

EXIT REPORT

RAJASTHAN-PHASE I BLOCKS: BEGUN & KEKRI

KUDUMBASHREE NRO | RAJEEVIKA

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Executive Summary

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

The project has been piloted in Kerala at two blocks namely, Begun block at Chittorgarh district and Kekri block at Ajmer districts in the year 2016-17. The DPR got approved in the year July 2016 and the project has come to its exit stage now, marking the completion of its 4-year term as on 31st March 2021 (Extension after Covid pandemic).

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

The project is being owned, managed, implemented and monitored by the BEPC committee, a representative body comprising of RGAVP CLF office bearers from all the Cluster Level Federation of the respective blocks. As part of the project, a Block Resource Centre was set up at both Begun & Kekri as a one stop facility centre for enterprises promotion through the services of a local resource pool of business consultants named Micro Enterprise Consultants who were selected and trained from the community.

The overall progress of the Phase I blocks are listed in the subsequent section.

Physical

- 3432 no of Micro Enterprises were promoted against the cumulative target of 3605 i.e. an overall achievement of 95.2%.
- 44 Community Resource Persons for Enterprise Promotion (CRP-EP) were selected and trained against the required number of 52.
- Physical offices of 2 Block Resource Center were identified and setup i.e one per block
- 2 mentors from Kudumbashree were placed during the entire period of project

Financial

- The total amount of CEF disbursed to entrepreneurs was Rs 8.1 Crores (CEF + Repayment) against the total allocation of Rs 5.1 Crores
- An overall expenditure of Rs. 6.56 lakhs (39.3%) have been made possible on skill trainings in the blocks against the total allocation.

Few other highlights from the project are as follows

- More than 7% & 19% of the Entrepreneurs belong to the ST & SC community.
- Women own and manage more than 60% of the enterprises promoted under SVEP.
- Most of the entrepreneurs have preferred to engage in business related to trading (Grocery and Kirana Stores) followed by Service (mainly tailoring, Flour mill) and Manufacturing (Furniture & Pottery).

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

Functionaries	Attrition of CRP-EPs
	Ownership of BEPC
Funds	Late availability of funds at BRC
	Non-Repayment of CEF as per schedule
Others	Lack of integration of project in the regular framework of RGAVP
	Unstable SVEP App and Web portal
	Lack of ownership and project knowledge among the project staff

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

<ul style="list-style-type: none"> - Attrition of CRP-EP 	<ul style="list-style-type: none"> - Selection of extra CRP-EPs than required numbers per DPR - Regular monthly payment against the work done
<ul style="list-style-type: none"> - Unavailability of funds 	<ul style="list-style-type: none"> - SMMU may direct DMMUs to not hold funds - Funds to be transferred to BRC as per the allocation in different heads
<ul style="list-style-type: none"> - Lack of integration of project in the regular framework of RGAVP 	<ul style="list-style-type: none"> - DMMU to monitor and review the project along with the other project - BMMU to extend all implementation support to BRC - BMMU to be a regular participant in BRC meetings
<ul style="list-style-type: none"> - Ownership of BEPC 	<ul style="list-style-type: none"> - BMMU shall instil the felling of ownership among BEPC by encouraging them for community monitoring, for which they can be remunerated. - In case of any changes in BEPC sufficient training to be given to the incoming member
<ul style="list-style-type: none"> - Unstable VE-IT App and web portal 	<ul style="list-style-type: none"> - RGAVP to regularly update NRLM regarding the glitches of the software.
<ul style="list-style-type: none"> - Lack of project knowledge among the project staff 	<ul style="list-style-type: none"> - RGAVP with the support of NRO may orient all the staff linked to SVEP

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

The experiences of the SVEP in 2 Phase I blocks where important learnings on each of the fundamental components (Block Resource Centre (BRC) & BEPC, CRP-EP, CEF and the SVEP Software) of the project. And despite initial challenges, the project promises significant scope for the future.

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

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

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

Begun SVEP Block, Chittorgarh

1. Introduction

Basic demography of the block

There are 31 Gram Panchayats in Begun Block and 257 villages, of which 226 are reported as inhabited. The total area of Begun is 956.9 sq. km and population density is 123 persons per sq. km compared to the population density of 197 persons per sq. km of Chittorgarh district and 200 persons per sq. km for Rajasthan State.

Particulars	Numbers
Total HH	25,113
Total Population	1,17,390 Male- 59,398, Female- 57,992
Scheduled Castes	18,727
Scheduled Tribes	14,424
Total Population (0-6)	16,408

Status of Social Mobilization and Institution Building under NRLM

SHG	1241
VO	108
CLF	4

2. Physical Achievement of the Block: MIS

Categories	Target for 4 years	Achievement in Numbers	Achievement Percentage
Total Target	1731	1685	97.34%
Household	938	1118	119.19%

Consumption			
Government Sector	73	3	4.11%
Sub-sector	613	207	33.77%
Existing Enterprises	107	357	333.64%

The block team was able to accomplish 97.34% of the total target set in DPR. 119 percent of Household Consumption was achieved as per the target set in DPR, whereas government sector was 4 percent and sub-sector was 33 percent of total target.

3. Financial Progress of the Block:

Budget Heads	Budget approved based on DPR (A)	Amount of fund transferred to BRC or NRO (B)	% of fund transferred (C=B/A*100)	Expenditure till March 2021 (D)	% of expenditure against total budget (E=D/A*100)	% of expenditure against fund transferred to BRC/NRO (F=D/B*100)
Skill Building	12117000	7641292	63%	3295870	27%	43%
Handholding	5876745	3706027	63%	1294630	22%	35%
Training of CBO	1000000	630625	63%	197794	20%	31%
Setting up of BRC	500000	500000	100%	166568	33%	33%
Working Capital	180000	180000	100%	180000	100%	100%
CB of CRP-EPs	700000		0%	617488	88%	
Baseline	1000000		0%	890465	89%	
Mentor and Block Support	2976000		0%	3083017	104%	

The budget head of skill training, handholding, CBO training and BRC setup is not fully utilised. Working capital is fully utilised in the four years of implementation of the project.

4. Status of Community Enterprise Fund

CEF Disbursed till March 2021	Expected Repayment till March 2021	Actual Repayment till March 2021	Repayment Percentage on expected repayment	Repayment Percentage on CEF Disbursed
32810800	23935505	10198544	42.61 %	31.08 %

After the four years, till now around 31 percent of total disbursed CEF was paid back to BRC, while total repayment expected by this time was 42 percent of the total money disbursed.

5. Achievement of the Block in NRLM Software

No. of Entrepreneurs	No. of Business Plans submitted	No. of Business Plans approved	No. of Entrepreneurs with Enterprises	No. of Enterprises with PTS data
1841	163	0	1343	1012

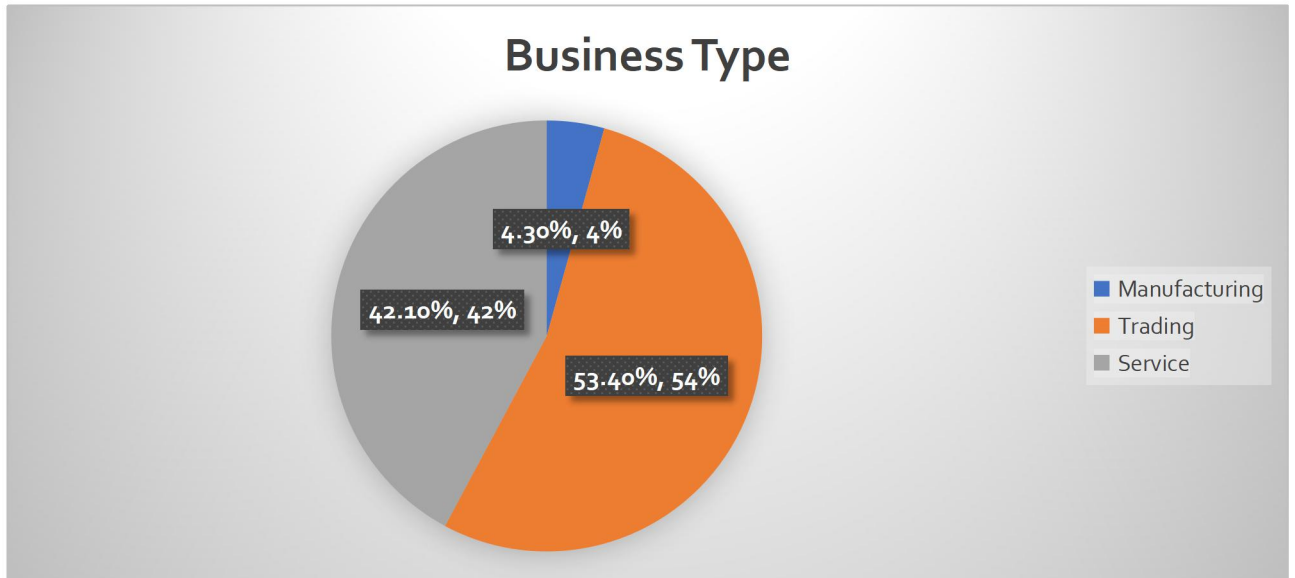
In the begun block, out of the 1841 entrepreneurs, 163 business plans were submitted on the app. And 1343 enterprises were registered on NRLM app. Also, 1012 Performance tracking system of enterprises were uploaded on NRLM app.

6. Enterprise Profile of the Block: MPR/ MIS

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

Sector	No. of Enterprises	Percentage on Total achievement
Sub Sector - Tourism	-	-
Sub Sector – Artisanal skill	5	0.65 %
Sub Sector – Primary commodities	38	3.01 %
Sub Sector – Hot-spots	164	16.67 %
Government Sector – Institutional Canteen	-	-
Government Sector – Construction related	3	0.002 %
Government Sector – Uniform	-	-
Government Sector – Supplementary / Nutrition	-	-

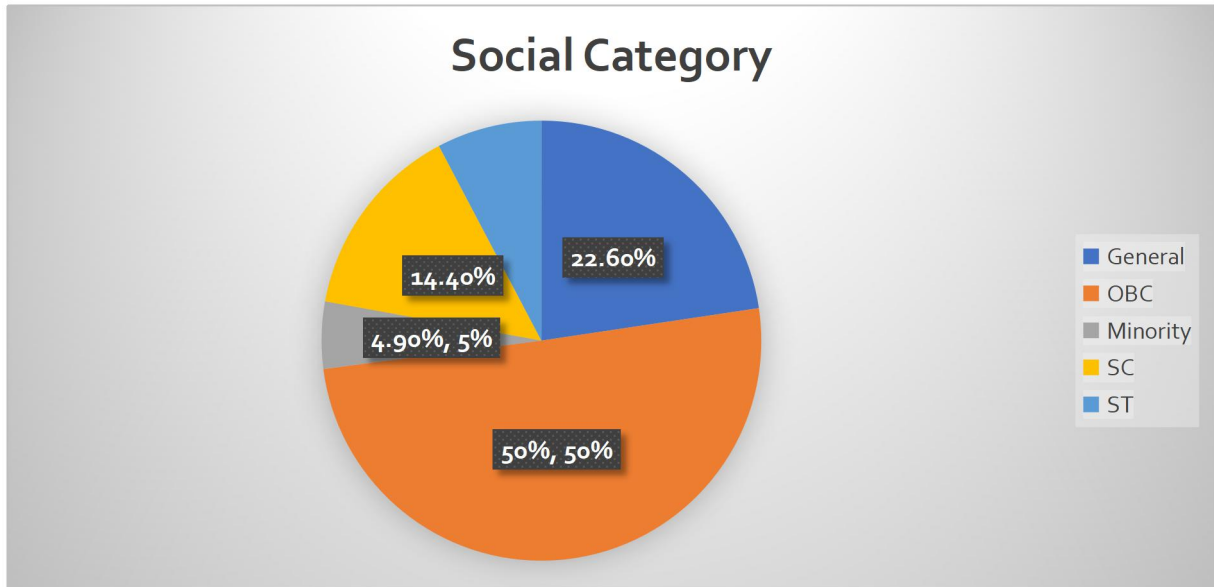
Business Type			
Business Type	Manufacturing	Trading	Service
Number	74	900	711
Percentage	4.3 %	53.4 %	42.1 %



Majority of enterprises comes under service sector (more than 50 percent in this block), followed by the trading and manufacturing sector.

