Sita sahu
Type of enterprise	Trading & Services

Date of starting enterprise	January 2018
Initial Investment	50000
Source of investment	CEF and Own Investment
Monthly Revenue	10,000

Profile/story

Mr. Ishwar Lal Sahu and Mrs. Sita Sahu who are born with a disability in their legs. This problem has resulted in the restriction of their movement from one place to another as they could not walk without the help of Support Sticks. He used to teach Maths and English to students of Class I to IV. As a teacher his monthly income used to be very low and he used to earn around Rs. 3000 per month. Despite the very low pay he still continued to work as he has no other option given the Special needs he has. Things started to fall apart when the school he was working at got shut down in 2016 and he lost his job. Since then his wife Mrs. Sita Sahu started a small Tailoring service shop in their house and began to run the household with her tailoring income of Rs. 3000 per month. But she could not run this shop regularly as sewing would often become extremely difficult to her due to her impaired condition of the legs. With the husband becoming unemployed and wife unable to run the Tailoring shop, the situation of their house has become extremely difficult and they started to look for other opportunities that would suit them.

Later they got to know about SVEP and availed credit support through CRP-EP preeti. With the financial support offered, the husband has started a Fancy Store on January 1, 2018 and his wife bought an electric motor for her Sewing Machine so that it would be easy for her to operate and moreover she need not compromise on the Orders due to her special needs. The family is now able to earn a monthly income of Rs. 10,000 per month and lead an independent and secured life.

Testimony: "We are settled now and from now on we need not depend on anyone".



3. Shakti Mid day meal services

District	Rajnandgaon
Block	Rajnandgaon
Panchayat	Bhotipar
Name of the enterprise	Shakti - Mid day meal services
Name of the entrepreneur	Shakti SHG
Type of enterprise	Production & Service
Date of starting enterprise	September 2019
Initial Investment	20000
Source of investment	CEF
Monthly Revenue	7000

Profile/Story

Shakti SHG Madhyana Bhojan tells the story of Women from SHG group coming together to take up an economic activity by converging with the welfare schemes of the government. This particular narrative of four women from the Shakti Self Help Group in the village of Bhotipar Kalan is an illustration to how the women under the Start-Up Village Entrepreneurship Program were able to earn money by supplying Midday Meal to Shaskiya Prathmik Shala of their village.

Mrs. Urvashi Thakur, Mrs. Lalita Bhandari, Mrs. Keeral Bhandari and Mrs. Heena Thakur joined the Shakti Self Help Group in 2016. Like any other SHG group members, their activity would usually involve attending SHG meetings, borrowing money from the group for family needs and repaying the same. They have never thought of taking up an entrepreneurial activity as the money borrowed from the group is insufficient to start a decent business and moreover they are not confident enough about starting an enterprise as they are pretty new to this field. But their perception changed towards this when they came across a CRP-EP who informed them about the Start-up Village Entrepreneurship Program during one of the SHG meetings.

When the CRP-EP, Mrs. Sunita Sahu informed them that the Start-Up Village Entrepreneurship Program promotes new entrepreneurs through financial and hand-holding support through CRP-EP, they came forward and expressed their interest in doing a business. At this point of time, they have only one thing in their mind, i.e., to do a business but they are completely unaware of the answers to their other questions like - What kind of business would best suit them, the way to manage the financial aspects of the business and how to run a group enterprise. This is when the support of the CRP-EP came in handy to them and all their questions were answered after having a discussion with her. The CRP-EP; Mrs. Sunita Sahu during the Triggering meeting gave them the idea of supplying Midday Meals to students of Shaskiya Prathmik Shala and also informed them that they will be given financial support through the Community Enterprise Fund (CEF). After the Triggering meeting, the members of the group attended the mandatory training of General Orientation Training and Entrepreneurship Development Training which helped them to understand the basic principles of managing business. Later on the CRP-EP, Mrs. Sunita Sahu prepared a Business Plan for the group and got it approved during the Project Approval Committee meeting. A few days later, the proposed loan amount of Rs. 20,000 was credited to their SHG bank account with a repayment time of two years and an interest rate of one percent per month. With the start up offered, the four members of the SHG started their new enterprise of Shakti SHG Madhyana Bhojan on September 9, 2019. The group members are now able to earn more than Rs. 7,000 per month. This story is symbolic to the way the Start Up Village Entrepreneurship Program has enabled women from the rural areas to tap on the local economic opportunities available in their village by converging with the welfare schemes of the government and catering to the needs of local requirements as well.



