

2021



# EXITREPORT

## START-UP VILLAGE ENTREPRENEURSHIP PROGRAMME- BIHAR

PHASE I BLOCKS

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## **Executive Summary**

Start-up Village Entrepreneurship Programme (SVEP) is a project initiated by DAY-NRLM under the aegis of Ministry of Rural Development (MoRD), Government of India (GoI). The scheme was approved during 2015-16 and the enterprise formation started in 2017-18. The primary objective of the project is to alleviate rural poverty by enhancing the income of the rural households through the promotion of micro-enterprises.

Kudumbashree NRO and Bihar Rural Livelihood Promotion Society (*henceforth NRO & Jeevika respectively*) signed an MoU in year 2016 to implement the SVEP project in six blocks of Bihar namely, Barachatti, Bodhgaya, Dhanarua, Jandaha, Musahari and Morual. After the approval of the Detail Project and Implementation Report in July 2016, things materialized in the month of December 2016. Immediately after this, DPR activities commenced in the field and lasted till June 2017. Post-approval of DPR, the field implementation was rolled out in July 2017.

In a span of four years, 126 Community Resource Persons - Enterprise Promotion (CRP EP) were selected and trained on the Training in Enterprise Administration and Management (TEAM) and Training in Entrepreneurship Development (TED) modules. Among them till March 2021, 74 were actively involved in the enterprise promotion activities in six blocks. Similarly, 72 CLF leaders were trained on BEPC Module 1 & 2. Along with that, the project has also led to the setting up of Block Resource Centre as a single point solution for enterprise promotion in all six blocks. CRP-EPs support the first-generation entrepreneurs starting from assessing the skills which an entrepreneur has to start an enterprise, from idea generation of potential business to ground the business and further helping in the smooth running of the business. BEPC is responsible for providing leadership to the project with support from the community bodies.

### ***Overall Physical and Financial Progress***

#### ***Physical Progress***

- A total target for 4 years was to promote 11,857 enterprises. Against the target, the team has promoted 11,575 enterprises, thus achieving 97.6% against the total target.
- All the blocks have achieved 100% target except the Musahari block. Musahari has achieved 75% of the total target.



- 21% achievement was made possible in promotion of enterprises in the government sector combining the blocks
- Physical offices of BRCs were identified and set up in all 6 blocks.
- All mandatory 18 books and records and files under SVEP have been maintained in the blocks

### *Financial Progress*

- The total amount of CEF disbursed to entrepreneurs was Rs. 16,02,95,400 crores against the total allocation of 15,31,05,600 crores.
- An overall expenditure of Rs. 1.5 crore (approx.) have been made possible on skill trainings in the blocks
- Around 56% of BRC set up cost has been utilised in the blocks and 25% for providing handholding support to entrepreneurs

### ***Highlights of the Project:***

1. 70% of the entrepreneurs belong to OBC, 23% of the entrepreneurs belong to SC and 1% belong to ST Category.
2. Project was successful in promoting enterprises owned by SC and ST categories almost representative to their population as per 2011 census data mentioned in DPR.
3. 54% of total enterprises are owned by women entrepreneurs. Most of them are first generation entrepreneurs and successfully running their business.
4. All the businesses are categorised into three categories namely, Trading, Service and Manufacturing. In all the blocks entrepreneurs have mostly preferred to get engaged in the business related to Trading and then in Service business followed by Manufacturing. Only in Jandaha service businesses are more than trading.
5. 52% of the total enterprises are trading, followed by service and manufacturing by 34% and 14% respectively. In trading, the most common business is Kirana/General store and in Service, tailoring is the most preferred business across the blocks.

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## I. Barachatti SVEP Block, Gaya

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### *1. Introduction*

Barachatti is a block in Gaya district. There are 13 Gram Panchayats in Barachatti block and 158 villages, of which 141 are reported as inhabited. The total area of Barachatti is 295.25 sq. km and population density is 482 persons per sq. km compared to the population density of 784 persons per sq. km of Gaya district and 1106 persons per sq. km for Bihar State.

*Basic Demographic Details, Source – Census of India 2011*

Total HH	22,173
Total Population	1,42,534
Total Male Population	72,455
Total Female Population	70,079
Total Population 0-6 years	26,653 (19%)
Total Population - Scheduled Castes	48,466 (34%)
Total Population - Scheduled Tribes	672 (0.4%)
Females (per 1000 Males)	967
Females (per 1000 Males) - 0-6 years	970
Females (per 1000 Males) - SC	980

### **SVEP Coverage:**

<b>CBO</b>	<b>Number</b>	<b>Coverage</b>
CLF	03	03
VO	68	58
SHG	1812	1596 approx

In 4 years, the project has covered 88 percent of total SHGs in the block and has covered 80 percent of total VOs.

## *2. Physical Achievement of Barachatti*

<b>Categories</b>	<b>Target for 4 years</b>	<b>Achievement in Numbers</b>	<b>Achievement Percentage</b>
<b>Total Target</b>	1380	1464	106%
<b>Household Consumption</b>	766	1137	148%
<b>Government Sector</b>	119	2	2%
<b>Sub-sector</b>	149	325	218%
<b>Existing Enterprises</b>	345	295	86%

The block has achieved 106 percent of total target and performed well to achieve sector wise target as well but the block team has struggled to tap government sector enterprise.

### 3. Financial Progress of Barachatti

<b>Budget Heads</b>	<b>Budget approved based on DPR (A)</b>	<b>Amount of fund transferred to BRC or NRO (B)</b>	<b>% of fund transferred (C=B/A*100)</b>	<b>Expenditure till March 2021 (D)</b>	<b>% of expenditure against total budget (E=D/A*100)</b>	<b>% of expenditure against fund transferred to BRC/NRO (F=D/B*100)</b>
<b>Skill Building</b>	96,60,000	48,30,000	50.00%	37,30,052	39%	77%
<b>Handholding</b>	46,85,100	46,85,100	100.00%	5,69,970	12%	12%
<b>Training of CBO</b>	10,00,000	3,50,000	35.00%	50,614	5%	14%
<b>Setting up of BRC</b>	5,00,000	5,00,000	100.00%	3,15,991	63%	63%
<b>Working Capital</b>	1,80,000	1,80,000	100.00%	3,92,181	218%	218%
<b>CB of CRP-EPs</b>	1,00,000	1,72,998	24.71%	4,17,225	417%	241%
<b>Baseline</b>	10,00,000	3,08,370	30.00%	3,08,370	31%	100%
<b>Mentor and Block Support</b>	29,76,000	1253705	42%	29,19,306	98%	233%

#### 4. Status of Community Enterprise Fund

CEF Disbursed till March 2021	Expected Repayment till March 2021	Actual Repayment till March 2021	Repayment Percentage
3,25,06,400	1,10,00,000	34,03,989	31%

Till March 2021, BRC has given Rs.3,25,06,400 as loan to entrepreneurs. Repayment rate is 31 percent at BRC level as on 31<sup>st</sup> March 2021.

#### 5. Achievement of the Block in NRLM Software

Cumulative Achievement till March 2021	No. of Entrepreneurs registered in App	Percentage of Entrepreneurs registered in App	Percentage of Business Plans submitted in App	No. of Enterprises Grounded in App	Percentage of Enterprises Grounded in App	No. of PTS	Percentage of Enterprises with PTS data
1464	1366	95%	0%	1302	73%	435	30%

Around 1256 Paper based PTS data is available at BRC. All the PTS data available at BRC can be uploaded in the SVEP app by past data updation mode. By March 2021 only 30 percent PTS data had been uploaded in the app.

#### 6. Enterprise Profile of Barachatti

In Barachatti total 1464 enterprises have been supported and developed under the project. For better understanding it has been categorised under following categories:

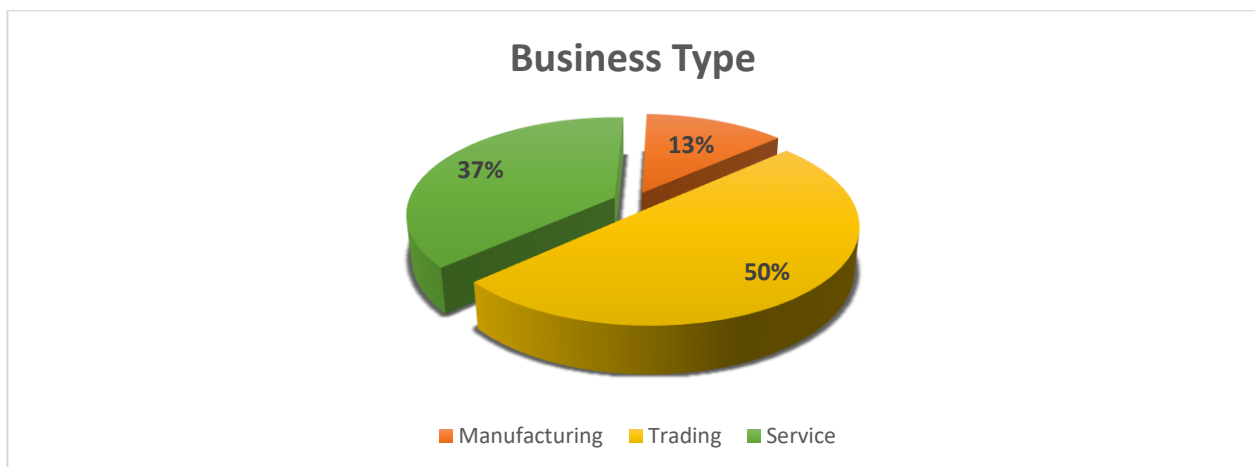
Categories	Target	Achievement	Percentage
Household Consumption	766	1137	148%
Government Sector	119	2	2%
Sub-sector	149	325	218%

A. **Sector wise:** Enterprises have been divided into three major categories; Household consumption, Sub-sector and Government sector.

Block has achieved more than 100 percent in HouseholdConsumption and Sub-sector but only 2 percent in Government. Proper liaising with other government departments and convergence with other government schemes would have helped to achieve more enterprises under the government sector demand.

B. **Business Type:** The enterprises have been divided into Manufacturing, Service and Trading.

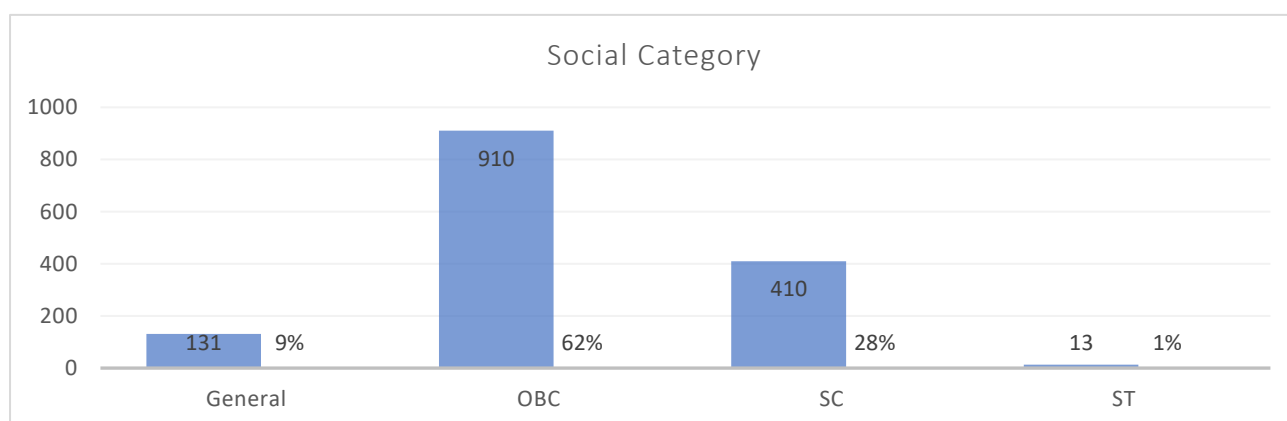
Business Type	Manufacturing	Trading	Service	Total
Numbers	189	730	545	1464



The chart shows the percentage of enterprises promoted under different sectors. It can be seen that around half of the enterprises promoted (50%) are in Trading enterprises, followed by Service and Manufacturing sectors with 37 percent and 13 percent respectively.

### C. Social Category:

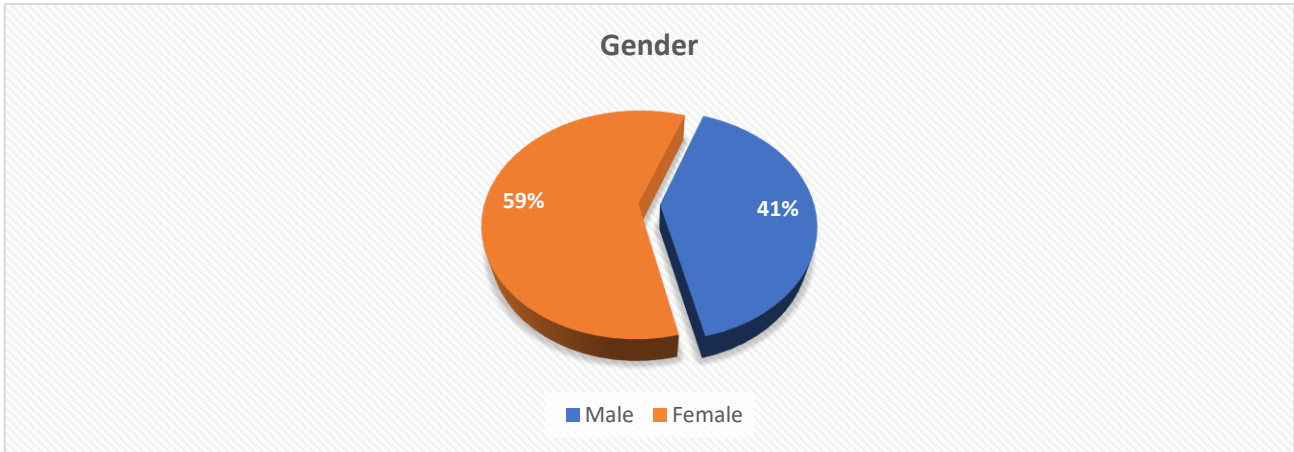
Social Categories	No.of ME	Percentage	% of block population– Census of India 2011
General	131	9%	
OBC	910	62%	
SC	410	28%	34%
ST	13	1%	0.40%
Minority	-		
Total	1464	100%	



The above graph shows the social category of entrepreneurs of the block. 62 percent of entrepreneurs belong to OBC followed by SC with 28 percent. 13 percent of entrepreneurs belong to the General category and 1 percent belong to the ST category. According to censuses 2011, in Barachatti 34 percent of the population belongs to SC and only 0.40 percent of the population are ST. 410 enterprises are owned by SC population, while 13 enterprises were started by ST population. Project was successful in promoting SC and ST enterprises in the block.

### D. Gender:

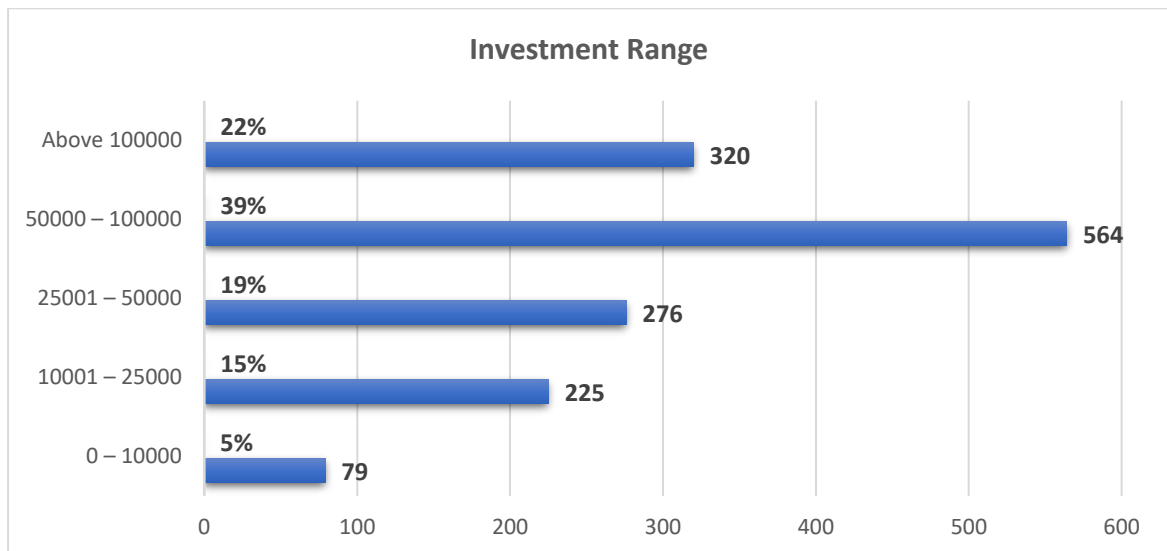
Gender	Male	Female	Total
Number of Micro-enterprises	597	867	1464



The above chart shows the gender-wise ownership of the enterprises. 59 percent of entrepreneurs are women and run their own business, while 41 percent entrepreneurs are men. The project has motivated women to start their own business and now 867 women entrepreneurs are running their own business and are able to provide financial support to their family.

**E. Investment Range:**

Investment range (in Rs.)	0 – 10000	10001 – 25000	25001 – 50000	50000 – 100000	Above 100000	Total
No. of ME	79	225	276	564	320	1464



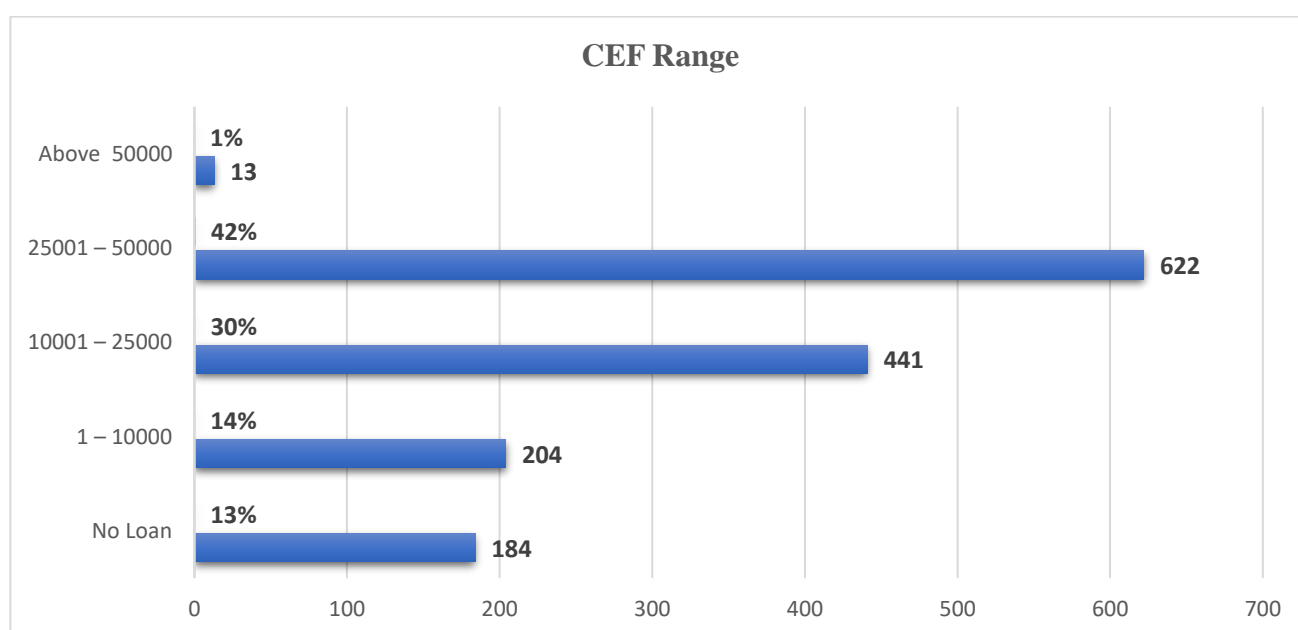
The above graph shows the amount invested at the time of starting enterprises. It includes a certain amount of owners' equity as well. The maximum, 39 percent enterprises started with the investment



between Rs 50,000 to 100,000. 22 percent of enterprises started with initial investment above 100,000. Only 5 percent of businesses started with an investment below 10,000.

#### F. CEF Range:

CEF Range (in Rs.)	No Loan	1 10000	– 10001 25000	– 25001 50000	– Above 50000	Total
No. of ME	184	204	441	622	13	<b>1464</b>



The above graph shows the range of CEF disbursed to entrepreneurs. 42 percent of enterprises have availed CEF loan between 25001-50,000 and 30 percent have taken loan between 10001-25000. Around 13 percent enterprises have not taken loan from BRC, but have availed technical support. No loan enterprises include businesses that started with their own investment and/or loan taken from CBOs or Banks.

#### G. Top 5 Enterprise:

Top 5	Enterprises	Number of ME	Percentage
1	Vegetable trading	145	10

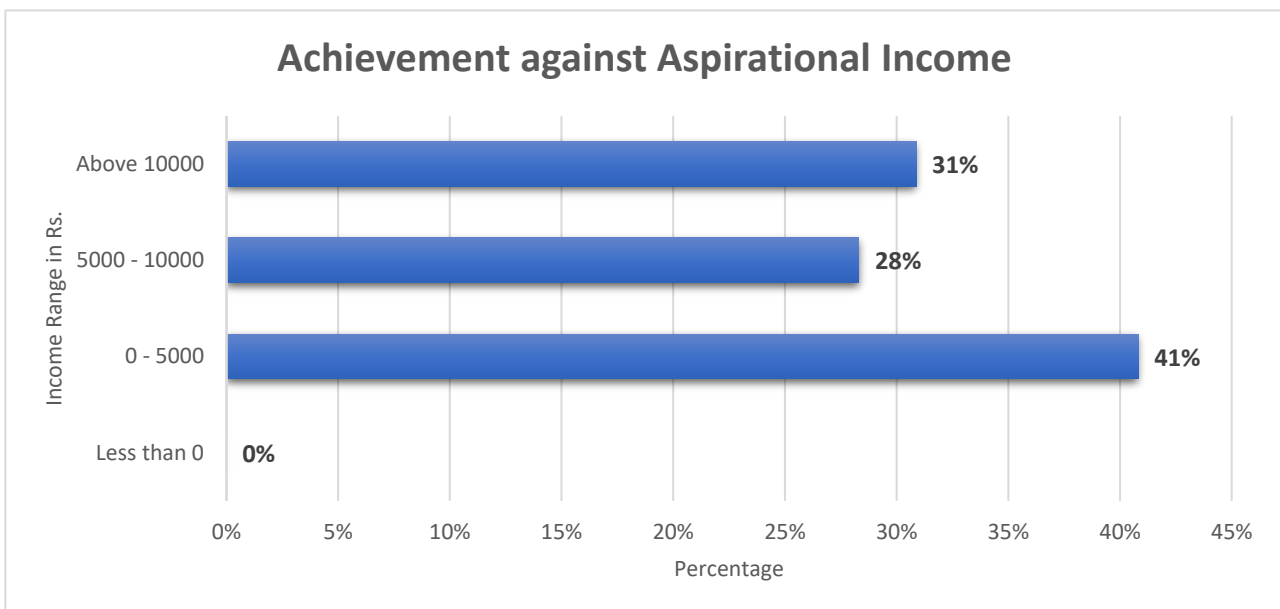
2	Kirana/ General store	133	9
3	Tailoring	74	5
4	Ladies Store	56	4
	Readymade / cloth shop	56	4
	Fast food	53	4
	Centering / Construction	28	2
5	Fruits Trading	27	2
	Furniture shop	27	2
	Dairy- milk selling	23	2

Vegetable trading holds the top position with 10 percent and Kiran/General store is in 2<sup>nd</sup> position with 9 percent followed by Tailoring units with 5 percent. Ladies store, Readymade store and Fast-Food stall is in 4<sup>th</sup> with 4 percent each and Construction related business and Fruit trading is in 5<sup>th</sup> with 2 percent of the total enterprises supported in SVEP. No one type of enterprise is in large numbers, thus highlighting the various types of enterprises that have been promoted in the block. Top 5 types of enterprises represent 42 percent of total enterprise.

**PTS Analysis to show percentage of enterprises earning above aspirational income of Barachatti 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 it is very essential to revisit this aspect whether the entrepreneurs have attained the aspirational income slab or not.

Income Range	Number	Percentage
Less than 0	0	0%
0 – 5000	271	41%
5000 – 10000	188	28%
Above 10000	205	31%
TOTAL	664	100%



The analysis of available data of 664 shows that 205 enterprises are earning more than 10000 per month and 188 enterprises are earning between 5000 to 10000 per month. From the sample of 664 enterprises, 59 percent enterprises have attained the aspirational income level of the block. The sample is 45 percent of total enterprises and may not be the representative sample but an overall idea could be generated out of this analysis on the proportion of enterprises attaining the aspirational income levels in the block. A clearer picture can be formed from an analysis later after the updation of all PTS paper data into the NRLM software.

## **7. Brief about CRP-EP Group**

-Exposure to various services under SVEP

1. **Capacity Building of CRP-EP:** CRP EP group is capable of providing various services under SVEP for enterprise promotion at block level. CRP EP group is trained on TED & TEAM modules, performance tracking and consultation for enterprises. Most of the CRP EPs are female and they can easily reach CBO members. A total number of CRP-EP selected in the block is 25. Out of this 25, 2 CRP-EPs become mentors and currently only 10 CRPs-EP are working in the group and rest of them have dropped out.

2. **Conducted Skill training to entrepreneurs:** CRP-EP group has arranged skill training for entrepreneurs by liaising with individual trainers. 4 types of skill training were arranged by the group in the block. Paper bag making, small paper bags, Bangle making and Mask production training is given to entrepreneurs from BRC.

3. **Develop Local haats:** Over the project period CRP-EP group had developed one local haat in Dhangai village. They followed all the processes required to open haat in the village. They conducted meetings with local authorities and with CBOs, identified the suitable place for haat and took permission from the concerned authorities and mobilised entrepreneurs. Haat is still running successfully.

### **-Major Achievements**

1. Open one Local weekly Haat: CRP EP group started a weekly haat in a remote village called Dhangai. Haat is running successfully.

2. Organised small festival markets: In 2019, CRP EP group has organised small festival markets in hot-spots of the block during the Durga puja festival. They mobilised the SVEP entrepreneurs and established temporary stalls to meet the demand during festival season.

3. They supported 23 Migrant labourers to open business during the lockdown in 2020.

### **-Future as a Micro Enterprise Consultant Group**

They will continue to provide hand holding services to entrepreneurs after the 4<sup>th</sup> year of the project. They are planning to start their own business as a group and focus on the sectors like convergence

with other government departments, support enterprises in getting licences and other legal documents and market linkage.

### **-Areas for improvement**

1. Competence in SVEP App: Training on SVEP app to the group has been given, still all the CRPs-EP are not very competent in working on SVEP App. They need practice on the app and continuous hand holding and monitoring is required, so that they can get comfortable working on the app.

2. Services provided to Entrepreneurs after enterprises started: First generation entrepreneurs' need continuous support to grow their businesses. Services like market linkage, product packing & labelling, branding of locally produced goods, credit support to increase investment and formalization of enterprises. Group is capable of providing such services but till date they have not worked in this area so the group can focus on this area.

## ***8. Brief about BEPC***

### **Understanding of the project:**

The BEPC members have a good understanding of the project. Although they are well aware of the objectives of the project and about their role and responsibilities, they still need guidance and support so that they can practice it also while working in the project.

### **Ownership of the Project:**

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

### **Management of CRPs-EP work:**

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

### **Management of Community Enterprise Fund:**

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

### **Community Monitoring Conducted:**

BEPC members have done field visits for monitoring purposes. They regularly discuss the SVEP agenda in the CBOs meeting. Further, regular monitoring visits with CRP-EP can be done in a planned manner.

### ***9. Skill Trainings Conducted in the Block:***

<b>Training</b>	<b>Date</b>	<b>No. of Participants</b>	<b>No. of enterprises started</b>
Cloth Bag Making	15/01/2019	32	9
Tonga Making	22/01/2019	67	47
Bangle Making	16/09/2019 and 11/02/2020	42	28
Mask Production	27/05/2020	14	14
<b>Total</b>		<b>155</b>	<b>98</b>



### *Mask Production Unit*

BRC has conducted 5 batches of Skill training in which total 155 SHG members got training and among them 98 has started their own business.

### ***10. Branding and Packaging initiatives by the BRC***

- Supported one Sattu production unit in packaging and labelling of the product. It helped the enterprise to make an identity in the local market.



## 11. Marketing Support given to Entrepreneurs by the BRC

**-Weekly Haat:** One weekly haat has been started in Dhangai village. The area around the village had no such market facilities before. With the haat started under SVEP, 70-80 entrepreneurs got a market to sell their product and produce. Around Rs. 2,50,000 to 3,00,000 revenue was generated from the haat in the initial 8 weeks.



*Weekly Haat at Barachatti*

**-Festival Markets:** During the Durga Puja festival in 2019, temporary stalls at 5 different places were established to tap market demand.

Place	Date	No. of entrepreneurs	Total Revenue (Rs.)
Barachatti	7/10/2019	7	71,147
Binda	8/10/2019	6	31,260
Sobh	7/10/2019 &	6	31,597



	8/10/2019		
Bhagahar	7/10/2019	8	63,650
Padumchak	7/10/2019	7	50,967

### ***12. Bank Linkages and formalization supports given to entrepreneurs***

BRC has supported 3 entrepreneurs in getting PAN Card and 3 enterprises to get GST. Two enterprises got loans from private banks for enterprise as well.

### ***13. Convergence with Other Government scheme:***

10 food-based SVEP enterprises were identified and linked with PM FME. Those enterprises will receive further financial and technical assistance from the scheme. With the support of Non-Farm team food based enterprises were linked with PM FME scheme.

### ***14. Case studies on Entrepreneur and CRP-EP***

#### **A. Entrepreneur: Pushpa Devi**

##### ***Decorating Pushpa for a financially Independent Life.***

Pushpa is a 38 years old creative gift items and decorative items maker. In a household of nine members, her husband, three children, two in-laws and two great-in-laws. Pushpa and her husband are the bread winner of the family. Pushpa acquired education till Xth standard along with her artisanal skills in her maternal home, however, she could not get any teaching application in schools and colleges although belonging to OBC category. Life for Pushpa Devi was like a normal housewife inside his Home until she joined SHG and got introduced to SVEP to start up her own shop in Sobh Bazaar.

Learning about the SVEP project from her SHG meeting, it sparked her interest in her skillful hands to start on making the decorative items which she learnt in her maternal home. Her only dream of not

wasting her skillful hands is empowered by the SVEP project as she received an SVEP loan of Rupees Fifty Thousand in December 2018. An SHG member of Soni SHG, Kalyan VO and Amar CLF Pushpa went through the required steps of EDP Training getting the SVEP loan and opening her own set up for making decorative items.

With the Amount she received from the loan she could put on the Raw materials required from Gaya and set up her own Decoration making and selling shop in her own husband's house. With the family's support Pushpa could manage both her housewife chore in the morning and evening and working in her shop during the day time. She makes decorative items out of thermocol waste, plastic ropes and ribbons making it into a show-piece for tables and walls. She also stitches varieties of ladies dresses from Lahenga to Suits and Blouses, not only from stitching and decorative items she also earns from tailoring. She also gives tailoring classes in her own shop which all sums up to making her earn an income of about rupees ten thousand a month. With the marriage season a peak time for sale her shop runs throughout the year. As the words continued to



spread among the interested girls and women who wanted to earn instead of sitting without any work at home.



She could now contribute to her family's expenses as she sometimes got the ration materials she wanted for her joint family of seven members of two in-laws, her husband and three children. She sometimes pays the fees for her children so that they do not have to depend on her husband for the festivals she celebrates. The shop and her skills have made her an economically independent mother, making her able to help in family expenses and empower other women in making them start their own decorative making and tailoring units thus, further helping them to be financially independent. Pushpa has also been able to get recognition from the society by referring to her shop as a landmark and her family members are proud of her shop as the family is recognized and known by her shop.