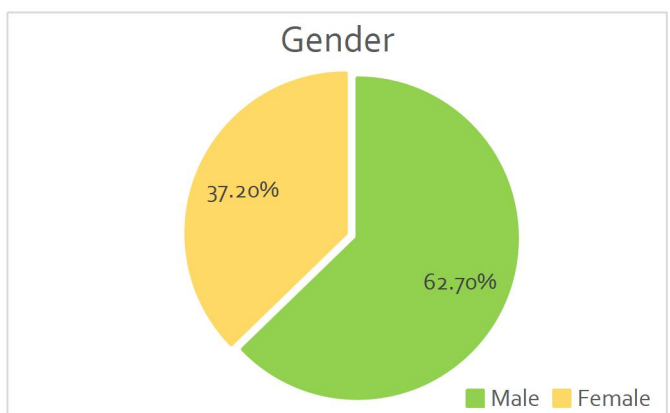
Social Category:

S.No	Social Category	Number	Percentage
1	General	382	22.60%
2	OBC	846	50%
3	Minority	83	4.90%
4	SC	224	14.40%
5	ST	130	7.70%



About half of the enterprises are owned up by the OBC category, whereas, the general category have opened up 22.6% enterprises under the SVEP in the block. Further, 14.4% of the entrepreneurs who owns the enterprises belong to SC category, 4.90% from Minority category and 7.7 % to that of ST category. Data suggests project have helped tribal groups of the block to open up their own enterprises.

Gender:



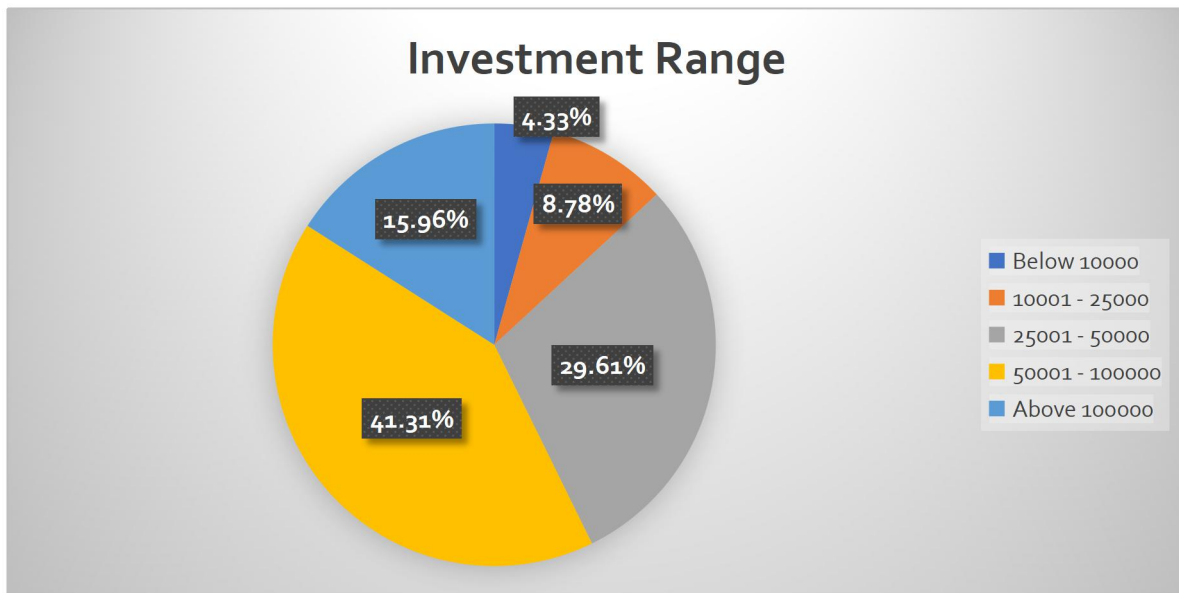
SL. No	Gender	Number	Percentage

1	Male	1057	62.70%
2	Female	628	37.20%
3	Total	1530	100%

Majority of enterprises under the SVEP have opened up by the male in the block, from 1685 total enterprises, there are 1057 enterprises runs by the male entrepreneur and remaining 628 enterprises have opened up by female which is around 38 %. Project was helpful in a sense that it provided a way out for the women of the block to come out of daily chores of life and develop a sustainable source of livelihood for themselves.

Investment Ranges

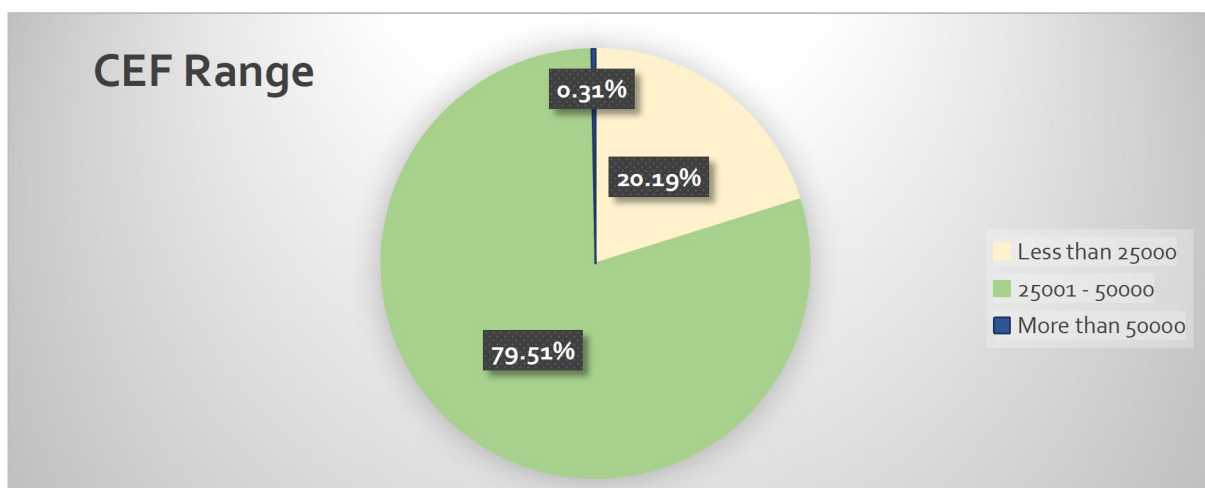
SL. No	Investment Range	Number	Percentage
1	Below 10000	73	4.33%
2	10001 - 25000	148	8.78%
3	25001 - 50000	499	29.61%
4	50001 - 100000	696	41.31%
5	Above 100000	269	15.96%



Around 41 % of the enterprises have invested in their business within the range of Rs. 50000 to Rs. 1,00,000; followed by 29 % in the range of Rs. 25000 to 50000. Around 8.7% of entrepreneurs has been followed the investment ranges Rs. 10000 to 25000. 15% of the enterprises started with more than 1 lakh investment.

CEF Range

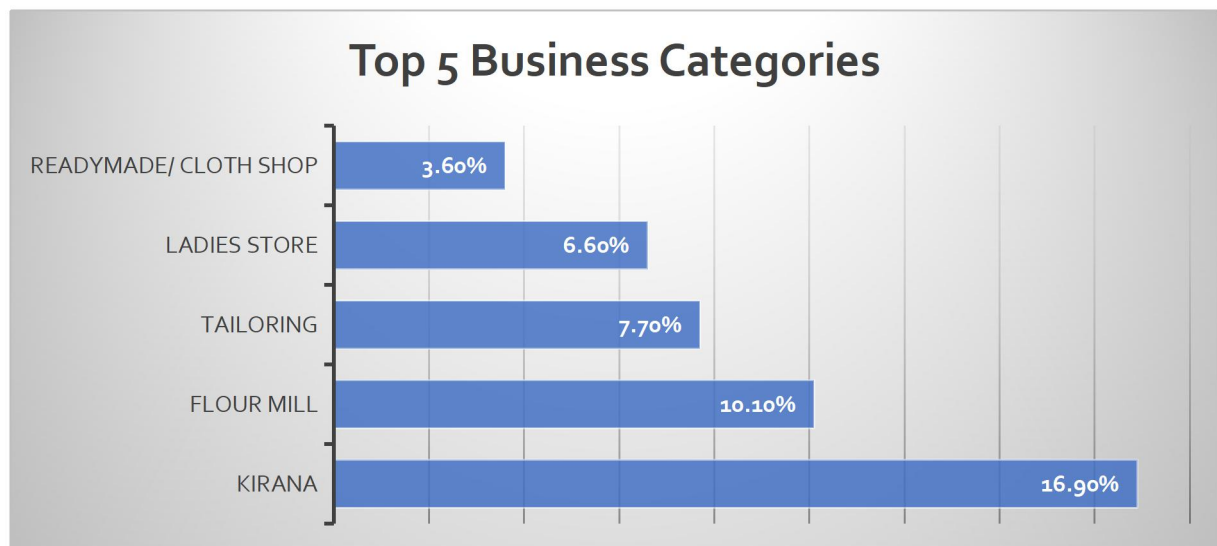
Sr.No	CEF Range	Number	Percentage
1	Below 25000	196	20.19%
2	25001 - 50000	772	79.51%
3	More than 50001	3	0.31%



772 enterprises (79.5%) have received an investment in between Rupees 25000 to 50000 of the total CEF loans approved and disbursed by the BRC. Whereas 20% of the total enterprises have received below 25 thousand. Only 3 enterprises have got more than rupees 50 thousand from the BRC.

Top Five Business Categories

Sr.No	Business Category	Number	Percentage
1	Kirana	286	16.90%
2	Flour Mill	171	10.10%
3	Tailoring	131	7.70%
4	Ladies Store	112	6.60%
5	Readymade/ Cloth Shop	67	3.60%



The highest number of enterprises belonged to the category of Kirana Shops i.e., kirana shops are 17 percent of total shops opened under the SVEP project, which are commonly run by the Male and female entrepreneurs. Followed by Kirana is Flour mill with 10 % and then tailoring shops which is contributing to around 7.7 %. The 4th most widespread business is ladies store which is 6.6% of the total shop opened in the block. Good to see that women are

engaging themselves in such kind of businesses. The fifth category is Readymade/Cloth shop, which is 3.8 percent among all the shops opened up in the block through SVEP project.

7. Brief about CRP-EP Group

-Exposure to various services under SVEP

They are well versed with the services provided to entrepreneurs, like business idea generation, skills required for entrepreneurs, Liaising with other departments (registration and licensing), procurement of assets and raw materials, financial support from different sources/institutions, preparation of viability and business plans, providing consultations to entrepreneurs at different intervals, market linkages.

-Major Achievements- CRP EP group has gone to many festival Markets and helped entrepreneurs to attract customers for their products, ex- Saras Mela (Rajasthan), Kerala (IFC). Also, CRP-EP group in Begun has provided bank loans to 17 entrepreneurs.



Picture 1: CRP-EP giving EDP training

Future as a Micro Enterprise Consultant Group- Right now CRP-EP group has started a group business, where they procure the honey from the local Bhil community. These members of Bhil community are also the entrepreneur under SVEP. Once the honey is procured, the entrepreneurs are supported by the CRP-EPs to package and label their products in the BRC. Post which they are also assisted by the CRP-EPs in selling their products in

local haats as well as other important government meetings. They also do marketing through the Rajeevika CBO network.

Areas for improvement – There is a need to enhance the quality of CRP-EP regarding how they prepare the business plans. CRP-EP still need to work towards different departments linkage, which will ultimately help them doing more bank linkage, licensing.

8. Brief about BEPC

-Understanding of the project- BEPC members have the detailed understanding about the project. BEPC members are sure about meetings and agenda but don't know exact amount of money which BRC received. They were not very sure of the role of nodal CLF. They discussed that Nodal CLF receives the fund for the implementation of programme. They discussed properly about loan provided from CEF. They are well aware with the PAC and the process that it involves.

They discussed about questions which they generally ask like how you will run your business. How much amount you are putting in this business from your side? What will be your target area? Where you will open your shop? Etc.

-Ownership of the Project- They discussed: Many a times we provide loan from CEF through SHGs and VOs. Many entrepreneurs understand that they get the loan on very small rate of interest and they pay on time. But some are willful defaulters who become a problem of others too. Tracking the repayment in such case becomes a herculean task for all the SVEP MEC and Cluster coordinators and CLF staffs. We have to be strict very strict on the repayment and its proper book keeping is required at SHG, VO and CLF Level. This should be monitored well. We will take measures to do so.