Mrs. Lalitha (Left) and Mrs. Heena (Right) packing Mango Pickle for Madhyana Bhojan

4. The First Photocopy Center In My Village

District	Rajnandgaon
Block	Rajnandgaon
Panchayat	Rani Tarai
Name of the enterprise	Saheb General store and photocopy
Name of the entrepreneur	Vivek chaudhary
Type of enterprise	Trading & Services
Date of starting enterprise	October 2020
Initial Investment	50000
Source of investment	CEF
Monthly Revenue	8000

Entrepreneur Profile:

After completing his Class 12 from the Government Higher Secondary Education in Rani Tarai, he tried his hands at learning the basics of operating a Computer system from his brother who used to work in a Computer Centre in Rajnandgaon. Having no plans of going to further education; he has decided to take up business as a career in life and is in search of a practical idea regarding the type of business that would suit him and began discussing the same with his family. The family members were also quite supportive of his decision but started to think about the source of money to start a business. A few months later, his mother Mrs Kanti Bai came to know about the Start-Up Village Entrepreneurship Program (SVEP) through CRP-EP; Mrs Sunita Sahu during one of the Self Help Group meetings and after realising that the program would help the new entrepreneurs by providing start-up support through loan and hand holding services through CRP-EP, she had started to discuss the same with her family members

With the help of the financial support and the start-up support provided by CEP-EP under the SVEP, this young entrepreneur started his business of Saheb General Stores on October 7, 2020, and now his shop has become a one-stop service centre for Kirana and a wide range of online services like Mobile and DTH recharge, booking of travel tickets, payment of Electricity bills and processing of Aadhar and PAN card applications. After setting up this enterprise, Mr Vivek is able to earn more than Rs. 8,000 per month and is able to contribute to the financial needs of the family.



Testimony: “There are many such General Stores in the nearby villages and in this village as well but the presence of a Computer and Photocopy Services available in my shop is something that helps me stand apart from other shops”.

Best Practices:

- The BRC is registered under society and paying TDS for its skill-building activity makes BRC stronger in scope for BRC to work with other departments.
- BRC has achieved the timely target and successfully retained the human resource in the blocks.
- BRC has the best repayment among the phase II blocks of SVEP and BRC MC members are actively managing CEF and monitoring enterprises through the field visit.
- Block has given space to BRC to groom their skill and support entrepreneurs in market linkage.

Challenges:

- BRC lacks clarity on TDS booking.
- The target-driven approach of the district was quite challenging where BRC had to maintain the quality of enterprises and support in a short period.
- The utilisation of CRP-EP for the MED blocks has been initiated by DMMU but the CRP-EP did not receive honorarium yet for their services. Delay in honorarium disbursements for the services accomplished would be challenging for further engagement of CRPs-EP.

Exit strategy

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 BEPC 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 function even after the designated four years of the project under the leadership of BEPC with CRPs-EP 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 the District Mission. The following is the strategy rolled out in Chhattisgarh to understand the status of maturity of BRC and address the gaps through an exit-focused action plan.

1. Block Assessment

As per the Exit Strategy designed by us, 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 utilisation of funds budgeted under SVEP.
- iii. CEF Expenditure Status: To check the CEF repayment percentage.
- iv. CRP-EP Group: To assess their knowledge of Business Plan, PTS and Consultancy. To assess the exposure of CRPs-EP on all the services listed under the SVEP guideline and check the updated status of the administrative formalities of the CRP-EP group.
- v. Block Enterprise Promotion committee: To assess the committee's supervising and managerial capacity.
- 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 set 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.

This assessment activity was conducted by the BPM-SVEP and professionals of the block in the month of September 2022. The assessment comprised of Exam for CRPs-EP, FGD for BEPC and Bihan Community Network, taking stock of the administrative formalities for the CRP-EP group, checking of various registers in the BRC etc. helped the Block team in their preparedness for the Post Exit phase.

1.2 Findings

- a. BEPC engagement and understanding in the project is limited
- b. CRP-EP group cohesion is slightly dissatisfactory
- c. Earning of CRP-EP out of the project is very less (a question of sustainability)
- d. CBOs' understanding of the project is appreciable
- e. 85% of CRP-EP score more than 50% in the exam
- f. The engagement of BMMU / DMMU in model enterprise promotion can be explored.
- g. CEF database maintenance and repayment percentages are not properly maintained and communicated between CBOs and BRC. Interest sharing has happened only in Rajnandgaon block.

1.3 Exit Action Plan - Status

A plan has been prepared to address the gaps and implemented between November and May. During this period, efforts were made to make the stakeholders realise the need for the stakeholders to build their strength to carry on work independently and effectively in absence of PIA.