### **B. Gyandeo- CRP EP**

GyandeoSattu, an entrepreneur as well as CRP-EP was a young student who was still helping his family with his contribution in farming. Gyandeo is the only son to a farmer mother as his father is a migrant labourer in Delhi. His father helping in one of the Delhi board shops has a dream of opening one such shop in his home place. The shortage of money keeps it into a discussed topic rather than an executed one. Gyandeo's mother, an SHG member of arti SHG, Adarsh VO and Amrit CLF of village was introduced to SVEP by a CRP-EP who now has become a mentor. While waiting for his father's arrival, Gyandeo has followed the procedure and taken the Entrepreneurship development course from BRC Barachetti. After his father's arrival Gyandeo received a loan of rupees twenty thousand and opened the plywood shop in his home. Along with the loan repayment and constant

contact with the CRP-EP a graduate Gyandeo applied for the CRP-EP post in the BRC Barachetti and now is a CRP-EP of the block. While helping the BRC in developing enterprises, Gyandeo had also helped himself and further enhanced his business skills that he had learnt from CRP-EP training by putting up a Sattu making unit. In a cold place like Bihar with the rich vegetation growth, sattu is a powder made out of roasted chickpeas. Sattu is a main ingredient in Littichokha and sattu puri, a powdery filled chapati, which provides a good warm good both in winter and summer season. Disproportionately with the production of chick peas and demand of sattu, there are very few Sattu manufacturers in the block. With



the time consumption on roasting and preparation of the chick peas with a quarter output of a kilo after grinding, the demand could not be met. Hence, after knowing the value of Sattu in the area, Gyandeo further applied for an SVEP loan and received an amount of rupees in 20 and set up his milk that greeted sattu and aata as well. His service centre has now eased the production of Sattu in his place and demands started to put in, he has also improved in marketing and branding by packing sattu in certain quantity containers. He has also put-up logos and printed stickers ordered from Delhi in the packets that have improved in branding. He has also shared posters sucked to certain public places and officers that increased his sales.

Along with his CRP-EP duties of enterprise development, Gyandeo could also earn a side income of rupees 15000 a month. Hence, Gyandeo has provided a service and demand by keeping packed sattu in his ply shop and also provided work to his wife and mother with the farm work his family is engaged.

### ***15. Testimonials by CRP-EP Group***

*“Working as a group in SVEP, we have learned a lot in the last 4 years. Like how to prepare a business plan, to prepare a financial statement of the business to analyse the performance of the*

*business. Working in a group has many benefits like we get support from each other in the field, in personal crises and we also support each other to complete work. From our monthly honorarium we keep 3% in the group account and when anyone needs financial help, we use that money. Project has given knowledge, work and confidence to work. After the 4<sup>th</sup> year we will work in a group and try to start our own business.”*

-CRP EP group, Barchatti



*CRP EP Group- Barachatti*

### ***16. Challenges faced during implementation***

1. Low repayment rate: CEF repayment rate in the block is very low and because of that BRC doesn't have sufficient CEF to meet the demand of entrepreneurs, which leads to delay in fund disbursement and slow the progress of the project. Due to the absence of a proper repayment mechanism, repayment amounts get stuck at different levels of CBO. Till March 2021, repayment rate at BRC is 31 percent. Lack of proper record keeping at CBO level is another reason for low repayment rate.

2. Involvement and support from Block team: Strategic involvement of block team (BPM, AC, CC and Cadres) was required for smooth functioning of the project.

3. Tapping enterprises under the government sector is another challenge the project has faced in the block. Lack of proper liaising and convergence with other governments was the reason behind low achievement in the government sector.

### ***17. Best Practices in Barachatti***

1. Revisited members received GOT and EDP but have not started their enterprises. CRP EP group prepared the list of participants who have received GOT and EDP previously but did not convert into entrepreneurs. They organized refresher EDP at BRC for them. BRC has achieved the last financial year target by converting them into entrepreneurs.
2. To track individual repayment of entrepreneurs, in February 2020 BRC prepared a list of entrepreneurs in three categories i.e green, yellow and red list. Green category is for entrepreneurs doing regular repayment, yellow for those who have missed the last 2 to 3 instalments and red for defaulters. BRC shared the list to concern CLF/VO and requested them to do regular follow up.

### ***18. Feedback/Suggestion/Areas of Improvement for the Block***

1. Involvement of CBOs in monitoring: BEPC members once involved in tracking CEF repayment. They did field visits with CRP EPs for the same. Field visits of BEPC members can be done frequently to keep track of CEF and CRP EPs field movement.
2. Regular meetings with CLF/VO bookkeeper at block level will help to improve the CEF repayment rate. It will also lead to a transparent information flow regarding the CEF.
3. Bank linkage: BRC received requests from existing entrepreneurs for a second tranche of loan to expand and improve their business. Proper liaisoning with banks, with support of the block team will help BRC to link their enterprises with banks for bigger loans.
4. BRC can explore the opportunities to converge with other government schemes with the support of BPIU.

### ***19. Major Learnings from the pilot block Project Implementation***

1. BRC can be developed as a centre point for Non-Farm at Block level. BRC can be developed as OSF under NRETP for additional support.
2. Convergence of SVEP enterprises with other government schemes like PM FME, School uniform and NRETP. It will provide additional support to existing enterprises and scale up these enterprises.

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## II. Bodhgaya SVEP Block, Gaya

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### 1. Introduction

Bodhgaya is a block in Gaya district. There are 17 Gram panchayats in Bodh Gaya block and 139 villages, of which 132 are reported as inhabited. The total area of Bodh Gaya is 230.26 sq. km and population density is 859 persons per sq. km compared to the population density of 784 persons per sq. km of Gaya district and 1106 persons per sq. km for Bihar State.

Total HH	32,156
Total Population	1,97,804
Total Male Population	1,01,323
Total Female Population	96,481
Total Population 0-6 years	37,498 (19%)
Total Population - Scheduled Castes	75,697 (38%)
Total Population - Scheduled Tribes	171 (0.08%)
Females (per 1000 Males)	952
Females (per 1000 Males) - 0-6 years	958
Females (per 1000 Males) – SC	952

### SVEP Coverage:

CBO	Number	Coverage
CLF	04	04
VO	183	162
SHG	2128	1106

In 4 years, the project has reached around 90 percent of Village Organisations and has reached 52 percent of SHGs.



## 2. Physical Achievement of Bodhgaya

Categories	Target for 4 years	Achievement in Numbers	Achievement Percentage
<b>Total Target</b>	2382	2432	102%
<b>Household Consumption</b>	1260	1718	136%
<b>Government Sector</b>	54	29	54%
<b>Sub-sector</b>	418	685	164%
<b>Existing Enterprises</b>	595	718	121%

The block has achieved 102 percent of the total target. The total target was divided into three categories to promote enterprises from different sectors. It was able to achieve the target in sub sector and household consumption but struggled to tap opportunities under government sectors. Enterprises related to construction and tailoring units were able to get the revenue from other government schemes and programmes.

### 3. Financial Progress of Bodhgaya

Budget Heads	Budget approved based on DPR (A)	Amount of fund transferred to BRC or NRO (B)	% of fund transferred (C=B/A*100)	Expenditure till March 2021 (D)	% of expenditure against total budget (E=D/A*100)	% of expenditure against fund transferred to BRC/NRO (F=D/B*100)
<b>Skill Building</b>	1,66,74,000	20,81,859	37.90%	20,81,859	12%	100%
<b>Handholding</b>	80,86,890	50,98,898	72.53%	35,00,071	43%	69%
<b>Training of CBO</b>	10,00,000	3,50,000	35.00%	4,35,961	44%	125%
<b>Setting up of BRC</b>	5,00,000	5,00,000	100.00%	2,51,315	50%	50%
<b>Working Capital</b>	1,80,000	1,80,000	100.00%	6,08,922	338%	338%
<b>CB of CRP-EPs</b>	7,00,000	1,73,001	24.71%	4,15,428	59%	240%
<b>Baseline</b>	10,00,000	3,08,370	30.00%	3,08,370	31%	100%
<b>Mentor and Block Support</b>	29,76,000	1253705	42%	29,19,306	98%	233%

#### 4. Status of Community Enterprise Fund

CEF Disbursed till March 2021	Expected Repayment till March 2021	Actual Repayment till March 2021	Repayment Percentage
2,81,61,000	90,00,000	44,00,320	49%

BRC Bodhgaya has disbursed a total Rs.2,81,61,000/- as loan to entrepreneurs. The repayment rate is 49 percent as on March 2021 against the repayment expected

#### 5. Achievement of the Bodhgaya in NRLM Software

Cumulative Achievement till March 2021	No. of Entrepreneurs registered in App	Percentage of Entrepreneurs registered in App	Percentage of Business Plans submitted in App	No. of Enterprises Grounded in App	Percentage of Enterprises Grounded in App	No. of PTS	Percentage of Enterprises with PTS data
2432	1108	46%	0%	694	29%	464	19%

Around 2084 Paper-based PTS data is available at BRC. All the PTS data available at BRC can be uploaded in the SVEP app by past data updation mode. By March 2021 only 19 percent PTS data was uploaded in the software.

#### 6. Enterprise Profile of Bodhgaya

In Bodhgaya, a total of 2,432 enterprises have been supported and developed under the project. For better understanding it has been categorised under following categories:

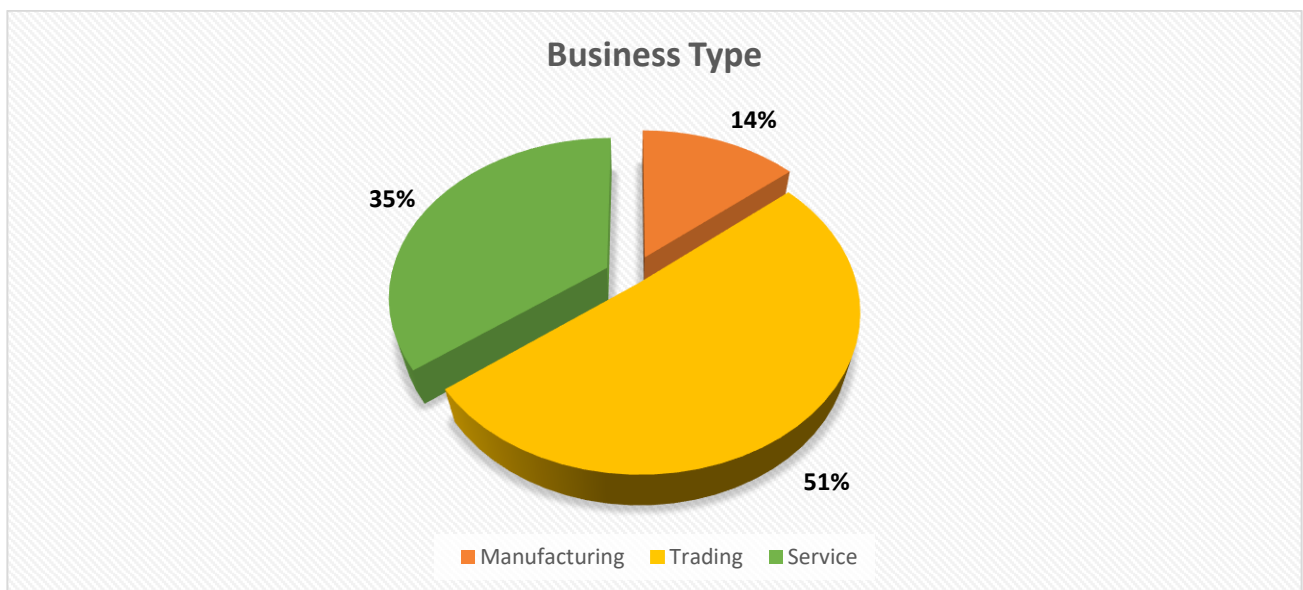
- A. Sector wise:** Enterprises have been divided into three major categories; Household consumption, Sub-sector and Government sector.

Categories	Target	Achievement	Percentage
Household Consumption	1260	1718	136%
Government Sector	54	29	54%
Sub-sector	418	685	164%

The block has achieved 136 percent of HH target and 164 percent of Sub-sector target. Achievement in House-hold consumption and Sub-sector is more than 100 percent but in the Government sector only 54 percent is achieved.

### B. Business Type:

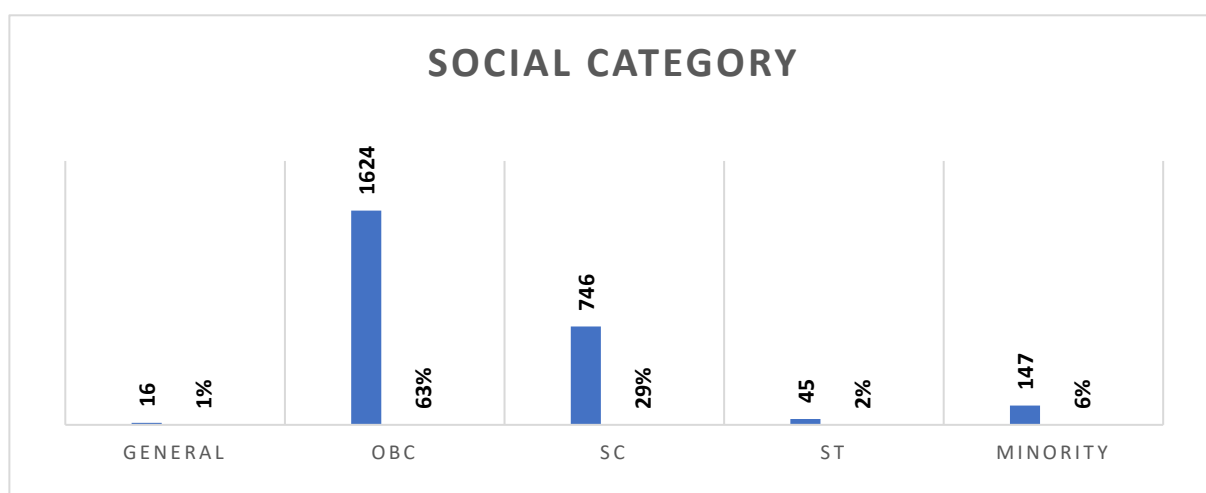
Business Type	Manufacturing	Trading	Service	Total
Number	339	1235	858	2432



The chart shows the percentage of enterprises promoted under different sectors. It clearly shows that 51 percent of enterprises are of Trading followed by Service and Manufacturing with 35 and 14 percent respectively.

### C. Social Category:

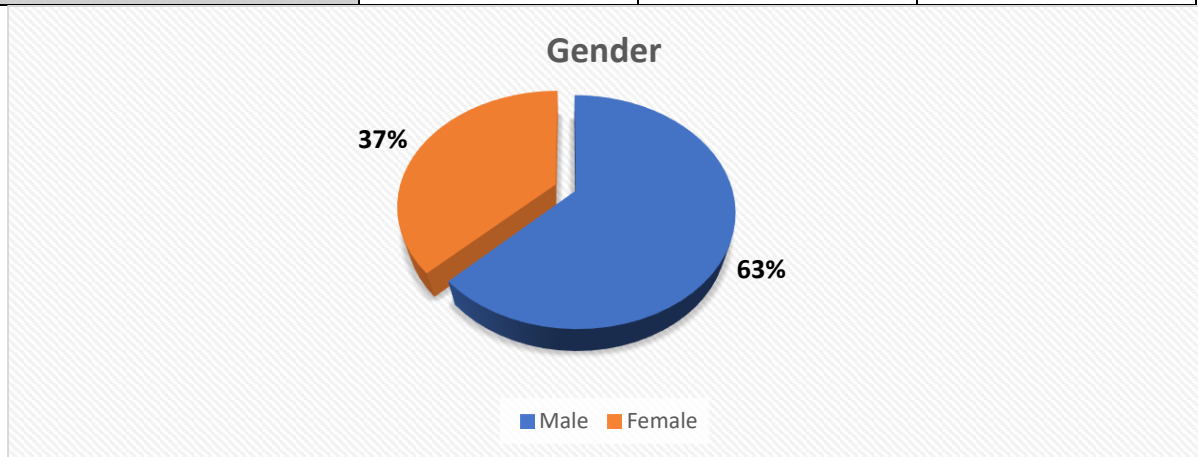
Social Categories	No. of ME	Percentage	% of block population– Census of India 2011
General	16	1%	
OBC	1624	63%	
SC	746	29%	38%
ST	45	2%	0.08%
Minority	147	6%	
<b>Total</b>	<b>2578</b>	<b>100%</b>	



Graph shows the social category of entrepreneurs of the block. 63 percent of entrepreneurs belong to OBC followed by SC with 29 percent. 6 percent of entrepreneurs belong to the minority community. 45 enterprises i.e. 2 percent of the total enterprises are owned by people from the ST community and only 1 percent belong to the General category. According to census 2011, in Bodhgaya 38 percent population belongs to SC and only 0.08 percent population is ST. Total 746 enterprises were started by the SC community and 45 enterprises were owned by the ST community in the block. Project is successful in promoting SC and ST entrepreneurs in the block.

#### D. Gender:

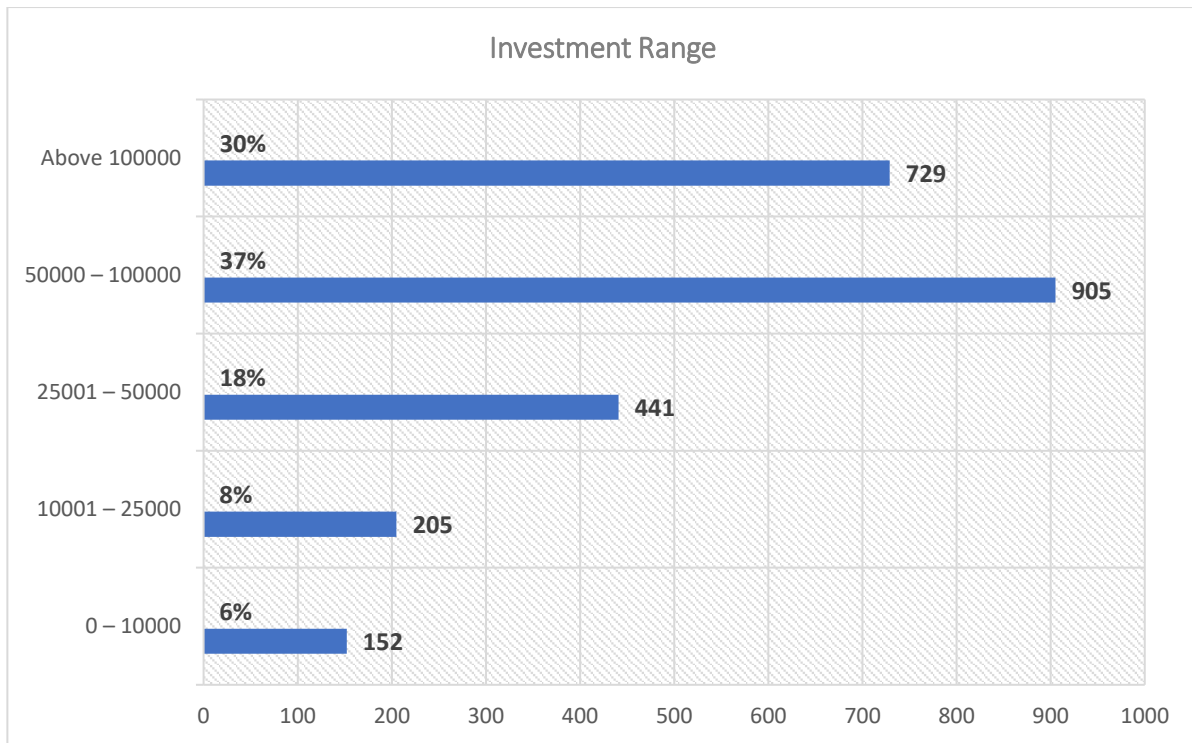
Gender	Male	Female	Total
Number of ME	1524	908	2432



The chart shows the gender wise ownership of the enterprises. 63 percent of entrepreneurs are men and 37 percent entrepreneurs are women. In Bodhgaya, the number of male entrepreneurs is more than women entrepreneurs because most of the enterprises like Kirana/General store, Auto services, construction related enterprise, Saloons, movable stalls of fast food/vegetable/cloths and furniture stores are run by the male member of the family.

#### E. Investment Range:

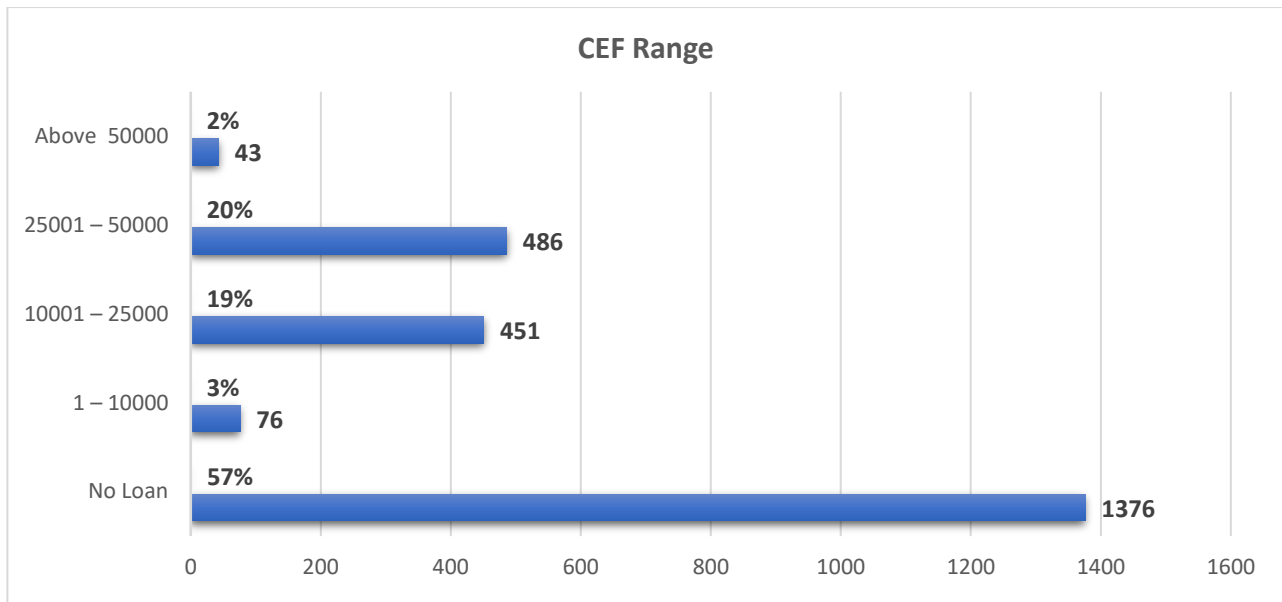
Investment range	0 – 10000	10001 – 25000	25001 – 50000	50000 – 100000	Above 100000	Total
No. of ME	152	205	441	905	729	2432



The above graph shows the amount invested at the time of starting enterprises. It includes a certain amount of owners' equity as well. The maximum enterprises (37%) started with an investment between Rs 50,000 to 1,00,000. Around 30percent of enterprises started with an investment of above 1,00,000.

**F. CEF Range:**

CEF Range	No Loan	1 – 10000	10001 – 25000	25001 – 50000	Above 50000	Total
No. of ME	1376	76	451	486	43	2432



The above graph shows the range of CEF disbursed to entrepreneurs. 57 percent enterprises have not taken loan from BRC but avail only technical support. In 57 percent, businesses started with their own investment, a loan from CBO network and loan taken from private banks and other sources with the help of CRP EP group. 20 percent of enterprises have availed CEF loan between 25000-50000 and 19 percent have taken loan between 10001-25000 and only 3 percent enterprises have taken small loan up to Rs10,000.

#### G. Top 5 Enterprises:

Sl.No.	Bodhgaya	Number	Percentage
1	Kirana/ General store	369	15
2	Ladies Store/Fancy store	158	6
	Auto Service	149	6
3	Readymade / cloth shop	112	5
4	Fast Food	108	4
	Centering / Construction	96	4
	Saloon	87	4



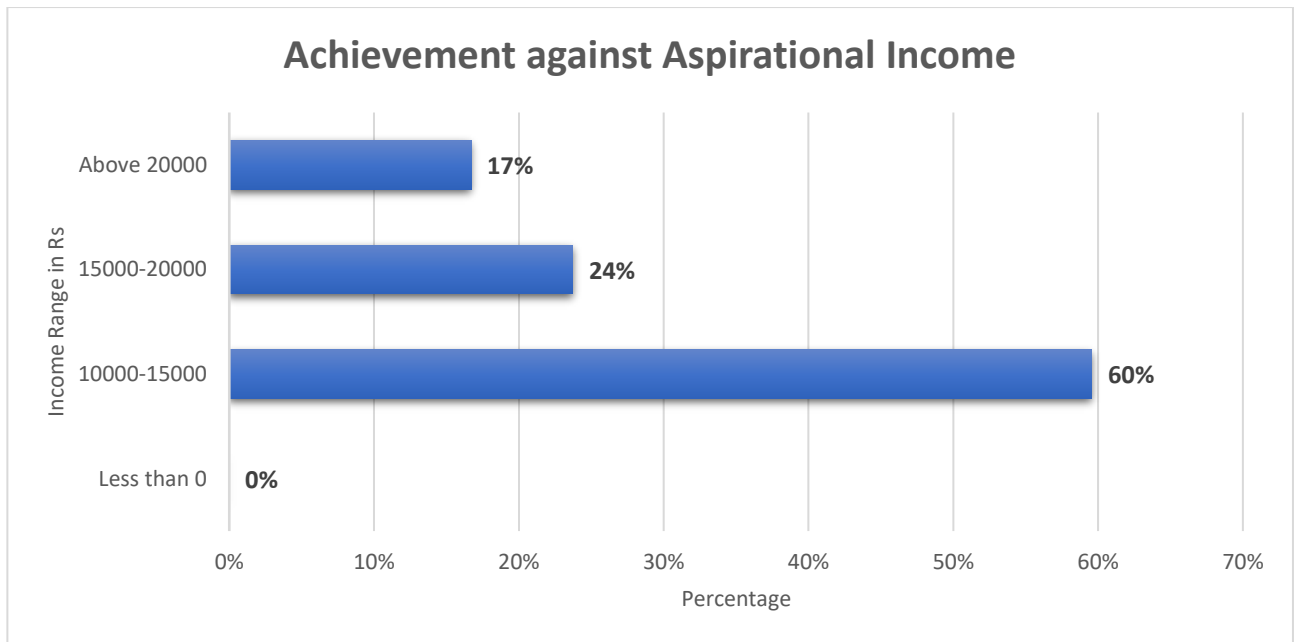
5	Furniture shop	54	2
6	Other	1299	53
	<b>TOTAL No. of ME</b>	<b>2432</b>	

Kirana/General holds the top position with 15 percent entrepreneurs opting for that business type. Ladies store/Fancy store and Auto service both the enterprises are in 2<sup>nd</sup> position with 6 percent each followed by Readymade clothes stores with 5 percent. Fast food, Construction related enterprises and Saloon are in 4<sup>th</sup> position with 4 percent each and Furniture is the 5<sup>th</sup> position with 2 percent of total number of enterprises promoted under SVEP in the block. All top 5 enterprises represent the 47 percent of total enterprises promoted.

#### **PTS Analysis to show percentage of enterprises earning above aspirational income of Bodhgaya**

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 it is very essential to revisit this aspect whether the entrepreneurs have attained the aspirational income slab or not.

<b>Income Range</b>	<b>Number</b>	<b>Percentage</b>
10000-15000	728	59%
15000-20000	290	24%
Above 20000	204	17%
<b>TOTAL</b>	<b>1222</b>	<b>100%</b>



With the available database of 1222 enterprises, a data analysis has been done and found that no enterprises are running in loss and all the enterprises are earning more than 10,000 per month, which is more than the aspirational income of the block. The sample is 50 percent of the total enterprises and may not be the representative sample but an overall idea could be generated out of this analysis on the proportion of enterprises attaining the aspirational income levels in the block. A clearer picture can be formed from an analysis later after the updating of all PTS paper data into the NRLM software.

### ***7. Brief about CRP-EP Group***

-Exposure to various services under SVEP

**Capacity Building of CRP-EP:** CRP EP group is capable of providing various services under SVEP for enterprise promotion at block level. CRP EP group is trained on TED & TEAM modules, performance tracking and consultation for enterprises. Now 10 CRP EPs are actively working in the group and as a group they are capable of providing various services to entrepreneurs under SVEP. Till March 2021 group has supported 133 entrepreneurs to get PAN Card, 185 enterprises to get Udyog Aadhar, support 68 enterprises to get GST and support 14 enterprises to get other licences.

2. **Exposure to Saras Mela/Festival Mala:** One CRP EP has participated in Delhi Saras Mela and supported the team in handling stalls. Group has also participated in SARAS mela at Patna and in

other festival melas at block. Every year they mobilise and arrange stalls in Bodh Mahotsav for SVEP enterprises.

**3. Marketing support to Entrepreneurs:** CRP EP group has mobilised entrepreneurs and provided space in local melas and different festival markets. They link the entrepreneurs with the local festival melas organised at Block during festivals like Chaath Puja, Holi, Diwali and Vishwakarna puja. They have also linked tailoring units with clothes stores, paper bag units with small snacks vendors.

**4. Conducted Skill training to entrepreneurs:** CRP EP group has arranged various skill training for entrepreneurs by liaising with RSETI and other private agencies. Following skill training provided to entrepreneurs: Tailoring and Embroidery, Pickle and Papad Making, Sattu Making, Cloth and paper bag making, Broom Making, Diya Batti making, Namkeen and Bangle making. They are capable of different agencies and conducting skill training.

**5. Develop Local haats:** CRP EP has started 4 local haats in Bodhgaya. All the haats are running successfully with support of CRP EP. The group has all the knowledge, experiences and awareness about the processes needed to be followed for opening a haat in a village.

**6. Mobilising Fund from Other sources:** The group has experience of mobilising funds from private banks and CBOs for enterprises. They supported 15 entrepreneurs to get loans from private banks.

#### **-Specific specializations**

1. Resource Person for SVEP Training: Two CRP EPs are well trained on all the components of SVEP and they provide training to new CRP EPs of other blocks and states.

2. Members of CRP group have attended class and taken individual licenses to run offices which can provide various departmental services to the village people.

#### **-Major Achievements**

1. Convergence with other government schemes: Support the construction related enterprises to provide the demand of Swachh Bharat Mission.

2. Develop Local Haats: In Bodhgaya, CRP EP group has successfully started 4 local weekly haats and all the haats are running properly. In 2018 they started one weekly haat at Pachanva, now the

haat is monitored by CBO members. In 2019, another haat was started at Satgharwa. In 2020 they have started two haats one at Zindapur and another at Kalhora.

3. Open One Stop Facility Centre: Group has managed to open One Stop Facility Centre in the block. From that centre they will provide various services to the customers from local villages. Services like, account opening, Aadhar card, PAN card, xerox and printing, railway ticket booking etc.

4. Provide support to enterprises during COVID lockdown: Group has supported 50 tailoring units to get order of Cotton mask production for different departments. Around 95,000 cotton masks have been delivered to Jeevika and other departments. They also supported 44 entrepreneurs to reopen their business.

5. Support Entrepreneur to get permanent stall in Bodh Mahotsav: Two SVEP enterprises got permanent space in Bodh Mahotsav. They participate every year in the event. One is a Murti making unit and another is a toy making unit.

#### **-Future as a Micro Enterprise Consultant Group**

The group has been well established and started to generate income from outside services rather than that is gained from the SVEP projects

The group is ready to go to take up any community services to its successful completion

#### **-Areas for improvement**

1. Competence in SVEP App: Training on SVEP app to the group has been given, still all the CRP EPs are not very competent in working on SVEP App.

2. Services provided to Entrepreneurs after enterprises started: First generation entrepreneurs' needs continuous support to grow their businesses. Services like market linkage, product packing & labelling, branding of locally produced goods, credit support to increase investment etc. Group has done remarkable job in the area of packaging & labelling but there is a huge scope of improvement in those areas. Thematic training to CRP EPs can be provided to improve those areas.