-Management of CRPs-EP work- They are able to manage the CRP-EP work, they have understanding of their claim and work they do. But they need to be more proactive to ensure the work done by CRP-EP in providing the different services to entrepreneurs. They still need to work on monitoring part and providing proper support to CRP-EPs for effective work in the field.

9. Skill Trainings Conducted in the Block:

Krishi Vikas Kendra Chittorgarh has organized a training event for 26 women of Begun block on 23-24 December, 2019. The women were basically trained in preparing the products of Ambla. i.e. ambla ka laddo, Achar, Morabba, and Ambla candy.

-Liasoning with Skill Training Agencies- DM livelihood had coordinated with KBK at the district level, and send the required details for training.

-Conversion to enterprises- 5 People are still working as an entrepreneur



Picture 2: Skill Training at KBK Chittorgarh



Picture 3: Skill Training at KBK Chittorgarh

10. Branding and Packaging initiatives by the BRC

The scheduled tribes from the Bekar area in the Begun block, they get honey from Jungle and they sell it to local banyas for 100 rupees/Kg or less than that. CRP-EP thought that it would be better to collect the honey from the people and sell it to different shops and also in the haats and festivals happening in Rajasthan. Necessary packaging and branding of such products will add value to it. They initially invested 30 thousand rupees in March 2019, to start of the business. They sell it in the market for 400 rupees Kg to the market, and buy it for 180 rupees per kg from the entrepreneurs now.

CRP-EP get pickles, spices, amba candy, morabba from the entrepreneurs and they have clubbed all the six products under one brand which is Aravali products. CRP-EP Group got the support from the NRO team in finalizing the product. CRP-EP and entrepreneurs both were benefited by the branding. CRP-EP is able to provide guidance and branding support to enhance the profit of entrepreneurs as well as generate some income for themselves as well.

-Impact created because of the support- Earlier the Bhil community sell their products at very low cost. Now they are selling it at good rate with the support of Aravali Brand.



Picture 4:CRP-EP with Aravali Products

11. Marketing Support given to Entrepreneurs by the BRC:

Market	Place	Date	Business	CRP-EP/ Entrepreneur	Revenue
Kerala IFC(2017)	Kerala	18 Dec-2 Jan	Rajasthani Food	Hemlata and Pinki/ Manoj Kumar- Bhuvani Devi, Lalita	2,50000
Saras Mela	Jaipur	28 September to 9 October,	Bengal, Home Decorations,	Ratna aur Durga Rao	11520

		2019	Honey		
Festival Markets	Chittor	February 2020	food item	Asha Sharma, Sushila Rao	6500
Saras Mela	Jodhpur	7-17 Feb,2020	Aravali Products-	Hemlata and Pinki	8930
Saras Mela	Jaipur	10March 2021 to 21 March 2021	Aravali Products-	Durga Nayak, Krishna Sharma,	



Picture 5:CRP-EP Marketing products at Jaipur Saras Mela, 2019

12. Bank Linkages and formalization supports given to entrepreneurs: BRC

Till now 17 entrepreneurs under the SVEP project have been provided loan from the banks from the active cooperation of CRP-EP, Rajeevika BPM and Mentor from NRO. Udhog Adhar of 247 businesses were completed with the help of CRP-EPs. Also 4 businesses were given the license FSSAI.

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

Activities are planned but yet needed to be covered. Management of such event would help the CRP-EP and the entrepreneurs.

14. Convergence with Other Departments:

-Following are some of the Convergence opportunities that have been tapped in the SVEP blocks and from where support has been received from other departments:

1. Mitra Optical- Pappu Lal, Pinki.
2. Abbas Constructions- Abbas- Sandhya(Pinki)- 50000- Government sector involved
3. Birunath Building Suppliers- Berulal- (Durga Rao)- 40000- PWD work, supplied materials
4. Pooja Cement Trading- Gopal Dhakar- (Hemlata)- 50000- Government buildings

The entrepreneur provided material in the construction of Panchayat Bhavans, in the construction of government buildings also supported in the PWD work. I-Mitra opticals which is a franchise of spectacles, took help from the panchayat in organising camp for the awareness of problems related to eye and support that the entrepreneur can provide from his shop.

15. Case studies on CRP-EP/CRP-EP Group, BEPC, Entrepreneurs.

A Story of Perseverance

Belonging originally from Madhya Pradesh, Santosh was married here in Begun after her first husband divorced her because of her condition. She was diagnosed with polio when she was a child and has been unable to walk since then. Despite not being able to walk she completed her higher secondary education and learned basic stitching and sewing skills while she was at home.

She has a family of four with her husband, one daughter and a mother-in-law. Until she joined the SHG Network she was not sure of what she would be doing with her life as even day to day chores were such a big challenge for her. While talking on this subject there is a

sense of hopelessness that can be sensed with parts of which she still carries within herself as a lived reality. She joined in Asha Ram SHG in 2016, with an aspiration that she might be able to do something for her family. At that time, her husband, as a private school teacher,



was only earning rupees three thousand which was hardly sustaining the family.

In 2019, when Asha Sharma, a Community Resource Person for enterprise development was orienting Asha Ram SHG about SVEP, Santosh was the first one to respond to the call as she realised her potential to open up a venture with her skills in stitching. Thereafter, Asha (CRP-EP) facilitated a GOT-EDP Training which Santosh attended with some help from her husband who used to drop her off and then pick her up in the evening. After viability study conducted by Asha Didi, it was decided that a readymade shop specialising in Rajputi dresses would be set-up in her house itself. A business plan was prepared and a loan of fifty thousand was provided to her through SVEP. In August 2019 she inaugurated her Enterprise naming it after her daughter, Anushka Paridhan.

While catering to the needs of the whole village, Santosh has now adapted her business to the customers' requirements as per the festivals, marriage seasons and the weather of the region. Though initially she brought supplies from Bhilwara, now she is even going to Surat to bring cheaper and better-quality goods. She herself installed and setup the furniture of the shop as her husband wasn't sure about the sustainability of this business idea. Currently, Santosh is even supporting her husband by making rupees ten thousand per month. Despite the lack of

confidence shown by her husband, she was not just able to establish and maintain the shop but also cater to the numerous demands and customer requirements, as a result of the support provided by Asha Didi and her Mother-in-law.

In the future, she aspires to bring more designer clothes and wants to establish the shop in the market area. She also has established a supply chain with suppliers in Surat and Bhilwara who will deliver the products to her shop without the need for her to visit the supplier every-time.

Case Study 2:

A Tale of dedication and hardwork– Story of Sushila Prajapat

Sushila Prajapat belongs to a community which has traditionally been linked with the occupation of pottery. Keeping in with the generational occupation, her husband used to sell earthen pots and utensils from a hand pulled cart. With a meagre income and back breaking work required for the job, she sent off her son to live with her brother as she found herself unable to support his education.



Although she was a part of SHG structure since 2015, but it failed to contribute to her family income or to gain any other livelihood. The socio-economic burden was too much to get out off and to grasp any livelihood opportunity. It was not until two and a half years later in 2017 when she met Durga Nayak. Durga encouraged Sushila to expand and diversify her business and helped her establish a permanent shop. First Durga invited her to basic orientation and entrepreneurial development training sessions and later helped her get a rupees twenty five thousand loan through SVEP.

By the financial help from SVEP she rented a shop in KatundaMor market and started keeping more items of pottery as well as Fancy items for Ladies. The shop being at a busy place and support from SHG network provided her enterprise a stable customer flow which was not existing earlier. In course of keeping up with demand of customers, the shop grew from a tiny fancy store to a multipurpose store where Sushila now sells readymade cloths for men, women and children, cosmetics, jewellery, shoes, school bags, sports equipment and many more. This diversification was a result of money earned from the shop itself. With the steady economic flow Sushila has been able renovate and build parts of the house and even marry her son. She also supported his son in opening an E-Mitra Customer Service.



Upon asking how she was able to expand this much in such a short time, she replied that irrespective of sale on any particular day, she saves 500 rupees to least and keeps it aside to reinvest in the shop. So, her pattern of saving money to reinvest anticipating a number things that go down in a market is something which is necessary for an entrepreneur.

Her monthly income from the shop now is between twenty to twenty-five thousand rupees. And she still sells pottery items.

Case Study: 3

Story of Maya Didi & Bairolal

Maya Didi belongs to an agricultural family from Banora. She lives with a family of 6 with her husband, their two children and husband's parents. Because of the dependency on agriculture and the agriculture being seasonal, off season used to be very hard since her husband had no work for this entire duration.

During the orientation of Gulab SHG, Durga Nayak the CRP-EP floated the idea of self-employment by establishing an enterprise owned by the members themselves. At home Maya



Didi discussed these things and prospect of self-employment with her husband Bhairolal. Upon attending the GOT and EDP training, Bhairolal started looking for business ideas on internet via YouTube and social media. While doing his own research he came across the idea of making paper plates and bowls of different shapes and sizes at home with small investment. Durga Nayak then helped them get a loan of rupees fifty thousand from SVEP. Maya Didi took another loan from the group as the cost of machine was around 1.7 Lakh rupees.

They contacted a manufacturer and got the machine from Surat and also different kind of molds for different products. Bhairolal learnt to operate the machine with the fittings and mechanics while Maya Didi and her mother-in-law would pack the plates and bowls in bundles as per the market requirement.

The word of their business quickly spread in the area and now orders started coming during festivities, wedding season and melas. In the recent past they even started getting orders from Chittorgarh and Bhilwara. For retail purposes, Bhairolal opened a shop near Joganiya Mata Mandir which is a religious hotspot and a venue for many festivities. They faced difficulty selling their product in the off season when there were no festivals or Wedding or melas going on as there were no demands. Thereafter, Durga Nayak contacted some of the whole sellers in the town area of Begun and Bhilwara for a steady demand across season as there are many eateries in the area who require that product. A more elaborate marketing plan is needed to scale up operation but from being unemployed to self employed was the biggest change they went through.

Case Study of CRP-EP- Pinki

Background- Pinki is a Community Resource Person for Enterprise Promotion, working in the SVEP project since 2016. Pinki lives in Nanodi village. Pinki is SHG member since 2013. She got the information about SVEP from Rajeevika. Pinki is a 37 year old, she battled initially with her family for doing the job since it was a field job. She learned a lot during the process, how to make business plans, how to prepare profit loss estimates, and how to establish early entrepreneurs by providing training in business and ways to generate sustainable livelihood.

There was not any source of income for her before joining the SVEP. Pinki got married in 1996, she has two children. Pinki has lost her husband few years ago. Now she is able to raise her children without the support of anybody. Pinki was also selected for the training of master trainer by the Kudumbashree NRO- She wanted to train other CRP-EPs like her in the future.

Journey in SVEP- Pinki has supported 205 business till now. Pinki has successfully provided bank loan to 14 entrepreneurs, by actively showing day book of entrepreneurs, business plans and other important documents to bank officials. According to Pinki bankers were interested to give money to only those who wanted to buy fixed assets, many a times they have visited the entrepreneurs shop before giving loan to them.



Picture 6: Pinki at Jodhpur Saras Mela, 2020

Pinki has also participated in the Jodhpur Saras mela and IFC Kerala (Pinki helped the entrepreneur over there in preparing the famous Rajasthani thali, Dal, Bati, Choorma) and helped the entrepreneurs. Pinki is also doing his education alongside, when she has joined the programme, she was matric pass, now she is pursuing B.A. from the nearby degree college. She has also learned working on the computer while working in SVEP project.

Pinki has shared stage with the deputy chief minister, Mr. Sachin Pilot, in 2019 at Jaipur where she shared her experience of SVEP with 4000 women in the crowd. Her confidence is really high as she is able to talk to any official from the bank or anybody freely.

She has also shared stage with 150 bankers at Jaipur, Rajeevika has organised this event and called bankers so that more support can be get from the banks in the SVEP programme.

Pinki is really happy from the job, she is not only earning through the project but also able to help many women and men from her community to open up businesses and can start generate income for themselves.

Future- Pinki has started her business again and wanted to do business of honey with the CRP-EP group, she believes it can provide sustainable source of income for her and her other group members. Pinki is confident with the learnings from the project, and wanted to provide quality education to their children as well.