Activity	Status	Remarks
Non-farm apprenticeship program to SRLM stakeholders	Pending	Pending at SRLM level
Reorientation of guidelines to all stakeholders	Completed	
Developing Expertise of CRP-EPs in different domains	Partly accomplished	Identification and engagement of agencies
Cross learning visit by SVEP team to different blocks	Completed	
Capacity building of CRP-EP to improve handholding support	Accomplished	
Refresher training to BEPC	Accomplished	
Developing community trainers from <u>with in</u> BEPC	Pending	Pending at SRLM level
CRP-EP certification and blossom training	Completed	
BRC Accountant Training	Completed	

2. Survey of SVEP Enterprises:

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. 90% of the total enterprises promoted were surveyed. Scale-up of business not only depends on the potential of the business but also on the willingness of the entrepreneurs to take a greater calculated risk.

KEY Findings of the survey

- 60% of enterprises are earning less than 1 lakh
- 39% of enterprises are situated in hotspot areas, near highways and crowded marketplaces tourist locations.
- 75% run their business in their home or owned places
- 24% of the enterprises have an external labour force working in their business.
- 78% of entrepreneurs show regular day book maintenance.
- 86% of entrepreneurs expressed their willingness to improve or grow.
- 23% of closed enterprises showed a willingness to reopen their business.

Feedback (based on survey)

1. The project in its fifth year should focus more on improving the incomes of the enterprises already promoted under SVEP.
2. Requirements for scale up:
 - a. loan requirement,
 - b. exposure visits,
 - c. Technical support
 - d. upskilling support
 - e. Raw material procurement at reasonable rates
 - f. Packaging support - designing
 - g. Marketing support
 - h. Formalisation support
3. The focus for growth enterprises can be laid on the enterprises present in hotspot areas, production units, primary commodities value addition etc.
4. CRP-EP should be made to work on existing SVEP entrepreneurs to ensure income enhancement of the business.

Others

Around four thousand six hundred entrepreneurs are promoted across three blocks in the span of four years. Across these four years, we have seen rural unemployed youth turning into entrepreneurs, rural migrant wage workers becoming entrepreneurs in their own place, skilled

workers becoming entrepreneurs in their skills, housewives becoming entrepreneurs learning new skills, and farmers becoming entrepreneurs by adding another source of income to their household.

Before joining SVEP, most of the entrepreneurs associated with the project were only engaged in household work or were mostly working as wage workers. Around 11% of the entrepreneurs were not doing any paid work before their engagement as entrepreneurs under SVEP. 68% of them work as daily wage labourers. The remaining of them were engaged in business activities on either a very small scale or different from the one pursued under SVEP. 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, and take care of the hospital and educational expenses which, otherwise would have been a burden on their finances. Around 83% of the respondents have mentioned that they are satisfied with their current income after starting an enterprise.

3. BRC as a resource hub

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, mobilise 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 SVEP, the block resource centre continues to function as a resource hub for SVEP entrepreneurs to 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.

Similarly, BRCs shall be developed as an exposure site for the SRLM professionals and CBOs to develop familiarity with the ecosystem necessary for the enterprise promotion.

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. One-stop support to the entrepreneurs in terms of availing raw materials. CRPs-EP will have to play a major role in this, wherein they bulk procure many of the raw materials which

are required by the entrepreneurs.

ii. BRC-EP acts as a common facilitation centre by setting different kinds of machinery required by entrepreneurs. Entrepreneurs can approach the BRC and avail the services of this machinery at a minimal fee.

iii. 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.

iv. Upscaling of CRPs-EP capacity and making them specialised in various domains so that they can deliver those training to the entrepreneurs.

v. Development of Growth Plans and strategies to guide and support entrepreneurs who are willing to upscale their businesses.

vi. Establishment of On-call Consultancy services for entrepreneurs for getting instant support on their business-related queries and challenges.

4.1 Resource Requirements for Upgradation of BRC-EP

The resources required for BRC-EP can be classified into three.

(a) Human Resources

1. One of the major resources required to support growth enterprises are CRPs-EP who are skilled and well versed in providing consultancy support to entrepreneurs. From the block assessment, it is understood that CRPs-EP require domain expertise in several areas in addition to Business Management and Administration. This is a must more so to support growth enterprises.
2. BEPC leading the BRC-EP from the forefront needs up-gradation in terms of their understanding of different models of enterprises. The BEPC 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 funds are ensured to Enhance the Capacity of the CRP-EP group and the BEPC 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 BEPC members sitting fees, monitoring activities, payment to the accountant, honorarium support to MECs etc. Organising Events like festivals, melas, entrepreneurs' meet, and exposure visits will also require fund allocation.