## ***8. Brief about BEPC***

### **Understanding of the project:**

The BEPC members have a sound understanding of the project. They are well aware about the objectives of the project and ME develop process of the project. Although all members do have the same level of understanding on all the project aspects.

### **Ownership of the Project:**

They are well aware about their role and responsibilities as a BEPC member in the project and they are confident in running the project with little support and guidance from BPM. They have started to intervene and monitor the project and gained experience to take up the stakeholder responsibilities from mobilisation to Loan repayment.

### **Management of CRP-EPs work:**

The BEPC members are aware about the works of the CRP-EP group and the services they are supposed to provide entrepreneurs. They are also capable of monitoring CRP EP groups by field visit and interaction with entrepreneurs. They can improve work allocation to CRP EPs.

### **Management of Community Enterprise Fund:**

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

### **Community Monitoring Conducted:**

BEPC members have done field visits with CRP EPs to track CEF Repayment status at CBOs level and also visited enterprises. They can do regular field visits to monitor CRP EP work and for field verification of enterprises.

## ***9. Skill Trainings Conducted in Bodhgaya***

BRC had liaised with RSETI and other training agencies to provide various skill training to entrepreneurs. Details are mentioned in the upcoming table:

Sl.No.	Training	No. of Participants	No. of participants started business
1	Tailoring and Embroidery	40	25
2	Pickle Making	10	12
3	Paper Bag making	90	41
4	Broom Making	115	48
5	Diya Baati making	35	6
6	Cloth Bag making	30	15
7	Nankeen Making	45	19
8	Bangle Making	32	21
9	Agarbatti Making	25	7
	<b>Total</b>	<b>422</b>	<b>194</b>

Tailoring, Embroidery and Pickle making training was provided with support of RSETI. Other training is provided by the individual trainers and other training agencies. They prepared the list of various training agencies and kept the list at BRC.



### ***10. Branding and Packaging initiatives by the BRC***

With the support of CRP EP Group, BRC has supported one Sattu manufacturing unit in packaging and labelling of the product. It helped the enterprise to make an identity in the local market.

### ***11. Marketing Support given to Entrepreneurs by the BRC***

**-Weekly Haat:** 4 weekly haats are started in the block. In the year 2018, they started one weekly haat at Pachanva. Now the haat is monitored by CBO members and around 45 entrepreneurs put their stalls in the market. In 2019 another haat was started at Satgharwa, in that haat around 60-70 entrepreneurs sell their product and produce. In 2020 they have started two haats one at Zindapur and another at Kalhora village. Around 80-100 enterprises sell their product and produce in both haats.

**-Festival Markets:** Bodh Mahotsav is an annual event in Bodhgaya. In that 5-7 entrepreneurs put up their stall every year. One Murti manufacturing unit has a permanent stall in the Bodh Mahotsav market. CRP EP group also mobilised entrepreneurs and provided space in local melas and different festival markets. They link the entrepreneurs with the local festival melas organised at Block during festivals like Chaath Puja, Holi, Diwali and Vishwakarna puja. They have also linked tailoring units with clothes stores, paper bag units with small snacks vendors.

**-Participation in State Level Fairs:** One Murti manufacturing unit and one Toy making unit participants in SARAS organised at State Level.

Picture gallery:



i) SVEP Stall in Bodh Mahotsav







ii) Stalls in different festival markets



iv) Packaging and labelling support



v) One Stop Facility Centre



vi) E-Rickshaw supported under SVEP run by SHG members

### ***12. Bank Linkages and formalization supports given to entrepreneurs***

Additional loans from Private Banks have been provided to entrepreneurs at the time of liquidity issues to the business. Loans provided to entrepreneurs from private banks to purchase E-Auto and passenger vehicles.

Mudra loan applications have been forwarded to many banks but the success rate was very nominal. Three entrepreneurs have received Mudra loans as well.

### ***13. Convergence with Other Departments***

- A. 10 Food processing entrepreneurs have been provided with Rs. 40000/- Loan under PMFME Scheme in Bodhgaya.
- B. Liaising with Shechen Clinic Bodhgaya an NGO to provide E-Auto to SHG women in nominal rental. 15 Women members have been supported under that.
- C. Support received from other departments: Tailoring, Embroidery and Pickle making training was provided by RSETI. 50 members have received orders of Cotton Mask from government departments.

## 14. Case studies

### A.The Farrywala:

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Starting as a *farrywala*(salesman who generally sales stationery carried in a small box),

Ashok Goswami along with his mother Kusum Devi, made their journey and were able to start a wholesale shop. Ashok in the earlier years went door to door to sell small products that he purchased from a wholesale market. His mother used to sit with some bangles for sale. After joining the CBO network, Kusum Devi acquired the information of support provided to small entrepreneurs to set up their enterprises. With a hope to opt for something that is more self-sufficient, Ashok applied for a loan through his mother who was a part of SHG in Bodhgaya.



The story of Ashok is truly inspiring as how he started from scratch but his perseverance and hard work has been paying him since the last years. He being a *farrywala* and working daily to support his family through supplying goods to multiple *farrywalas* being a wholesale retail shopkeeper at the present date is what the project SVEP aimed for.

He started his job as a *farrywala* and earned only around Rs. 300-400 daily with a very less profit margin to help sustain his family in this daily evolving and expensive world, and worked hard daily. There was a lack of assistance for his financial activities as he had very little income and didn't know how to use it well. His mother, Kusum Devi, being a member of the SHG helped him get a direction. When they came to know about the support they can get, they instantly applied for a loan and got it approved from the CBO.

He, while doing his daily job of *farrywala*, also ran a small shop started from his own investments. However, the investment wasn't enough for the shop to run smoothly. After the loan got approved, he invested the money into his shop and tried increasing his sales and expanding his shop. As time passed results started coming in and other *farrywalas* started withdrawing goods from him to sell around the area. That was a turning point for him, where his

shop started getting real business and his shop started having sales. This was observed by the CRP-EP personnel and they forwarded the handholding support to him in 2019 where his business was monitored and supervised. From the study done it was clear that there was a positive growth in Ashok's business and the loan provided by the CBO in 2017 helped him extensively resulting in a positive business market for himself and strengthening his financial background as compared to the earlier times.

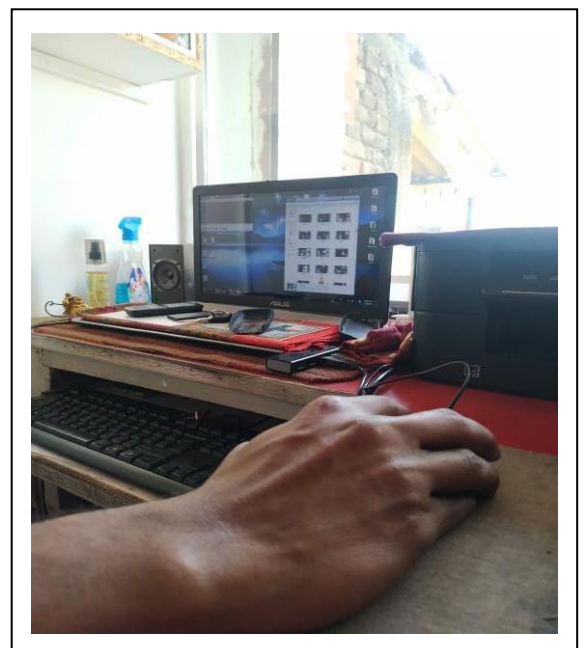
His story can be an inspiring one to many where the proper utilization of financial resources can be observed and from his way of implementation in achieving results can be adopted in other people's investment/business plans. He didn't settle for what he had, a means of survival but he aimed for what he could aspire and achieve.

### **B. Rajiv, the entrepreneur**

Rajiv Kumar, an aspiring entrepreneur, runs an electronic shop which consists of a printing machine and photo machine, getting printouts and photos. At the initial stage the shop was started with very little finance and was set up at a small scale with minimal accessories required to run a shop.

With the intervention of CRP-EP Sunny Kumar, he got introduced to SVEP and about the schemes running under the programme. He saw a great opportunity to expand his business through investing money to be received under

the scheme. Therefore, through his mother, Sunita Devi, who is a part of SHG applied for a loan under SVEP and got it approved which helped him in investing the financial resources in buying the equipment like the printer machine and the camera which has helped him earn more comparatively to the early days. He is enjoying the present work but has not settled for what he has or what he does. He states that, "*Issbyapar ko nayeuchayio pe lekejaanachahta hu*", because the SVEP has put in the seed of courage



in his mind and he fears not to fail. As he started from a shop with the printing and videography facilities, in short, a cyber cafe he works hard and dreams to increase his business by adding other services and facilities like online money transfer, withdrawal of money (CSP) etc.

When asked about the business in the present COVID scenario, he replied that he totally understands the situation and respects the norms and guidelines laid down by the government. He kept his shop closed during the lockdown period and was thankful that he and his family survived through this tough time without any harm. He added by saying that he had a co-worker along with him supporting his daily work but unfortunately, he had to leave his job because Rajiv was not able to pay him due to the current scenario but he made sure that his co-mate was not left without any job and managed a source of income for him.

Being a hardworking person, he also has started a new business of mushroom cultivation around his area/CBO where he aims to employ the women and help them earn a living. With the support of SVEP he plans to expand his start-up and aims to increase the mushroom cultivation site size and employ nearly 15-20 women at a go and earn money not for himself but for all. He has a very strong will and his small-scale cultivation process is already a success and therefore he is planning for the big shot.

CRP-EP, Sunny Kumar, is always a constant support to him providing him with ample amount of guidance in running and enlarging the business and helped him run the business smoothly.

Talking to Rajiv Kumar was a great experience as you can feel the sense of hardwork and perseverance inside of him and his motivation for more driving him from the inside. The intervention of SVEP has been a success in helping him achieve what he has aimed for. His way of looking at things from a different perspective can help others, within his circle, achieve success.

### ***15. Testimonials by BEPC:***

“We will run the project even after the 4th year. We have learned how to check the business plan and work report of CRP EP group, we are aware about the ME development process and guidelines for fund utilization. After doing field visits with CRP EPs for repayment in a drive mode, we have understood how to monitor and track the CEF. I am not literate but other members are. With the support and guidance of BPM we can run the BRC as we are running our CLFs. Support of BRC Bookkeeper is also required for Bookkeeping and Fund management.”

-Amola Devi, BRC President, BRC Bodhgaya



### ***16. Challenges faced during implementation:***

1. **Involvement of Block team in the project-** Strategic involvement of block team (BPM, AC,CC and Cadres) was required for smooth functioning of the project and for monitoring purposes which was absent in the project for a long time.

2. **CEF Management and Repaymentmechanism-** Proper record keeping and tracking of CEF was not properly done by the BRC because of that in mid of the project period consolidation of data related to CEF disbursement was done with all the CLF, that was the tedious job and it took lots of valuable time of the project. Repayment rate was also very low because of the absence of a clear repayment mechanism. At times BRC does not have sufficient CEF to achieve the remaining target.

3. **Difficulty in enterprise entry to NRLM App-** Due to technical glitches in app, SHG Code error and improper data base it was difficult to upload enterprise data in app.

### ***17. Best Practices in Bodhgaya***

1. CRP group business started in the block premises providing all online services and Marketing services to the entrepreneurs supported under SVEP and they are planning to tap other entrepreneurs as well.

2. With support of BPIU, BRC has decided to give incentive to the CM and Book-keepers to track and record CEF repayment at VO level. It is happening under the supervision of CC in all the 4 CLFs.
3. BEPC members are visiting VOs/Villages along with CRP EPs to meet entrepreneurs and they conduct meetings with default entrepreneurs to initiate CEF repayment. It worked well and the same drive is going on as a continuous process.

### ***18. Feedback/Suggestion/Areas of Improvement for the Block***

1. Involvement of CBOs in monitoring: BEPC members once involved in tracking CEF repayment. They did field visits with CRP EPs for the same. Field visits of BEPC members can be done frequently to keep track of CEF and CRP EPs involvement in the field.
2. Regular review meeting of SVEP at district and block level: If regular review meetings of BEPC and CRP EP group can be done by BPM at block level against the plan. It will improve the field monitoring and involvement of other block staff in the project.
3. Manufacturing units has been promoted but BRC was not able to provide proper labelling and packaging support to enterprises. BRC can pay mor attention in that area.

### ***19. Major Learnings from the pilot block Project Implementation***

1. BRC can be developed as a centre point for Non-Farm at Block level. BRC can be developed as OSF under NRETP for additional support.
2. BEPC Members can be developed as Community Resource Person for SVEP.
3. Producer Groups can be formed of similar type of enterprise

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### III. Dhanarua SVEP Block, Patna

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#### *1. Introduction*

Dhanarua is a block in Patna district. There are 20 Gram Panchayats in Dhanarua block and 122 villages, of which 1151 are reported as inhabited. The total area of Dhanarua is 185.53 sq. km and population density is 1,139 persons per sq. km compared to the population density of 1,823 persons per sq. km of Patna district and 1,106 persons per sq. km for Bihar State.

Total HH	36,636
Total Population	2,11,376
Total Male Population	1,09,384
Total Female Population	1,01,992
Total Population 0-6 years	39,019
Total Population - Scheduled Castes	48,516
Total Population - Scheduled Tribes	97
Females (per 1000 Males)	
Females (per 1000 Males) - 0-6 years	
Females (per 1000 Males) - SC	

The block has been divided into 3 Cluster Level Federation (CLFs), namely Koshish CLF, Udaan CLF and Moriyawa CLF.

#### **SVEP Coverage:**

<b>CBO</b>	<b>Number</b>	<b>Coverage</b>
CLF	3	3
VO	164	136
SHG	2475	1530

In 4 years the project has covered 62 percent of the total SHG in the block.



## 2. Physical Achievement of Dhanarua

Categories	Target for 4 years	Achievement in Numbers	Achievement Percentage
<b>Total Target</b>	2122	2251	106%
<b>Household Consumption</b>	1492	1531	103%
<b>Government Sector</b>	86	6	7%
<b>Sub-sector</b>	432	714	165%
<b>Existing Enterprises</b>	112	135	121%

The block has achieved 106 percent of the total target. The total target was divided into three categories to promote enterprises from different sectors. It was able to achieve the target in sub sector and household consumption but struggled to tap opportunities under government sectors. Enterprises related to construction and tailoring units were able to get the revenue from other government schemes and programmes.

### 3. Financial Progress of Dhanarua

<b>Budget Heads</b>	<b>Budget approved based on DPR (A)</b>	<b>Amount of fund transferred to BRC or NRO (B)</b>	<b>% of fund transferred (C=B/A*100)</b>	<b>Expenditure till March 2021 (D)</b>	<b>% of expenditure against total budget (E=D/A *100)</b>	<b>% of expenditure against fund transferred to BRC/NRO (F=D/B*100)</b>
<b>Skill Building</b>	1,48,54,000	57,98,900	49.81%	32,94,470	22.18%	56.81%
<b>Handholding</b>	72,04,190	42,00,400	72.18%	28,28,863	67.34%	67.35%
<b>Training of CBO</b>	10,00,000	3,50,000	35.00%	3,89,334	38.93%	111.00%
<b>Setting up of BRC</b>	5,00,000	5,00,000	100.00%	2,94,915	58.98%	58.98%
<b>Working Capital</b>	1,80,000	1,80,000	100.00%	3,09,851	172.00%	172.00%
<b>CB of CRP-EPs</b>	7,00,000	8,82,417	126.05%	13,35,799	190.83%	151.38%
<b>Baseline</b>	1,00,000	4,26,770	426.777	4,26,770	426.77%	100.00%
<b>Mentor and Block Support</b>	29,76,000	1209542	41%	29,22,740	98%	242%

#### **4. Status of Community Enterprise Fund**

<b>CEF approved till March 2021</b>	<b>Expected Repayment till March 2021</b>	<b>Actual Repayment till March 2021</b>	<b>Repayment Percentage</b>
4,85,97,500	1,78,67,454	85,00,000 (BRC) 90,22,937 ( VO )	47.57%

In 4 years total Rs. 4,85,97,500 has been approved but only Rs.3,16,45,000 has been disbursed till March 2021. Repayment rate is 47.57 percent at BRC and around Rs. 90,22,937 has been received at VO level.

#### **5. Achievement of Dhanarua in NRLM Software**

<b>Cumulative Achievement till March 2021</b>	<b>No. Entrepreneurs registered in App</b>	<b>Percentage of Entrepreneurs registered in App</b>	<b>Percentage of Business Plans submitted in App</b>	<b>No. of Enterprises Grounded in App</b>	<b>Percentage of Enterprises Grounded in App</b>	<b>No. of PTS</b>	<b>Percentage of Enterprises with PTS data</b>
2251	1039	46%	0%	703	31%	400	18%

Progress in the NRLM app is very low due to various technical issues. No business plan has been submitted as CRP EP are not very comfortable working in app and in last Financial Year they didn't get much time to practise in app due to target pressure. A total of 1731 PTS data is available at BRC and the same can be uploaded in the app.

#### **6. Enterprise Profile of the Block**

In Dhanarua total 2251 enterprises have been supported and developed under the project. For better understanding it has been categorised under following categories:

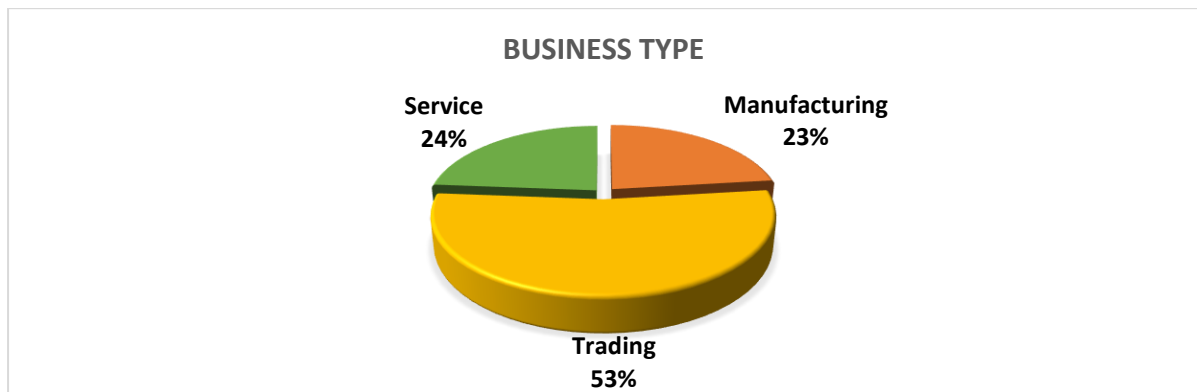
A) **Sector wise:** Enterprises have been divided into three major categories; Household consumption, Sub-sector and Government sector.

Categories	Target	Achievement	Percentage
Household Consumption	1492	1531	103%
Government Sector	86	6	7%
Sub-sector	432	714	165%

Achievement under Household consumption and Sub-sector is more than the target but in the Government sector only 7 percent of potential enterprises identified in the DPR is achieved.

Business Type	Manufacturing	Trading	Service	Total
Numbers	520	1196	535	2251

B) **Business Type:** The enterprises have been divided into Manufacturing, Service and Trading.



The chart shows the percentage of enterprises promoted under different sectors. It clearly shows that 53 percent of enterprises are in the Trading sector followed by services and manufacturing with 24% and 23% respectively. Most of the manufacturing units are Detergent production unit, Dairy products, Fast food stall, Furniture manufacturing unit and Bindi making units.

C) Social Category:

Social Categories	No. of enterprises	Percentage	% of block population– Census of India 2011
General	22	1.0%	
OBC	1589	70.6%	
SC	609	27.1%	22.95
ST	7	0.3%	0.05
Minority	24	1.1%	1.77
Total	2251	100%	

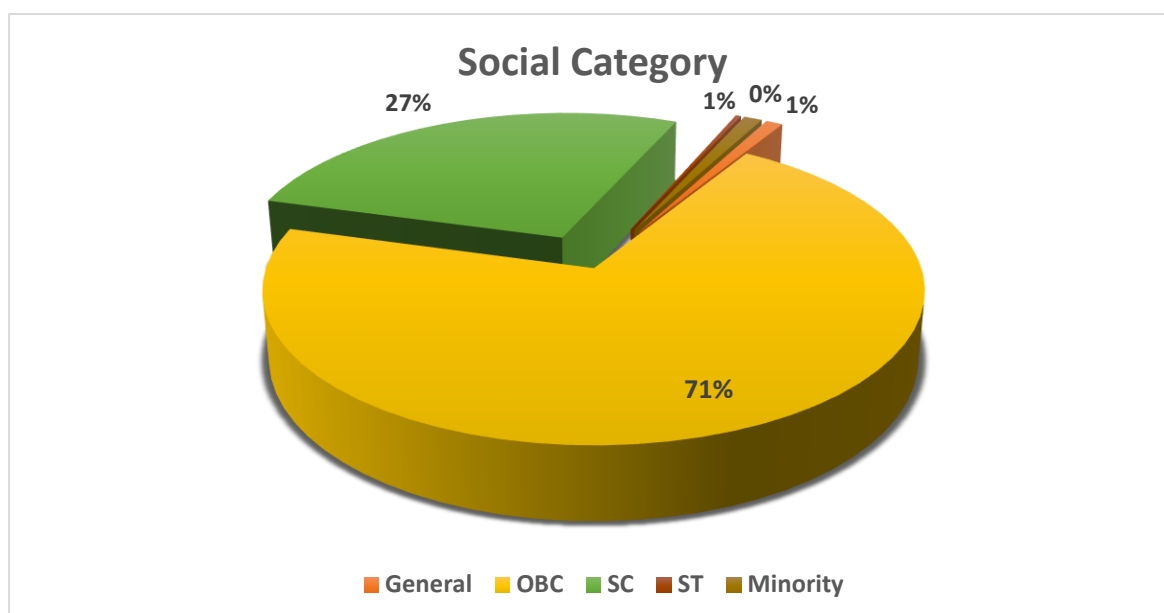
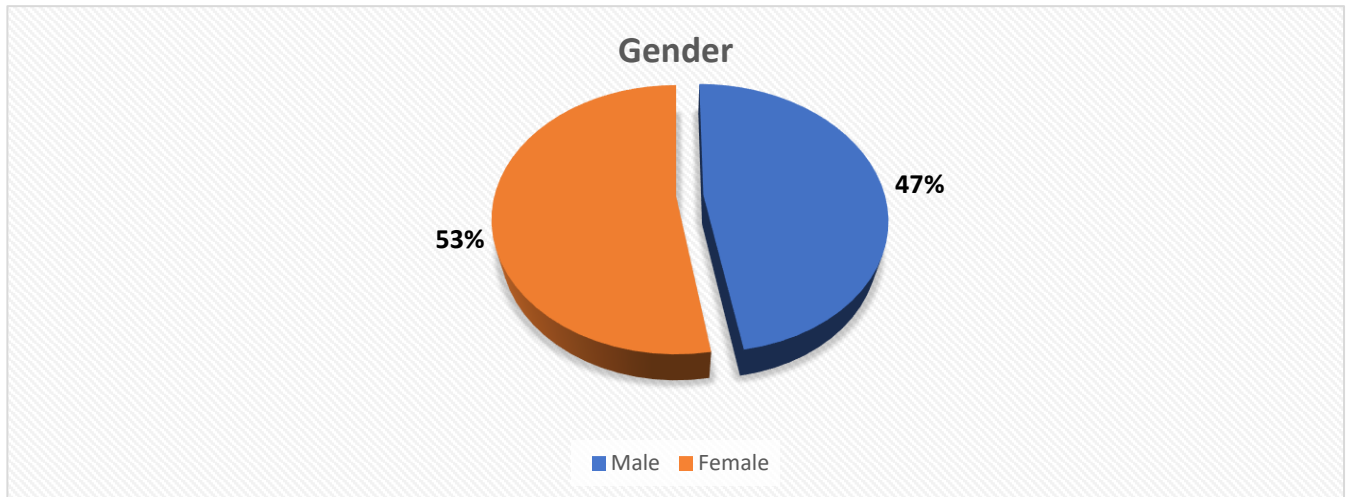


Chart shows the social category of entrepreneurs of the block. 71 percent of entrepreneurs belong to OBC followed by SC with 27 percent. 1 percent of entrepreneurs belong to the General and Minority category and only 0.3 percent belong to the ST category. The project gives priority to weaker sections of the society. According to census 2011, in Dhanarua 27 percent population belongs to SC and only 0.05 percent population is ST. Project was successful in promoting SC and ST enterprises in the block.

**D) Gender:**

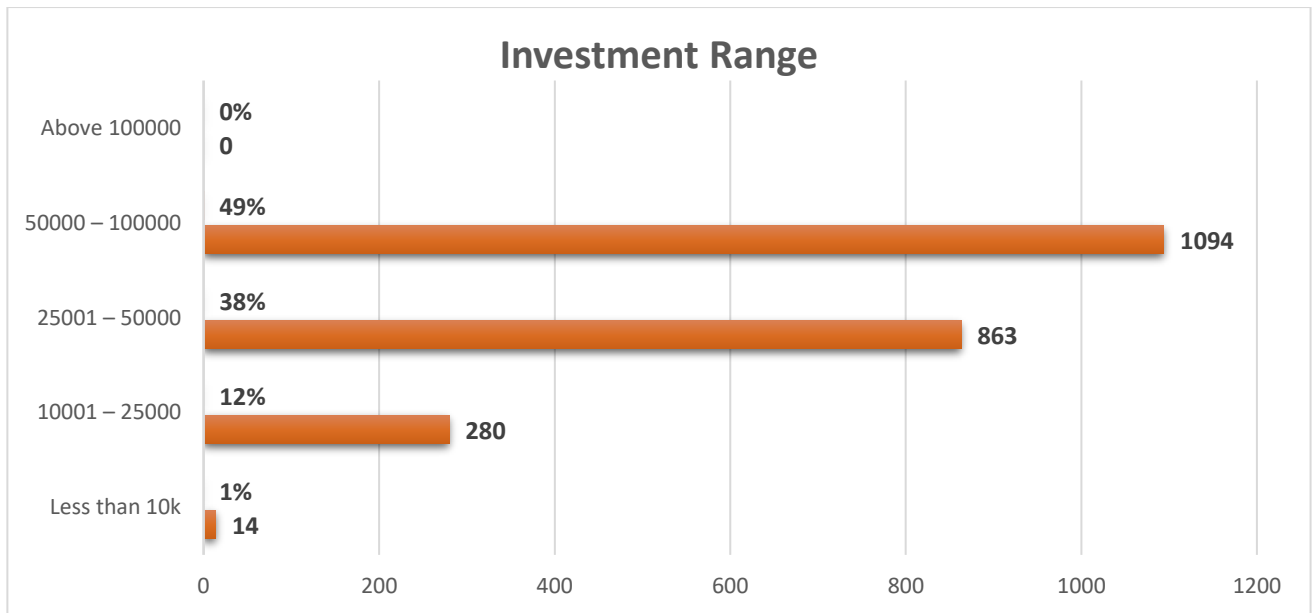
Gender	Male	Female	Total
Numbers	1068	1183	2251



The chart shows the gender wise ownership of the enterprises. It is evident that there is a minor difference in male entrepreneurs and female entrepreneurs, where male runs 47 percent enterprises and women owns and runs 53 percent of total enterprises. Around 92 percent of the women entrepreneurs are first generation entrepreneurs and they are financially supporting their families.

**E) Investment Range:**

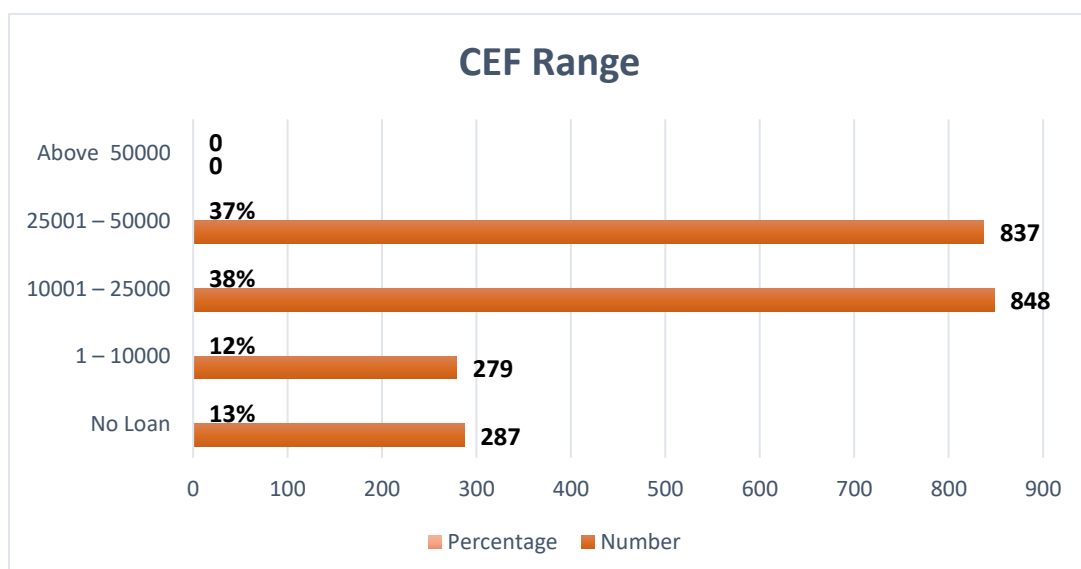
		10001 – 25,000	25001 – 50,000	50000 – 100,000	Above 100,000	Total
<b>Range</b>	0 – 10000					
<b>Number</b>	14	280	863	1094	-	2251



The above graph shows the amount invested at the time of starting enterprises. It includes a certain amount of owners' equity as well. The maximum enterprises started with an investment between Rs 50,000 to 100,000. No business started with an investment of above 1 lakh.

F) CEF Range:

CEF Range	No Loan	1 – 10000 25000	10001 – 25000	– 50000	25001 – 50000	– Above 50000
<b>Number</b>	287	279	848	837	0	



The previous graph shows the range of CEF disbursed to entrepreneurs. 38 percent of enterprises have availed CEF loan between 10000-25000 and 37 percent have taken loan between 25000-50000 and 13 percent enterprises have not taken loan from BRC but avail only technical support.