Case Study: Bhavya Masala Unit (Place – Jodhpuriya)



Name of the enterprise: Bhavya Masala Unit

Name of the entrepreneur: Niku Kanwar

Ration Card: State BPL

Date of starting of enterprise: 2019

Initial Investment: 20000Rs (own money) + 75000 Rs. loan from CEF

Entrepreneur Profile:

Before venturing into this business, Niku was working in SHG and was mostly involved in homebased chores. She also was a book keeper (BK) – in SHG where she was mainly involved in writing work. She even was also a BK in Gram Sanghatan. In SHG she have now completed 5 years

Evolution of business: Ms. Udal (CRP-EP) gave her the idea to start the business as nearby villages didn't had any such kind of business . And so, Niku was interested in with some other SHG women from her village. So they started it as a group business

From the community she comes from – in Rajputs, most of the women are involved in home based work. Families in Rajput don't generally allow women to work is what she said and that she being a Rajput, it was difficult for her to work due to societal structure, but her family was supportive. Sitting at home she thought to do something and there was also no such work to do. It was due to CRP-EP: Ms. Udal who recommended and seeded them with this idea to start venture in masala and allied activities

Niku started the business in 2019 where she took loan of 75000Rs initially from which she bought machines, storage items, weighing machine and raw material. Her main market is her village area and nearby villages- where most of them take material in wholesale. She also sell it to the retailers form here and other places in nearby small big villages. So approximately, 1.5 kg of every masala is sold by them every month.

Before lockdown, their business was going ok. In starting, their store, which is far away from her place was closed most of the times like if they wanted to go to give any instructions/go for marketing, or go to talk to anyone there was no one to look to the shop. Even if they wanted to go outside for some chores, they had to shut the shop- 3-4 months passed by like that only. Initially it was far from our place as well. But now they have sorted it out.

Initially this business was a group venture. Like it was a group business- but it got split. So as the group members didn't get any profit during initial 3-5 months, they didn't get anything and even after investing 1000 rs as added burden of rent every month, they couldn't get returns ,and they decided to part away. And so after that she alone had to pay the rent and thought to take it forward. These Group members were from her own SHG. And after that she somehow managed for 3-4 months alone. She felt she could do this.

She got support from CRP-EP maam also and her family was supportive during these tough times. After that monsoon season also was over, and her business started improving during

winter. And from October 2019 till February 2020 – her business went quiet well. Till February it went well. So about 15-25000 profit was earned by me in about 6 months.

As business started improving her husband also stopped going to his work and even he joined her in this venture. And then they together handled it. According to her SVEP was also helpful for giving them the support they needed and they also went to CLF meeting, trainings etc.

So initially their material used to get distributed in various markets like Chittor, Begun, Parsoli, Bichor, Badlias, Sadas, till Bassi. But now as rate of chillies have increased, wholesalers and some retailers have stopped taking order from them- they prefer low quality chillies, and attractive red colour. But she still wants it to be original – she says “ Jo color mirchi ka hong, wohito powder ka hoga”

Talking of melas, their products have been to Jaipur, - Saras, mela. Also in Jodhpur – a year before .She have sold products two times in Jaipur haats and markets and also in Begun market - Neelkanth Mahadev mandir also in Jogniya mata mandir religious haat. Income from these haats was not that much. Like she gave 10kgs of coriander powder, chilli powder, etc. it didn't got sold that much as expected by her. According to her, there is no that much demand for her masala powder in haats as she feels she have certain target audience – only those who want to buy original masala powders and not adulterated/cheap quality ones.

“Yahape 6 kg eek din mein jata hai. Roj ka 20 kg bhi jaata hai. Haats ka kuch khaas nahi hota Idhar hi jaara toh kyu udhar beech. idharhi jyaada maal jata hai. Lekin haat/market mein -wholesale mein bikna padta hai . ha lekin paisa eeksath mil jaata hai”

In wholesale markets like in haats those chillies are of 140 cost in wholesale. For uher 160 is just the purchasing cost. According to her at first, there is “*milawat. Mirchi halki hai, teejaahi dalte hai aur color bhi mix karte hai bakike log*”

So on haats she feels- its quick income generation in haats/weekly markets. But now as there are no markets due COVID-19, there is no demand for chillies in haat currently. So now even if haats are not there, people are now again buying it from here from my village or their stores During pandemic and lockdown most of the businesses suffered. But it was different for her. She earned even during lockdown. As shops were shut, people use to come to buy it from her place in village. “Lockdown mein log khana thodi band karenge” and so even during lockdown , we she was able to sell masala powders

Talking of marketing, she sell it under brand name Aravalli- which is a group brand; but now she aspires to have her own brand.. Also, now she have scaled, from chilli powder, to – jeera, rai , dhaniya powder, lasun, hing,sonp etc.

She thinks if SVEP market is setup in Bassi, then she can think of marketing it there. MECs are helping and telling where to sell.

“Talking of what I do differently – I have now gained my own identity. Different small retailers now take our name when they buy in big markets in Begun, Chittorgarh. Everybody will give us suggestions, how to do what to do, etc. But we understand our limitations and boundaries,. Markets do help us in giving us instant money – but everybody has target audience- we have those who want to buy original products – and people also take my name that- ‘ I want this chilli powder only from that madam”

Future Plans: She wants to have her own brand name; wants more opportunities in Bassi, a central village place where SVEP could help market her products.

Name of CRP-EP supporting the business: Udal Kanwar

Case Study: Vishwakarma Tent House



Name of the enterprise: Vishwakarma Tent House

Name of the entrepreneur : Shambhulal Sutar

Date of starting of enterprise: 2017

Initial Investment: 1 lakh Rupees + 50000 loan from CEF

Entrepreneur Profile: Shambhulal's wife is a member of Vishwakarma SHG since past few years now. Being of age 32, he is a currently the only major earner for his family. After working in a factory for 15 years in Bhilwara, he thought to do something of his own. When, Shambhulal got to know through his wife about SVEP program, he took the opportunity to start a tent house business. From the loan he took through SVEP, he invested it in buying tents, coolers, etc. and then on he grew his business by rotating most of his profits in buying more such material. He started his first shop in 2017. In a span of just one year, he bought two more shops to store the material. Initially, he used to take lightings on rent from someone else but as lightings get short and it tears very quickly, he thought to do it by himself. And now he also started making lightings on his own. He calledup his friend, who taught him for two days for which he gave him two days salary and learned from him and mastered it – assembling , repairing and likewise all about lighting. Now he recently also has bought a balloon inflating machine. All these innovative ideas are clicked by him by seeing it in various functions he attends and some also on Youtube. Before lockdown, he had a turnover of about 5-6 lakhs. However during lockdown his business was hit for about 8 months, but not that much as few functions did happen .Duirng lockdown he also engaged and helped his father in farming as orders were less then. His target customers are majorly people from nearby villages of Bavda, Khadkhanda, Tukrawa, Pratapura, Begun side. Due to high quality and innovative decorative methods most of his customers comes mainly through mouth-marketing and he gives most of his credits to CRP-EP who has guided him whenever necessary. All of this business was looked after by him single handedly. He hire 6-7 helper during orders, but now as business is going ok, he now has a full time multitask helper

Future Plans: He wish to buy a vehicle for transportation of material now. Most of the cost is spent on logistics and transportation ; like 8-10000Rs is spent per order only on transportation. And so through his CRP-EP he wishes to get disbursement of 1-1.5 lakhs for buying a vehicle as it would ease his working

Name of CRP-EP supporting the business: Ms. Udal

Entrepreneur Testimony : I am very much satisfied with this business. It has helped us in improving our condition . And most importantly I have interest in this now. *“Dimmag lagata hu, dekh dekh ke - humko bhi aisa karna hai. YouTube pe dekh liya, aise hi . Bhilwada,*

Chittorgarh wagere mein shaadi se bhi idea aati hai” . I must say, I feel very grateful for throughout support from the CRP-EP

Case Study: Eye Mitra Optical



Name of the enterprise: Eye Mitra Optical

Name of the entrepreneur: Pappu Rajan

Date of starting of enterprise: 2018

Initial Investment: 1Lakh + 50000Rs (loan from SVEP)

Ration Card: State BPL

Age: 27

Entrepreneur Profile:

Pappu Rajan is a mechanical diploma holder. He has five family members in his family. Pappu started his business of Optical three year before in 2018. Before that just after completing his diploma, he spent some time preparing for government jobs; but as he couldn't crack it for trying hard of for some time, he then decided to take the training of opticals for three months in Udaipur under Rojgar mela and then decided to setup his own shop. His mother is active member of SHG and she was the one told him about SVEP project, information of which was shared by CRP-EP .

He invested about one lakh from his own money and took loan of 50000Rs under SVEP project from which he invested it in renting a place and buying optical machines and accessories. For marketing his shop he initially thought to go to melas. And so, he had gone to melas for 3-4 times now: 2 times in Jogniya Mata Mandir during Navratri where he had setup a stall of glasses and likewise which was promoted by SVEP there. From first mela itself he earned about 38000 revenue of which around 20000Rs was his profit in 9 days.

But he thinks that he still prefers his current retail shop over going to markets and haats as those festive markets are only for specific time and that his shop incomes in steady, regular and permanent and also there is no hustle and bustle as compared to haats. He feels that for a haat of 9 days, he has to reach the place two days in advance to set up things, decide the location, etc. and also has to return 2 days after. also after coming there are fatigue break days for about two days ; and so 9 days haats cost him 15 days – which on contrary he could have earned it likewise at his retail store

“Haat mein profit toh hai, turant paisa bhi milta hai, lekin retail ka regular hota hai, permanent hai aur utne log bhi nahi lagte store ke liye,. Toh yehi accha hai. Aur mele mein jinko karwana hoga wohi customer hoga – turant banana wale bahut kam customers hote hai”

During the haats, his brother, and other family members also joins leaving their regular work as its not possible to handle it by only one person . He shared that he has been thieved in haats and some of his googles were also looted as there is too much chaos and crowd there. But he also thinks that that if you are in need of instant money and want to sell your *maal* at one time then haats are best places to be. Also in optics he thinks only sunglasses can be sold while main income for his business is from numbered spectacles which is not possible to sell in festive markets or likewise.

He thinks all depends on the location of the mela. *“mele mein bhi kuch jagah hi jyaada bheed hoti hai,front area mein; agar accha location milega toh hi fayda hai. Ye baar ka Neelkant Mahadev Mela bhi flop gaya corona ke wajah se”*

He has also conducted 10 camps in several gram-panchayats where he used to get tested the eyes of people for free of cost –under program of Essilor’s Eye Mitra Program, which is accompanied by ophthalmologists and some consultants. After checking, he used to take orders of frames from those camps by taking some money in advance and give them ready spectacle at shop- this has been his marketing strategy.

He makes lenses at his shop only. While he brings raw material from Bhilwada and Delhi, he also has tie up with many eye gear brands and sell those products mainly.

But due to COVID-19 pandemic, his business was hit badly. Its effect is still faced by him even now when economic cycle has started rolling slowly. To begin again and bounce back he now have again invested 40-50000 in new material as during summers, he hopes to have good orders again

Future Plan: He plans to engage with children form school as schools are open here now. And that from one camp he could reach upto 100 children at a time. He also sees their parents as potential customers. He also plans to tie up with doctors. There are not a single ophthalmology doctor here in Begun, If even one eye doctor would have been there he think his business would have been profitable.

16. Best Practices Followed in the Block. (Aravali Products- Masala Unit- 1(Mirchi, Dhaniya powder, haldi, mirchi and Dhaniya powder), Achar- 1, Gajar Ka Achar, Haldi ka Achar, Morabbaa-1, Ladoo-1 and Candy-1, Sales promotions,

17. Challenges faced during implementation –

Following are some of the important problems faced during implementation of the project

- Uneasy access to bank loan, tough to get mudra loan, bankers were hesitant to offer mudra loan to SVEP entrepreneur. Smooth access to bank loan to existing and needy entrepreneur can help in the further growth of enterprises.
- Repayment is one of the issues which was faced by the block team while working for four years in the block, the money given for the purpose of livelihood generation is not revolving in the way it should have.
- SVEP programme is not supported by the Rajeevika cadre, also most of the time entrepreneurs wants some sort of relaxation from the interest and of the principal amount.
- Change in the CLF leaders have affected the smooth conduct of BRC activities, Due to changes in the president and members of Neelkanth CLF(Nodal CLF), the BEPC meetings were not happening for some time, hence CRP-EP payment was also not made from last one year.