The major capital requirement is mentioned below

- i. Capacity Building of CRPs-EP and BEPC (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 CRPs-EP, BEPC 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, and skill training agencies will be needed for the BRC-EP to function as a One-stop facility centre for nano, micro and growth enterprises.

5. Suggestions for SRLM - Policy requirements

- While SVEP is a four year project, the resources developed under it including the block resource centre, understanding and experiences of Enterprise promotion amongst CRP-EP group & BEPC, and knowledge of business management are the permanent resources for the state. These should be continued to be put in use not just for the expansion purpose but to fill the gaps of four year implementation and meet the future needs of enterprises within the block too.
- It's the CRPs-EP work that translates into progress, especially physical progress. They undergo review from BEPC, BMMU & DMMU. In order to ensure smooth achievement of this progress while also ensuring the qualitative engagement of CRP-EP in their tasks, BEPC and Bihan-SRLM staff at all levels should play supporting roles by addressing their challenges. This would only enhance the performance of CRP-EP and bring fruitful results for the block.
- Utilisation of BEPC & CRP-EP for Non-Farm expansion, Sustainability of CRP-EP group's earnings.
- Community ownership is an inherent component of any project that gets implemented through the SHG network. That includes financial independence too. The BEPC should be strengthened to make viable decisions for the remaining fund utilisation. And the SRLM should withhold the power to audit and seek accountability for the expenditures made.

- Purpose-oriented funds like CEF and PMFME loans undergo separate audits. CBOs and SRLM teams should develop their understanding of managing these purpose-oriented funds so as not to be mismanaged and have proper records of the fund flow. The major activity of CBOs is to run the credit and repayment cycle effectively and transparently. Managing and Monitoring the funds reflect the competency of CBOs. Hence the capacity building of CBOs for managing these purpose-oriented funds should be taken up by SRLM.

- At any given point in time, resource persons from PIA should not be seen as extra staff of SRLM. This would lead to dependency on external resources that do not retain in the block/state. Wherever PIAs are placed, they should be accompanied by a dedicated HR from SRLM's side to learn and take it forward.

- SVEP had the potential to enhance the incomes of households through CRP-EP's consultancy and guidance, promoting entrepreneurs from deprived communities with a special focus which is possible through CBO's engagement in mobilisation and motivation, creating model enterprises by DMMU, and BMMU through BRC. The above factors are responsible for the success of, for example, Balrampur Chaupati, Tatapani's boat services, promotion of entrepreneurs from Pahadi Korba etc. And hence not just the progress but the engagement of the stakeholders is to be understood and facilitated to become better for the overall success of the programs.

- NRLM has envisioned the future of SVEP in that the blocks would be working on growth enterprises. While there is no clear cut policy prepared by NRLM, it gives SRLM the power and scope to frame a proper policy for the long functioning of the resources. Chhattisgarh SRLM being proactive in taking up interventions in diverse areas, should become a pioneer in envisioning the future of these institutions. And the policies shall be majorly covering the

- Clear directions on integration of verticals - SM-IB-CB Livelihood, Financial Inclusion and HR in managing SVEP resources.

- An Honorarium structure to be paid for CRP-EP to support Growth Enterprises and non-farm expansion as BDSPPs and Functional experts.

- The State Resource pool from BEPC should be identified and groomed to train CBOs and newly elected BEPC and non-farm expansion in the state.
- SRLM should strategise the mobilisation process to be adopted for the development of nano / micro growth enterprises.
- BPM SVEP is to be placed in the SVEP blocks to experiment with the implementation of the Growth Enterprise and they should receive training on enterprise promotion.
- SRLM shall decide on indicators for monitoring the growth enterprises and seek reporting from the block teams.
- Revise CEF policy to cater for the needs of growth enterprises (refer CEF guideline to understand the scope of customisation) with formal banking linkage still being the priority for the credit support to growth enterprises.