G) Top 5 Business Category:

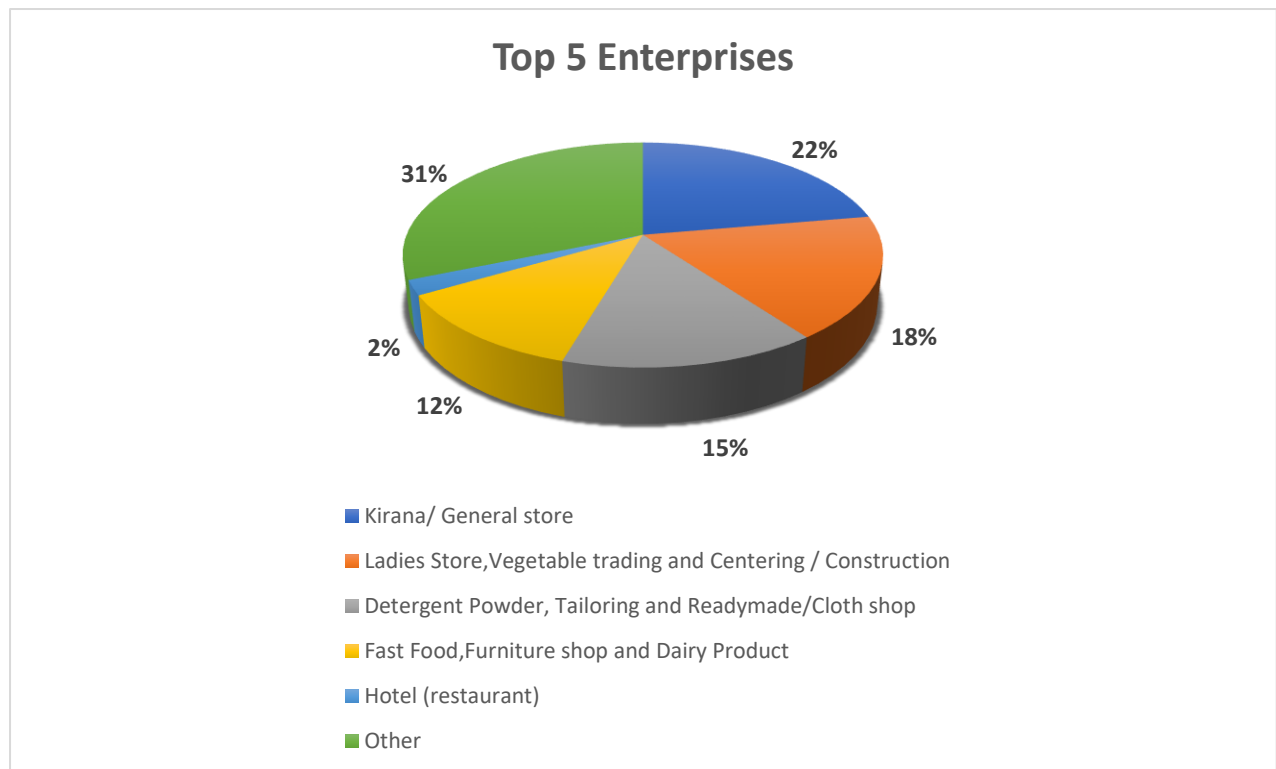
Sl.No.	Dhanarua	Number
1	Kirana/ General store	501
2	Ladies Store	124
	Vegetable trading	144
	Centring / Construction	129
3	Detergent Powder	117
	Tailoring	107
	Readymade / cloth shop	106
4	Fast Food	71
	Furniture shop	67
	Dairy Product	68
	Meat trading (Chicken/Mutton/Pork etc)	64
5	Hotel (restaurant)	48
6	Other	705
	<b>Total Number of ME</b>	<b>2251</b>

Kirana/General Stores holds the top position in the top 5 enterprises in the block with 22 percent of total enterprises falling in this category. Ladies Stories/Fancy store, Vegetable trading and Construction related enterprises holds 2<sup>nd</sup> position with 6 percent of total enterprises followed by Detergent manufacturing unit, Tailoring unit, Readymade cloths trading holds 3<sup>rd</sup> position with 5



percent. Fast food shop, Furniture, Dairy products/Milk and Meat trading holds 4<sup>th</sup> position with 3 percent followed by Hotels/Nasta shops with 2 percent of total enterprises promoted in the block.

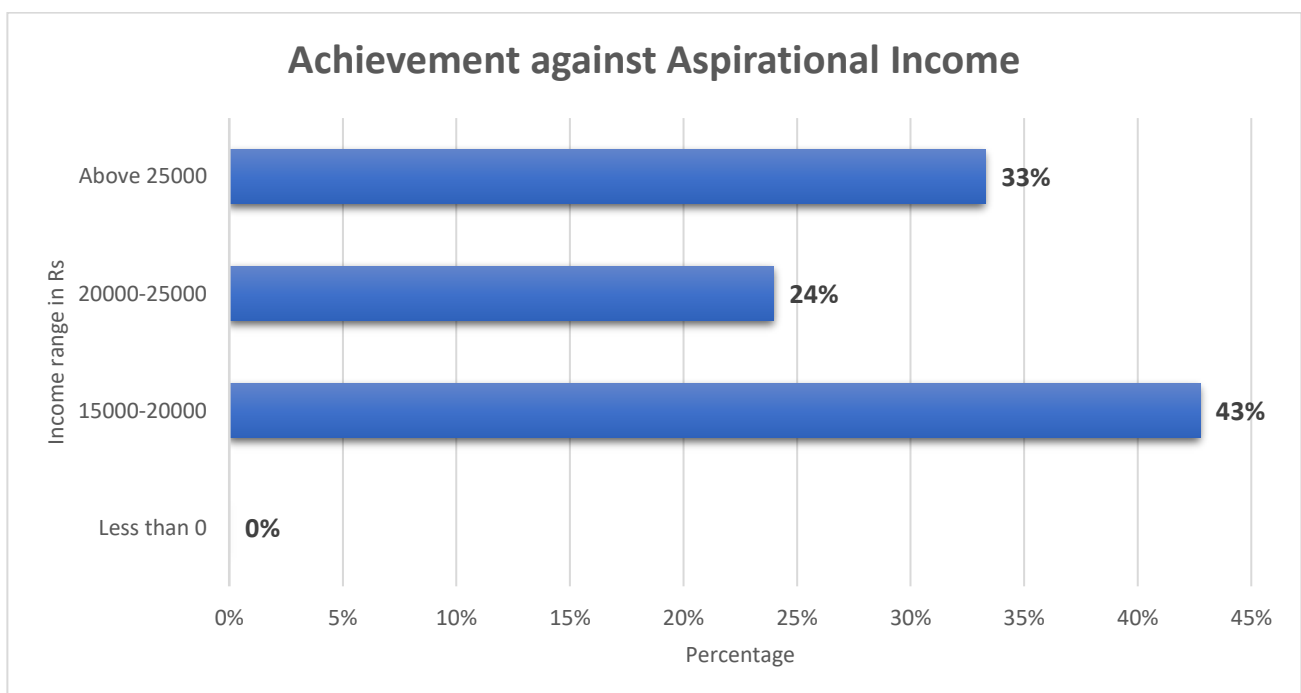
Charts show that top 5 enterprises represent 69 percent and other enterprises represent only 31 percent of the total enterprises promoted in the block.



### **PTS Analysis to show percentage of enterprises earning above aspirational income of Dhanarua 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 it is very essential to revisit this aspect whether the entrepreneurs have attained the aspirational income slab or not.

<b>Income Range</b>	<b>Number</b>	<b>Percentage</b>
10000-20000	371	43%
20000-25000	208	24%
Above 25000	289	33%
<b>TOTAL</b>	<b>868</b>	<b>100%</b>



With the available database of 868 enterprises, a data analysis has been done and found that no enterprises are running in loss and all the enterprises are earning more than 15,000 per month, which is more than the aspirational income of the block. The sample is 38 percent of the total enterprises and may not be the representative sample but an overall idea could be generated out of this analysis on the proportion of enterprises attaining the aspirational income levels in the block. Clearer picture can be formed from an analysis later after the updation of all PTS paper data into the NRLM software.

## ***7. Brief about CRP-EP Group***

-Exposure to various services under SVEP

1. **Capacity Building of CRP-EP:** CRP EP group is capable of providing various services under SVEP for enterprise promotion at block level. CRP EP group is trained on TED & TEAM modules, performance tracking and consultation for enterprises. Now 25 CRPs-EP are working in the group. In the written test conducted by NRO and SRLM during the block assessment, 4 percent CRP EPs scored above 70%, 16 percent scored above 50 % and 48 percent CRPs-EP scored above 30%.

2. **Exposure to Saras Mela:** CRP EP has participated in Delhi Saras Mela and supported the team in handling stalls. They have also participated in Saras Mela at Patna.

3. **Marketing and Packing & labelling support to Entrepreneurs:** CRP EP group has supported entrepreneurs in labelling and packaging of products like, Ortho belt, Tilkut&Laai (food item), Aachar, Detergent and Bindi.

4. **Conducted Skill training to entrepreneurs:** CRP EP group has arranged skill training for entrepreneurs by liaising with RSETI and other private agencies. Following skill training provided to entrepreneurs: Agarbatti making, Bangle making, Tailoring, Snack making, Bindi making, Broom making and washing detergent powder making.

5. **Develop Local haats:** Over the project period CRP EP group has developed two local haats. One at Doltabad and another at Telhari. CRP EP group is providing support to local VOs in handling the haats.

-Any specific specializations

1. **Market Survey:** Before conducting the skill training, CRP EP group has done proper market surveys to understand the product demand in the local market and to understand household consumption patterns. They took household samples and did door to door surveys. Along with that, the CRP-EP group visited various markets for procurement of raw materials at best prices.

2. **Initiate to form Producers Group:** Dhanarua block has taken initiative to form Producers Group of individual entrepreneurs supported under SVEP. 3 groups have been formed, one is of Bindi

production, second is Detergent production unit and third is Tailoring unit. Separate bank accounts have also been opened for each Producers' Group.

3. **Convergence with Rural Retail Mart:** With support of Block team, various products of SVEP entrepreneurs have been put in Rural Retail Mart opened under Jeevika. Thought that small SVEP manufacturing unit has got a market for their products.

### **-Major Achievements**

1. **Product Launching:** Under Block Resource Centre for Enterprise Development, Dhanarua has organised a product launch event at Block level. In the event 5 products were launched. In the event local authorities were also invited for the launch of the products and local news agencies had covered the event. It gave recognition to entrepreneurs at the local level and grabbed the attention of the state team. It also boosts the sale of the products.

2. **Convergences with State Government schemes:** SVEP has grabbed the opportunities and taken the bulk order of mask production during the pandemic situation. Around 20-25 SVEP entrepreneurs got orders for mask production. Along with that under SVEP one

3. **Develop Local Haat:** During the project period of first four years, two local haats were started under BRC EP Dhanarua. CRP EP group identified the opportunity and completed all the formalities with local authorities and mobilize the local entrepreneurs to start the haats at Doltabad and Telhari. Around 22 entrepreneurs in Doltabad and 12 entrepreneurs at Telhari sales their products in every haat, with establishment of local haats not just SVEP entrepreneurs get benefit but other local vendors also got benefited as these haats boost the local economy of the village.

### **-Future as a Micro Enterprise Consultant Group**

CRP-EP groups can be registered under the society act through the government recognized authority. It will help them to get more work opportunities from outside the CBO system. It will help them to earn more income and make their own identity in the market as a business consultancy group. The group can continue to provide handholding support to the entrepreneurs who have taken

skill training. They can procure raw material in bulk and provide to the small manufacturing units in the block and marketing support to enterprises.

#### **-Areas for improvement**

1. Competence in SVEP App: Training on SVEP app to the group has been given still all the CRP EPs are not very competent in working on SVEP App. They need practice on the app and continuous hand holding and monitoring is required, so that they can get comfortable working on the app.

2. Services provided to Entrepreneurs after enterprises started: First generation entrepreneurs' needs continuous support to grow their businesses. Services like market linkage, product packing & labelling, branding of locally produced goods, credit support to increase investment etc. Group has done remarkable job in the area of packaging & labelling but there is a huge scope of improvement in those areas. Thematic training to CRP EPs can be provided to improve those areas.

### ***8. Brief about BEPC***

#### **Understanding of the project:**

The BEPC members have a sound understanding of the project. They are well aware of the objectives of the project and about their role and responsibilities. They need further handholding support in the fund management part.

#### **Ownership of the Project:**

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

#### **Management of CRPs-EP work:**

The BEPC members were aware about the works of the CRP-EP group and had the knowledge about how to monitor them. They can improve in the area of monitoring of the group and work assigned to them.

#### **Management of Community Enterprise Fund:**

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

### **Community Monitoring Conducted:**

BEPC members have done field visits also for monitoring purposes and they regularly discuss the SVEP agenda in the CBOs meeting. They can do regular visits with CRP EP for monitoring in a planned manner.

## ***9. Skill Trainings Conducted in the Block***

### **Liasoning with Skill Training Agencies**

After having discussion with BEPC and CRP EP group, BRC has approached RSETI for Agarbatti making training. Other than that, many private trainers have been approached for providing skill training to entrepreneurs.

### **Participants Outreach**

Over the project period through BRC EP around 350 members have taken skill training through different training agencies. Following are the list of training and number of participants.

<b>Training</b>	<b>No. of Participants</b>	<b>No. of participants started business</b>
Bindi making	70	30
Detergent making	95	40
Achar making	35	15
School uniform stitching	35	31
Jadu making	45	00
Bangles making	35	00
Namken /Snacks	35	15
<b>Total</b>	<b>350</b>	<b>131</b>

**Conversion to enterprises:** Among 350 members 131 has started their own business after completing the training and 131 are running their business successfully.

### ***10. Branding and Packaging initiatives by the BRC***

BRC has supported 5 enterprises for branding and packaging with support of CRP EP Group.

a) TilkuttSree ram



b. Achar Yamuna



c. Detergent Active Wash





d. Paramprik Bindi



e. Deepli Lai



**Impact created because of the support:** Proper branding and packaging of product is important to attract customers and create their own identity in the market. Products launched with proper packaging which helps it to create its own space and demand in the market and earn good revenue.

### *11. Marketing Support given to Entrepreneurs by the BRC*

BRC has provided market linkage support to various entrepreneurs over the project period by establishing weekly haats, encouraging them to participate in different festival melas and in Saras Mela organised at State level.

In Dhanarua two weekly haats were started and it provided space to small vegetable sellers, kirana items and other products. It's a place where small entrepreneurs can reach a large number of customers. Entrepreneurs were also encouraged to participate in various festival markets and melas at Block level. During the Dasara Pooja, Diwali and Chatt festival temporary markets and melas are organised in different Panchayats, with support of CRP EP group SVEP entrepreneurs get space/stalls to sell their products and in 2-3 days they earn good revenue.

Two local haats were started at Doltabad and Telhari. Around 15-25 SVEP entrepreneurs are the regular sellers in the haats. 4 festival markets were conducted in the Financial Year 2018-19 and



2020-21.

*SVEP stall at Kadarganj village during the Navratri*

SVEP entrepreneurs participate in different festival melas in Block. In 2018-19, participated in two melas during Durga Pooja and on occasion of Satsang at Kadarganj village. In 2020-21, participated in two festival markets at Dhanarua Bazaar and near Temple in Dhanarua. Participating in such festival melas and markets provides ample opportunity to entrepreneurs to earn maximum revenue in a short period.

In 2018, Karti Devi got an opportunity to participate in Bihar SARAS mela. She got a stall for her cloth bags and was able to sell around 320 pieces of around Rs 4000/- In the same year, Jamila got an opportunity to participate in Kerala Food Court along with 5 CRP EPs of Dhanrua. In a short period of 4 days she is able to earn revenue of Rs 20,000/- by selling Biryana and Littichokha.

In March 2021, Jeevika job mela was organised. Mela was inaugurated by Minister of Rural Development Bihar Mr Shrawan Kumar. BRC got a separate stall in the mela and displayed different products developed under SVEP. Participating in such Mela provides identity to the products in the existing market and to reach more customers.

In the era of digitisation, the BRC has also supported one Enterprise- Dileep Lai Bhandar to get Google Pay QR Code and help entrepreneurs to use it safely.

### **Pictures of haats and Job Mela:**

i) *Weekly haat at Doltabad*



- ii) *DDUGKY Job Fair at Dhanarua Mr. Shrawan Kumar Minister of Rural Development were visted SVEP Stall*



### *12. Bank Linkages and formalization supports given to entrepreneurs*

In Dhanrua no bank loan has been provided to entrepreneurs through BRC. CRP EP group has managed to have an initial level of discussion with Bank Manager and they had submitted 2 loan applications at Punjab National Bank but due to certain reasons it could not be converted. One application was for a Cold Drink unit and another for a general store.

### *13. Any other initiative*

**Entrepreneurs Meeting:** Before the Covid-19 pandemic situation, a monthly CLF wise meeting with entrepreneurs was conducted to discuss business and repayment status. In F.Y 2020-21 from November 2020, entrepreneurs meeting was happening at the VO level. In the meeting entrepreneurs, concerned CRP EPs, VO leaders, Bookkeeper and Mentor participate and discuss the various issues like fund transfer status and repayment status. Repayment is an important agenda of the meeting.

Repayment status of Dhanarua was not good but the BRC has decided to conduct a VO-wise entrepreneurs meeting to improve the repayment and after that significant improvement in CEF repayment has been noted.

#### *14. Case studies*

##### **A. Entrepreneur's Name: Karnti Devi**

##### **Business: Tailoring Unit**

##### **Personal background of the Entrepreneur:**

Karnti Devi was born in Dhanbad present day in Jharkhand in a family with five other siblings. Her father was associated with work in the unorganised sector with meagre income. She has witnessed poverty from her early life as the income of her father was not sufficient to sustain a family of seven beings. She got married when she was in class 9 and this marked the end of her education. People in the society did not encourage her education as hence she took the role of the women in her husband's family. Soon she was a mother and all her time went in taking care of her children. Her husband is a daily wage labourer and mostly stays out of the house in search of work.

##### **The Turning point**

For four years she stayed in Gujarat with her family as her husband was working there. But income there was not regular. Unable to ensure a proper life in Gujarat, she and her family came back to Bihar. Witnessing poverty from a very close lens, she understood the necessity to break through from it in order to provide a life of dignity to her children. This encouraged her to become an entrepreneur. The community around her encouraged her to start something of her own. She mentioned *“Being an entrepreneur and starting a business of my own would not have been possible if I was not a member of SHG”*. It was from her SHG and VO network, she got to know about the Start up Village Entrepreneurship Program



which was explained to her by the CRP-EPs. While talking about CRP-EPs, she said that *“During the process of starting the enterprise there were phases when I used to feel demotivated but it was my*

*MEC Rinku Devi who motivated me constantly and supported me throughout. My dream of becoming an independent person is achieved because of her motivation”*

#### Channelling Skills to Create Value

She knew stitching work from her early years before marriage and hence she decided her skill of tailoring into her work. Along with tailoring, she has also opened a shop in her home in which she sells cloth materials for Blouses, Petticoats, kurtis, needles, threads etc.

#### The Change in her Socio- Economic Condition

Before starting the business, she used to stitch by hand and was earning around Rs 50 per day. But the CEF loan and loan from SHG helped her buy two machines for tailoring and allowed her to create space in her house for opening the business. Now she is earning Rs 300 per day with a profit amount of 5000 per month.

She is able to send her children to school. And she thinks that this economic independence has paved a way for her so that she can make sure her children are educated, a dream which she could achieve. Even for 10 rupees, previously she had to ask her husband. Now, she takes the economic decision of spending the money she earns. Her biggest satisfaction is that she is able to fulfil the little demands of her children.

#### Future Aspirations

She dreams of opening a Tailoring Coaching Centre in her village and she is hopeful that one day she would be able to achieve it as she said *“I am not alone in this, the entire Jeevika network is there to help me out.”*



*Kavika Devi prepares cloth bags as well, and supplied during the period when polyethene was banned in Bihar*

## **B. Entrepreneur Name: Rubi Kumari**

### **Enterprise: Beauty parlour**

#### **Personal background of the Entrepreneur:**

The story of Rubi Devi who paved the path for herself and others is an inspiring success story. She studied till 10<sup>th</sup> class, and before marriage she used to work in the field and used to do labouring work. But after marriage her life changes and it provides her a ray of hope as with support from her husband, she has done the beautician course and also learnt tailoring. Living in a joint family and she has 2 children that burdened them to increase their source of income, so she started the business of beauty parlour and tailoring with the support of the SVEP. And currently her lifestyle and priority changes, she now focuses on the expansion of the business and further improves their income.

#### **Turning point**

Initially after the marriage, her husband who is the elder son of the family works in the machine parts shop, and it does not fulfil the needs of the family thus this pushes Rubi Devi to learn the new skill sets, thus with support of her husband she done the beautician course and learnt tailoring. So, after learning the skills, it motivated her to start the beauty parlour and tailoring shop, also initially in the village there is no beauty parlour shop, thus with the support from SVEP, it further motivated her

to start the business and currently she is running the shop successfully and with full support from the family.

***“Ghar me baithebaithesirf tension hotithi, toh humnekuch nayasikhne ka kosiskiya”***

So, after learning the skills and deciding to become the entrepreneur, she needs the financial support, so she gets to know about the SVEP in one of the VO orientation, so it triggers her the idea to start the business, So after attending the triggering meeting she gets the clear idea about the SVEP and decides to go ahead with her idea. Further after completing the mandatory trainings of General Orientation Training and Entrepreneurship Development Program, the CRP-EP - Mrs. Rinku devi has prepared a business plan for her and got it approved during the Project Approval Committee meeting. Thus with the CEF support of 25000 rupees, CIF support of 2000 rupees and rest own investment of 20000 rupees, she started the business and is currently running it successfully. Currently she is earning around Rs. 10000- 20000 thousand per month, with the support of CRP-EP as they advertise her shop by using display boards and in the SHG and VO meetings thus it increases the customer reach for her business. So apart from tailoring, as a beautician she used to provide various services ranging from Eyebrow making, Haircutting, facial make-up, Massage etc. Thus, this shows how SVEP supports the women entrepreneur to move ahead in their life and achieve milestones.

***“ Dekhadekhi aur bhimahila log business start karrahi”.- Rubi Kumari, Entrepreneur***

### **Impact**

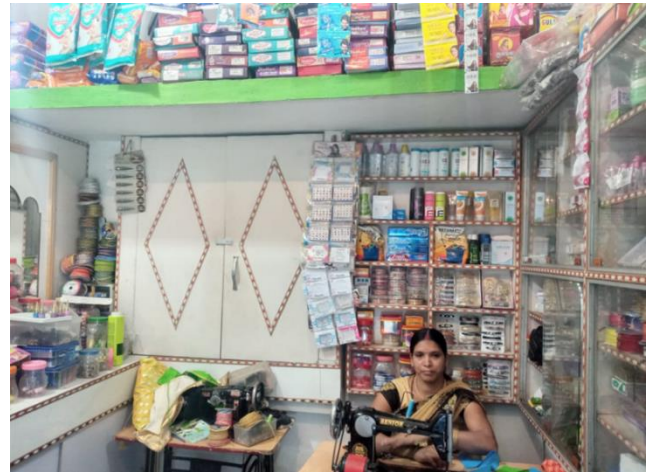
After starting the business, her lifestyle changes, now she is able to send her two children to the English medium school, supports the joint family and reconstructs her house and buys various households' assets such as Television, fridge, etc. This shows one woman who was just a housewife and busy with household's chores, steps up, learns a new skill set and starts the business, motivating others to start the business like her, thus empowering herself in all aspects whether it is social, economic or overall personal development. Thus, this shows how SVEP reduces the poverty in the rural households and the program reaches to the marginalised section of the society.

***“Ab husband se paisa mangnanahipartahai”- Rubi Kumari, Entrepreneur***

### **Future Aspiration**



The entrepreneur's plan for her business is that she wants to expand her business by increasing the products range from cosmetics to buying new sewing machines. Her future plans are to employ 2-3 more workers for her tailoring work. So, it shows how SVEP brings changes to the mind-set of the people from being a housewife to Owner of the business.



#### **15. Testimonials by**

#### **CRP-EP/CRP-EP Group**

*“Every young guy like us mostly looks for a government job in the railways, banks, PWDs, etc. which provide a secure and decent life. But I have chosen to work for my own village. And I feel this is our biggest achievement. Getting a government job is tough and it needs a lot of struggles. However, the same struggle is needed to make the decision to work for your community. I am proud of my decision and work” – Md. Musharaf CRP EP, Dhanarua*

*“Poor people usually run away from taking loans from the government even if they are at low interest rates. They are not habituated with taking the risks of doing a business. But it is not their fault. It’s because of their lack of awareness regarding how businesses operate. It’s also due to the lack of skills required to run a successful business. We, the MECs, are trying to bridge the gap between these two entities and helping them improve the quality of their lives by becoming entrepreneurs and working under SVEP. We have reached many such people. We can walk with honesty and pride in the streets of our village, since we can see the smiles of the people whose lives we have helped improve. And we do not expect any greater gratitude and satisfaction in our lives than this. At least, we can sleep peacefully at night when we return from our work.” – ECTA MEC Group, Dhanarua*



*ECTA MEC Group*

### ***16. Challenges faced during implementation***

- A. Insufficient time for project implementation- Due to various reasons we didn't get adequate time in every financial year which has adversely affected the project quality. Project activities happen only in the last 2 quarters of Financial Years.
- B. Delay in Fund transfer from District to BRC- It pushed back the progress, also leads to under-utilization of allotted funds, delay in releasing the honorarium to CRP EP Groups.
- C. Delay in Fund disbursement to Entrepreneurs- Because of the various issues at different levels (Bank,BRC and insufficient CLF) entrepreneurs did not get CEF on time. In Dhanarua still around 598 entrepreneurs have not received CEF from BRC.
- D. Absence of proper repayment mechanism- Poor repayment rate and unavailability of CEF at BRC. Due to the absence of proper follow up from the 1<sup>st</sup> year of the project, BRC has received only 25-30 percent repayment against expected amount and BRC has not had sufficient CEF to meet the demand for entrepreneurs.

### ***17. Best Practices in the Block***

1. Entrepreneurs Meeting at CLF/VO level: With the help of CRP EPs and block staff BRC calls entrepreneurs meeting at VO level. BRC members attended the meeting along with concerned CRP-EPs and AC/CC. In the meeting they interact with the entrepreneurs, motivate them to do regular repayment as per schedule and visit their enterprises as well. It is an important monitoring tool and it also helps to improve repayment rate at BRC.
2. Active Involvement of BEPC members in skill training and other activities organised at BRC: BRC members take initiative to organise skill training and participate also. With their demand and support BRC has organised many skill trainings like pickle making, detergent making and broom making. They also promote SVEP products by organising events at Block level and by participating in local fairs.

### ***18. Feedback/Suggestion/Areas of Improvement for the Block***

1. Regular review of SVEP at District level by DPM- It will improve the ownership of District and block teams. Any field issues can be resolved on time.
2. Proper monitoring of Financial expenditure along with Physical target: Block has achieved more than the target but financial expenditure is not impressive. Budget utilization percentage under Skill building, Hand-holding and CBO Training is below 50 percent.
3. Mobilizing fund from Bank: None of the enterprises have received Mudra loan from Bank. Although Dhanarua has good enterprises under the manufacturing category which can be scaled up by providing additional credit and handholding support. Better liaising of BRC with Banks will definitely provide benefit to many enterprises.

### **19. Major Learnings from the pilot block Project Implementation**

1. Producer Groups can be formed of similar type of enterprises
2. Convergence of Food Enterprises with PM FME scheme and scalable enterprise with NRETP
3. Develop the BRC as the centre point for Non-Farm at Block level. BRC can be developed as OSF under NRETP for additional support.
4. CRP EP Group can be engaged in other non-Farm activities of the block like for survey, as trainers, marking support to enterprises
5. BRC can continue ME formalisation, Marketing and Branding support to existing entrepreneurs which they promoted in the project.

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## IV. Jandaha SVEP Block, Vaishali District

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### 1. Introduction

There are 23 Gram Panchayats in Jandaha Block and 124 villages, of which 1181 are reported as inhabited. The total area of Jandaha is 150.4 sq. km and population density is 1,836 persons per sq. km compared to the population density of 1,106 persons per sq. km of Vaishali district and 1,717 persons per sq. km for Bihar State

Total HH	50,682
Total Population	2,76,217
Total Male Population	1,46,352
Total Female Population	1,29,865
Total Population 0-6 years	46,664 (16.87%)
Total Population - Scheduled Castes	60,213 (21.79%)
Total Population - Scheduled Tribes	44 (0.01%)
Females (per 1000 Males)	887
Females (per 1000 Males) - 0-6 years	902
Females (per 1000 Males) - SC	893

### SVEP Coverage:

CBO	Number	Coverage
CLF	03	03
VO	166	81
SHG	1150	1080

In 4 years, 49 percent VOs were covered by the project. 85 VOs were not linked with any CLF.

## 2. Physical Achievement of Jandaha

Categories	Target for 4 years	Achievement in Numbers	Achievement Percentage
<b>Total Target</b>	1828	1833	100.27%
<b>Household Consumption</b>	1289	1357	105%
<b>Government Sector</b>	134	20	15%
<b>Sub-sector</b>	339	451	133%
<b>Existing Enterprises</b>	66	406	615%

The block has achieved the 100 percent of total target. The total target was divided into three categories to promote enterprises from different sectors. It was able to achieve the target in sub sector and household consumption but struggled to tap opportunities under government sectors. Tailoring units were able to earn revenue from other government schemes.

### 3. Financial Progress of Jandaha

Budget Heads	Budget approved based on DPR (A)	Amount of fund transferred to BRC or NRO (B)	% of fund transferred (C=B/A*100)	Expenditure till March 2021 (D)	% of expenditure against total budget (E=D/A*100)	% of expenditure against fund transferred to BRC/NRO (F=D/B*100)
Skill Building	1,27,96,000	63,98,000	50%	15,03,163	12%	23%
Handholding	62,06,060	62,79,660	102.10%	36,75,779	59%	59%
Training of CBO	10,00,000	3,50,000	35%	4,82,861	48%	138%
Setting up of BRC	5,00,000	5,00,000	100%	2,86,300	57%	57%
Working Capital	1,80,000	1,80,000	100%	3,80,200	211%	211%
CB of CRP-EPs	7,00,000	7,97,378	113.00%	10,67,069	152%	134%
Baseline	1,00,00,000	4,44,095	44.40%	4,44,095	4%	100%
Mentor and Block Support	29,76,000	1182302	40%	29,22,676	98%	242%

#### *4. Status of Community Enterprise Fund*

<b>CEF Disbursed till March 2021</b>	<b>Expected Repayment till March 2021</b>	<b>Actual Repayment till March 2021</b>	<b>Repayment Percentage</b>
3,51,60,000	1,25,00,000	1,03,98,615 (P: 89,13,496) (Inst: 14,85,119)	83.18%

BRC Jandaha has disbursed a total Rs.3,51,60,000 till March 2021 and the repayment rate at BRC is 83 percent. Regular follow up and support from CLF/VO has helped to get the repayment at BRC.

#### *5. Achievement of the Jandaha in NRLM Software*

<b>Cumulative Achievement till March 2021</b>	<b>No. Entrepreneurs registered in App</b>	<b>Percentage of Entrepreneurs registered in App</b>	<b>Percentage of Business Plans submitted in App</b>	<b>No. of Enterprises Grounded in App</b>	<b>Percentage of Enterprises Grounded in App</b>	<b>No. of PTS</b>	<b>Percentage of Enterprises with PTS data</b>
1833	1119	61%	0%	883	48%	464	25%

The above table shows the status till March 2021. PTS data of 1459 is available at BRC and can get uploaded in the SVEP app.

#### *6. Enterprise Profile of Jandaha*

In Jandaha total 1833 enterprises have been supported and developed under the project. For better understanding it has been categorised under following categories:

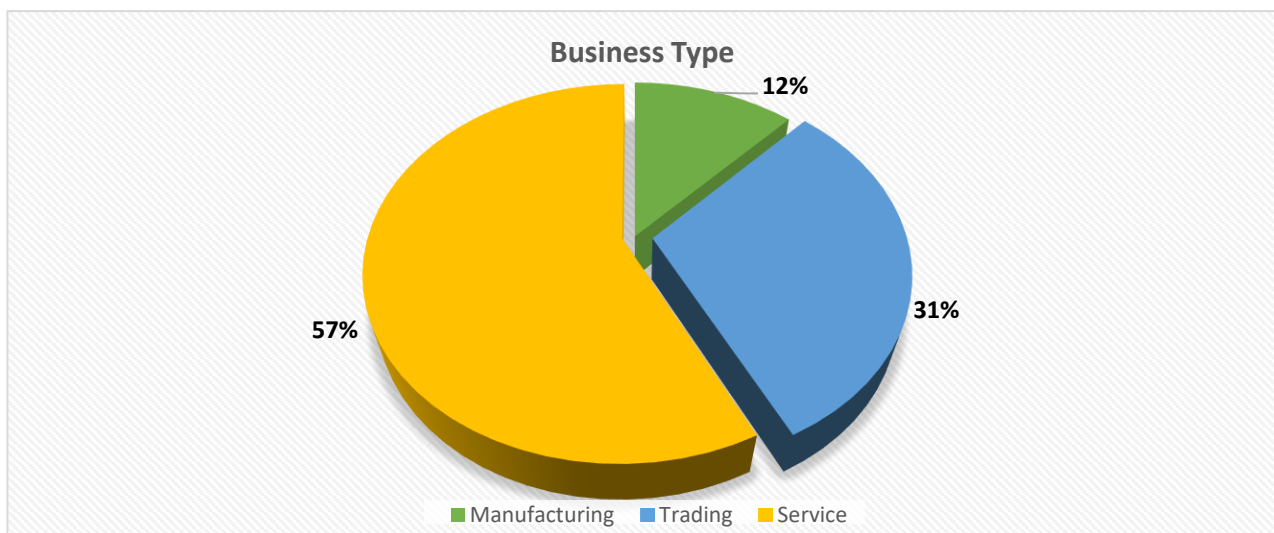
A. **Sector wise:** Enterprises have been divided into three major categories; Household consumption, Sub-sector and Government sector.