These all have affected the overall progress of the SVEP project in the block.

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

- Monitoring system, to track progress of opened businesses, and after opening random visits to businesses and also checking the status of repayment by the active collaboration of CRP-EP and Rajeevika Staff.
- Rajeevika staff should get refresher on SVEP- There is a need of further clarity regarding the project as requested by the Rajeevika Block team in Begun.
- Selection of BEPC president from nodal CLF
- Training to bookkeeper of BRC
- Refresher to CRP-EP
- Ensuring repayment with the help of BEPC members

Kekri SVEP Block, Ajmer

1. Introduction

Basic demography of the block:

There are 31 Gram Panchayats in Kekri Block and 104 villages, of which 102 are reported as inhabited. The total area of Kekri is 993.462 sq. km and the population density is 162 persons per sq. km compared to the population density of 190 persons per sq. km of Ajmer district and 200 persons per sq. km for Rajasthan State. The total population of the Kekri block is 2,25,532.

-Population: Male, Female, Children

Male	1,02,932
Female	99,826
Children	22,774
Total	2,25,532

This is the basic demographic situation of the Kekri block, male and female populations have almost the same proportion and on the other hand, children have almost one-fifth of the Female population.

-Number of Panchayats and villages

Panchayat	22
Villages	102

-Number of SHG, VO, and CLFs in the block

SHG	1667
VO	137
CLF	4

During 4 years of project duration, the project spread across the block and covered four clusters, 91 VO's, and 1193 SHGs to achieve the 100% target of the block. This coverage has the potential to contribute to the rural economy and household development.

2. Physical Achievement of the Block

The total target for the Kekri block was 1874 as per the DPR. In the end of the 2020-2021 FY, the block achieved a 100% target. In the government sector and subsector, achievement was less than one-third of respective categories targets.

Categories	Target for 4 years	Achievement in Numbers	Achievement Percentage
Total Target	1874	1874	100%
Household Consumption	1140	1682	147.54%
Government Sector	85	4	4.70%
Sub-sector	593	191	32.20%
Existing Enterprises	56	299	533.92%

3. Financial Progress of the Block

The financial aspect of the project was very essential to run the project smoothly, Kekri block funds have been bifurcated under eight different categories. of which five budget head funds namely, Training of CBO, Setting up of BRC, Working capital, CB of CRP-EP, and Baseline funds 100% transferred to BRC, and almost 100% of funds wisely spent in all five budget heads. Skill Building and hand-holding heads funds not able to utilize against the available funds with the BRC.

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	13118000	10154820	77.41%	4605024	35.10%	45.34%
Handholding	6362230	62,74,275	98.61%	1283130	20.16%	20.45%
Training of CBO	1000000	9,23,304	92.33%	428230	42.82%	46.38%
Setting up of BRC	500000	500000	100%	498950	99.79%	99.79%
Working Capital	180000	180000	100%	180000	100%	100%
CB of CRP-EPs	7,00,000	7,00,000	100%	7,00,000	100%	100%
Baseline	10,00,000	10,00,000	100%	10,00,000	100%	100%
Mentor and Block Support	29,76,000					

4. Status of Community Enterprise Fund

CEF Disbursed till March 2021	Expected Repayment till March 2021	Actual Repayment till March 2021	Repayment Percentage
48,509,770	27,428,459	19,373,964	70.67 %

This dedicated CEF fund has made the SVEP project unique as compared to the MEC project. Till March 2021 repayment for the Kekri block was 70.67%

5. Achievement of the Block in NRLM Software

No. of Entrepreneurs	No. of Business Plans submitted	No. of Business Plans approved	No. of Entrepreneurs with Enterprises	No. of Enterprises with PTS data
1908	350	203	1750	1508

Total 1908 entrepreneurs have been registered against 1750 entrepreneurs that have enterprises. 86.1% of enterprises had PTS data in the NRLM software.

6. Enterprise Profile of the Block

Enterprise profile across sectors, Business Type, social category, gender, investment ranges, CEF ranges supported in the block are as follows:

Sector

Sectors	Sub Sector- Tourism	Sub Sector- Artisanal Skills	Sub Sector- Hotspots	Sub Sector- Primary Commodi ties	Government Sector- Institutional Canteen	Government Sector- Construction Related	Total
Number	1	6	97	47	1	3	155
Percentage	0.05%	0.32%	5.17%	2.50%	0.05%	0.16%	8.27%

A total 155 enterprises have been mapped and tapped under the sub-sector and government sector categories. This was an 8.27% achievement against the total target of the block.

Business Type

There were three major business types that were promoted and supported under the project. 91.19% trading and service type of business was a major type of business achieved against the total target. The least number of manufacturing enterprises has been achieved.

Business Type	Number	Percentage
Manufacturing	158	8.43%
Trading	926	49.41%
Service	783	41.78%
Service/Trading	6	0.32%
Service /manufacturing	1	0.053%
Total	1874	100%

Social Category

Social Categories	Number	Percentage
General	102	5.44%
OBC	1206	64.35%
SC	443	23.63%
ST	123	6.56%
Total	1874	100%

SC and ST population of the block has made almost 50% of the total population but the project has been able to tap only 30.1% of SC and ST population. Almost 2/3 of entrepreneurs belong to the OBC category.

Gender

Gender	Number	Percentage
Male	1019	54.37%
Female	855	45.62%
Total	1874	100%

Women have been trapped by society into multiple discrimination on the basis of gender. In the patriarchal society where women's income generation activities have been invisible, the SVEP project was a path to access self-employment opportunities while starting the nano enterprises by first-generation entrepreneurs in the rural area. 855 women-owned enterprises have been promoted in the block.

Investment Range

Investment Range	Number	Percentage
< 5000	34	1.81%
5001-20,000	212	11.31%
20,001-50,000	727	40.23%
50,001-1,00,000	660	35.21%
100001 - 150000	125	6.61%
150001- 200000	52	2.77%
> 200000	64	3.41%
Total	1874	100%

Total 1874 enterprises promoted during 4 years of project duration those enterprises have a fall under different investment range. The highest numbers of enterprises fall under the 20001-50000 investment range. Followed by the 50001-100000 investment range. only 1.81% of enterprises have made less than 5000 investment range who were not availing the CEF loan benefit.

CEF Range

CEF Range	Below 10000	10001-30000	30001-50000	50001-100000	Above 100000	Total
Number	11	245	904	23	6	1189
Percentage	0.93%	20.72%	76.48%	1.94%	0.50%	100%

CEF was the backbone financial support for the nano enterprises who fell under the first-generation entrepreneur's category and wanted to start their enterprises with little investment. Total 63.44% of entrepreneurs were availing the CEF loan and most of them fall under the 30001-50000 CEF range category. only 6 entrepreneurs (0.50%) have fallen above the 100000 CEF range.

Top 5 Business Categories					
Categories	Kirana	Ladies Store	Tailoring	Vegetable Trading	Welding
Number	315	187	174	55	33
Percentage	16.80%	9.97%	9.28%	2.93%	1.76%

Kirana was among the highest number of enterprises in the block, followed by the Ladies store, Tailoring, Vegetable trading, and welding.

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

-Exposure to various services under SVEP

- CRP-EP group has started their detergent-making unit while learning business management skills from the SVEP project. Now, they are selling their product in the CBO network but they are planning to extend business operations in other areas.
- There are few experienced CRP-EPs able to deliver good EDP training to interested entrepreneurs. They are now selected as a Master Trainer for the SVEP project.
- They cultivate the good skill of business management to provide handholding support to the entrepreneurs like PTS, Bank Linkages, Marketing, and legal formalities, etc.
- They got exposure to the other markets in Rajasthan and Gujarat to understand the market functionality that learning contributes to the Kekri block entrepreneurs.
- With the help of the Panchayat members in 4 villages, they can start the weekly market to expand the entrepreneurs' income.

- They are getting some training under the SVEP project to upgrade their knowledge about business management, which might be helpful for entrepreneurs.



Picture 7: A glimpse of EDP Training

-Other specific specializations

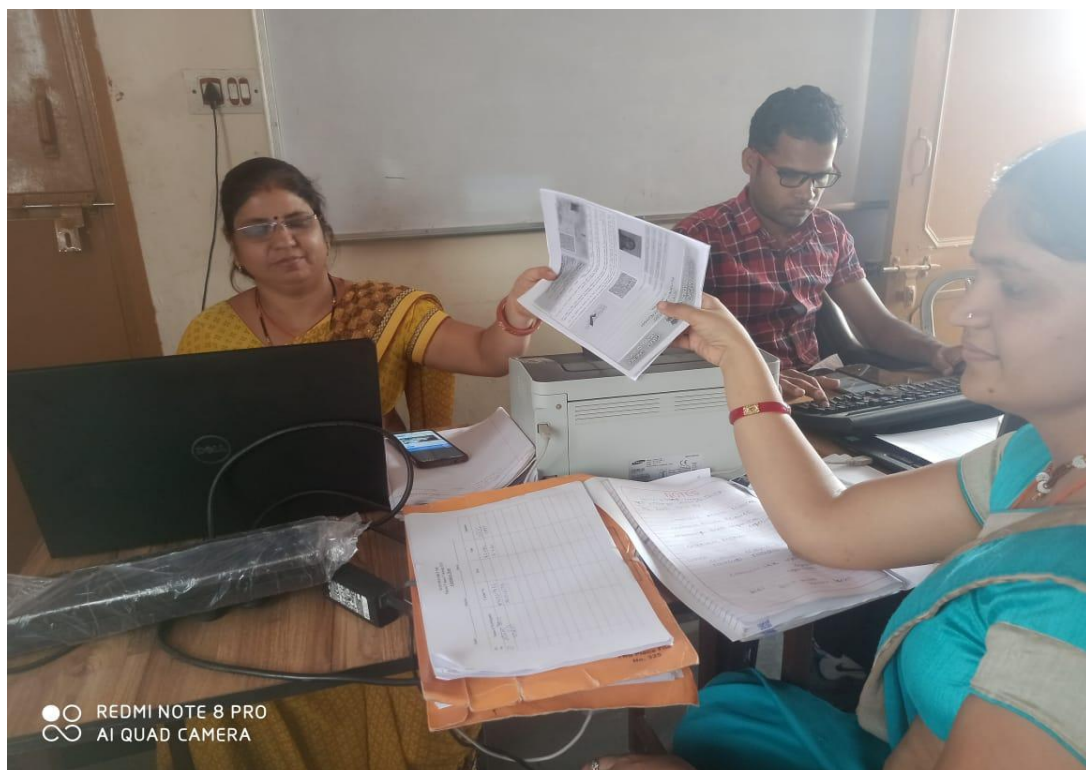
CRP-EPs have the following specialization in their work to do project work efficiently.

Marketing and ME formalization support to the entrepreneurs:

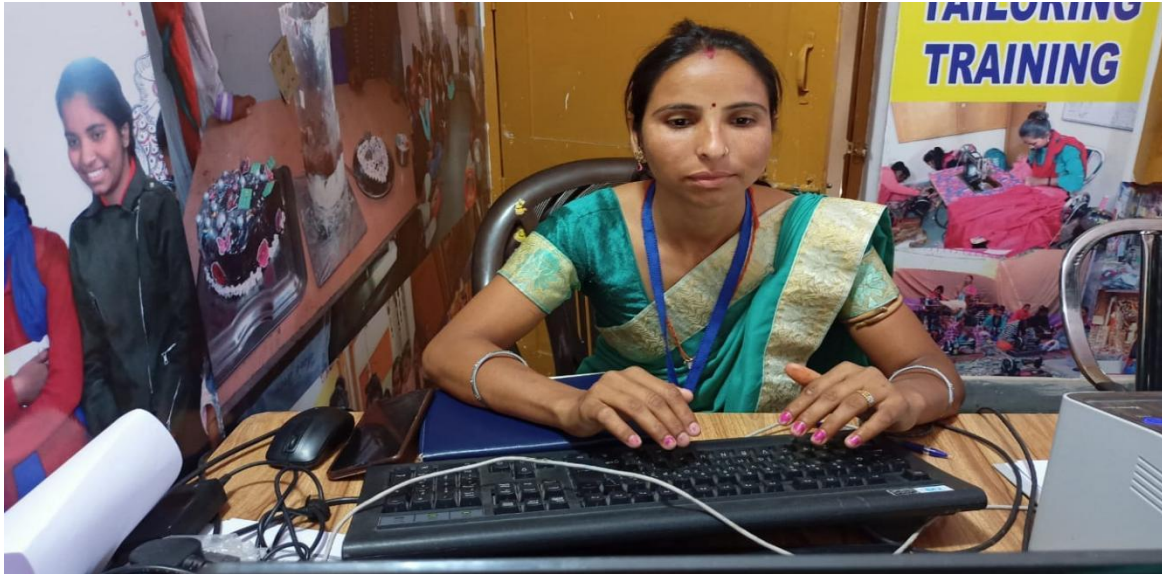
CRP-EP groups had cultivated enough skill through rigorous training, exposure to other markets, and field visits. This different practical exposure helps an entrepreneur to avail the quality information from the CRP-EP. Once the enterprise has been started then ME formalization support was of utmost importance for the nano enterprises to avail different government scheme benefits. CRP-EP group has been able to make 15 FSSAI, 301 Udyog Adhar, and 970 entrepreneurs PAN cards.