- Create more financial products from CEF - to support enterprise promotion on a higher scale. Prepare digital trackers to manage CEF and provide ToT to staff to roll-out them.
- Model and innovative enterprise promotions can be explored in these blocks utilising the knowledge of CRPs-EP and ensuring monitoring of BEPC /CBOs and piloting the growth enterprise promotion before scale-up.
- The functioning of the district and block level units of SMMU is very command driven. It gives both the advantage of centralised planning and execution and a responsibility of monitoring sensible execution. SRLM should realise this and use it for the benefit of CBOs. On the wrong side, this command driven functioning of the units has great limitations on exploring innovations.
- SRLM can consider the following points while framing policies for growth enterprise promotion
- Tapping locally available resources
 - Developing market intelligence of the products
 - Clusterization of the similar products
 - Quality control and standardisation
 - Product positioning in the open market
 - Advisories to generate demand for the products
 - Designing the handholding support required for the intervention
 - Enhancing the capacities of the stakeholders to monitor and support the interventions
 - Scope for documenting failures
- As NRLM envisaged BRCs-EP constituted under SVEP to become one-stop facility centres for enterprises, all the future policies and interventions being brought into the blocks should preferably be channelled through the existing institutional set-up. This will ensure the continuity of resources and avoid duplication of efforts.
- At any point of time, CEF should not be calculated as a grant divided against the physical target. It is a grant for the block and the fund should be rotated so as to become useful for as many entrepreneurs and as many times as possible. (Refer CEF guidelines for more info)

Annexures

I. CRP-EP categorisation - Balrampur

BDSP	Archana Dhali, Arpana Vishwas
Mentor	Archana Dhali
Trainer	Archana Dhali
Food service business	Archana Dhali, Jaba Basak and Chanda

	Singh
Packaging & labelling	Sushma Jaiswal
Formalisation support	Sharda Prajapati
Loan Support	Arpana, Archana and Susma
Group Enterprise support	Sushma Jaiswal and Chanda Singh

II. CRP-EP categorisation -Chhura

BDSP	Anita, Arti, Bhojbati, Motim, Nageshwari, Naintara, Parvati, Pushpa, Pramila, Raimun, Sudeswari
Mentor	Motim, Naintara, Nageshwari
Trainer	Anita, Pramila, Nageshwari, Naintara, Nutan, Santoshi, Sudeswari
Foodservice business	Bhojbati, Anita
Marketing	Arti, Naintara
Packaging & labelling	-
Formalisation support	Anita, Pramila
Loan Support	-
Group Enterprise support	-
Manufacturing Enterprises	-
Skill training facilitation	Pramila, Naintara

III. CRP-EP categorisation : Rajnandgaon

BDSP	Gyaneshwari, Janki, Kavita Sinha, Leena, Phuleswari, Premlata, Rameshwari, Sangeetha, Sunita, Vandana, Vidhya Verma
Mentor	Gyaneshwari, Janki, Rameshwari, Sangita, Vidhya Verma.
Trainer	Gyaneshwari, Nageswari, Vidya Verma, Leena, Phuleswari, Rameshwari
Foodservice business	Rameshwari, Gyaneshwari
Marketing	Vidhya Verma, Vandana, Janki and Rameshwari
Packaging & labelling	Phuleswari, Preeti Sahu
Formalisation support	Rameshwari, Preeti Sahu
Loan Support	Phuleswari, Kavita Verma
Group Enterprise support	-
Manufacturing Enterprises	Hema Shau, Lena Yadav, Vidhya Varma
Skill training facilitation	Premlata Varma,

IV: Checklist on handover documents for Balrampur Block

Exit Plan - Hanover of Documents - SVEP blocks Supported by Kudumbashree NRO					
Status of Documents maintained in Balrampur Block					
Sl No.	Document	Details	(Yes/No)	Updated Till	Remarks
1	CRP-EP training module	TED and TEAM modules	yes	Complete	https://drive.google.com/drive/folders/1-jeP9B1SYsSih5
2		ToT modules	yes	Complete	jeP9B1SYsSih5
3		Refresher Training Module	yes	Complete	rzA0-6p2L1HAngujDQ?usp=sharing
4	CBO Orientation modules	CBO Orientation	yes	Complete	https://drive.google.com/drive/f
5		SHG Orientation	yes	Complete	gle.com/drive/f

6		BEPC module 1 and 2	yes	Complete	olders/1-jeP9B1SYsSih5rzA0-6p2L1HAngujDQ?usp=sharing
7		BEPC Refresher	yes	Complete	olders/1-jeP9B1SYsSih5rzA0-6p2L1HAngujDQ?usp=sharing
8	Entrepreneur training modules	Triggering meeting	yes	Complete	https://drive.google.com/drive/folders/1-jeP9B1SYsSih5rzA0-6p2L1HAngujDQ?usp=sharing
9		GOT	yes	Complete	olders/1-jeP9B1SYsSih5rzA0-6p2L1HAngujDQ?usp=sharing
10		EDP	yes	Complete	olders/1-jeP9B1SYsSih5rzA0-6p2L1HAngujDQ?usp=sharing
11		Skill training modules	yes	Complete	olders/1-jeP9B1SYsSih5rzA0-6p2L1HAngujDQ?usp=sharing
12	CRP-EP grading details	Evaluation details during training	yes	Complete	
13	CRP-EP Certification	Exam/Assignment score, specialisations, other intervention/achievements	yes	Complete	Distribute at Amrit Mahotsav Event
14	MIS data	details on entrepreneur, CBO, loan & investment, moratorium, MEC support	yes	Jun-2022	MIS at BRC
15	PTS reports of entrepreneurs	Financial Statements, consultancy slips	yes	May-2022	CRP-EP work report
16	Community Orientation and Entrepreneur Training Reports	Details of CBO members and entrepreneurs oriented under SVEP	yes	Sep-2021	At BRC
17	Phasing Plan & Joint Action Plan prepared	Actual achievement against the plan prepared for mobilisation	yes	Nov-2021	At BRC
18	Fund Management Details	Actual amount budgeted, expenditure incurred, remaining balance under each head	yes	Jun-2022	At BRC and in Annual Report