Categories	Target	Achievement	Percentage
Household Consumption	1289	1357	105%
Government Sector	134	20	15%
Sub-sector	339	451	133%

The block has achieved more than 100 percent in HH Consumption and Sub-sector but only 15 percent in Government sector.

B. **Business Type:** The enterprises have been divided into Manufacturing, Service and Trading.

Business Type	Manufacturing	Trading	Service	Total
Number	221	560	1052	1833

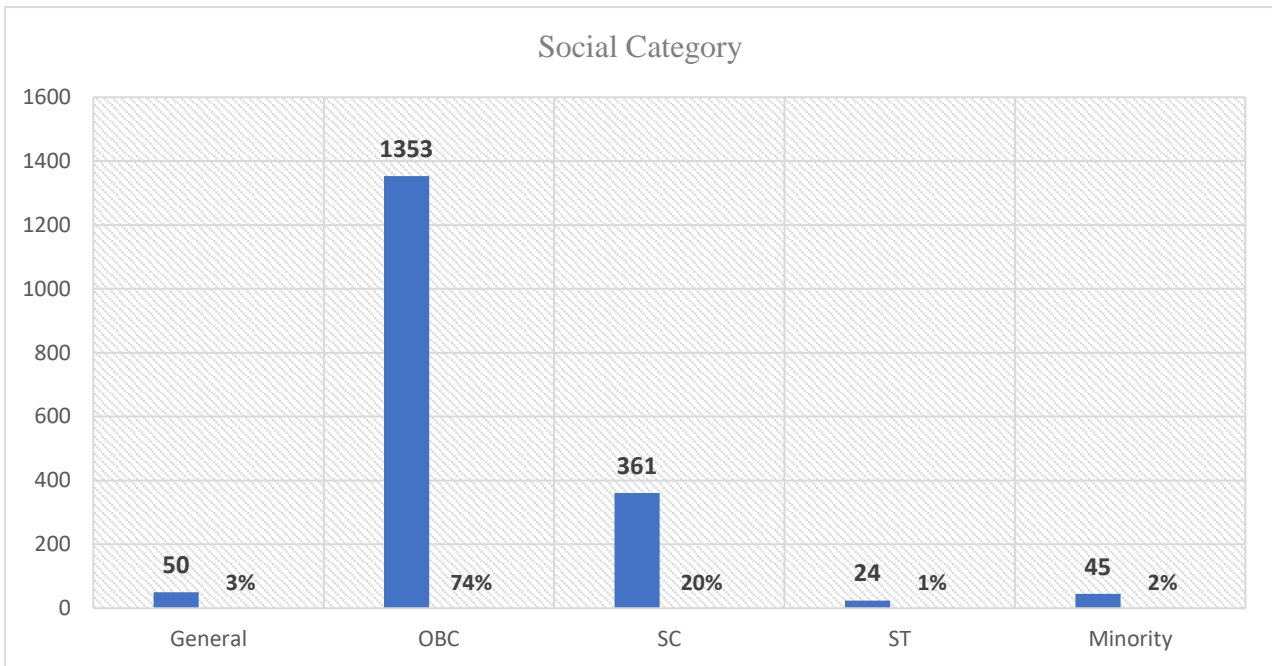




The chart shows the percentage of enterprises promoted under different sectors. It clearly shows that 57 percent of enterprises are of Service followed by Trading and Manufacturing with 31 and 12 percent respectively.

**C. Social Category:**

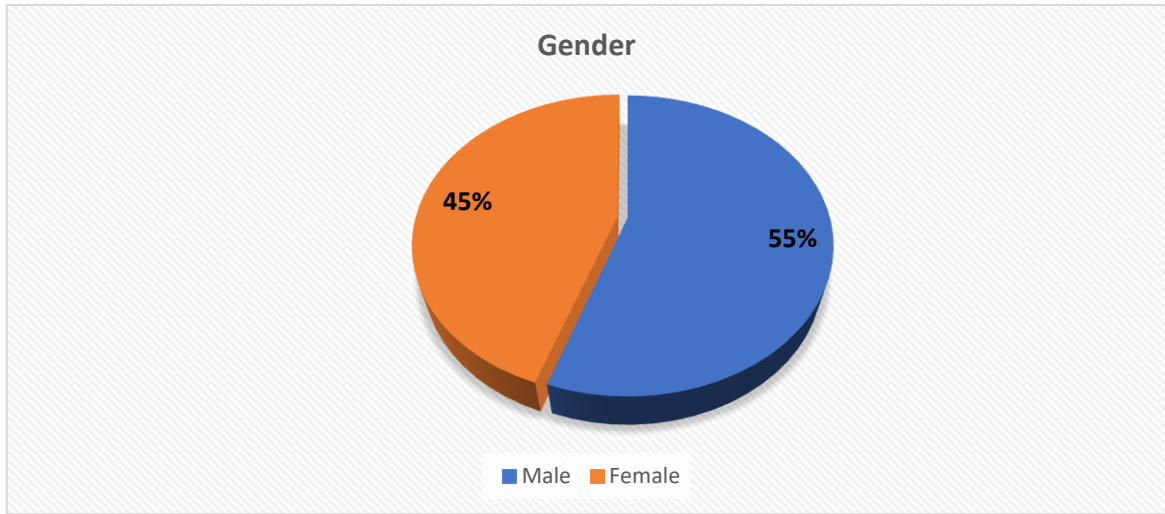
<b>Social Categories</b>	<b>No. of ME</b>	<b>Percentage</b>	<b>% of block population</b>
General	50	3%	
OBC	1353	74%	
SC	361	20%	21.79%
ST	24	1%	0.01%
Minority	45	2%	
Total	1833		



Graph shows the social category of entrepreneurs of the block. 74 percent of entrepreneurs belong to OBC followed by SC with 20 percent. 3 percent of entrepreneurs belong to the General category and 1 percent belong to the ST category. According to censuses 2011, in Jandaha 21.79 percent of the population belongs to SC and only 0.01 percent of the population is ST. The project was successful in promoting SC and ST entrepreneurs in the block.

#### D. Gender:

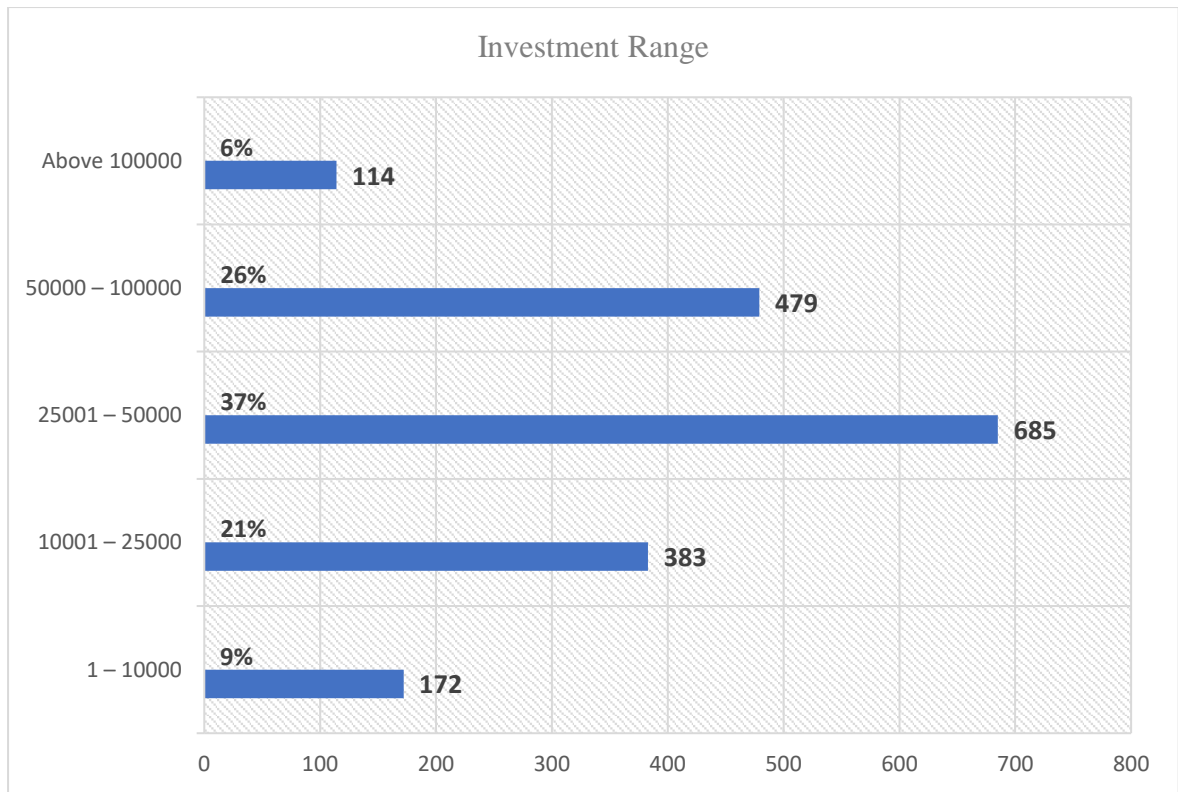
Gender	Female	Male	Total
Numbers	1014	819	1833



The chart shows the gender wise ownership of the enterprises. 55 percent of entrepreneurs are women and run their own business and 45 percent entrepreneurs are men. In Jandaha the number of female entrepreneurs is more than male entrepreneurs and among the female entrepreneurs, 85 percent are first generation entrepreneurs. The team has focused more on women and encouraged them to start their own business.

**E. Investment Range:**

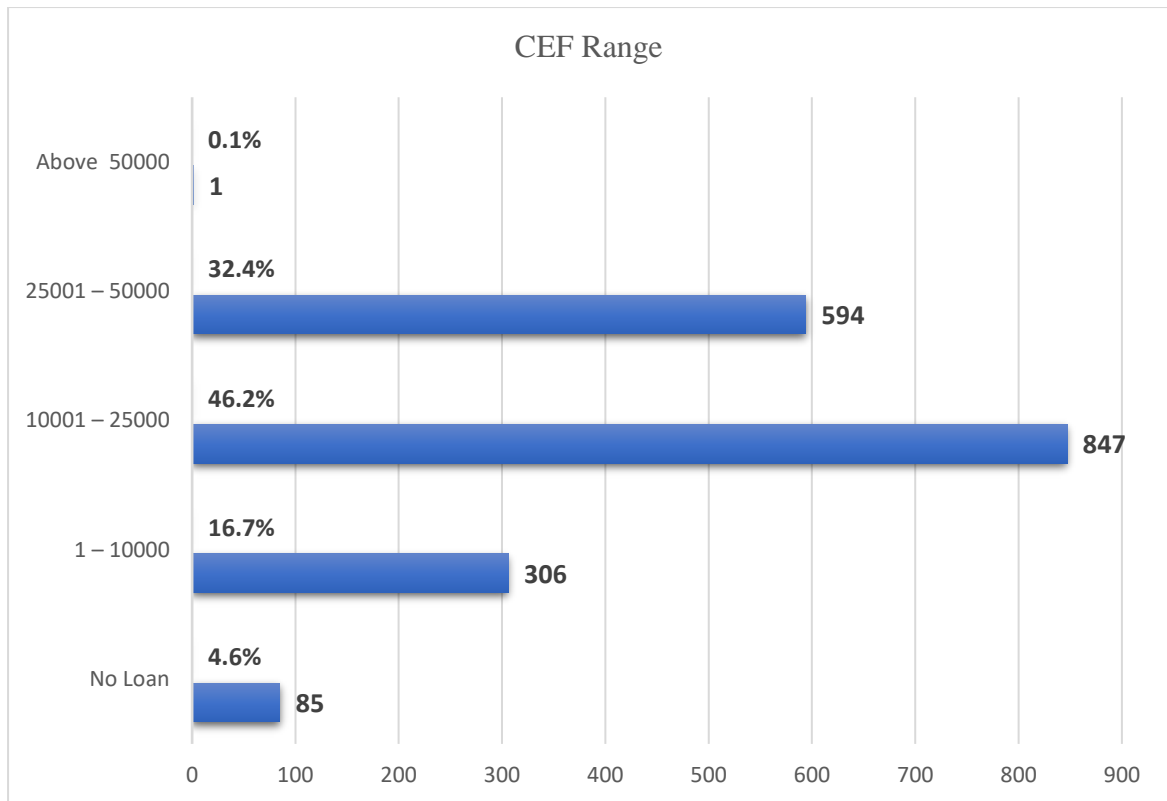
Investment range	1 – 10000	10001 – 25000	25001 – 50000	50000 – 100000	Above 100000	Total
Number	172	383	685	479	114	1833



The above graph shows the amount invested at the time of starting enterprises. It includes a certain amount of owners' equity as well. The maximum, 37 percent enterprises started with the investment between Rs 25,001 to 50,000. 26 percent of enterprises started with initial investment between 50001-100,000. 5 percent of business started with the initial investment above 100,000.

**F. CEF Range:**

CEF Range	No Loan	1 – 10000	10001 – 25000	25001 – 50000	Above 50000	Total
Number	85	306	847	594	1	1833



The above graph shows the range of CEF disbursed to entrepreneurs. 46 percent of enterprises have availed CEF loan between 10001-25,000 and 32 percent have taken loan between 25001-50000 and only 0.1 percent get loan above 50,000. 4.6 percent enterprises have not taken loan from BRC but avail only technical support. No loan enterprises include businesses started with their own investment and loans taken from CBOs or Banks.

### Top 5 business Categories

Sl.No	Enterprises	No. of ME	Percentage
1	Kirana shop/General store	238	13%
2	Tailoring	212	12%
3	Vegetable Trading	129	7%
4	Fish Trading	72	4%
5	Hotel/ Tea shops	56	3%
	Other	1,126	

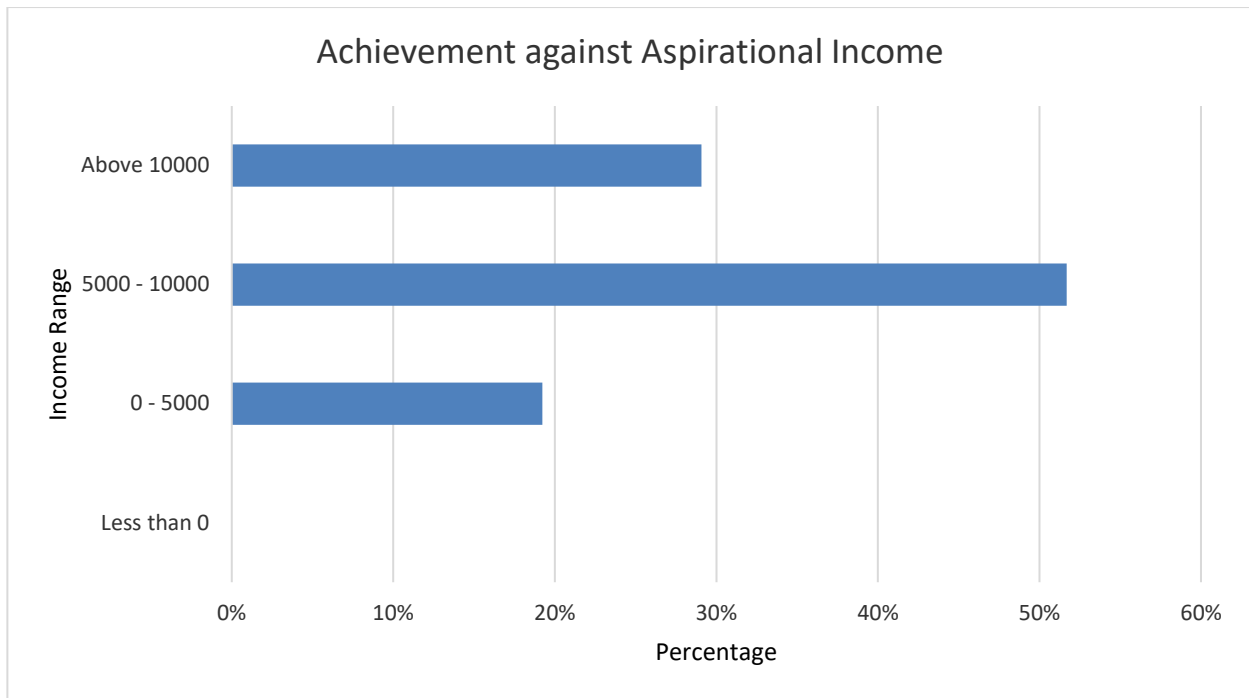
	TOTAL No. of ME	1,833	
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The highest number of enterprises preferred are Kirana/General stores covering 13% of total enterprises promoted in the block. It is followed by Tailoring and vegetable trading business categories with 12 and 7 percent respectively. The 4<sup>th</sup> and 5<sup>th</sup> most preferable business categories are Fish trading and tea shops with 4 and 3 percent of total enterprises.

### **PTS Analysis to show percentage of enterprises earning above aspirational income of Jandaha**

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 it is very essential to revisit this aspect whether the entrepreneurs have attained the aspirational income slab or not.

<b>Income Range</b>	<b>Number</b>	<b>percentage</b>
0 - 5000	256	19%
5000 - 10000	688	52%
Above 10000	387	29%
<b>TOTAL</b>	<b>1331</b>	<b>100%</b>



With the available database of 1331 enterprises, a data analysis has been done and found that no enterprises are running in loss, 19 percent enterprises are earning but less than aspirational income, 52 percent are able to meet their aspirational income and 29 percent are earning more than 10,000 per month, which is more than the aspirational income of the block. The sample is 72 percent of the total enterprises and provides a fair idea on the proportion of enterprises attaining the aspirational income levels in the block. Clearer picture can be formed from an analysis later after the updation of all PTS paper data into the NRLM software.

### ***7. Brief about CRP-EP Group***

a) **Formalization of CRP-EP group field activities** – the group has been formalized with its MoU with BRC. The group is functioning as per the SVEP guidelines with centralized leadership for work.

b) **Streamlining of processes** –Now 14 CRP-EP appeared in a written exam. 25 percent of them scored more than 70 percent marks, 25 percent of them scored more than 50 percent marks and 50 percent scored 30 percent mark in the block assessment exam conducted by NRO and SRLM.

c) **Capacity building** – The CRP-EP group had first training on TED & TEAM modules, performance tracking and consultation for enterprise, refresher on SVEP App not all members are using the SVEP app.

d) Skill training was conducted for potential entrepreneurs on bangles making and toy making and incense sticks training. They have experience of organising skill training for entrepreneurs.

**- Major Achievements & Future as a Micro Enterprise Consultant Group**

1. CRP-EP group has established good working relations with CBOs cadres. It is an achievement because they get support in field activities like in mobilization and to track CEF repayment.
2. Group has a good experience in market survey and establishing local haats in the block. They were involved in the whole process of establishing haat like identification of need, finding suitable location, approaching local authorities and completing legal formalities. They also mobilize entrepreneurs and manage haat. They have also organised skill training to tap market opportunities, like paper bag making, agarbatti making, cloth bag making.

**Areas for improvement**

Inefficiency to deliver their experiences and knowledge to the different stakeholders – except few members from the CRP EP group, others are not able to deliver the training effectively. They can improve their training delivery skills.

Working relations among team members– there is scope to build better relations among the team members. It will improve their efficiency as a group and it will help to sustain the group even after the project period ends.

Competence in SVEP App: Training on SVEP app to the group has been given, still all the CRP EPs are not very competent in working on SVEP App.

***8. Brief about BEPC***

**Understanding of the project**

The BEPC members have enough knowledge about the project and its objective. They have clarity about the components and its role and responsibilities as well. The few members who recently joined the BEPC don't have enough understanding about the field implementation of the project. The technical aspect has been covered through the BEPC refresher in the month of March 2021.

**Ownership of the Project**



The BEPC committee members have enough knowledge about their roles and responsibilities as leaders of business promoting firms. They have good support from block staff and CBO bodies and that is the reason for the good repayment rate.

#### **Management of CRPs-EP work.**

The BEPC members were aware about the works of the CRP-EP group and had the knowledge about how to monitor them. They are actively participating in various processes from the preparation of the Joint action plan to the loan repayment tracking after the PTS and consultation. They are aware of the CRP EP payment guidelines, and before giving payment to the CRP-EP group they check all the necessary documents.

#### **Management of Community Enterprise Fund**

They have the idea of a CEF fund they know the actual beneficiary of the project and total amount sanctioned from the project. With support of a good BRC Bookkeeper they can keep track of CEF.

#### **Community Monitoring Conducted**

Community monitoring system initiated last month for the purpose of tracking and collection of the repayment amount. Also the monitoring thorough SVEP software and tracking of loan application, repayment initiated by BRC members from the last few months.

### ***9. Skill Trainings Conducted in the Block***

The first skill training in the block was conducted with the support of RSETI of Toy making. Training was given to a batch of 20 people. One batch of training on incense stick making was conducted at BRC and 2 batches of bangle making was conducted. Total 80 members participated in the bangle making training.



Bangle training at Jandaha

### ***10. Branding and Packaging initiatives by the BRC***

On branding and packaging CRP EP group was not able to take many initiatives, although they have supported Agarbatti units in packaging. CRP-EP group is capable of providing packaging and branding support to entrepreneurs but they need proper guidance advertisement support in that area. A training on the same will be helpful.

### ***11. Marketing Support given to Entrepreneurs by the BRC***

**Weekly Haat:** In 2019, one weekly haat was started in Marai Village, Hariprasad Panchayat. Haat is still functional and around 20-25 entrepreneurs put their stalls in the market. After that they opened another weekly haat in the block.

**Festival Markets:** After taking expense from weekly haat and looking festivities demand, market support for entrepreneurs CRP-EP conducted 4 festival markets in the block during the project period.

**Participation in District/Block/State/National Level Fairs:** With the support of CRP-EP our entrepreneurs participate in State and National level fairs (SARAS). Two entrepreneurs are participating in the event every year.

### ***12. Bank Linkages and formalization supports given to entrepreneurs***

BRC has submitted loan applications for entrepreneurs but only one entrepreneur has received Mudra loan from the bank. BRC has faced difficulties to link entrepreneurs with banks but they are able to provide loans to applicants from BRC. Repayment at BRC is 83 percent and because of sufficient funds available at BRC, it was able to provide a second tranche of loan to the entrepreneurs based on their requirement and repayment status.

### ***13. Convergence with Other Departments***

The programme successfully tapped few enterprises under govt schemes such as common service scheme, provided raw materials to construction units under Swachh Bharat Mission in the block.

### ***14. Case studies on Entrepreneurs***

#### **A. Success Story of a struggled family**



Geeta Devi, an OBC category Jeevika member of Shiva SHG, Shakti VO residing in Bijrauli, is a housewife with 3 children. Her husband Ram Dayal Poddar having Readymade shop at Jandaha Bazar for around 20 years was a well to do family in the past. Suddenly in a day Mr. Ram Dayal became sick, treatment after treatment all that he earned in the past was spent to save his life. The

shop in the Jandaha Bazar was sold, and life became miserable for this family. The enigma that how to manage the family became a question mark to them. The three sons they have are in the growing stage. Education and other expenses became a nightmare. Geeta Devi decided to do some business to settle all the financial problems prevailing at present



At this very critical point of life Aman Kumar (CRP-EP) from SVEP project conducted an orientation to those women SHG members to mobilize women aspirant entrepreneurs in the village. Geeta Devi also attended the orientation and was motivated in such a way that she decided to do Readymade Door to Door Business. Her husband is still having contacts with wholesalers and Mills in different parts of North India. She consulted the CRP- EP Aman for guidance. Aman has given the idea of starting a readymade business because he knew the family from the past. Geeta Devi decided to do the business and started groundworks. Aman Kumar CRP-EP also motivated her and supported her to make a solid customer base.

Initially it was decided that an investment of Rs 25000/- to start with. Aman Kumar CRP-EP prepared a Business Plan and arranged Rs. 20000/- from SVEP loan. The customers focused been SHG women who gathered together for weekly meetings, Aman Kumar helped her to develop a strong customer base by introducing her in SHG meetings and VO meetings. The business restarted again on 24<sup>th</sup> April 2018. Her husband's tremendous experience in this field becomes an added advantage for her. She expanded her business slowly. Now she is having a shop adjacent to her house, her two sons doing the door-to-door business. Husband also recovered from the illness and started to help her run the shop. She records the revenue and expenses daily and maintains the Day-

book very neatly. A very supportive intervention from CRP-EP Aman Kumar to be noted at this time for his help extended to this entrepreneur for having a very solid customer base.

She wanted to open a readymade shop in the Jandaha Bazar as it is her dream to regain all that which her family had lost due to her husband's bad health, also she wanted to give work at least to some young persons in her shop as sales man/woman.

**B. The story of an SHG woman become Breadwinner**



Rekha Devi an OBC category Jeevika member of Chandni SHG, Varsha VO residing at Bindya Chowk, Bijrauli is a housewife with 6 children. Her husband has migrated to Chennai and works in a factory as a laborer, earning very little money which is not sufficient enough to foster a large family with 6 Children and an aged bed ridden mother.

Out of 6 children 4 are girls and the two boys in the thread are the smallest in the family. One girl got married and another two are mature enough for getting married. All children are studying. At this very critical point of life Anamika Kumari (CRP-EP) from SVEP project conducted an orientation to those women SHG members to mobilize women aspirant entrepreneurs in the village.

Rekha Devi also attended the orientation and was motivated in such a way that she decided to do some kind of less risky business to start with. She consulted the CRP- EP Anamika for guidance. Anamika showed her some videos of small business categories with very limited initial investment. Sattu making business seems interesting to Rekha Devi. She selected the business and started ground works. Anamika CRP-EP also motivated her and supported her to make a solid customer base.

Initially it was decided that 20 KG Sattu will be produced at a time three times a week. The customers focused on SHG women who gather together once a week for SHG meetings. 3 such places she identified with the help of CRP-EP Anamika Kumari and produced 20kg Sattu per batch and brought it to the SHG women. The homemade cleansed product has a lot of demand from SHG women and Litti making snack shops. She is going to expand the business slowly. She records the revenue and expenses daily and maintains the Day-book very neatly. A very supportive intervention from CRP-EP Anamika Kumari to be noted at this time for her help extended to this entrepreneur for having a very solid customer base.

She wanted to start a proper production unit with a production capacity of 100kg/day. She wanted to bring her husband to the business, also she wanted to give work to at least one or two neighbouring women.

### **C. Story of a Widow's fight against every odd to great success**

Mantu Devi an OBC category Jeevika member of Prakash SHG, Darpan VO residing at Chakshawli, Mahipura is a widow for the past 12 years with 2 children of 14 and 12 years. Her husband's shocking demise soon after the birth of her second child about 12 years ago is a nightmare



for her even now. The hardships she faced after the sad demise of her husband is unimaginable. But her will power and unfailing struggle over all odds which is prevailing in the society helped her to withstand every hardship and tame all such things nicely for her to become a successful woman entrepreneur in her village. Another example for a successful intervention of SVEP project among most vulnerable and destitute women village folks.

The eldest child is a son of 14 years and the second one is a daughter of 12 years are studying in the Rajakiya Middle Vidhyalay at Chakshawli. Her son helps her in supplying agarbatti to shops as per order during free time after school.



At this very critical point of life Ashok Kumar Roy (CRP-EP) from SVEP project conducted an orientation to those women SHG members to mobilize women aspirant entrepreneurs from the village. Mamta Devi also attended the orientation which has motivated her in such a way that she decided to do some kind of less risky business to start with. She consulted the CRP- EP Ashok Kumar for further guidance. Ashok showed her some videos of small business categories with very limited initial investment. Agarbatti making business seems interesting to Mamta Devi. She selected the business and started ground works. Ashok CRP-EP also motivated her and supported her to make a solid customer base. Ashok Kumar Roy (CRP-EP) helped her to find out the source of raw materials and packing materials and connected her with various suppliers at Patna Market. The raw materials purchased from Patna Market were carried back to home. Mamta Devi with the help of another neighbouring woman processes the agarbatti with required cent and when it dries well she

packs it and makes it ready for sale. The skill training was provided to her by Ashok Kumar (CRP-EP) from SVEP Project.

Before she started Agarbatti business, she used to do tailoring work at home. She also worked as CRP in Jeevika fold and facilitated the work of SHG, VO formation outside Jandaha Blocks. She attended Paper bag production training and Papad production training successfully. She wanted to expand the Agarbatti business along with the paper bag business. Since a lot of orders came for both these businesses, she wanted to employ some of her neighbouring women also. She has given skill training to those interested women around her house for the purpose.

Initially it was decided that 120 packets of 10 Agarbatti sticks in one and 120 packets of 5 Agarbatti sticks in one will be produced daily. A box will comprise 12 such packets of Agarbatti. The selling rate that she decided for small boxes is Rs. 40 and Big Box Rs. 75/- The MRP for the small and big boxes are Rs. 60 and Rs. 120 in the market. CRP-EP Ashok helped her to fix rates as above after a very thorough market survey conducted in and around her village markets and outside markets. The customers were SHG women who gathered together once a week for SHG meetings, shops nearby, Weekly markets nearby and Melas etc. She developed a very strong customer base for her business by now. She is going to expand the business. She wanted to give employment to another few women in and around her house. She records the revenue and expenses daily and maintains the Day-book very neatly. A very supportive intervention from CRP-EP Ashok Kumar to be noted for his valuable ideas and time bound help was extended to this entrepreneur in grooming her as a successful business person.

She wanted to start a proper production unit with a production capacity of 500 packets/day. Her plan is to employ some of the neighbouring women in and around her house to accomplish her goal. She also wanted to start a paper bag production unit along with the Agarbatti business. Same customer base is ample for her to start the paper bag unit also. Queries from shops also start to come for the same.

### **15. Testimonials by BEPC**

*‘SVEP karyakramketahamebohatsarekamkarne ka mouka mil rahahaisath hi maihameshikhbhi mil rakhi jo hamegramindidiyo ki udyamita our usasebadhava ham sathmai mil kar de sakte. Karyakrammai CRP EP, Mentor our BPM Sir ka madat se ham ye sab karpayehai’*

**- Sima Rani, Chairperson BRC Jandaha**





### ***16. Best Practices Followed in the Block***

1. Repayment rate of the block is impressive. They have followed the CEF guidelines for fund distribution and repayment of CEF through CBO network. Each stakeholder has done their work properly and as a result BRC has managed to get 83 percent repayment against the demand till March 2021. Because of the good repayment rate, BRC is able to provide loans to entrepreneurs and it has helped in achieving the physical target.

The support of Jeevika SRLM in the block is very impressive and it was the major reason for the smooth implementation of the project in the block. Regular review meetings with BEPC, CRP EP group and block staff has helped in smooth functioning of the system.

2. The concept of printed daybooks came true with the effort of CRPs-EP of Jandaha block and the process is continuing till now. The CRPs-EP has also provided the support for replicating the system to other SVEP blocks like Rajnagar, Bihta and Bochaha.

### ***17. Challenges faced during implementation***

Fund transfer from District to BRC- Due to delay in fund transfer from District to BRC and because of delay in providing clarity on conducting skill training, only 4 batches of skill training was conducted. Also due to unavailability of funds at BRC, entrepreneurs didn't get loans on time.

Uploading the past data on the portal was a challenging task for the team and still the team is facing challenges to upload the complete data on SVEP App because SHG code error, panchayat is not sync with portal, etc.

### ***18. Feedback/Suggestion/Areas of Improvement for the Block***

1. Delay in Fund transfer from District to BRC- It pushed back the progress, also leads to underutilization of allotted funds, delay in releasing the honorarium to CRP EP Groups, also due to unavailability of fund entrepreneurs who did not get funds on time.