Picture 8:CRP-EP helping the entrepreneur to buy the machinery



Picture 9:Pan Card and Udyog Aadhar registration supported by CRP-EP



Picture 10: Pan Card and Udyog Aadhar registration supported by CRP-EP

-Major Achievements

- CRP-EP groups are capable enough to provide handholding support to the entrepreneurs in terms of the Bank linkages; they are known for the whole process from beginning to the repayment of the loan amount.
- The CRP-EP group gradually cultivated the EDP training skill.
- CRP-EP group has a group enterprise that has been run since April 2020. They have a washing powder manufacturing unit. They buy raw material from Jaipur and sell it within Kekri Block through the CBO channel. Their monthly average earning is 9000/-. They are planning to extend their business operation across the District.
- They are providing market support to the entrepreneurs while studying the market mechanism.



Picture 11: CRP-EP group meeting



Picture 12: Washing Powder unit of CRP-EP group

Future as a Micro Enterprise Consultant Group

- As a MEC group, they are given a written exam for Master Trainer. Out of fifteen CRP-EPs and five were selected for the further training of the Master Trainer. They will work as Master Trainers under the SVEP project.
- They have an opportunity to work with the organization (RCT) and work as a training provider for the organization.
- They will work as a consultancy group and provide hand-holding and market support to the entrepreneurs.
- Some of the CRP-EPs are willing to do work as Mentor under the SVEP project.

-Areas for improvement

- Digital marketing needs to accentuate because there are some of the manufacturing enterprises that have branding and packaging support required from the CRP-EP group but CRP-EP didn't emphasize much on that.
- Some of the CRP-EP are capable of providing marketing support to the entrepreneurs but others also need to focus on the Marketing aspect of the enterprises to expand their business activities.
- CRP-EPs need refresher training in different project areas so they will get a deeper understanding of the project that will help the community as a whole, who are part of the project.

8. Brief about BEPC

-Understanding of the project

- They know about the project activities and also have an understanding of the concerned stakeholder's role and responsibility.
- They know about the SVEP project objectives and who are getting benefits under the project. The person who is a member of the SHG is eligible for the project.
- This project loan is given to small entrepreneurs and is used for non-farm activities.

- Project for the enterprise promotion through that enhances the marginalized community income in the rural area.

-Ownership of the Project

- The BEPC members are capable of conducting their meetings independently and decide what the agenda for the meeting is.
- They have clarity about the SVEP fund and how to use that fund in different heads.
- They maintain all books of records at the BRC level that will be helping them in tracking all the Project activities.
- Doing a monthly and quarterly review meeting and highlighting the project progress. And identify the problem in the project implementation and try to solve it.



Picture 13: BEPC meeting at BRC office, Kekri

-Management of CRP-EPs work.

- They are preparing the Joint Action Plan (JAP) along with CRP-EP in the BEPC meeting. They are assigned the villages and SHG. BEPC members decide which VO and SHG are required to support the project; accordingly, they support the CRP-EP.
- They are checking the work reported for the CRP-EP group and after that, they finalize their group payment.
- At the time of the CBO orientation CRP-EPs facing any issue then BEPC members are trying to solve that problem. BEPC members extended their support whenever CRP-EP was needed during CBO orientation.
- BEPC members are doing field monitoring of each enterprise CLF wise and at the time of the field visit, they notice all possible services are provided by CRP-EP or not to the entrepreneurs. BEPC members are visiting along with the concerned CBO members of that area.
- In the PSC meeting, BEPC members are checking the viability, business plan, and supporting documents of the entrepreneurs which are prepared by the CRP-EPs.



Picture 114: PSC meeting at BRC office, Kekri

-Management of Community Enterprise Fund

- CEF loan amount transferred to SHG account then SHG office bearers transfer into entrepreneurs account. This whole CEF loan process is follow-up by BEPC members.
- CEF funds are properly used for the enterprise or not. These things are checked by BEPC members at the time of the field visit.
- CEF loan is not stuck at the CBO level that will be ensured by the BEPC members.

-Community Monitoring Conducted

- In every CBO meeting, they have an SVEP agenda. They discussed the CEF loan repayment.
- CBO members also visit the different enterprises to check if they are functioning or not and what kind of problem they are facing.
- DCB is maintaining at the CBO level and that will help them to track the CEF loan repayment.



Picture 15: Discussion CEF loan repayment agenda in CLF meeting

9. Skill Training Conducted in the Block

Skill training was one of the best ways to start the potential enterprises in the block while identifying the interested candidate who wanted to take skill training to make their income source sustainable. As per the DPR, there were a couple of enterprises that had potential in the block while keeping this in mind four skill training programs had been conducted, namely, Parlour, Bakery, Tailoring, and Handicraft.

This skill training has been organized end of the 2020-2021 FY. A total of 164 potential women entrepreneurs took part in the training across four clusters. Most of them were local and women master trainers hence it was quite easy for the participants to get more information from the training.



Picture 16: Bakery skill training



Picture 17: Tailoring Skill training



Picture18: Handicraft Skill Training at BRC office, Kekri

10. Branding and Packaging initiatives by the BRC

Product Name: Chai Masala

Date of Packaging support: 01/02/2020

Entrepreneurs Name: Shimla Devi

Details

Since 2018 Shimla Devi has been doing RP-CRP work in the RGAVP. She got training in Chia Masala and other Masala making from RICT. That training was also attended by CRP-



EP.

Shimla Devi got a chance to interact with the CRP-EP and came to know about the SVEP project. Then she has shown willingness to start the business of Chia masala while getting support from the SVEP project. She got a GOT and EDP training from the CRP-EP and got a

49000/- CEF loan. CRP-EP extended their support to the Shimla Devi for raw material and machinery procurement. Once she started the business then CRP-EP helped them to prepare the product packaging of the Aravalli product. Over a while, she adds other products like Sambhar Masala, Tea Masala Powder, and Garam Masala in the business activities.

Product Name: Dhan Nirangar Mirchi Masala

Date of Packaging support: 11/02/2019

Entrepreneurs Name: Rekha Katik and Durga

Details

At the time of VO orientation, these entrepreneurs had triggered ideas about the Mirchi Masala unit. After that, they were getting GOT and EDP training. CRP-EP helped them to prepare the viability and Business plan. They have taken a 40000/- loan from the VO. CRP-EP provided support for raw material and machinery procurement.

While starting the enterprise they can get the support of the packaging for their product that is also done through the CRP-EP.

-Impact created because of the support

packaging support from SVEP was a platform for the entrepreneurs to recognize their product at the CBO level. Apart from this, the product has itself created value once it got recognition under the Aravalli brand.

11. Marketing Support is given to Entrepreneurs by the BRC

-Weekly/Monthly Haat

Year	Sadara Weekly market	Naya Goa Weekly Market	Bharai Weekly Market	Total

2018-19	-	276590/-	59730/-	336320/-
2019-20	102785/-	-	-	102785/-

Sadara Weekly Market

At the time of the VO orientation, Sadara village people found that there would be a great opportunity for the weekly market in the village because it's a central point for the surrounding villages.

With the help of the CRP-EP, they had a meeting with the Panchayat members to identify the location and started Sadara Market in Feb 2018 under the SVEP project. It's 19 Km away from Kekri. Before the weekly market, all people from the surrounding villages came to the Kekri town market for shopping purposes. But after starting the weekly market few people from that village come to the Sadara market.

This is a good intervention for entrepreneurs to expand their income sources. Different entrepreneurs participate in the market. They are selling different products like vegetables, Chappal, Fancy items, and Kirana items.





Menon Ka Naya Goa weekly Market

Menon Ka Naya Goa weekly market started in Dec 2018 under the SVEP project.

It would be a great opportunity for the villagers to start a weekly market in their village because every Saturday pilgrims visited the Dev Narayan temple. Outside the temple, none of the entrepreneurs started their enterprise while seeing this situation. Then CRP-EP meets the temple trustee and panchayat member to start the weekly market.

Initially, only two entrepreneurs participate in the market, their revenue only 1400/- but gradually entrepreneurs participate in the weekly market and their revenue also increases.

Weekly market Support from the CRP-EP helping the entrepreneurs to expand their income.

Bharai Weekly Market

Bharai weekly market started in Oct 2018 with the help of the CRP-EPs and Panchayat members of surrounding villages. All villagers came to the Kekri market for their shopping purpose. Hence, in the MEC meeting, they discussed the market opportunity in Bharai village.

Some people came to the market because in surrounding villages mika announcements were done.

CRP-EP did the entrepreneurs' product survey in the surrounding villages and identified the weekly market.

-Festival Markets

Year	Kadera Mela	Para Mela	Sadara Mela	Piplaj Mela	Mangottda Mela	Sakariya Mela	Total
2018-2019	4670/-	20230/-	38200/-	34800/-	20680/-	34800/-	1,53,380/-
2019-2020	114870/-	50520/-	140320/-	47420/-	112075/-	10900/-	4,76,105/-
2020-2021	153800/-	21500/-	89600/-	34100/-	101900/-	11500/-	4,12,400/-
Total	273340/-	92250/-	268120/-	116320	234655/-	57200/-	10,42,185/-

Festival Market has been a great opportunity for entrepreneurs to participate across the Block.



Picture 19: Piplaj Fair



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

Mela Name	Date	Number of Days	Participants	Revenue
Ajmer Mela	19/02/2018	5	2 (CEP-EP)	3800/-
Udaipur Mela	01/01/2019	10	1 (CRP-EP)	6180/-
Jaipur Mela	19/10/2019	10	1 (CRP-EP)	3000/-
Jodhpur Mela	07/02/2020	10	2 (CEP-EP)	18245/-
Total				31225/-



Picture 20: Jodhpur Mela

12. Bank Linkages and formalization supports given to entrepreneurs

-Brief on the bank linkage efforts by CRP-EP group or BEPC

Date	Bank Name	Name of entrepreneurs	Business type	CRP-EP name	Bank Loan Amount
Dec 2020	BOB	Om Prakash Jangid	Motor Parts	Parvati Berwa	100000/-
Sep 2017	BOB	Ratan Khatik	Motor Parts	Vimla Devi	80000/-
Dec 2020	BOB	Ladi Jat		Anjna Sain	90000/-

These three entrepreneurs are getting bank linkages to support from the CRP-EP. After getting this loan amount entrepreneurs invest this amount in business expansion, it's helping them to earn more revenue.

CRP-EPs know the whole process of the bank linkages and providing handholding support to the entrepreneurs.

Bank forwards list of entrepreneurs

Entrepreneur's name	Business types	Loan Amount	Village	Bank Name	CRP-EP name
Sokin Kanjar	Crane	100000/-	Khadeda	SBI	Asha Tailor
Babulal Meena	Van	80000/-	Savar	BOB	Kanta Tailor
Mahendra Meena	Gift items	100000/-	KKG	SBI	Champa Sain
Hemraj Kahar	Electronics	100000/-	Mehrunkalan	BRKGB	Jasoda Kahar
Kaptan Meena	Cement trading	100000/-	Savar	BOB	Asha Tailor
Yasoda Devi	Bricks Making	100000/-	Bagera	BOB	Parvati Perva
Savariya Lal	Digital Door	100000/-	Mehrukalan	BOB	Jasoda
Kamlesh	Hotel	100000/-	Juniya	BOB	Vimala
Mahendra	Bike repair	100000/-	Juniya	BOB	Vimala
Sanjay Acharay	Gym	100000/-	Juniya	BOB	Chanda Tailor
Rajeshwary	Canteen	300000/-	Juniya	BOB	Vimala

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

As of now, eight exposure visits were done in Kekri Block. CRP-EP and BEPC members are part of the exposure visit to understand the market mechanism in a different location.