19		Loan portfolio - CEF	yes	Jun-2022	
20		DCB register	yes	Jun-2022	
21		Bank loan details	MIS	Jun-2022	
22	Documents developed under knowledge management	Case studies, Photographs, testimonials, etc.	yes		https://drive.google.com/drive/folders/1JOBwd2MOo-XdtU0iNYQRw1Uplmk1-uvS?usp=sharing
23	BRC Books and records	Minutes Book	Yes	Jun-2022	At BRC
24		Order /proceedings file	Yes	Jun-2022	Aavak/ javak
25		BEPC profile register	yes	Complete	At BRC
26		CRP -Ep profile register	Yes	Complete	At BRC
27		Receipt book	Yes	May-2022	Receipt book at BRC
28		Payment Voucher - sub voucher	yes	May-2022	voucher book at BRC
29		Voucher file	Yes	Jun-2022	At BRC
30		Notice file	yes	May-2022	At BRC
31		Day book	Yes	NA	
32		Cash book	Yes	Jun-2022	At BRC
33		General ledger	Yes	Jun-2022	At BRC
34		CEF Application register	Yes	Apr-2022	PSC at BRC
35		CEF Disbursement register	yes	Apr-2022	PSC at BRC
36		CEF Repayment register	Yes	Not Update	At BRC
37	Asset purchase register	Yes	Jun-2022	At BRC	

38		Asset movement register	yes	Jun-2022	At BRC
39		Cheque issue register	Yes	Jun-2022	Cheque book at BRC
40		Petty cash (stationery) register	Yes	NA	
41		CRP EP honorarium and advance register	Yes	Mar-2022	crpep group
42		BEPC TA register	yes	Apr-2022	file at BRC
43		Monthly Receipts and Disbursement register	yes	Apr-2022	At BRC
44		Visitor's register	Yes	June-22	At BRC
45		MoU CRP-EP	Yes	Apr-2022	file at BRC
46		GOT register	Yes	Nov-2021	file
47		EDP register	Yes	Dec-2021	At BRC
48	Other credentials to be handed over	PAN card	Yes	NA	
49		DPR	Yes	Updated	file At BRC
50		Letter Dispatch Register	Yes	Jun-2022	At BRC
51		Attendance Register	Yes	Jun-2022	At BRC
52		Stock Register	Yes	Jun-2022	At BRC
53		Subsistence Allowance	Yes	Oct-2020	Excel sheet

V: Checklist on handover documents for Chhura Block

Exit Plan - Handover of Documents - SVEP blocks Supported by Kudumbashree NRO					
Status of Documents maintained in Chhura Block					
Sl No.	Document	Details	(Yes/No)	Updated Till	Remarks

1	CRP-EP training module	TED and TEAM modules	Yes	complete	https://drive.google.com/drive/folders/1-jeP9B1SYsSih5rzA0-6p2L1HAngujDQ?usp=sharing
2		ToT modules	Yes	complete	
3		Refresher Training Module	Yes	complete	
4	CBO Orientation modules	CBO Orientation	Yes	complete	https://drive.google.com/drive/folders/1-jeP9B1SYsSih5rzA0-6p2L1HAngujDQ?usp=sharing
5		SHG Orientation	Yes	complete	
6		BEPC module 1 and 2	Yes	complete	
7		BEPC Refresher	Yes	complete	
8	Entrepreneur training modules	Triggering meeting	Yes	complete	https://drive.google.com/drive/folders/1-jeP9B1SYsSih5rzA0-6p2L1HAngujDQ?usp=sharing
9		GOT	Yes	complete	
10		EDP	Yes	complete	
11		Skill training modules	Yes	complete	
12	CRP-EP grading details	Evaluation details during training	Yes	complete	
13	CRP-EP Certification	Exam/Assignment score, specialisations, other intervention/achievements	Yes	complete	Distributed at Amrit Mahotsav Event
14	MIS data	details on entrepreneur, CBO, loan & investment, moratorium, MEC support	Yes	June 2022	MIS at BRC
15	PTS reports of entrepreneurs	Financial Statements, consultancy slips	Yes	March 2022	All reports submitted by CRP-EP
16	Community Orientation and Entrepreneur Training Reports	Details of CBO members and entrepreneurs oriented under SVEP	Yes	March 2022	At BRC