2. Mobilising Fund from Bank- Even after the immense effort we didn't succeed to link many entrepreneurs with the bank. BRC was not able to provide financial support to the entrepreneurs demanded for big loans.
3. Branding, labelling and packaging of local produce- Due to lack of resources and facilities at block level and limited knowledge of CRP EP group it is difficult to provide labelling and packaging support to entrepreneurs.

### ***19. Major Learnings from the pilot block Project Implementation***

1. Producer Groups can be formed of similar type of enterprises
2. Convergence of Food Enterprises with FMFME scheme and formalization of enterprises.
3. CRP-EP Group can be engaged in other non-Farm activities of the block like for survey, as trainers, marking support to enterprises.

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## V. Musahari SVEP Block, Muzaffarpur

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### *1. Introduction*

Musahari is a block in Muzaffarpur district. There are 26 gram panchayats in Musahari block and 113 villages, of which 108 are reported as inhabited. The total area of Musahari is 168.03 sq. km and population density is 1787 persons per sq. km compared to the population density of 1418 persons per sq. km of Muzaffarpur district and 1106 persons per sq. km for Bihar State.

*Basic Demographic Details, Source – Census of India 2011*

Total HH	59,785	
Total Population	3,00,367	
Total Male Population	1,58,081	(53%)
Total Female Population	1,42,286	(47%)
Total Population 0-6 years	52,721	(18%)
Total Population - Scheduled Castes	63,883	(21%)
Total Population - Scheduled Tribes	183	(0.06%)
Females (per 1000 Males)	900	
Females (per 1000 Males) - 0-6 years	909	
Females (per 1000 Males) - SC	909	

#### **SVEP Coverage:**

<b>CBO</b>	<b>Number</b>	<b>Coverage</b>
CLF	4	4
VO	199	187
SHG	1454	873

In 4years, the project has reached 93 percent VO of the block and 60 percent SHGs in the block.

## 2. Physical Achievement of Musahari

Categories	Target for 4 years	Achievement in Numbers	Achievement Percentage
Total Target	2279	1711	75.07%
Household Consumption	1077	1065	99%
Government Sector	63	13	21%
Sub-sector	556	633	114%
Existing Enterprises	568	417	73%

The block has achieved 75 percent of the total target. The total target was divided into three categories to promote enterprises from different sectors. It was able to achieve 99 percent of the target under household consumption and 114 percent in the sub sector but struggled to tap opportunities under government sectors. Enterprises related to construction units were able to get the revenue from other government schemes and programmes.

### 3. Financial Progress of Musahari

Budget Heads	Budget approved based on DPR (A)	Amount of fund transferred to BRC or NRO (B)	% of fund transferred (C=B/A*100)	Expenditure till March 2021 (D)	% of expenditure against total budget (E=D/A*100)	% of expenditure against fund transferred to BRC/NRO (F=D/B*100)
Skill Building	1,59,53,000	79,76,500	50.00%	9,15,000	6%	11%
Handholding	77,37,205	77,37,205	100%	3,75,590	5%	5%
Training of CBO	10,00,000	3,50,000	35.00%	2,67,080	26.70%	76%
Setting up of BRC	5,00,000	5,00,000	100.00%	2,90,335	58%	58%
Working Capital	1,80,000	1,80,000	100.00%	2,81,790	156.50%	157%
CB of CRP-EPs	7,00,000	2,57,547	36.79%	4,85,312	69%	188%
Baseline	10,00,000	3,08,376	30.83%	3,08,376	31%	100%
Mentor and Block Support	29,76,000	1284491	43%	30,82,157	103.5%	240%

#### 4. Status of Community Enterprise Fund

CEF Disbursed till March 2021	Expected Repayment till March 2021	Actual Repayment till March 2021	Repayment Percentage
2,84,21,000	3,76,96,615	33,67,301	9%

In 4 years, the project disbursed a total Rs.2,84,21,000. BRC has received only 9 percent of total repayment expected till March 2021.

#### 5. Achievement of the Block in NRLM Software

Cumulative Achievement till March 2021	No. of Entrepreneurs registered in App	Percentage of Entrepreneurs registered in App	Percentage of Business Plans submitted in App	No. of Enterprises Grounded in App	Percentage of Enterprises Grounded in App	No. of PTS	Percentage of Enterprises with PTS data
1711	792	46%	0%	564	33%	233	14%

Progress in the NRLM app is very low due to various technical issues. No business plan has been submitted as CRP EP are not very comfortable working in app and in last F.Y they didn't get much time to practise in app due to target pressure. A total 862 PTS data is available at BRC and that can be uploaded with the help of the block team.

#### 6. Enterprise Profile of the Block

In Musahari, a total 1711 enterprises have been supported and developed under the project. For better understanding it has been categorised under following categories:

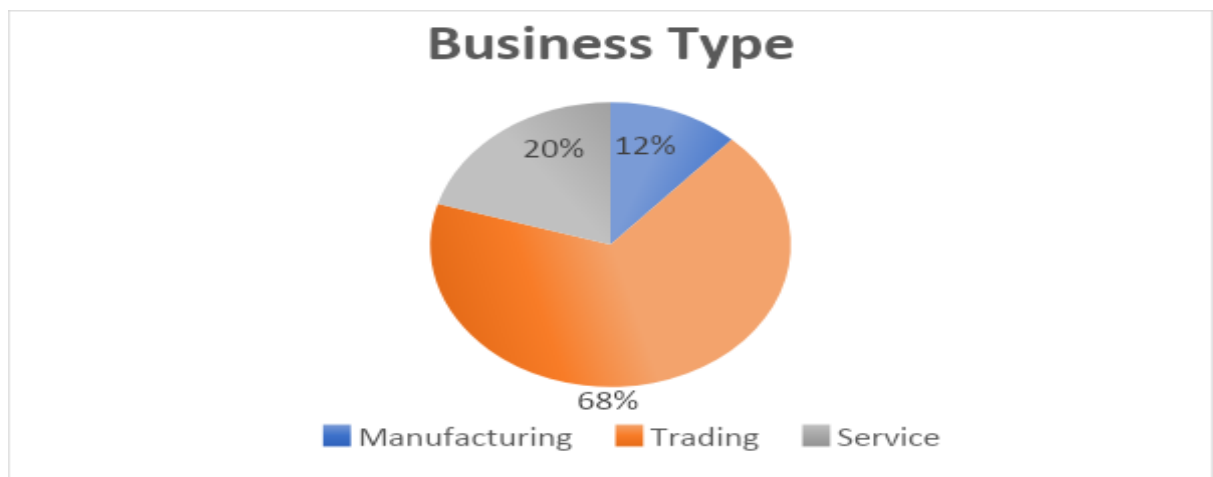
Categories	Target	Achievement	Percentage
Household Consumption	1077	1065	99%
Government Sector	63	13	21%
Sub-sector	556	633	114%

A) **Sector wise:** Enterprises have been divided into three major categories; Household consumption, Sub-sector and Government sector.

Block has achieved 99 percent of HH target and 114 percent of Sub-sector target but only 21 percent is achieved in the Government sector.

B) **Business Type:** The enterprises have been divided into Manufacturing, Service and Trading.

Business Type	Manufacturing	Trading	Service	Total
Number	201	1162	348	1711



The chart shows the percentage of enterprises promoted under different sectors. It clearly shows that 68 percent of enterprises are of Trading followed by Service and Manufacturing with 20 and 12 percent respectively.

C) **Social Category:**

Social Categories	Number	Percentage	% of block population– Census of India 2011
General	28	2%	
OBC	1276	75%	
SC	191	11%	21%
ST	16	1%	0.06%
Minority	200	12%	
Total	1711	100%	

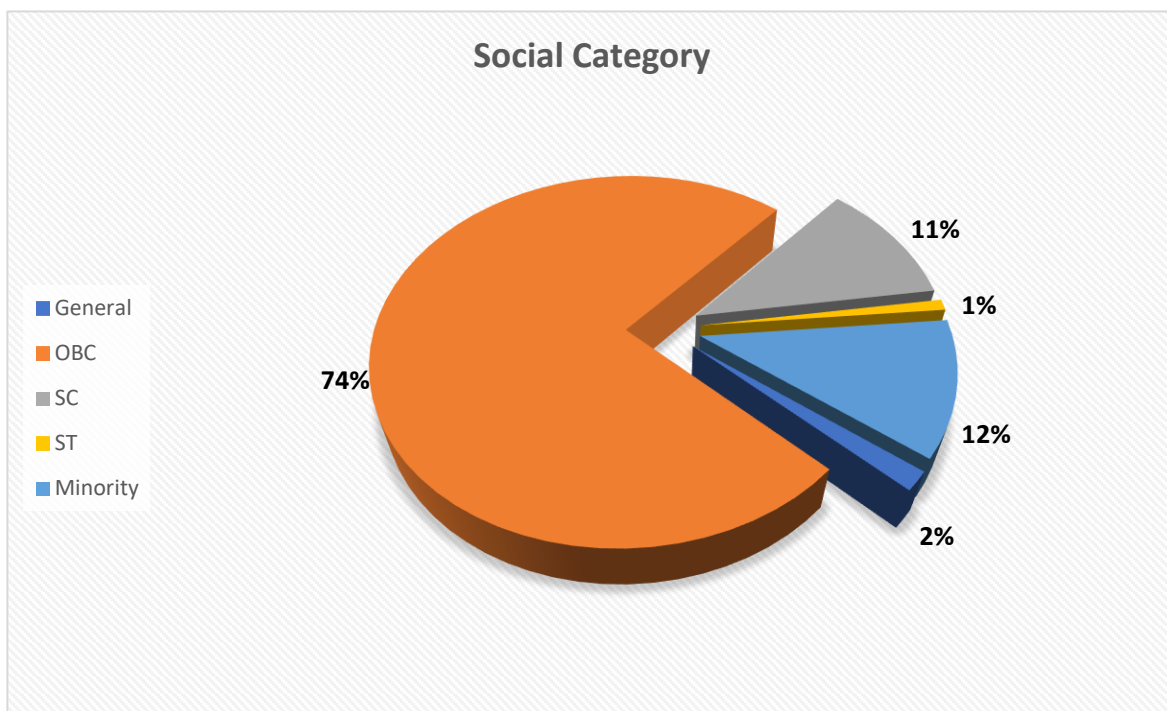
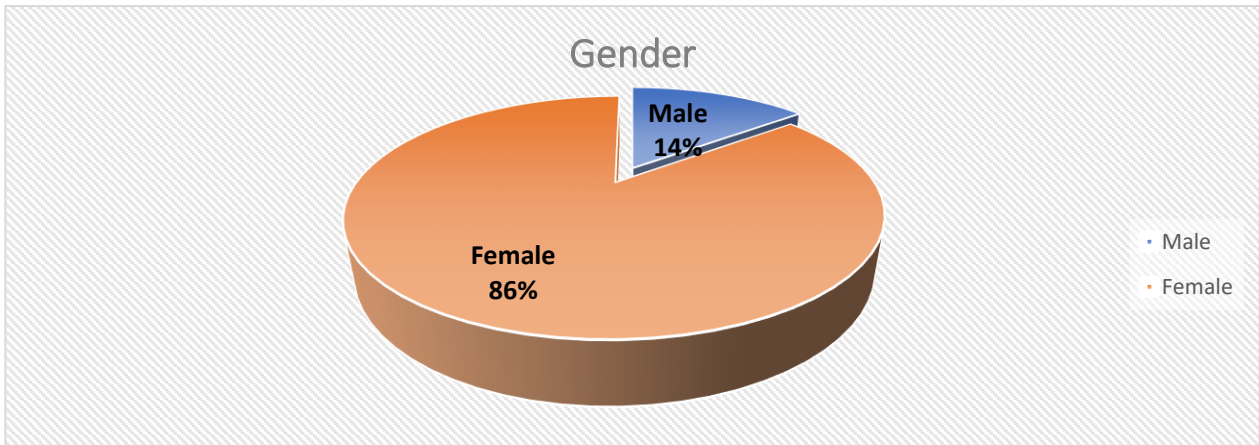


Chart shows the social category of entrepreneurs of the block. 74 percent of entrepreneurs belong to OBC followed by Minorities with 12 percent. 11 percent of entrepreneurs belong to SC and 2 percent to General category and only 1 percent belong to ST category. According to Census 2011, in Musahari 21 percent population belongs to SC and only 0.06 percent population is ST. The project was successful in promoting SC and ST entrepreneurs in the block.

#### D) Gender:



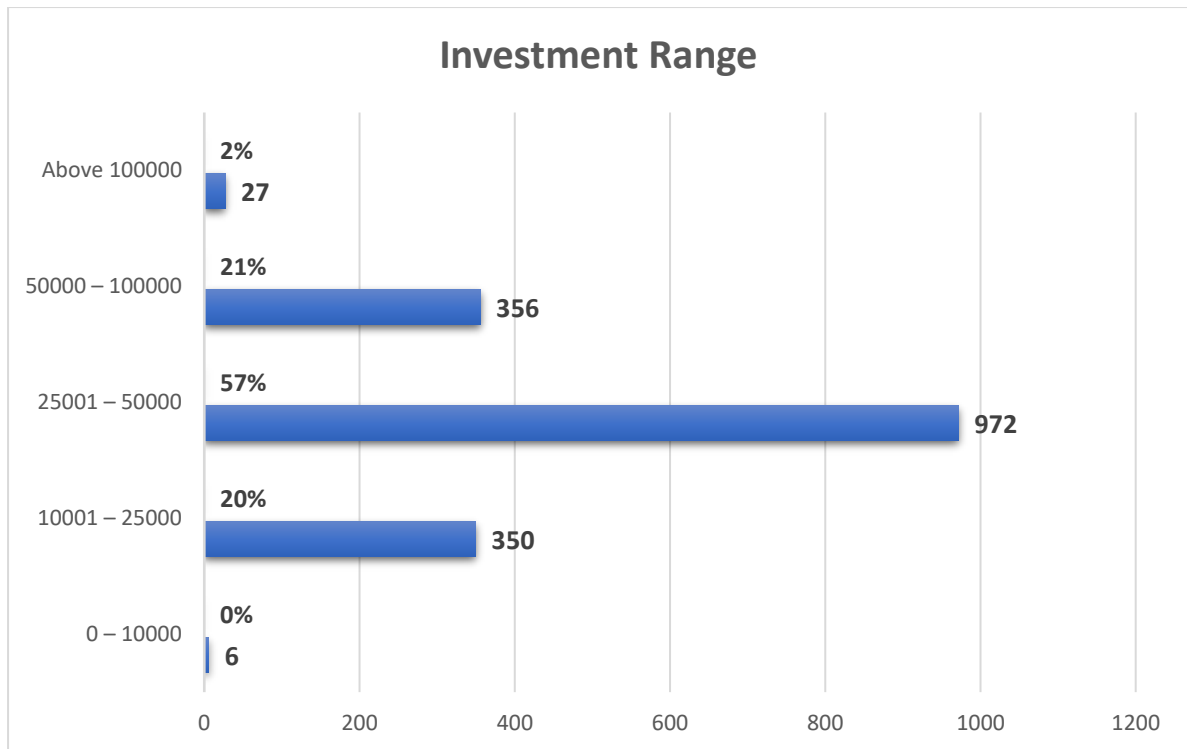
Gender	Male	Female	Total
Numbers	246	1465	1711



The chart shows the gender wise ownership of the enterprises. A vast majority (86 %) of entrepreneurs are women and run their own business. Only 14 percent of entrepreneurs are men. In Musahri, women entrepreneurs have been encouraged to start their own business and among them 77 percent are first generation entrepreneurs.

**E) Investment Range:**

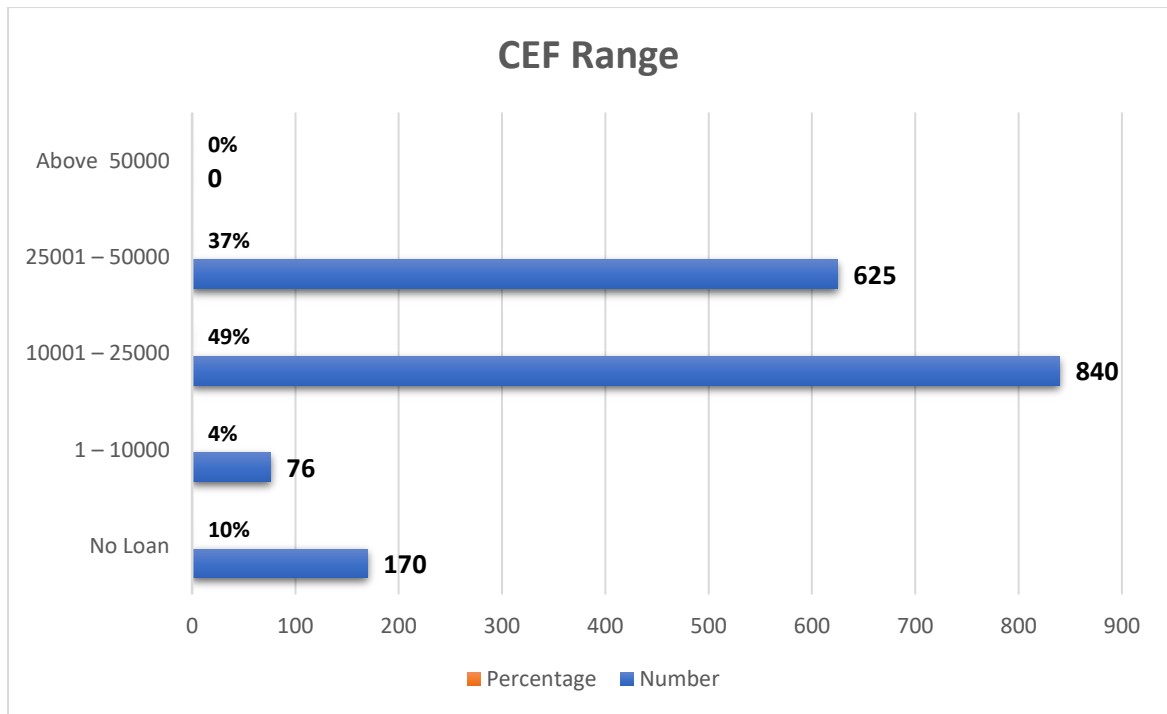
Investment range	0 – 10000	10001 – 25000	25001 – 50000	50000 – 100000	Above 100000	Total
Number	6	350	972	356	27	1711



The above graph shows the amount invested at time of starting enterprises. It includes certain amount of owners' equity as well. The maximum enterprises started with the investment between Rs 25,000 to 50,000. Only 2 percent business started with the investment of above 1 lakh.

#### F) CEF Range:

CEF Range	No Loan	1 – 10000	10001 – 25000	25001 – 50000	Above 50000	Total
Number	170	76	840	625	-	<b>1711</b>



The above graph shows the range of CEF disbursed to entrepreneurs. 49 percent of enterprises has availed CEF loan between 10001-25000 and 37 percent have taken loan between 25000-50000 and 10 percent enterprises has not taken loan from BRC but avail only technical support.

#### G) Top 5 Enterprise

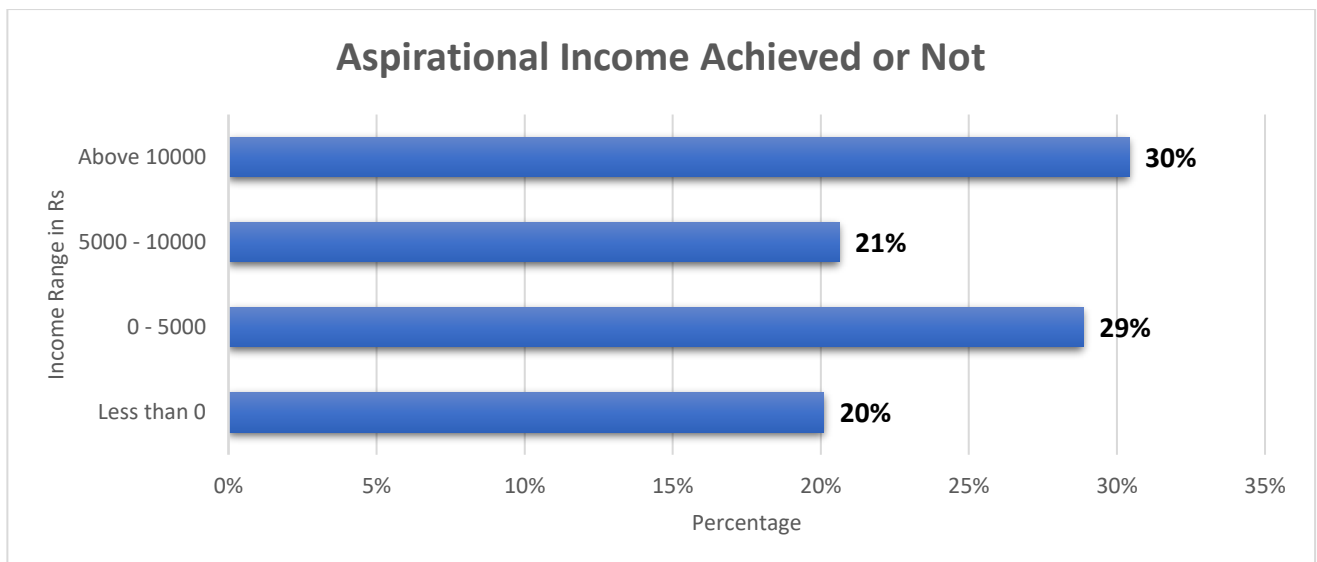
Sl.No.	Enterprises	Number	Percentage
1	Kirana/ general store	370	22
2	Vegetable trading	222	13
3	Fancy Store	132	8
	Tailoring	132	8
4	Fruit Shop	79	5
	Nasta Shop	76	5
5	Dairy- Milk and Milk product	68	4
	Other	632	
	TOTAL No. of ME	1711	

Kirana/General holds the top position with 22 percent and vegetables trading is in 2<sup>nd</sup> position with 13 percent followed by Fancy/Ladies stores and Tailoring units with 8 percent each. Fruit and Hotel/Nasta shops are in 4<sup>th</sup> position with 5 percent each and Milk and Dairy products are in the 5<sup>th</sup> position with 4 percent of the total number of enterprises promoted under SVEP in the block. All top 5 enterprises represent the 63 percent of total enterprises promoted.

### **PTS Analysis to show percentage of enterprises earning above aspirational income of Musahari**

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 it is very essential to revisit this aspect whether the entrepreneurs have attained the aspirational income slab or not.

<b>Income Range</b>	<b>Amount</b>	<b>percentage</b>
Less than 0	78	20%
0 - 5000	112	29%
5000 - 10000	80	21%
Above 10000	118	30%
<b>TOTAL</b>	<b>388</b>	<b>100%</b>



The analysis of available data of 388 shows that 118 enterprises are earning more than 10000 per month and 80 enterprises are earning between 5000 to 10000 per month. From the sample of 388 enterprises, 51 percent enterprises have attained aspirational income level of the block and 20 percent are running in loss. The sample is 23 percent of total enterprises and may not be the representative sample but an overall idea could be generated out of this analysis on the proportion of enterprises attaining the aspirational income levels in the block. Clearer picture can be formed from an analysis later after the updation of all PTS paper data into the NRLM software.

### *7. Brief about CRP-EP Group*

-Exposure to various services under SVEP

1. **Capacity Building of CRP-EP:** CRP EP group is capable of providing various services under SVEP for enterprise promotion at block level. CRP EP group is trained on TED & TEAM modules, performance tracking and consultation for enterprises. Now 9 CRP EP is working in the group. In the written test conducted by NRO and SRLM during the block assessment only 7 appeared in the exam. Most of them didn't perform well in the examination. Female CRP EPs are still not very comfortable in preparing business plans without support of other members of the group.

2. **Exposure to Saras Mela:** CRP EP has participated in Delhi Saras Mela and supported the team in handling stalls. They have also participated in Saras Mela at Patna. They went to the Mela with Entrepreneurs to support them in managing their stall.

3. **Conducted Skill training to entrepreneurs:** CRP EP group has arranged skill training for entrepreneurs by liaising with individual trainers. Detergent powder and soap making training was also provided to entrepreneurs.

4. **Develop Local haats:** Over the project period CRP EP group had developed one local haat. But due to certain reasons haat is not functional at present but they have experience on establishing local haat in the block.

#### **-Major Achievements**

At present CRP EP Group has only 9 members and among them only 5 were regularly working even though they are able to achieve 75 percent of the total target by the end of March 2021.

#### **-Future as a Micro Enterprise Consultant Group**

CRP EP group has a good business management knowledge, rich experience working with the community and motivating them to start their own enterprises. They have experience of and exposure to State level Saras mela as well. The group shall continue providing services to BRC and promoting new enterprises. Now they can also pay more attention towards the identification of scalable enterprises and provide further handholding support to improve their business as well.

#### **-Areas for improvement:**

1. Proper coordination among the members: There are few confusions and conflicts among the members. They need to improve their planning to function as a group.

2. Competence in SVEP App: Training on SVEP app to the group has been given still all the CRP EPs are not very competent in working on SVEP App. They need practice on the app and continuous hand-holding and monitoring is required, so that they can get comfortable working on the app.

3. Services provided to Entrepreneurs after enterprises started: First generation entrepreneurs' needs continuous support to grow their businesses. Services like market linkage, product packing & labelling, branding of locally produced goods, credit support to increase investment and formalization of enterprises. Group is capable of providing such services but till date they have not worked in this area so the group can focus on this area.

## ***8. Brief about BEPC***

### **Understanding of the project:**

The BEPC members have a good understanding of the project. Although they are well aware of the objectives of the project and about their role and responsibilities still, they need guidance and support so that they can practice it also while working in the project.

### **Ownership of the Project:**

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

### **Management of CRP-EPs work:**

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

### **Management of Community Enterprise Fund:**

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

### **Community Monitoring Conducted:**

BEPC members have done field visits also for monitoring purposes and they regularly discuss the SVEP agenda in the CBO meetings. They can do regular visits with CRP EP for monitoring in a planned manner.

## ***9. Skill Trainings:***

Unfortunately, the team was not able to conduct much skill training but in the year 2020 one skill training was conducted of Detergent powder making and soap making. 30 members participated in the training and after completing the training 20 of them have started their own production unit.

### ***10. Branding and Packaging initiatives by the BRC***

BRC has supported one enterprise for packaging. It is a small masala trading unit run by a woman. She buys various masala in bulk and makes small packets of masala and sells it in Kiran stores of nearby markets. She also makes power of various species in packets of 500 gm and 1 kg to sell it to



retail shops.

*Pictures of TuffarMasal unit*





### ***11. Marketing Support given to Entrepreneurs by the BRC***

- a. Festival Markets- With the support of BRC, 3 entrepreneurs participated in the local mela organised at Japaha village during Durga puja and Diwali. Participating in such festival melas gives an opportunity to entrepreneurs to earn handsome revenue in a short period.
- b. Participation in SARAS Mela: SVEP entrepreneurs participate in the SARAS mela at Patna. Bangle making unit and Masala making unit from Musahari block has participated in SARAS mela. Rubi Khatun and her husband Md. Hasan were participated in the Saras Mela in December 2019 and earn revenue of Rs.60,420/-



*Rubi Khatun's Bangle stall at SARAS Mela- Patna*

### ***12. Bank Linkages and formalization supports given to entrepreneurs***

CRP EP group has identified around 20 potential entrepreneurs for bank linkage. They had prepared the Business Plans for Mudra loans and approached banks for the same. However, none of them could be converted.

### **13. Case studies on Entrepreneurs**

#### **A. Leading by example: Kumari Rita**



#### **Kumari Rita**

**Business: Readymade cloth shop (Trading)**

**Start date: 21-10-2017 SHG member: Self SHG: Archana**

**Village: KhabraurfKiratpur VO: Arpan**

**CLF: Sangam**

**CRP-EP: Anmol**

Kumari Rita is a financially independent women respected by everyone in her locality. Her popularity also comes from her position as a Jeevika cadre of community mobilizes. She looks after 12 SHGs, ensuring that they follow the Panchasutras. She heard about SVEP through the Block project manager of her district first and then she understood its detail through the CRP-EP in the SHG orientation. Although she couldn't complete her primary schooling, she would for some

time sell readymade clothes of kids and saree from her home itself to the people in her locality. After knowing about SVEP she decided to expand her business as the demand was high. With the 50,000 CEF that was approved, she took a rented shop and also increased and diversified her inventories. Along with Saree and Kids clothing, now she has also started to keep ‘singar’ items like sindor, cosmetics, bangles, lipstick etc. With this increase in income, she decided to spend mainly for her two school going sons and also to improve her lifestyle and savings. Kumari Rita has inspired many women from her place to pursue entrepreneur activity. According to her, contributing financially to the family and husband is the best way to increase dignity of self and utilize the free time.

*B. Breaking the cycle of working for others.: Rubi Khatun*



Rubi Khatun

Business: Bangle making  
(Production) Start date: 06-08-2018

SHG member:  
Self SHG: Chameli

Village: Jalalpur  
Baikat VO: Jevan Jyoti

CLF: Mausam

CRP-EP: Purnima

Rubi Katun struggles to pinpoint the time when she learned bangle making, but she believes she has been doing it ever since she was a small girl having learned from her parents. With time, her responsibilities grew faster than her. All her life she and her family had been working for some other

production house and not for themselves due to difficulty in amassing capital. But this amount of money that she got by working was not enough for her and her five daughters. When the CRP-EP Purnima, first visited her home in winter, she felt so bad of her condition, that she collected her old blankets and clothes from surrounding for her. One day Ruby got to know about SVEP in an SHG meeting and decided to apply for the same with the help of the Community Resource person. After completing the training on Business (EDP), her business plan was prepared and submitted in the BRC (Block resource centre) during a PSC (Project Sanction Committee) meeting and she got 20,000 as loan. With the 20,000 and the 10,000 that she saved she finally decided to setup her own bangle production unit. Working for self, came with many benefits. Now she had more time for her family and could take break whenever she wants apart from the increase in money that came to her for the same amount of money. From around 3-4000 a month, she now earns around 8000 a month. She thanks SVEP for bring her out of the many problems she faced earlier and also for making her the first in her family to pursue this traditional activity on her own and not under someone else.



Dharmendra Kumar

Business: Coaching classes (Service)

Start date: 03-05-19

SHG member: Ranju Devi (mother)

SHG: Jai Hanuman

Village: Jalalpur VO:

Jevan Jyoti CLF: Mausam

CRP-EP: Purnima

*C. Teaching as passion and entrepreneurship: Dharmendra Kumar*

24 years old Dharmendra is the second child of the three siblings of Ranju Devi of Jalalpur village, Mushahari. Devendra is the first person from his family to have completed secondary education (10<sup>th</sup>). Experiencing the hardship that his family and especially her hardworking mother face, he decided to work to support his family. But everyone in his family wanted him to continue studies. It was then he decided to give tuitions in his neighbourhood. He himself having just completed

class 10<sup>th</sup>, many parents doubted if he could give proper tuition. He initially taught students up to class 8<sup>th</sup>. Gradually with remarkable track record, more students started to come to learn from Dharmendra sir. With his own progress in education, he started given tuition of students of up to class 10<sup>th</sup>. Unfortunately, his home wasn't enough to accommodate the number of this continuous growing number of students. She wanted to make a room to teach more students at the roof of his house. Luckily, at the same time her mother got to know about the SVEP project. With 18000 loans, he expanded his space and his students as well. Currently he teaches around 150+ students every week and is popular for helping weaker board students clear their class 10<sup>th</sup>. These developments has brought a lot of changes, but Dharmendra says now his aim is to help more students and also asks the CRP-EP who helped him before for other ways to get financial help for his coaching center.