Each exposure visit describes in detail.

Surat Visit

Visitors: CRP-EP-2, Entrepreneurs-1, BRC-2, Mentor

Date: 16/07/2019

Details:

Bombay Market, Ashirvad Market, and Pashu Vihar market visited.

There are three markets visited in the Surat city of Gujarat. They got exposure to understand the market mechanism. And they brought Sari, Lase, Stones and other materials from that market. There are huge price differences for those products as compared to the Rajasthan Market and Surat Market, per piece of Sari cost is only 50/-. but same Sari in Rajasthan market cost was 280/-.

Every woman in Rajasthan wearing Sari was their culture hence Selling Sari in Rajasthan was a good opportunity for the entrepreneurs while buying materials from such a market.

This learning is shared by CRP-EP in the EDP training. Such products have a good opportunity in the Kekri block.

The visitor is willing to start the enterprise but due to huge investment in the business then they are not willing to take a risk to start the business.

Jaipur Visit

Jaipur is 140 Km from Kekri. It has good connectivity from Kekri to Jaipur then it's helpful for the entrepreneurs to buy the materials from that market. While observing the Kekri Market mechanism and their product price environment, then after Jaipur market plan will be decided to look at that market mechanism.

CRP-EPs, BRC-MC, Mentor, and BPM visited the Jaipur market to do a comparative analysis of the Kekri and Jaipur markets. They came to know that products like fancy items, Mirchi Masala prices were not a major difference in both markets.

The exposure visit was surely fruitful learning for the visitors but their product price was not satisfactory to buy the product from that market.



Picture 21: Jaipur Exposure Visit

14. Convergence with Other Departments

- Any schemes from other departments tapped under SVEP

PMAY scheme: They are providing cement and doing home construction work under the PMAY scheme.

Entrepreneur's name: Chetan Sain, Chandra Prakash Sharma, and Jagdish

Total revenue: 2160000/- since 2018 they are getting sustainable revenue under this scheme.



Institution Canteen Name: Kekri Gramin Canteen.

Partner Name: Pushpa, Sangita, and Rajeshwari.

Date of starting: 17/01/2021

Total Revenue: 250000/-

They are providing food to the Panchayat Samiti, Schools, RAJIVIKA staff, and Banks staff. They have done all legal formalities like Pan card, Udyog Aadhar, FSSAI certificate to run a canteen more efficiently and in future getting further support for the growth of the business.



15. Two-Three Case studies on CRP-EP/CRP-EP Group, BEPC, Entrepreneurs

Case Study- Pushpa Mahendra- BRC-MC

Pushpa Mahendra is one of the smiling faces that gracefully participates in running the Block Resource Centre (BRC) at Kekri Block, Rajasthan. Hailing from Junia village, she is a mother of three children. Despite having an alcoholic husband negatively impacting the family environment, Pushpa has kept on with her battles with depression and anxiety. Since her childhood, she was determined to do something in life. In 2017, after being an active member in the Self-Help Group network of Rajeevika, she also became a member of Block Resource Center -Managing Committee.



She did not let her early marriage and her domestic duties restrict her dreams. She started her preparations for Class 12 boards. Working diligently, she was able to get past a wide range of family and cultural issues that came in her way. Pushpa has kept on fighting with a smile on her face. When she had joined BRC-MC, she was not confident enough to manage

individuals from different walks of life. In addition, social pressure did not make her work easier. However, she did not lose hope.

Gradually, with the support of other community leaders and the Mentor, Pushpa was able to take more ownership of her duties at the BRC. She began to attend the meetings with more vigor and pay attention to the matters being discussed. Her life experiences added a lot of value to her decision-making process. *“Arrey Zindagi mei jab Kuch bura hota hai, toh Kaisa lagta hai humko malum hai!”* she says and emphasizes that she always tries to watch out for the community members that need an extra hand to support them. The burden that often falls upon the women in the household in difficult times is something she knows first-hand. Having an independent source of income becomes extremely crucial in such situations. *“SVEP pariyojna se didi logo ko apne bal pe khade hona ka sahayatha milta hai. Aur hum didi log ko dekhe bhi hai apna apna udhayam shuru karte hue. Kaafi acha lagta hai ”* says Pushpa as she looks back at the last few years at her post.

Even though she found managing and adjusting to the circumstances uncomfortable, over time, she put more and more effort into it. She is now a radically different Pushpa, one who is not just confident in herself but also keeps meeting, helping, and working with new people. As a BRC-MC, Pushpa is glad to work for the people in her area. Her work is acknowledged by people around and it is what inspires her to keep working for such a cause. Through the Start-up Village Entrepreneurship Program, Pushpa has helped many people start their own enterprises. She herself has learned numerous things from managing people to resources, business management concepts as well as overcoming adversities. *“I am happy to be able to spread this information and help others in opening new opportunities for them...what is more is that I have also have found knowledge that I am able to use in my own life...,”* adds a proud Pushpa.

Case Study- Parvina Bano - Entrepreneur

“Asha didi ne hamare pariwar ke Jeevan me Asha ki naye Jot jalaye hai ” says Parvin Bano, a SHG member and an entrepreneur under SVEP from Kohara village of Kekri Block, Rajasthan.

She shares *“Apna business shuru kar ke mujhe swarojgar aur dehari ke beech ka farak samajh aaya hai”*. Before becoming an entrepreneur the only income was from her husband who was an auto driver. A family of five was solely dependent on the husband’s earnings to meet the day-to-day requirement. The money was insufficient to meet the daily expenses and every day increased demand. Understanding the dearth of the situation she decided to do something on her own.



During one of her SHG meetings she met the CRP-EP Asha. Asha had explained the difference between wage employment and self-employment in that meeting and that had triggered Parvin to start something on her own. She explained her situation to Asha, she shared- *“Maine Asha didi ko bataya ki mere pati auto chalate hai aur unki kamaye ghar me poori nahi padh rahi hai. Baat chit ke dauran maine ye bhi bataya ki mai kuch dhandha shuru karna chahti hu. ”* Asha understood her situation and suggested a business idea to her.

Parvin’s eyes twinkled as she recollects the discussion about the business idea. She shares- *“Asha didi ne mujhe bola ki aap ek shringaar ka dukan kyu nahi shuru kar kete? Punji*

dilaane aur samaan kharidne mei aapko hum support karenge!”. Pavin then discussed the idea in her family and her husband agreed upon it as well.

Parvin with a sparkling smile share that she never thought opening a shop and setting up her own enterprise would be this easy. She shares *“Asha didi helped me as my own family members. She prepared my business plan, helped me avail credit support, found a place for my shop, negotiated the rent in the market, came with me to purchase the raw material, and promoted my shop like her own”*

Initially, it was difficult to make a profit from the business but eventually with constant performance tracking and patience her income improved and the business gained sustainability. Parvin is more than happy that they don't have to wage labor under someone else anymore. They are able to spend quality time with our family and give adequate time to their enterprise as well. They work according to their comfort and family needs. If they have any domestic responsibilities such as a hospital visit or a family engagement, they open their shop late and keep it open till night. The flexibility in work hours is truly a blessing for Parvin who has small children and an ailing elderly at home. “I am my own boss!” exclaims Parvin who wants to make sure her children have a good education and have a better life than her own.

Case Study - Sunita Acharya - Tailoring Centre



This is a story of a woman who made drastic changes in her livelihood through the intervention of the CRP-EP (Community Resource Persons for Enterprise Promotion) under the Start-up Village Entrepreneurship Program (SVEP). She is Sunita Acharya who hails from a village called Kadedra under Kekri Block in the state of Rajasthan. She had learned tailoring from a young age and has been practicing it for a long time. But, it never went beyond her house due to lack of entrepreneurial skills though she possessed very professional skills in tailoring. So, she continued with it not knowing that she

was meant for more than just getting the orders of the customers done in her tiny house.

Sunita is the eldest child of the family. She has four siblings, two younger brothers, and two younger sisters. Her father is a tailor and her mother is a housewife. Being from a very humble family, life was hard for Sunita growing up. She dropped studies after her 12 standards. She joined her father's business and learned tailoring to support her siblings for their schooling. She was an intelligent girl and she learned tailoring quickly and became very smart in her work. The father and daughter were able to manage their family economy and support the other children in the family. But life was not easy for them as the children were growing up, and the family expenses increased gradually.

It was until this time when the CRP – EP chanced upon her life while the former was making a visit to Kadeda village, that everything changed radically. The CRP-EP found the work of Sunita very professional and felt that the latter had great potential of expanding her home tailoring unit into a training center. Thereby, she was suggested to set up a tailoring training center and sat down to discuss the possibilities and plans. Sunita met the resource person several times to seek help and suggestions. At the suggestion of the CRP – EP, she availed a loan of Rs. 45,000 from the CEF (Community Enterprise Fund) for setting up her Tailoring Centre.

She is more confident about herself now and has been training many young women to become tailors. She has now institutionalized the training center and conducts workshops for the community periodically for better mobilization of her project. She opines that she has become a better person as a whole as she's helping many rural women in becoming self-reliant besides promoting her livelihood.

Sunita and her father run the project together. Her father assists her in training classes in her absence. Her brother who has completed his graduation in economics has also joined them in their family enterprise. Now, the project has widened greatly in their community.

She is also being invited to many institutions to provide training on tailoring. She aims to further her services and help many more women through the establishment of branch centers



in the district. Apart from this, she says that the financial stability of her family has improved greatly. She is overwhelmingly grateful to the CRP–EP Chanda for the help and services rendered in establishing her livelihood promotion.

Case Study- Baby Kavar - Tailoring Shop

Baby Kavar hails from Sawar. She had lost her mother at a very young age and her father was the only breadwinner for her and her two brothers. He worked as a daily wage labourer at a Kirana Store. She couldn't continue her studies after the 8th standard because of the dire poverty their family was in. Later she got married and her responsibility increased; she had to cater to her three kids and her old father. Seeing her husband's struggle to feed the family, she learned to tailor and started to stitch clothes from her home. But she wasn't getting many orders and catered only to the neighborhood households.



At an SHG meeting, Kavar came across the CRP-EP Asha didi and expressed her concerns about her income conditions and how her shop wasn't doing that well. Asha suggested that she open a fancy store in the market area instead of her house. Likewise, she helped Kavar to take a loan of 45000 rupees from the CEF. After taking this loan Kavar established the fancy store at the main market and she is successfully running her business there. She faced initial downfall when she opened the shop but eventually, she started making good profits. Her family's condition has substantially improved through the income from her store.

16. Testimonials by CRP-EP/CRP-EP Group, BEPC, Entrepreneurs

Testimonials- Chuttan Pattua (CRP-EP)

“I have no idea where my life is going. I have been working as a bookkeeper in SHG since 2015. At the time of SHG orientation, I knew about the SVEP project that was a turning point in my life because I got a chance to apply for CRP-EP work, fortunately, I was selected for that work. Initially, I was facing a lot of challenges working as a CRP-EP because I didn't know how to prepare the business plan and other documentation, but gradually I was able to



learn many things, now I am able to do all possible work in the project. I am happy because from my earnings we were building our home and did child marriage. I was 50 years old, and my husband was suffering from a heart attack and other diseases. That's why I am not thinking of going outside of Kekri block...”

Testimonial- Vijay Laxmi Sharma (Entrepreneur)

“...I was 9 years old when my parents got married. That was a difficult time for me because I was not able to understand married life. In that critical situation my husband and in-law supported me in the best possible way. Now, I have 3 children and all are studying in different standards. I got a chance to attain the SHG orientation and training from the SVEP project. I have an idea to do Masala business but I don't have enough funds to start the business with the help of the CRP-EP. I got a 49000/- CEF loan amount then started business in Jan 2021. I have sold my product through the CBO channel across the Kekri block. Now, my business is not making a



good amount of profit but I will never give up. I will give my best to reach business to another level and expand their activities.”