17	Phasing Plan & Joint Action Plan prepared	Actual achievement against the plan prepared for mobilisation	Yes	2022-23	At BRC
18	Fund Management Details	Actual amount budgeted, expenditure incurred, remaining balance under each head	Yes	June 2022	At BRC and in Annual Report
19		Loan portfolio - CEF	Yes	March 2022	
20		DCB register	Yes	May 2022	
21		Bank loan details	Yes	May 2022	
22	Documents developed under knowledge management	Case studies, Photographs, testimonials, etc.	Yes	-	https://drive.google.com/drive/folders/1JOBwd2MOo-XdtU0iNYQRw1Uplmk1-uvS?usp=sharing
23	BRC Books and records	Minutes Book	Yes	June 2022	At BRC
24		Order /proceedings file	Yes	June 2022	Outgoing files
25		BEPC profile register	Yes		At BRC
26		CRP -Ep profile register	Yes	June 2022	At BRC
27		Receipt book	Yes	June 2022	Receipt book at BRC
28		Payment Voucher - sub voucher	Yes		voucher book at BRC
29		Voucher file	Yes	May 2022	At BRC
30		Notice file	Yes	March 2022	At BRC
31		Day book	Yes	June 2022	
32		Cash book	Yes		At BRC
33	General ledger	Yes	June 2022	At BRC	

34		CEF Application register	Yes	June 2022	PSC at BRC
35		CEF Disbursement register	Yes	June 2022	PSC at BRC
36		CEF Repayment register	Yes	Not update	At BRC
37		Asset purchase register	Yes	-	At BRC
38		Asset movement register	Yes		At BRC
39		Cheque issue register	Yes	June 2022	Cheque book at BRC
40		Petty cash (stationery) register	Yes	Jun 2022	
41		CRP EP honorarium and advance register	Yes	Apr 2022	With CRP-EP
42		BEPC TA register	Yes	March 2022	file at BRC
43		Monthly Receipts and Disbursement register	Yes	Mar 2022	At BRC
44		Visitor's register	Yes	June 2022	At BRC
45		MoU CRP-EP	Yes	March 2022	file at BRC
46		GOT register	Yes		file
47		EDP register	Yes		At BRC
48	Other credentials to be handed over	PAN card	Yes	May 2022	
49		DPR	Yes	March 2022	file At BRC
50		Letter Dispatch Register	Yes		At BRC
51		Attendance Register	Yes	June 2022	At BRC
52		Stock Register	Yes	June 2022	At BRC
53		Subsistence Allowance	Yes	June 2022	Excel sheet

VI: Checklist on handover documents for Rajnandgaon Block

Exit Plan - Hanover of Documents - SVEP blocks Supported by Kudumbashree NRO Status of Documents maintained in Rajnandgaon Block					
Sl No.	Document	Details	Yes/No	Updated Till	Remarks
1	CRP-EP training module	TED and TEAM modules	yes	Completed	https://drive.google.com/drive/folders/1-jeP9B1SYsSih5rzA0-6p2L1HAngujDQ?usp=sharing
2		ToT modules	yes	Completed	
3		Refresher Training Module	yes	Completed	
4	CBO Orientation modules	CBO Orientation	yes	Completed	https://drive.google.com/drive/folders/1-jeP9B1SYsSih5rzA0-6p2L1HAngujDQ?usp=sharing
5		SHG Orientation	yes	Completed	
6		BEPC module 1 and 2	yes	Completed	
7		BEPC Refresher	yes	Completed	
8	Entrepreneur training modules	Triggering meeting	yes	Completed	https://drive.google.com/drive/folders/1-jeP9B1SYsSih5rzA0-6p2L1HAngujDQ?usp=sharing
9		GOT	yes	Completed	
10		EDP	yes	Completed	
11		Skill training modules	yes	Completed	
12	CRP-EP grading details	Evaluation details during training	yes	Completed	
13	CRP-EP Certification	Exam/Assignment score, specialisations, other intervention/achievements	yes	Completed	Distribute at Amrit Mahotsav Event