#### ***14. Testimonials by Entrepreneurs and BEPC***

*“SVEP has helped my family to improve their income. I have taken a 20,000 loan for Bangle trading and earn a sufficient amount from the business and started a tailoring unit for my husband with support of the project. Earlier he was working in Kolkata now he stays with us and earns a decent amount. “*



**- Noorjahan Khatun, Member of Arpan VO, Musahari (Entrepreneur)**

*“In an earlier stage of the project I thought that SVEP is not a part of Jeevika but after taking training I understand that it is a separate body under Jeevika to support enterprises in the block. Now I am able to check loan applications and approve them. All the decisions are taken by BEPC members with support of Mentor and SVEP BPM. I am happy to be a part of BEPC.*



**- Meera Devi, Member BRC Musahar**

### ***15. Challenges faced during implementation***

- A. Insufficient number of CRP EP in the Block: CRP EP selection has been done twice in the block but due to drop outs by August 2019 only 10-12 CRP EPs were active. We initiated the selection process in the block but because of certain reasons the block didn't receive nominations from the field. Therefore, we were not able to get new CRP EPs in the block. In 2020 to provide additional support to the BRC, a plan was made to deploy CRP EPs of other blocks in Musahari to push the target but because of the delay in taking decisions at different levels it didn't work.
- B. Management and tracking of CEF: In the last quarter of F.Y 2017-18, more than 700 Business Plans were passed in just 4 PSCs and due to time constraint, the approved fund was not disbursed to all the entrepreneurs by the end of March 2018. Fund was disbursed only in the next F.Y through different CLF but then BRC exhausted all the CEF and repayment was very less. Focus of the entire team was diverted into that and other mobilization activities got affected and resulted in poor financial progress.
- C. Coordination and Support from Block team: There was a lack of proper coordination between BRC and BPIU because of that BRC didn't get much support from the block team.

### ***16. Feedback/Suggestion/Areas of Improvement for the Block***

- A. Ownership of the project at District and Block level: There is a gap between BRC and BPIU which creates hurdles in the smooth functioning of the BRC. Through proper orientation to cadres and staff the gap can be filled.
- B. Proper repayment mechanism in place: To improve the repayment rate proper repayment mechanism needs to be placed in the field. Proper recording of CEF at each level needs to be done in a similar manner. It will help to keep track of CEF.
- C. Community Monitoring of the project: BEPC members can do regular field visits with CRP EP and discuss SVEP agenda at CLF/VO level.
- D. CLF or VO wise Entrepreneur's meeting: Periodic Entrepreneurs meeting can be done at VO or CLF level. It will improve the involvement of CLF/VO members and bookkeepers in the project.

### ***17. Best Practices in the Block***

1. Regular visit to BRC Office: BEPC members do regular visits to BRC Office other than for BEPC and PSC meetings. It is a good practice because it helps in proper functioning of the BRC, they keep track of activities CRP EP work and finance.
2. Interest Sharing: BRC Musahari has shared CEF repayment interest with one CLF. It has motivated the CLF cadres to track CEF and to get regular repayment from VOs. It also encourages them to keep record of CEF at CLF

### ***18. Major Learnings from the pilot block Project Implementation***

- A. Branding and Labelling support to production units: Bangles units are there in the block. They also participate in the SARAS mela. With proper support such enterprises can be promoted. Other production units can also be identified and supported in scale up the businesses.
- B. Convergences of SVEP enterprises with other government programs: Like convergence of Food based enterprises with PM FME and link tailoring units with School uniform schemes.
- C. CRP EP Group can be engaged in other non-Farm activities of the block like for survey, as trainers, marketing support to enterprises
- D. Producer Groups can be formed of similar types of enterprises.

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## VI. Morual SVEP Block, Muzaffarpur

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### 1. Introduction

#### Demographic and Socio-Economic Profile

There are 9 Gram Panchayats and 37 villages in Muraul block, of which 35 villages are reported as inhabited. The total area of Muraul is 62.64 sq. km and population density is 1444 persons per sq. km compared to the population density of 1418 persons per sq. km of Muzaffarpur district and 1106 persons per sq. km for Bihar State.

Total HH	18,830
Total Population	90,490
Total Male Population	46,967
Total Female Population	43,523
Total Population 0-6 years	15,859 (18%)
Total Population - Scheduled Castes	21,315 (24%)
Total Population - Scheduled Tribes	38 (0.04%)
Females (per 1000 Males)	927
Females (per 1000 Males) - 0-6 years	939
Females (per 1000 Males) - SC	938

#### SVEP Coverage:

CBO	Number	Coverage
CLF	2	2
VO	80	80
SHG	1082	1,082

In four years, the project has covered 100 percent of the CBOs. It is an achievement for the block that the project has reached each and every SHG in the block.



## 2. Physical Achievement

Categories	Target for 4 years	Achievement in Numbers	Achievement Percentage
<b>Total Target</b>	1866	1883	101%
<b>Household Consumption</b>	904	1578	174%
<b>Government Sector</b>	34	31	91%
<b>Sub-sector</b>	552	315	57%
<b>Existing Enterprises</b>	377	389	102%

### 3. Financial Progress of Morual

<b>Budget Heads</b>	<b>Budget approved based on DPR (A)</b>	<b>Amount of fund transferred to BRC or NRO (B)</b>	<b>% of fund transferred (C=B/A*100)</b>	<b>Expenditure till March 2021 (D)</b>	<b>% of expenditure against total budget (E=D/A*100)</b>	<b>% of expenditure against fund transferred to BRC/NRO (F=D/B*100)</b>
<b>Skill Building</b>	1,30,62,000	65,31,000	48.46%	38,91,242	30%	60%
<b>Handholding</b>	63,35,070	47,50,670	75%	3,75,590	6%	8%
<b>Training of CBO</b>	10,00,000	3,50,000	35%	3,14,721	31%	90%
<b>Setting up of BRC</b>	5,00,000	5,00,000	100%	2,72,767	55%	55%
<b>Working Capital</b>	1,80,000	1,80,000	100%	4,74,370	264%	264%
<b>CB of CRP-EPs</b>	7,00,000	2,33,091	33.29%	4,85,312	69%	208%
<b>Baseline</b>	10,00,000	3,08,376	30.83%	3,08,376	31%	100%
<b>Mentor and Block Support</b>	2,976,000	1214098	41%	30,84,906	104%	254%

#### 4. Status of Community Enterprise Fund

CEF Disbursed till March 2021	Expected Repayment till March 2021	Actual Repayment till March 2021	Repayment Percentage
3,03,89,000	1,12,23,200	43,10,434	38%

Repayment of Rs.43,10,434 is received at the BRC account.

#### 5. Achievement of the Block in NRLM Software

Cumulative Achievement till March 2021	No. of Entrepreneurs registered in App	Percentage of Entrepreneurs registered in App	Percent age of Business Plans submitted in App	No. of Enterprises Grounded in App	Percent age of Enterprises Grounded in App	No. of PT S	Percent age of Enterprises with PTS data
1883	2068	110%	22%	1618	86%	830	44%

#### 6. Enterprise Profile of the Block

In Morual, a total 1924 enterprises have been supported and developed under the project. For better understanding it has been categorized under following categories:

- A. **Sector wise:** Enterprises have been divided into three major categories; Household consumption, Sub-sector and Government sector.

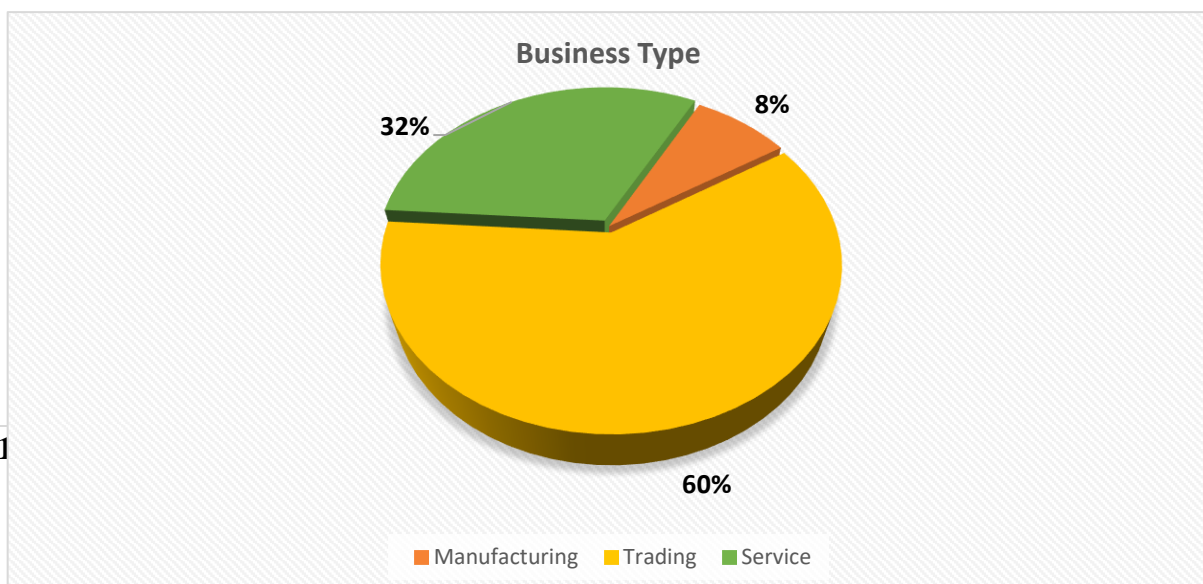
Categories	Target	Achievement	Percentage
Household Consumption	904	1529	169%
Government Sector	34	32	94%
Sub-sector	552	323	59%

Block has achieved more than 100 percent in HH Consumption and 59 percent in Sub-sector and 94 percent in Government sector. In comparison to other SVEP block Morual has performed well in tapping government sector enterprises. During the Swachh Bharat Abhiyan, CRP EPs were able to tap the opportunities by providing manufacturing units and link them with Swachh Bharat Abhiyan- Gramin and during the pandemic situation tailoring units were able to get revenue from government departments by manufacturing cotton masks.

#### B. Business Type:

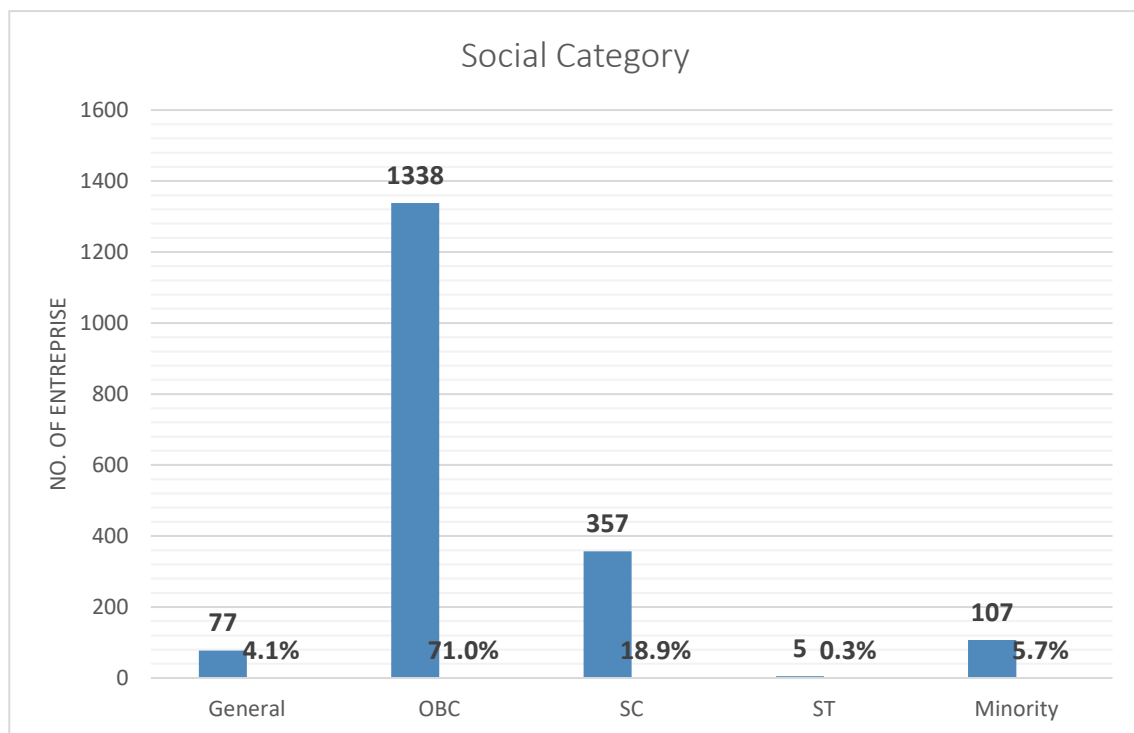
Business Type	Manufacturing	Trading	Service	Total
Number	154	1133	597	1884

The chart shows the percentage of enterprises promoted under different sectors. As can be seen, around three-fifths (60%) of enterprises are involved in Trading. This is followed by the Service and Manufacturing sectors with 32 and 8 percent respectively. Manufacturing enterprises are very less in Morual.



### C. Social Category:

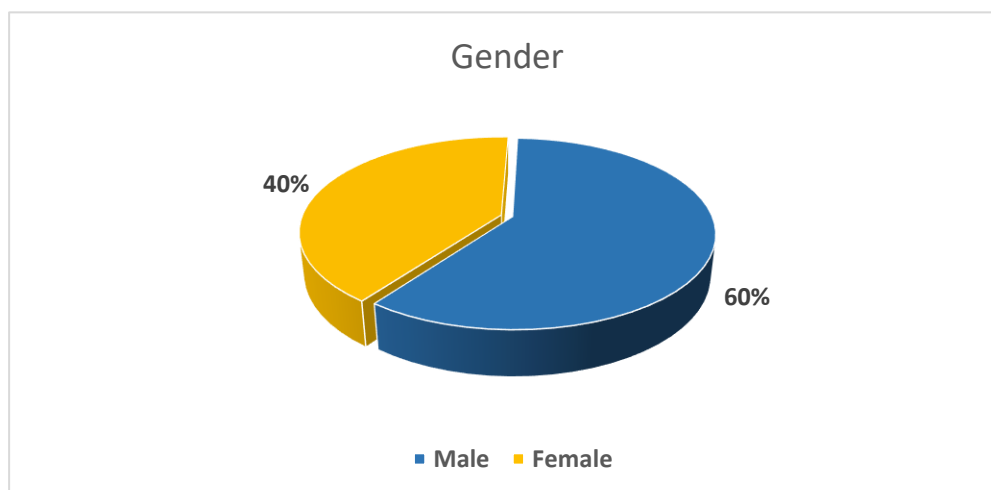
Social Categories	Number	Percentage	% of block population-Census of India 2011
General	77	4.1%	
OBC	1338	71.0%	
SC	357	18.9%	24
ST	5	0.3%	0.04
Minority	107	5.7%	
Total	1884		



Graph shows the social category of entrepreneurs of the block. 71 percent of entrepreneurs belong to OBC followed by SC with 18.9 percent. 5.7 percent of entrepreneurs belong to the minority category and 4.1 percent belong to the General category. According to census 2011, in Morua, 24 percent population belongs to SC and only 0.04 percent population is ST. Project was successful in promoting enterprises of SC and ST categories.

#### D. Gender:

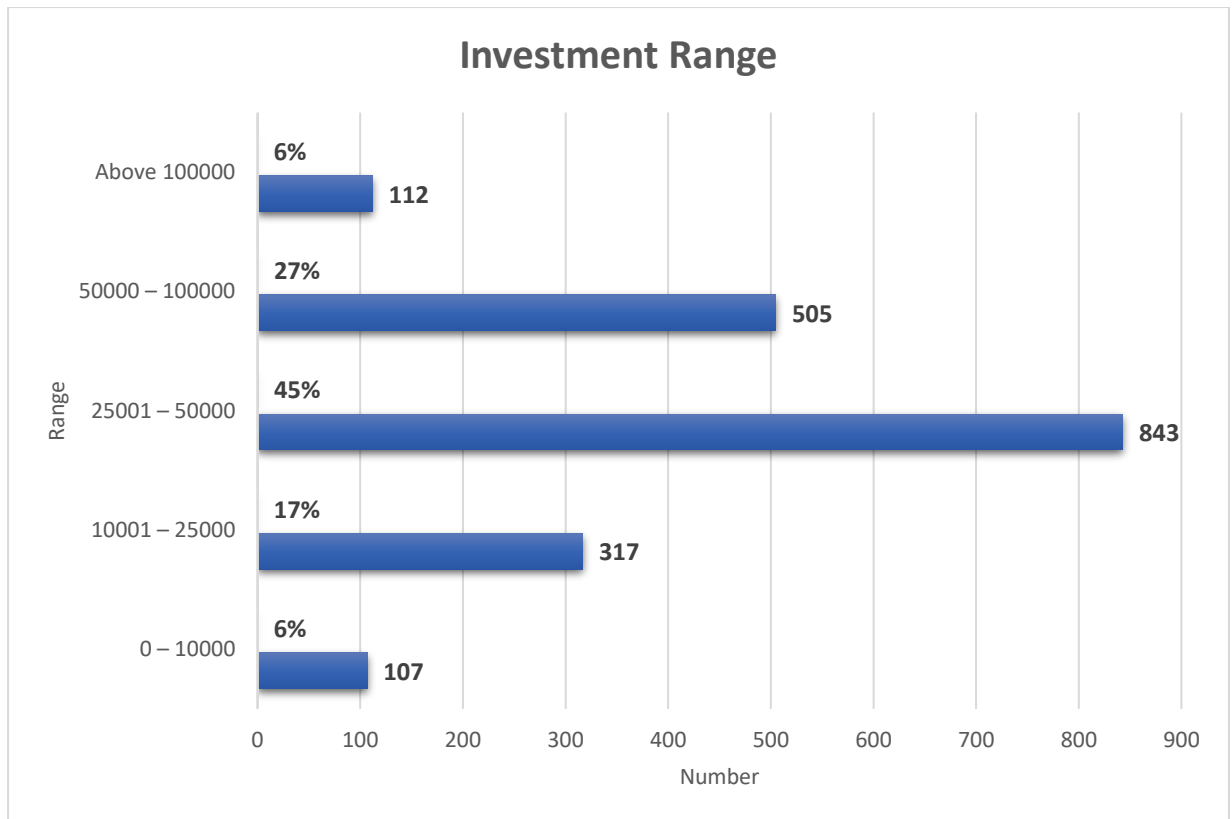
Gender	Male	Female	Total
Numbers	1123	761	1884



The chart shows the gender wise ownership of the enterprises. 59 percent of entrepreneurs are men and 41 percent entrepreneurs are female. In Morual number of male entrepreneurs are more than the women entrepreneurs because most enterprises like Kirana/General store, construction related units, Auto service, Fast food, Cloth stores are mostly run by male entrepreneurs.

#### E. Investment Range:

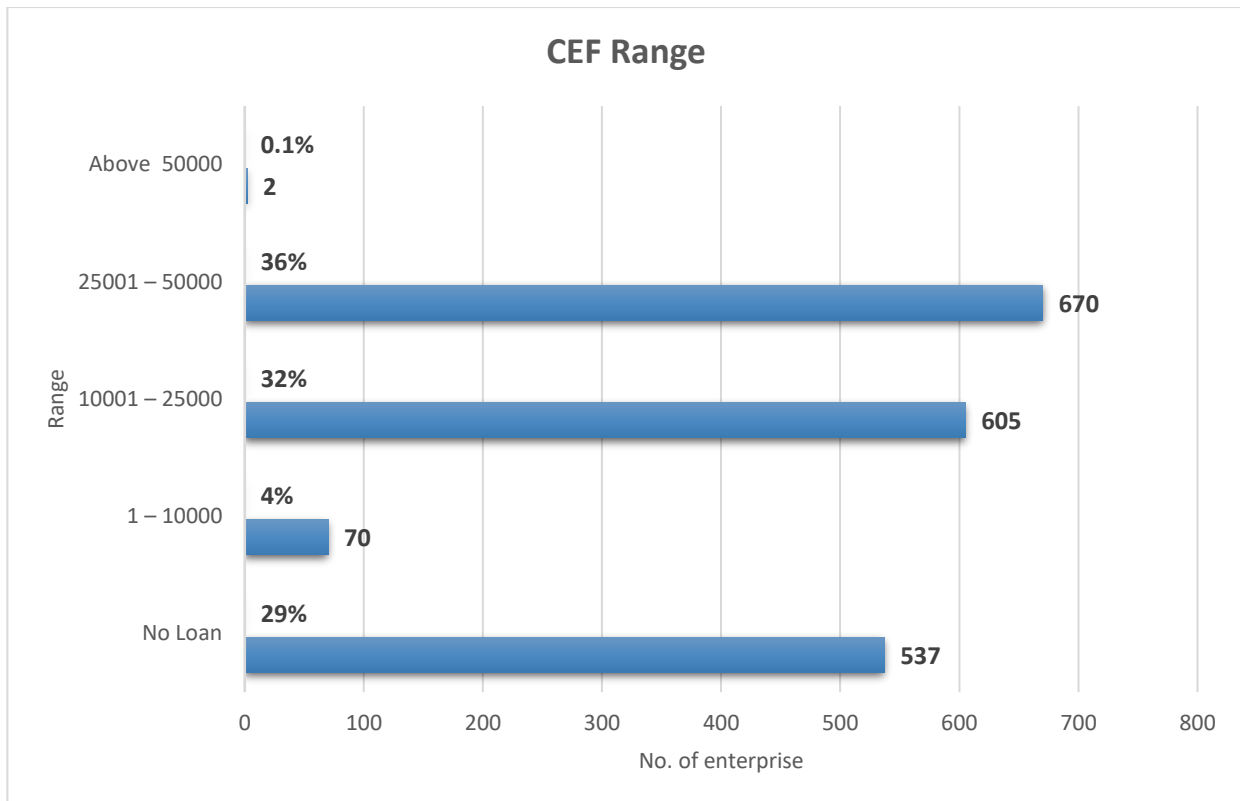
Investment range	0 – 10000	10001 – 25000	25001 – 50000	50000 – 100000	Above 100000	Total
Number	107	317	843	505	112	1884



The above graph shows the amount invested at the time of starting enterprises. It includes a certain amount of owners' equity as well. The maximum, 45 percent enterprises started with the investment between Rs 25001 to 50,000. 27 percent of enterprises started with initial investment between 50,000-100,000. Only 6 percent of businesses started with an investment above 100,000.

#### F. CEF Range:

CEF Range	No Loan	1 – 10000	10001 – 25000	25001 – 50000	Above 50000	Total
Number	537	70	605	670	2	1884



The above graph shows the range of CEF disbursed to entrepreneurs. 36 percent of enterprises have availed CEF loan between 25001-50,000 and 32 percent have taken loan between 10001-25000 and 29 percent enterprises have not taken loan from BRC but avail only technical support. No loan enterprises include businesses started with their own investment and loans taken from CBOs or Banks.

### Top 5 business Categories

Sl.No	Enterprises	No. of ME	Percentage
1	Kirana/ General store	328	17%
2	Vegetable trading	304	16%
3	Tailoring	119	6%
4	Ladies Store	93	5%
	Fast food	85	5%



	Auto Rickshaw/passenger van	71	4%
	Centering / Construction	71	4%
5	Readymade / cloth shop	68	4%
6	Other	745	39.5%
	TOTAL No. of ME	1924	

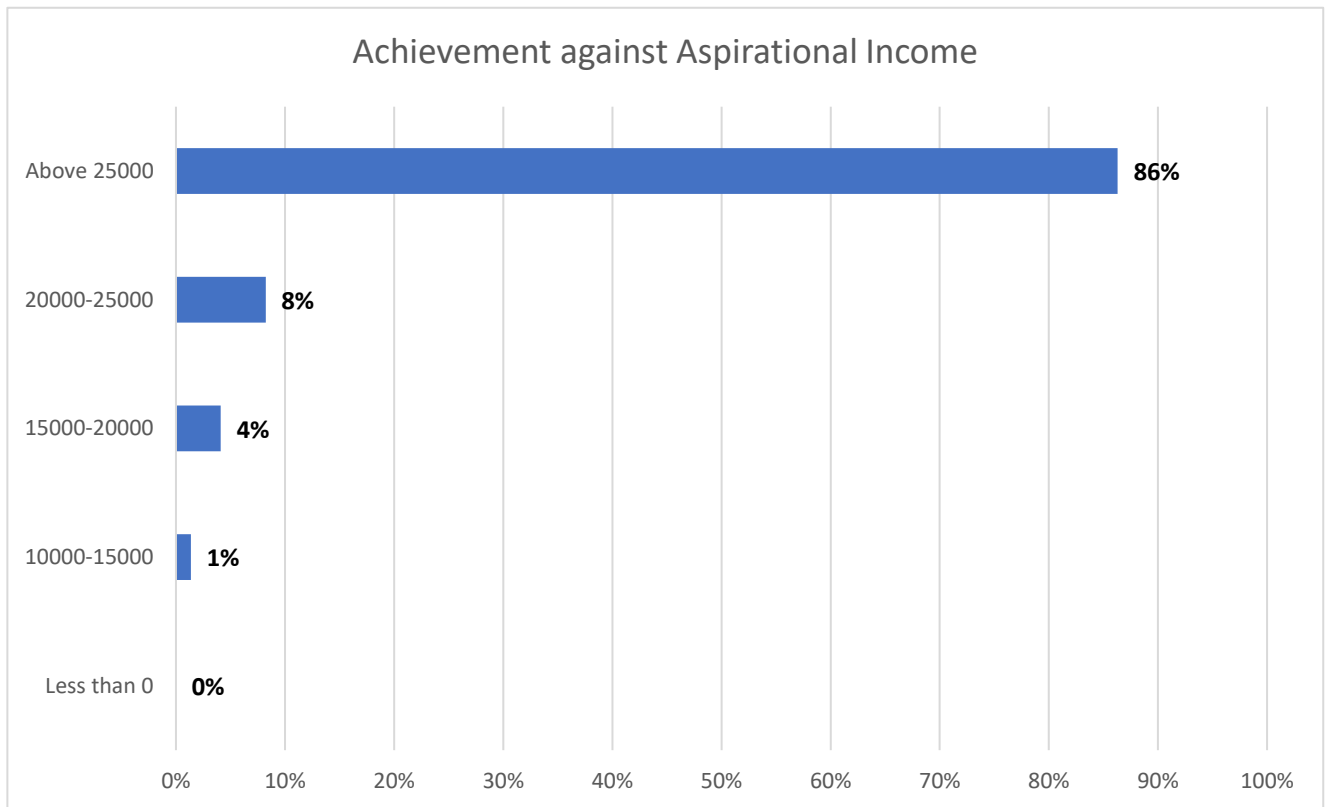
The highest number of enterprises preferred are Kirana/General stores and vegetable stalls covering 17% and 16% respectively, of total enterprises promoted in the block. It is followed by Tailoring units by 6%. Ladies' stores and fast-food stalls are in 4<sup>th</sup> most preferred enterprises and Autorickshaw, Construction related enterprises and readymade cloth stores are the 5<sup>th</sup> most preferred businesses in the block. Top 5 enterprises represent 60.5 percent of the total enterprises.

#### **PTS Analysis to show percentage of enterprises earning above aspirational income of Morual**

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 it is very essential to revisit this aspect whether the entrepreneurs have attained the aspirational income slab or not.

<b>Income Range</b>	<b>Number</b>	<b>Percentage</b>
Less than 0	0	0%
10000-15000	12	1%
15000-20000	36	4%
20000-25000	72	8%

Above 25000	756	86%
Total	876	100%



The analysis of available data of 876 shows that 86 percent enterprises are earning more than 25000 per month and 8 percent enterprises are earning between 20000 to 25000 per month and 4 % earns between 15000 to 20000. From the sample of 876 enterprises, 100 percent enterprises have attained the aspirational income level of the block. The sample is 45 percent of total enterprises and may not be the representative sample but an overall idea could be generated out of this analysis on the proportion of enterprises attaining the aspirational income levels in the block. Clearer picture can be formed from an analysis later after the updating of all PTS paper data into the NRLM software.

### ***7. Brief about CRP-EP Group***

Exposure to various services under SVEP-

**i) Capacity Building of CRP-EP:** CRP EP group is capable of providing various services under SVEP for enterprise promotion at block level. CRP EP group is trained on TED & TEAM modules,

performance tracking and consultation for enterprises. Now 14 CRP-EP are working in the block 20 percent of them have scored more than 70 percent marks, 60 percent of them have scored more than 50 percent marks and 20 percent scored 30 percent mark in block assessment exams conducted by NRO and SRLM.

**ii) Exposure to Saras Mela/Festival Mala:** One CRP EP has participated in Delhi Saras Mela and supported the team in handling stalls. Group has also participated in SARAS mela at Patna and in other festival melas at block.

**iii) Skill training** was conducted for potential entrepreneurs (Soap and Detergent).

**iv) Develop weekly haat** in the block and mobilize entrepreneurs to participate in local festival markets and support in market linkage.

### **Major Achievements**

- **Entrepreneurs Encouragement Programme:** CRP-EP group conducted 'Entrepreneurs meet/Encouragement programme' to motivate the rural entrepreneurs for entrepreneurship. BRC certified the entrepreneurs who got skill training under BRC. Awards were also given to the best performing enterprises, best supporting staff (CRP-EP, CM, CC, AC and BK). Bank Managers were also invited in the program along with District Programme Manager and other block staff.
- **Weekly Haat:** Open one weekly haat in Vidyajhap Panchayat. The ownership of the haat is with CBOs and BRC is supporting them. Haat is still functional. Around 40-50 entrepreneurs sell their items in the haat. Before opening the haat CRP EP group has followed all the processes required to establish a haat in rural area, from identification of place to had meeting with local authorities and CBOs members and take permission to open haat in that area.



*BEPC Members and women entrepreneurs at the Entrepreneurs Encouragement Programme-  
Moral*



*DPM Muzaffarpur visited to exhibition*



*Certificates distribution at Entrepreneurs Encouragement Programme at Morual*



*First day of Haat- Morual*



*An entrepreneur at Haat*

### **Future as a Micro Enterprise Consultant Group**

The CRP-EP group has decided to get registered under the Society Act through government recognized authority. It will help them to create their own identity in the open market as an individual business consultancy group and open the scope to get work outside the CBO network as well. The group can continue to provide handholding support to the entrepreneurs supported under BRC. They can provide packaging and branding support to the enterprises and market linkage to small entrepreneurs.

### **Areas for improvement**

Services provided to Entrepreneurs after enterprises started: First generation entrepreneurs' needs continuous support to grow their businesses. Services like market linkage, product packing & labelling, branding of locally produced goods, credit support to increase investment etc. Thematic training to CRP EPs can be provided to improve those areas.

Working relations among team members– there is scope to build better relations among the team members. It will improve their efficiency as a group and it will help to sustain the group even after the project implementation period ends.

## ***8. Brief about BEPC***

### **Understanding of the project**

The BEPC members have enough knowledge about the project and its objective. They have clarity about the components and its role and responsibilities as well.

### **Ownership of the Project**

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

### **Management of CRP-EPs work.**

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

### **Management of Community Enterprise Fund**

The BEPC is well aware about the guidelines related to CEF and CEF status of the block. With support from the existing team of Jeevika and BRC Book keeper they can manage the CEF more efficiently. Their involvement in repayment tracking can be improved.

### **Community Monitoring Conducted**

Community monitoring system initiated last month for the purpose of tracking and collection of the repayment amount.

## ***9. Skill Trainings Conducted in the Block***

### **Liasoning with Skill Training Agencies**

After the discussion with the CRP-EP group and BEPC committee, it was decided to conduct a soap and detergent skill training for interested SHG members'/family members. Contacted RSETI for conducting skill training in the BRC. Formal meeting has been done with RSETI representatives for

the same and they have assured to provide resources for skill training and enrollpotential entrepreneurs in the up-coming batches.

### 10. Branding and Packaging initiatives by the BRC

BRC has provided packaging and labelling support to only a few entrepreneurs. After winning the 2018 National Entrepreneurs Award Raushan Khatun has expanded her business with the help of CRP EP and using her popularity in the block, branding and packaging is done. Now under her brand name she is selling the bangles in Darda, Muzaffarpur and Pusa Market. Similar kind of branding

and packaging support was provided to other bangle manufacturing units.