14	MIS data	details on entrepreneur, CBO, loan & investment, moratorium, MEC support	yes	Completed	MIS at BRC
15	PTS reports of entrepreneurs	Financial Statements, consultancy slips	yes	Completed	CRP-EP work report
16	Community Orientation and Entrepreneur Training Reports	Details of CBO members and entrepreneurs oriented under SVEP	yes	Completed	At BRC
17	Phasing Plan & Joint Action Plan prepared	Actual achievement against the plan prepared for mobilisation	yes	Completed	At BRC
18	Fund Management Details	Actual amount budgeted, expenditure incurred, remaining balance under each head	yes	June 2022	At BRC and in Annual Report
19		Loan portfolio - CEF	yes	June 2022	
20		DCB register	yes	may 2022	
21		Bank loan details	MIS	Nil	
22	Documents developed under knowledge management	Case studies, Photographs, testimonials, etc.	yes	Completed	https://drive.google.com/drive/folders/1JOBwd2MOo-XdtU0iNYQRw1Uplmk1-uvS?usp=sharing
23	BRC Books and	Minutes Book	Yes	June 2022	At BRC
24		Order /proceedings file	Yes	June 2022	Aavak/ javak
25		Registration documents	Yes	June 2022	At BRC
26		BEPC profile register	yes	Completed	At BRC
27		CRP -Ep profile register	Yes	Completed	At BRC
28		Receipt book	Yes	may 2022	Receipt book at BRC

29	records	Payment Voucher - sub voucher	yes	June 2022	voucher book at BRC	
30		Voucher file	Yes	June 2022	At BRC	
31		Notice file	yes	June 2022	At BRC	
32		Day book	Yes	Nil	Format at BRC	
33		Cash book	Yes	June 2022	At BRC	
34		General ledger	Yes	June 2022	At BRC	
35		CEF Application register	Yes	June 2022	PSC at BRC	
36		CEF Disbursement register	yes	June 2022	PSC at BRC	
37		CEF Repayment register	Yes	June 2022	At BRC	
38		Asset purchase register	Yes	June 2022	At BRC	
39		Asset movement register	yes	June 2022	At BRC	
40		Cheque issue register	Yes	June 2022	Cheque book at BRC	
41		Petty cash (stationery) register	Yes	June 2022	At BRC	
42		CRP EP honorarium and advance register	Yes	May 2022	CRP-EP group	
43		BEPC TA register	yes	June 2022	file at BRC	
44		Monthly Receipts and Disbursement register	yes	June 2022	At BRC	
45		Visitor's register	Yes	Nil	At BRC	
46		MoU CRP-EP	Yes	Nil	file at BRC	
47		GOT register	Yes	June 2022	file	
48		EDP register	Yes	June 2022	At BRC	
49		Other credentials	PAN card	Yes	completed	At BRC
50			DPR	Yes	completed	file At BRC
51			Letter Dispatch Register	Yes	completed	At BRC

52	to be handed over	Attendance Register	Yes	completed	At BRC
53		Stock Register	Yes	completed	At BRC
54		Subsistence Allowance	Yes	completed	Excel sheet

The above is the list of resources made available at the BRC (physically and digitally). The [digital link](#) comprises modules used for the capacity building of stakeholders, in addition to the case studies, formats and guidelines used during the four year implementation.

VII Impact of SVEP

The women from every region of the country have to suffer more and face many challenges in every aspect of their life. The block of Chhura has large forest areas within its proximity. The families depended mostly on agriculture and forest products. Thus a woman in this region spent a lot of time in these chores as because of societal structure this work should be done by the female. Ladies are at the center of the program and designated populace under the SVEP. Ladies frequently wind up doing the family errands in rustic India where they are assumed not to get out of the family fence overseeing and taking care of the family and kids. Ladies at the edge don't have even this, they needed to deal with their family and afterward additionally procure accomplishing incompetent work to support themselves to meet the two assistant supper and here and there they bomb as well. They are additionally at a burdened situation on their spending as they need to rely upon the male partner who acquires. Under the program SVEP ladies who are important for SHG are given the monetary help to begin a business and afterward in this manner they are given expertise preparing and fundamental direction from CRP-EP to begin and maintain their organizations effectively. SVEP has not just given a method for work to them yet more than that it has engaged them on all fronts from talking unhesitatingly. For example every one of the ladies members says that being separated from monetary autonomy has placed them in a circumstance where they are the person who took the ultimate conclusion. Everything runs according to their arrangement. Aside from this they are truly more elaborate than their male partners making the most of everything.

- Sanjit Kumar, Intern, TISS -Mumbai.



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