National Entrepreneurship Award

### *11. Marketing Support given to Entrepreneurs by the BRC*

#### **Weekly/Monthly Haat**

One weekly Haat started at the initial stage of the project and after the hand holding period it is handed over to the CBO of that Panchayat. Haat was started in 2018 in Vidyajhap Panchayat and around 40-50 entrepreneurs put their stalls in the haat. The average revenue earned in each haat is Rs.41,535/- in the initial weeks.

#### **Festival Markets**

Initiated some festival markets in the time of different festival seasons by the CRP-EP group through CBO members or their family members.

#### **Participation in District/Block/State/National Level Fairs**

Some entrepreneurs from Moraul are the regular participants of the state Saras Mela in Patna and national Mela in Delhi also. Even the CRP EP from the group had exposure visit for SARAS in Delhi and Patna.

### ***12. Bank Linkages and formalization supports given to entrepreneurs***

The BEPC committee and CRP-EP group together conducted a meeting to discuss the possibilities of availing funds from different sources other than CEF in the project. After the discussion it was decided to try for bank loans for selected entrepreneurs who need more capital to scale up their business. CRP EP group identified around 150 enterprises which required additional loans to scale up their business. Following which, business plans were prepared for the selected 60 entrepreneurs and loan applications were submitted in the different banks. Among those, only 4 members were the recipient of Mudra loan.

For the bank linkages BEPC attended BLBC meeting with block BPM and lead LDM and Uttar Bihar Gramin Bank, Bank manager visit in the field with the help of CRP EP group.

25 entrepreneurs got Udyog Aadhar and 11 got support in getting a PAN Card from BRC.

### ***13. Other initiative under SVEP:***

#### **Entrepreneurs Meet**

*Entrepreneurs' meet* was conducted on 9<sup>th</sup> March 202, it was a successful program and around 250 members were participated in the program. Along with 250 SHG members, other Jeevika cadres like CC, CM, AC and Bookkeepers were also invited. Bank Managers of different banks were the guest for the event. In the program, award ceremony was conducted for the best performing enterprises and best supporting cadres.

*The impact created by the event* –It has encouraged women entrepreneurs to scale up their businesses and it was quite visible from their interaction with District Programme Manager and Bank Managers. It has also helped in building better working between CRP-EP group and other project

staffs. It was a good platform for BRC to orient Bank Managers about the project. After the event, Bank Managers shown their interest in the project and assured that they will support to SVEP entrepreneurs in availing loans from bank.

#### ***14. Convergence with Other Departments***

BRC has been linked with two Common Service Center to provide services to the SVEP entrepreneurs like Udhog Aadhar, PAN and GST. Initial level of discussion was done with RSETI for providing various skill training to entrepreneurs and RSETI has agreed on the same. Other than that, around 100 entrepreneurs were engaged in Cotton Mask production and delivered 70,000 masks to the Education Department. From District Programme Coordination Unit, Block Programme Implementation Unit has received an order of cotton masks. BRC identified the tailoring units with the help of CRP EP group and gave them an order to produce cotton masks.



*Entrepreneurs at BRC Morual*



*Cotton mask produced by SVEP entrepreneurs*

## ***15. Case studies on Entrepreneurs***

### **A. Sita**

#### **Devi- Entrepreneur**

Sita devi from Balua, Moraul comes from a middle-class family. After her marriage, she eagerly wanted to do some work so that she will be able to help her family. Her husband, Praveen Pratap Singh, was also searching for a job and has already skipped his study in between because of family pressure. After successful EDP, she has decided to do manufacturing of mushroom products by consulting with her husband. At this time, Praveen has started to cultivate mushrooms. In the beginning, it was so hard to manufacture mushroom products



and sell them in the local market due to inadequate information of the market.



They seek help from BRC and CRP-EP group heled them in setup market for them. They are now manufacturing mushroom pickle, namkeen, biscuit and etc. they have given the brand name Arya mushroom products, and with this branding, they are selling it in the market. After some time, Praveen has joined Dr Rajendra Prasad Central Agricultural University, Samastipur Bihar. He has learned how to do eco-friendly agriculture without using chemicals and fertilizers and also mushroom cultivation. He is also a guest faculty in the same university, and apart from this, many private organizations have invited him to give training on mushroom cultivation and mushroom products.

### ***B. Pankaj Kumar***

Pankaj Kumar is an enterprising young entrepreneur from Pilkhi Ganapati, a village in Muzaffarpur, Bihar. Kumar who is barely 24 years old runs a small cyber cafe in the village. His village lacked a cyber cafe and people were compelled to visit other villages or the town to browse the net. Besides, Kumar has worked in a cyber cafe in Muzaffarpur and desperately wanted to start one of his own. His household income pre SVEP was Rs. 15000.

He applied for a CEF loan of Rs. 50,000 and got the entire amount to open the cyber cafe. He took credit support from Bajaj Finance for purchasing a laptop and invested Rs. 30,000 from his personal finances for the business. He was provided 3-day training under SVEP scheme and this helped him perform the necessary functions. He was trained on various segments i.e. understanding of business, maintaining books of accounts, market study from where we could procure raw materials (electronic items) at good prices, marketing of goods and services, branding of products etc. He earns Rs. 10,000 a month now and aspires to triple his income. His aspirational income pre SVEP was Rs. 15000. He is able to draw in 15-20 customers daily and his monthly revenue is Rs. 25,000. The monthly cost of running the enterprise is 6,000 and the profit is Rs. 20,000 a month. He has also taken a loan of Rs. 32000 from Bajaj Finance.



Kumar gained a lot in his journey as an entrepreneur and was able to collaborate with Pradhan Mantri Gramin Digital Saksharta Abhiyaan (PMGDISHA), a government of India programme that aims to make one person in every family digitally literate. The scheme would empower the citizens in rural areas by training them to operate computer or digital access devices like tablets, smart phones etc. People would be provided training on how to send and receive e-mails, browse internet,

access government services, search for information, undertake digital payment etc. by centers like Kumar's. The course duration is of 20 hours (minimum 10 days and maximum 30 days) and the medium of instruction is official languages of India

### ***16. Challenges faced during implementation***

1. Involvement and support from Block team- Strategic involvement of block team (BPM, AC, CC and Cadres) was required for smooth functioning of the project.
2. Delay in Fund disbursement to Entrepreneurs- Because of the various issues at different levels (Bank, BRC and CLF) entrepreneurs did not get CEF on time.
3. Mobilizing Funds from the Bank- to provide second loan from BRC and Bank loan to the entrepreneurs was one of the major challenges, every year BRC submitted more than 100 applications to different banks but till now only 4 members has got loan from banks.

### ***17. Best Practices in the Block***

In Moraul block, it has been aimed to motivate and recognize the entrepreneurs with good performance to encourage them to achieve more. In order to do so an encouragement program has been organised in the block. It is also seen that by identifying their challenges while running a business and the gap of services from BRC to potential entrepreneurs a proper supporting Mechanism through BRC has been ensured. Five potential entrepreneurs have been awarded as a result of which the awarded entrepreneurs showed more enthusiasm and vision for growth. They also came forward with their concerns regarding their enterprises to the responsible stakeholders. The entrepreneurs are now trying to acquire awareness of sales and marketing strategies. They are willing to participate in big sales events like SARAS Mela.

### ***18. Feedback/Suggestion/Areas of Improvement for the Block***

1. Involvement of CBOs in monitoring: BEPC members once involved in tracking CEF repayment. They did field visits with CRP EPs for the same. Field visits of BEPC members can be done frequently to keep track of CEF and CRP EPs involvement in the field. It will improve the repayment rate. SVEP discussions need to be added to the regular CBOs meeting agenda and keep proper record of CEF loan and performance of the enterprises.
2. Regular review meeting of SVEP at district and block level: If regular review meetings of BEPC and CRP EP group can be done by BPM at block level against the plan. It will improve the field monitoring and involvement of other block staff in the project.

### ***19. Major Learnings from the pilot block Project Implementation***

1. The CRP-EP can support entrepreneurs who are ready to take their support to scale up the business. The block has some cases where entrepreneurs are taking support of CRP EP group after the period of one-year of handholding support.
2. BRC can be developed as a centre point for Non-Farm at Block level. BRC can be developed as OSF under NRETP for additional support.
3. Producer Groups can be formed of similar types of enterprises.



## **Future Scope of SVEP/Non-Farm project, CRP-EPs, BEPC**

1. Producer Groups can be formed of similar types of enterprises.
2. Convergence of Food Enterprises with FMFME scheme and scalable enterprise with NRETP.
3. Develop the BRC as the centre point for Non-Farm at Block level. BRC can be developed as OSF under NRETP for additional support.
4. BEPC Members can be developed as Community Resource Person for SVEP and utilised as Master Trainers.
5. CRP-EP Group can be engaged in other non-Farm activities of the block like for survey, as trainers, for marketing support to enterprises.
6. BRC can identify enterprises from promoted enterprises which have a potential to scale up.
7. BRC can continue ME formalisation support to existing entrepreneurs which they promoted in project implementation period.

## **Conclusion**

After the four years of the project, when the PIA has to withdraw from the pilot block, the phase I blocks of SVEP are in the position to continue and to take it forward with the learnings that project has taught in the last four years. BRC is envisioned to act as a one stop facilitation centre for first generation entrepreneurs and provide various kinds of business services for its existing and potential entrepreneurs.

In Bihar, the project has seen lots of ups and downs and evolved over the time, so the BEPC and CRP EP Groups. Over the four years, BEPC has learned and developed skills to monitor and lead the project. CRP EP Groups are well equipped with the business management knowledge and have gained experience mobilizing and motivating SHG members to start their own enterprises. They have also established local haats, which is small but an important step to boost the local economy of the area.

Cumulative efforts of all the stakeholders have resulted in the remarkable performance in Phase I blocks. Project has provided support to more than 11,000 individuals to start their own small enterprise and to revive or boost old business. It has linked them with additional/other sources of income.

By the end of 3<sup>rd</sup> year, focus started getting shifted from enterprise formation to scale up and formalization of the businesses. BRC has provided packaging, labelling, marketing and additional loan support to few enterprises with their limited resources.

Therefore, post exit it is important to identify the potential growth enterprises and provide technical support and services to enhance their income. CRP-EP group shall act as a business expert in providing business consultancy to existing businesses and shall continue to promote new enterprises. BRC shall improve their liaising with the bank and government departments and converge with other schemes as well.

## Annexures

### Annexure 1: Mobilization Data

Block: Barachatti				
CLF	No. of VO Orientation	No. of SHG Orientation	No. of GOT	No. of EDP
Amar	18	96	18	14
Amrit	19	98	23	20
Satyam	18	61	23	16
<b>Total</b>	<b>55</b>	<b>255</b>	<b>64</b>	<b>50</b>

Block: Bodhgaya				
CLF	No. of VO Orientation	No. of SHG Orientation	No. of GOT	No. of EDP
Adarsh	39	252	26	22
Ekta	47	409	34	26
Milan	41	231	26	24
Sujata	35	214	29	21
<b>Total</b>	<b>162</b>	<b>1106</b>	<b>115</b>	<b>93</b>

Block: Dhanarua				
CLF	No. of VO Orientation	No. of SHG Orientation	No. of GOT	No. of EDP
Koshish	37	400	65	30
Udan	39	250	50	26
Adarsh	30	320	36	20
<b>Total</b>	<b>106</b>	<b>970</b>	<b>151</b>	<b>76</b>

Block: Jandaha				
CLF	No. of VO Orientation	No. of SHG Orientation	No. of GOT	No. of EDP
Nagmani	41	162	41	31
Ganga	20	41	18	15
Ekta	20	40	16	15
<b>Total</b>	<b>81</b>	<b>243</b>	<b>75</b>	<b>61</b>

Block: Musahari				
<b>CLF</b>	<b>No. of VO Orientation</b>	<b>No. of SHG Orientation</b>	<b>No. of GOT</b>	<b>No. of EDP</b>
Mousam	39	198	32	24
Sangam	22	68	16	11
Sarvotam	27	86	21	15
Uttam	45	183	32	28
<b>Total</b>	<b>133</b>	<b>535</b>	<b>101</b>	<b>78</b>

Block: Morual				
<b>CLF</b>	<b>No. of VO Orientation</b>	<b>No. of SHG Orientation</b>	<b>No. of GOT</b>	<b>No. of EDP</b>
Pragatishil	39	510	31	28
Prakash	41	572	33	31
<b>Total</b>	<b>80</b>	<b>1082</b>	<b>64</b>	<b>59</b>

**Annexure 2: CRP-EP Training Details**

<b>Barachatti</b>	
<b>Batch 1</b>	
Training Name	Training Date
TED 1	23 to 25 August 2016
TED 2	19 to 21 Oct 2016
TEAM A1	28 Nov to 3 Dec 2016
TEAM A2	19 to 25 Dec 2016
TED 3	21 to 23 Jan 2017
TEAM B1	14 to 19 Feb 2017
TEAM B2	26 to 23 Feb 2017
TEAM B3	11 to 17 March 2017
<b>Batch 2</b>	
TED 1	17 to 19 May 2018
TED 2	27 to 29 May 2018
TEAM A1	30 June to 5 July 2018
TEAM A2	20 to 26 August 2018
TED 3	2 to 4 Oct 2018
TEAM B1	09 to 14 Oct 2018

TEAM B2	21 to 27 Oct 2018
TEAM B3	04 to 10 Nov 2018
ToT for CBO Orientation	24.01.2017 – 28.01.2017
PTS Orientation	27.11.2017

<b>Bodhgaya</b>	
<b>Training Name</b>	<b>Training Date</b>
<b>Batch 1</b>	
TED 1	23 to 25 August 2016
TED 2	19 to 21 Oct 2016
TEAM A1	28 Nov to 3 Dec 2016
TEAM A2	19 to 25 Dec 2016
TED 3	21 to 23 Jan 2017
TEAM B1	14 to 19 Feb 2017
TEAM B2	26 to 23 Feb 2017
TEAM B3	11 to 17 March 2017
<b>Batch 2</b>	
TED 1	17 to 19 May 2018
TED 2	27 to 29 May 2018
TEAM A1	30 June to 5 July 2018
TEAM A2	20 to 26 August 2018
TED 3	2 to 4 Oct 2018
TEAM B1	09 to 14 Oct 2018
TEAM B2	21 to 27 Oct 2018
TEAM B3	04 to 10 Nov 2018

<b>Dhanarua</b>	
<b>Training Name</b>	<b>Training Date</b>
<b>Batch 1</b>	
TED 1	21 to 23 Sept 2016
TED 2	17 to 19 Oct 2016
TEAM A1	23 to 28 Nov 2016
TEAM A2	13 to 19 Dec 2016
TED 3	19 to 21 Jan 2017
TEAM B1	9 to 14 Feb 2017
TEAM B2	20 to 26 Feb 2017
TEAM B3	5 to 11 March 2017
<b>Batch 2</b>	
TED 1	22 to 24 May 2018
TED 2	25 to 27 June 2018
TEAM A1	26 to 31 July 2018
TEAM A2	14 to 20 Sept 2018
TED 3	30 Sept to 2 Oct 2018
TEAM B1	05 to 10 Oct 2018

TEAM B2	25 Nov to 02 Dec 2018
TEAM B3	09 to 15 Dec 2018

<b>Jandaha</b>	
<b>Training Name</b>	<b>Training Date</b>
<b>Batch 1</b>	
TED 1	15 to 17 May 2016
TED 2	25 to 27 June 2016
TEAM A1	25 to 30 July 2016
TEAMA2	13 to 19 Dec 2016
TED3	17 to 19 Jan 2017
TTEAM B1	9 to 14 Feb 2017
TEAM B2	20 to 26 Feb 2017
TEAM B3	5 to 11 March 2017

<b>Batch 2</b>	
TED 1	15 to 17 May 2018
TED 2	25 to 27 June 2018
TEAM A1	25 to 25 July 2018
TEAMA2	13 to 19 Sept 2018
TED3	30 Sept to 2 Oct 2018
TTEAM B1	04 to 09 Oct 2018
TEAM B2	22 to 28 Oct 2018
TEAM B3	16 to 22 Nov 2018

<b>Musahari</b>	
<b>Training Name</b>	<b>Training Date</b>
<b>Batch 1</b>	
TED 1	23 to 25 August 2016
TED 2	19 to 21 Oct 2016
TEAM A1	28 Nov to 03 Oct 2016
TEAMA2	19 to 25 Dec 2016
TED3	21 to 23 Jan 2017
TTEAM B1	14 to 19 Feb 2017
TEAM B2	26 Feb to 04 March 2017
TEAM B3	11 to 17 March 2017
<b>Batch 2</b>	
TED 1	15 to 17 May 2018
TED 2	25 to 26 June 2018
TEAM A1	27 July to 1 August 2018
TEAM A2	14 to 20 Sept 2018
TED 3	30 Sept to 2 Oct 2018
TEAM B1	8 to 13 Oct 2018
TEAM B2	29 Oct to 4 Nov 2018
TEAM B3	16 to 22 Nov 2018

<b>Morual</b>	
<b>Training Name</b>	<b>Training Date</b>
<b>Batch 1</b>	
TED 1	23 to 25 August 2016
TED 2	19 to 21 Oct 2016
TEAM A1	28 Nov to 03 Oct 2016
TEAMA2	19 to 25 Dec 2016
TED3	21 to 23 Jan 2017
TTEAM B1	14 to 19 Feb 2017
TEAM B2	26 Feb to 04 March 2017
TEAM B3	11 to 17 March 2017
<b>Batch 2</b>	
TED 1	15 to 17 May 2018
TED 2	25 to 27 June 2018
TEAM A1	25 to 25 July 2018
TEAMA2	13 to 19 Sept 2018
TED 3	30 Sept to 2 Oct 2018
TEAM B1	04 to 09 Oct 2018
TEAM B2	22 to 28 Oct 2018
TEAM B3	16 to 22 Nov 2018

**Annexure 3 : BEPC Training Details**

<b>Barachatti</b>		
<b>Training Name</b>	<b>Date</b>	<b>Venue</b>
Module 1	02-08-2016 to 05-08-2016	Sakhya Guest House
Module 1	20-03-2017 to 21-03-2017	BRC Office - Barachatti
Module 2	23-06-2017 to 24-06-2017	BRC Office - Barachatti
Module 2	03-06-2017 to 04-06-2017	BRC Office - Barachatti
Refresher Training	16-03-2021 to 20-03-2021	Hotel Orchid, Bodhgaya

<b>Bodhgaya</b>		
<b>Training Name</b>	<b>Date</b>	<b>No. of Training Days</b>
Module 1&2	02-08-2016 to 09-08-2016	Sakhya Guest House
Refresher Training	16-03-2021 to 20-03-2021	Hotel Orchid, Bodhgaya

<b>Dhanarua</b>		
<b>Training Name</b>	<b>Date</b>	<b>Venue</b>
BEPC module 1 & 2	19-11-2016 to 20-11-2016	Yamuna Hall, Dhanarua
Refresher Training	16-03-2021 to 20-03-2021	Hotel Orchid, Bodhgaya

<b>Jandaha</b>
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Training Name	Date	Venue
BEPC module 1 & 2	26-04-2017 to 29-04-2017	Prakash Hotel, Hajipur
Refresher Training	19-03-2021 to 22-03-2021	NIRDESH, Muzaffarpur

Musahari		
Training Name	Date	Venue
BEPC Module 1&2	01-02-2017 to 04-02-2017	
BEPC module 1&2	17-02-2020 to 20-02-2020	NIRDESH, Muzaffarpur
Refresher Training	19-03-2021 to 22-03-2021	NIRDESH, Muzaffarpur

Morual		
Training Name	Date	Venue
BEPC module 1&2	01-02-2017 to 04-02-2017	
BEPC module 1&2	17-02-2020 to 20-02-2020	NIRDESH, Muzaffarpur
Refresher Training	19-03-2021 to 22-03-2021	NIRDESH, Muzaffarpur

*Annexure 4: Details of PTS Data available at BRC and NRLM App*

PTS Data available at BRC and NRLM App as on 31 March 2021					
Block	No. of Enterprises	No. of Entrepreneurs uploaded	No. of Enterprises uploaded	No. of PTS available in app	No. of PTS available at BRC (No. of enterprises)
Barachatti	1464	1381	1364	435	1256
Bodhagaya	2432	1108	694	464	2084
Dhanarua	2251	1039	703	454	1731
Jandaha	1833	1126	883	464	1459
Musahari	1711	795	564	233	862
Morual	1924	1924	1625	863	1615
<b>Total</b>	<b>11,615</b>	<b>7,373</b>	<b>5,833</b>	<b>2,913</b>	<b>9,007</b>

*Annexure 5: Books of Record*

Barachatti		
Sl.No.	Name of Register	Remark
1	Minutes Book	Updated till March 2021
2	Cash book	Updated till March 2021
3	General ledger	Updated till March 2021
4	PSC register	Updated till March 2021
5	CEF Repayment register	Updated till March 2021



6	Stock register	Updated till March 2021
7	Cheque issue register	Updated till March 2021
8	Visitor's register	Updated till March 2021
9	CEF Loan register	Updated till March 2021
<b>Name of Files/Documents at BRC</b>		
1	MoU and agreement file	
2	SVEP Guidelines	
3	CRP EP Profile	
4	Voucher file	
5	CRP EP Work reports	
6	CRP EP Payment file	
7	Business Plan and Loan application file	
8	Bank Advise	
9	Utilization Certificate	
<b>Books and Records of CRP EP Group</b>		
1	Minutes Book	Updated till March 2021
2	Cash book	Updated till March 2021
3	General ledger	Updated till March 2021
4	Cheque issue register	Updated till March 2021
5	CRP EP Payment Register	Updated till March 2021
6	Micro Enterprise Register	Updated till March 2021

<b>Bodhgaya</b>		
<b>Sl.No.</b>	<b>Name of Register</b>	<b>Remark</b>
1	Minutes Book	Updated till March 2021
2	Cash book	Updated till March 2021
3	General ledger	Updated till March 2021
4	PSC register	Updated till March 2021
5	CEF Repayment register	Updated till March 2021
6	Stock register	Updated till March 2021
7	Cheque issue register	Updated till March 2021
8	Visitor's register	Updated till March 2021
9	CEF Loan register	Updated till March 2021
<b>Name of Files/Documents at BRC</b>		
1	MoU and agreement file	
2	SVEP Guidelines	
3	CRP EP Profile	
4	Voucher file	
5	CRP EP Work reports	
6	CRP EP Payment file	
7	Business Plan and Loan application file	

8	Bank Advise	
9	Utilization Certificate	
<b>Books and Records of CRP EP Group</b>		
1	Minutes Book	Updated till March 2021
2	Cash book	Updated till March 2021
3	General ledger	Updated till March 2021
4	Cheque issue register	Updated till March 2021
5	CRP EP Payment Register	Updated till March 2021
6	Micro Enterprise Register	Updated till March 2021

<b>Dhanarua</b>		
<b>Sl.No.</b>	<b>Name of Register</b>	<b>Remark</b>
1	Minutes Book	Updated till March 2021
2	Cash book	Updated till March 2021
3	General ledger	Updated till March 2021
4	PSC register	Updated till March 2021
5	CEF Repayment register	Updated till March 2021
6	Stock register	Updated till March 2021
7	Cheque issue register	Updated till March 2021
8	Visitor's register	Updated till March 2021
9	CEF Loan register	Updated till March 2021
<b>Name of Files/Documents at BRC</b>		
1	MoU and agreement file	
2	SVEP Guidelines	
3	CRP EP Profile	
4	Voucher file	
5	CRP EP Work reports	
6	CRP EP Payment file	
7	Business Plan and Loan application file	
8	Bank Advise	
9	Utilization Certificate	
<b>Books and Records of CRP EP Group</b>		
1	Minutes Book	Updated till March 2021
2	Cash book	Updated till March 2021
3	General ledger	Updated till March 2021
4	Cheque issue register	Updated till March 2021
5	CRP EP Payment Register	Updated till March 2021
6	Micro Enterprise Register	Updated till March 2021

<b>Jandaha</b>		
<b>Sl.No.</b>	<b>Name of Register</b>	<b>Remark</b>
1	Minutes Book	Updated till March 2021

2	Cash book	Updated till March 2021
3	General ledger	Updated till March 2021
4	PSC register	Updated till March 2021
5	CEF Repayment register	Updated till March 2021
6	Stock register	Updated till March 2021
7	Cheque issue register	Updated till March 2021
8	Visitor's register	Updated till March 2021
9	CEF Loan register	Updated till March 2021
<b>Name of Files/Documents at BRC</b>		
1	MoU and agreement file	
2	SVEP Guidelines	
3	CRP EP Profile	
4	Voucher file	
5	CRP EP Work reports	
6	CRP EP Payment file	
7	Business Plan and Loan application file	
8	Bank Advise	
9	Utilization Certificate	
<b>Books and Records of CRP EP Group</b>		
1	Minutes Book	Updated till March 2021
2	Cash book	Updated till March 2021
3	General ledger	Updated till March 2021
4	Cheque issue register	Updated till March 2021
5	CRP EP Payment Register	Updated till March 2021
6	Micro Enterprise Register	Updated till March 2021

<b>Musahari</b>		
<b>Sl.No.</b>	<b>Name of Register</b>	<b>Remark</b>
1	Minutes Book	Updated till March 2021
2	Cash book	Updated till March 2021
3	General ledger	Updated till March 2021
4	PSC register	Updated till March 2021
5	CEF Repayment register	Updated till March 2021
6	Stock register	Updated till March 2021
7	Cheque issue register	Updated till March 2021
8	Visitor's register	Updated till March 2021
9	CEF Loan register	Updated till March 2021
<b>Name of Files/Documents at BRC</b>		
1	MoU and agreement file	
2	SVEP Guidelines	
3	CRP EP Profile	
4	Voucher file	
5	CRP EP Work reports	

6	CRP EP Payment file	
7	Business Plan and Loan application file	
8	Bank Advise	
9	Utilization Certificate	
<b>Books and Records of CRP EP Group</b>		
1	Minutes Book	Updated till March 2021
2	Cash book	Updated till March 2021
3	General ledger	Updated till March 2021
4	Cheque issue register	Updated till March 2021
5	CRP EP Payment Register	Updated till March 2021
6	Micro Enterprise Register	Updated till March 2021

<b>Morual</b>		
<b>Sl.No.</b>	<b>Name of Register</b>	<b>Remark</b>
1	Minutes Book	Updated till March 2021
2	Cash book	Updated till March 2021
3	General ledger	Updated till March 2021
4	PSC register	Updated till March 2021
5	CEF Repayment register	Updated till March 2021
6	Stock register	Updated till March 2021
7	Cheque issue register	Updated till March 2021
8	Visitor's register	Updated till March 2021
9	CEF Loan register	Updated till March 2021
<b>Name of Files/Documents at BRC</b>		
1	MoU and agreement file	
2	SVEP Guidelines	
3	CRP EP Profile	
4	Voucher file	
5	CRP EP Work reports	
6	CRP EP Payment file	
7	Business Plan and Loan application file	
8	Bank Advise	
9	Utilization Certificate	
<b>Books and Records of CRP EP Group</b>		
1	Minutes Book	Updated till March 2021
2	Cash book	Updated till March 2021
3	General ledger	Updated till March 2021
4	Cheque issue register	Updated till March 2021
5	CRP EP Payment Register	Updated till March 2021
6	Micro Enterprise Register	Updated till March 2021

**Annexure 6: CRP EP Grading**

<b>Barachatti</b>				
<b>Sl. No</b>	<b>Name of CRPEPs</b>	<b>Total Marks</b>	<b>Marks Obtained</b>	<b>Percentage</b>
1	Gyandeo Kumar	40	25	63%
2	Rima Devi	40	25	63%
3	Kajal Kumari	40	25	63%
4	Rinki Kumari	40	22	55%
5	Nila Kumari	40	20.5	51%
6	Rinku Kumari 1	40	19	48%
7	Gyanti Devi	40	14.5	36%
8	Rinku Kumari 2	40	14.5	36%
9	Priyanka Kumari	40	18	45%

<b>Bodhgaya</b>				
<b>Sl. No</b>	<b>Name</b>	<b>Total Mark</b>	<b>Marks Obtained</b>	<b>Percentage</b>
1	Sunny Kumar	40	24	60%
2	Suman Kumar	40	26	65%
3	Bindu Kumar	40	23	58%
4	Amarjeet Kumar	40	23	58%
5	Jitender Kumar	40	17	43%
6	Dilip Kumar	40	21	53%
7	Raja Babu	40	21	53%
8	Anuj Kumar	40	20	50%
9	Rajaram Kumar	40	21	53%
10	Awadhesh Kumar	40	19	48%
11	Sunil Kumar	40	22	55%
12	Rajni Sharma	40	20	50%
13	Premsudha Kumari	40	16	40%
14	Asha Kumari	40	20	50%
15	Uma Shankar	40	20	50%
16	Bawan Kumar	40	21	53%

<b>Dhanarua</b>				
<b>Sl. No</b>	<b>Name</b>	<b>Total Mark</b>	<b>Marks Obtained</b>	<b>Percentage</b>
1	EjasHusian	40	31	78%
2	Jameela Khatun	40	21	53%

3	Musharaf Husain	40	16	40%
4	Gayasudeen	40	0	0%
5	Rinku M	40	23	58%
6	Rinku R	40	16	40%
7	Rinku P	40	7	18%
8	Rani Devi	40	16	40%
9	Sangeeta Devi	40	15	38%
10	Rinki Devi	40	18	45%
11	Anju Devi	40	19	48%
12	Rocky Kumar	40	16	40%
13	Aravind Kumar	40	17	43%
14	Kusum Devi	40	21	53%
15	Mamta Devi	40	22	55%
16	Rithesh Kumar	40	6	15%
17	Rajanikant Kumar	40	19	48%
18	Tunnakumar	40	8	20%
19	Parameswar Prasad	40	19	48%
20	Babita Kumari	40	6	15%
21	Anita Kumari	40	7	18%
22	Suraj Kumar	40	5	13%
23	Poonam Kumari	40	8	20%
24	Dolly Devi	40	17	43%
25	yogendra Kumar	40	16	40%

<b>Jandaha</b>				
<b>Sl. No</b>	<b>Name of CRPEPs</b>	<b>Total Marks</b>	<b>Marks Obtained</b>	<b>Percentage</b>
1	Pappu Kumar	40	28	70%
2	Subash Kumar	40	23	58%
3	Manish Kumar 1	40	28	70%
4	Anoop Singh	40	34	85%
5	Neeraj Kumar	40	15	38%
6	Sahans Kumar	40	26	65%
7	Pinky Kumari	40	17	43%
8	Archana Kumari	40	16	40%
9	Gourav Kumar	40	22	55%
10	Anamika Kumari	40	21	53%
11	Manish Kumar 2	40	17	43%
12	Kundan Kumar		Absent	
13	Chunchun Kumar		Absent	
14	Sweety Kumari		Absent	

<b>Musahari</b>				
<b>Sl. No</b>	<b>Name of CRPEPs</b>	<b>Total Marks</b>	<b>Marks Obtained</b>	<b>Percentage</b>
1	Salamuddin	40	8	20%

2	Urmila devi	40	2	5%
3	Sadna Devi	40	2	5%
4	Janardan Kumar	40	5	13%
5	Purnima Kumari	40	2	5%
6	Subhash Kumar	40	18	45%
7	Anita Devi	40	2	5%

<b>Morual</b>				
<b>Sl. No.</b>	<b>Name</b>	<b>Total Mark</b>	<b>Mark Obtained</b>	<b>Percentage</b>
1	Ranjan Kumari	40	22	55%
2	Dharma Shila Devi	40	7.5	19%
3	Renu Bharti	40	29.5	74%
4	Ranjeet Kumar	40	8.5	21%
5	Vibha Kumari	40	16	40%
6	Punit Kumar	40	20.5	51%
7	Susmita Kumari	40	10	25%
8	Chunnu Kumar	40	20.5	51%
9	Archana Kumari	40	21.5	54%
10	Manoj Kumar	40	25.5	64%
11	Pushpa Kumari	40	20.5	51%
12	Rajive Dubey	40	12.5	31%
13	Santhosh Kumar	40	18.5	46%
14	Sunita Kumari	40	14	35%