Testimonial- Rehna Kasotiya (BRC-MC)



“..I joined SHG in 2016 for a saving purpose. I was doing the house chores and labor work in the village. I got a chance to be a CLF member then in Sep 2018 I became a BRC-MC. I was learning many things after joining as a BRC-MC under the SVEP project. I have three children and all of them are studying at different standards. My husband is an auto driver. He was able to earn 6000/- in a month. I am also doing work in the canteen which is run by BRC and other members in the BRC office. From that

work, I am able to earn 2000/- in a month. Now, I am not doing any labour work. I am very happy while working on the SVEP project, clusters women recognize me for my work. It would be a great opportunity for me to come out from the routine house-related work and engage with the community...”

17. Best Practices Followed in the Block

In Kekri Block, CRP-EPs are engaged in a number of activities which are directly or indirectly supporting the entrepreneurs’ income generation activities like, Udyog Aadhar, PAN Card, Bank Linkages, product packaging, exposure visit, and Marketing support. Moreover,

CRP-EP was also participating in the district level fairs; they are taking Block level products of the entrepreneurs to showcase their skills to other people. The fair was not that effective to contribute to the income of the entrepreneurs because of a lack of promotional activities of the fair and frequent fair organized in the same place.

Apart from district-level fairs, they are helping to start four weekly markets in the Kekri block that contribute good income to the entrepreneurs. Whenever there was a festival fair CRP-EPs taking entrepreneurs to participate in the fairs.

BRC-MC best practices

BRC-MC has started its institutional canteen in Jan 2021. They are learning about the business activities while working closely with the SVEP project. Transportation was the biggest problem across the rural area in Rajasthan but In Kekri the situation was much worse hence BRC-MC facing transportation problems to visit enterprises. Even though they were made a group then monitoring all the enterprises.



Picture22:Kirana Shop Visit- Junia village

18. Challenges faced during implementation

There are a couple of challenges that affected the project activities. Three times CRP-EPs selection was done because many of them dropped out due to family and transportation problems.

Initially, the lack of RGAVP Cadres support leads to many problems at the field level of work. That problem was addressed through a meeting organized with Rajivika and CRP-EP cadres.

Rajivika staff look at the SVEP project with another perspective and think that it's a different project. That was a problem faced by concerned stakeholders of the SVEP project. This was also addressed through the meeting conducted with the block-level staff of the Rajivika and SVEP.

19. Feedback/Suggestion/Areas of Improvement for the Block

- Rajivika Block team support will be required for the effective implementation of the project activities.
- CRP-EP cadre was not involved in the block level meeting of the Rajivika, if they take part in that then we will work smoothly with the CBO level.
- Financial Inclusion team support will be required for the bank linkage purpose until now none of the bank linkages done through their intervention.
- Livelihood DM support is essential to promote the SVEP entrepreneurs' product at various levels and his support is required in the marketing of the product.

20. Major Learnings from the pilot block project Implementation

- Community institutions should focus on the different CEF repayment drives to improve the block repayment status.
- There should be strong coordination among the RGAVP staff and the SVEP team at the block level to make the project work more community ownership orientated.
- There is a need to enhance ownership of the community in monitoring project activities.

21. Future Scope of SVEP/Non-Farm project, CRP-EPs, BEPC, Begun and Kekri

Three BEPC members were there since the beginning of the project in Kekri, hence they have cultivated deep understanding of the SVEP project activities. However, other BEPC members need to be further trained for the SVEP and Non-Farm project. While in Begun, due to unavailability of Nodal CLF leader, the project speed was halted for some time, but the block team believe with the active support of BEPC the project can pick up the pace.

This can be said about both SVEP blocks that In the last four years, the situation has drastically changed because now people are more inclined towards the non-farm-based livelihood option within a block through the non-Farm project intervention. Some of the enterprises doing their business activities are outstanding, so they might take up further stages of expansion with the help of the non-Farm-based project. There are certain CRP-EP has been quite efficient at their work; they might get a chance to pursue their career as a master trainer in the non-Farm project.

-The kinds of support required by entrepreneurs.

After the Kudumbashree NRO withdrew the support from the Kekri block, entrepreneurs needed the following kind of support from the BRC to expand their businesses activities.

- A Performance Improvement Program will be organized for the interested entrepreneur to take up their business at a growth level. This program will help the existing entrepreneur from both the blocks in taking up the challenges that they have been facing on a day to day basis.
- Exposure visit of entrepreneurs is necessary for their overall development. At the same time a entrepreneurs meet can be organized at block/ state level, to develop cross learning from the best practices of the entrepreneurs

- Entrepreneurs also require the branding, packaging and marketing support from the SVEP project to take their business activities to one notch higher level. It will help them to sell their products/services outside their home block.

-Preparedness of the BRC to provide such kind supports

- BRC-MC is now ready to take ownership of the project because they have clarity about the SVEP project. And also how to work with the concerned stakeholders of the project. This would be capitalised by the proper support and planning.
- RGAVP has to review the progress of SVEP project in the Begun and Kekri Block, also by understanding the requirements of entrepreneurs a road map is required for the same. So that BRC can move ahead with the available resources in both the block.
- They have clarity about the fund management. Which would help them to utilise the fund for the growth of entrepreneurs, and also how to utilize these fund for their need.

Conclusion

Phase one blocks of SVEP has completed their 4 years of implementation in March 2021. Kekri block has achieved 100% target whereas Begun was able to achieve 97.34% target. Despite of hurdles and challenges faced in the project duration, the block team have worked on ground for the successful implementation of the project.

BEPC, CRPEP and Entrepreneurs are the cornerstone of this project, the impact of the project can be easily understood by the positive changes that it brought in the lives of these important stakeholders of the project.

BEPC and CRP-EP group has developed detailed understanding about project to take up project activities further with community driven approach. It has been seen in both the blocks, Project has helped the CRP-EP to open up their own enterprises also helped them to support in the finances of their family, they have also started supporting the entrepreneurs from their own without the support of mentor. Along with that 7 CRP-EP from both the blocks have been selected for the training as master trainer, who would certainly help in creating cadres like them in other states of the country.

Coming to entrepreneurs, the project has definitely provided the ecosystem and necessary support to interested entrepreneurs to look for the livelihood options other than the farming in both the blocks.

BRC has been helping side by side too, BEPC members in Kekri are helping in the smooth functioning of Canteen opened in government subsector under the SVEP project.

Annexures

- Begun Block

Annexure 1 – CLF wise SHG Mobilization, Begun Block		
CLF	No. of VO orientation	No. of SHG orientation
Neelkand (Doulatpura)	31	137
Radhe Radhe (Parsoli)	20	177
Vikas (Nandwai)	18	115
Maharana Pratap (Govindpura)	21	195
Total	90	624

Annexure – 2 – CRP EP Training, Begun Block		
Batch 1		
Training	Date	Venue
GOT & TED 1	02/05/2016 to 05/05/2016	Menal Resort , Menal
Batch 2		
Training	Date	Venue
TED 1 & 2	29/09/2016 to 03/10/2016	Satyam Palace , Pushkar
TEAM A 1	22/11/2016 to 27/11/2016	Satyam Palace , Pushkar
TEAM A 2	29/12/2016 to 04/01/2017	Satyam Palace , Pushkar
TED 3	29/01/2017 to 31/01/2017	Jain Dharmashala , Jogniya Mata
TEAM B 1	10/02/2017 to 15/02/2017	Triveni Resort , Triveni , Mandalgarh

TEAM B 2	03/03/2017 to 08/03/2017	Triveni Resort, Triveni , Mandalgarh
TEAM B 3	05/04/2017 to 10/04/2017	Triveni Resort, Triveni , Mandalgarh
PTS Training	31/05/2017 to 01/07/2017	Block office , Begun
PTS refresher , VE IT App	12/12/2017 to 14/12/2017	BRC office , Begun
SVEP NRLM App	23/07/2020 to 24/07/2020	BRC office , Begun (Google Meet)
	13/09/2020 to 14/09/2020	BRC office , Begun (Google Meet)

Annexure – 3 – BEPC Training, Begun Block

Training	Date	Venue
Module 1	22/05/2017 to 23/05/2017	Begun
Module 2	06/06/2017 to 07/06/2017	Begun
Refresher	30/10/2011 to 01/11/2011	BRC office , Begun
SVEP App	16/09/2020	BRC office , Begun (Google Meet)

Annexure – 4– Details of Books of Records, Begun Block

Sl No	Name of register	Remarks
1	BEPC Minutes	Last updated – 11/09/20 .
2	PAC Register	Use one book for BEPC Meeting and PAC
3	Cash Book	
4	General Ledger	Maintained sub registers for all the expenses . Entering the details into the General ledger is in progress from those registers . Updated 20/09/20 (Some heads have completed)
5	Asset Register	Last updated – 13/02/21. Entered all the items like Stock

		register
6	CEF Application Register	Keep one register for entering details while submitting the business plan by CRP EPs
7	CEF Disbursement Register	Last updated Register . 03/03/20 In the last few months entered only SHG wise details .
8	Loan repayment Register	The details entered Amount received from CLF . Collected entrepreneur wise details by the CRP EPs. SHG wise and VO wise details have not completed.
9	Cheque issue register	Entered all the cheque number and amount in CEF distribution register , Cash book and other expenditure registers. Proper Cheque issue register has been started but not completed.
10	Visitors Register	
11	Advance and settlement register	Till 20/10/20 Updated with pencil
12	Dispatch Register	Updated till 09/03/21
13	ME Register	Updated Till March 2020 – Keep in CRP EP wise .
14	CRP EP Payment Register	Last updated – 16/09/20
15	BEPC TA Register	Last updated – 16/09/20

SI No	Name of Files	Remarks
1	Bill and Vouchers	Updated
2	Bank Statement	Updated
3	Copy of cheques issued	Updated
4	Registration documents	Guidelines , MoU etc and Udyog Aadhaar , PAN Card details etc.

5	GOT/ EDP expenditure file	Updated
6	CRP EP work done	Updated
Books and Records (CRP EP Group), Begun Block		
SI No	Register	Remarks
1	Minutes and Attendance	Updated till March 2021
2	Cash Book	Updated till March 2021
3	Aquitaine Register	Updated till March 2020
4	Cheque issue Register	Updated till March 2021
5	Other income & expenditure register	They Keep a Register for Group business by them. Entered the Revenue and Cost details. Updated till March 2021

Annexure – 5 – CRP EPs Grading, Begun Block			
SI No	Name of CRP EP	Marks obtained out of 40	Percentage
1	Pinky Vaishnav	29	72.5 %
2	Helata Prajapat	30	75 %
3	Ratna Regar	38	95 %
4	Udal Kanwar	29	72.5 %
5	Asha Sharma	26	65 %
6	Kiran Ametta	23	57.5 %
7	Krishna Sharma	28	70 %
8	Sumitra Devi	23	57.5 %
9	Sushila Rao	18	45 %

10	Durga Rao	17	42.5 %
11	Durga Nayak	33	82.5 %

Kekri Block

Annexures

1. CLF wise SHG mobilization under SVEP

Sr. No	CLF	Village	VO	SHG
1	Ekta (Kadera)	24	31	346
2	Vikas (Savar)	27	24	308
3	Azad (Para)	15	21	248
4	Sagar (Junia)	21	15	291
Total		68	91	1193

2. Details of Training Conducted for CRP-EPs

Date	Training name	Number of Days	Participants	Master Trainer name	Venue
28/9/2016 To 03/10/2016	TED 1 & TED 2	6 Days	23	Ram Babu & Sanoj	Pushkar, Ajmer
22/11/2016 To 27/11/2016	TEAM A1	6 Days	9	Iqbal & Sudhanshu Rekha	Pushkar, Ajmer

29/12/2016 to 04/01/2017	TEAM A2	7 Days	23	-	Pushkar, Ajmer
29/01/2017 to 31/01/2017	TED 3	3 Days	11	Mithlesh & Rajesh	Nilam Garden, Kekri
10/02/2017 to 16/02/2017	TEAM B1	7 Days	18	Sudhanshu & Ganeshya	Nilam Garden, Kekri
02/03/2017 to 08/03/2017	TEAM B2	7 Days	16	Anand Gowsomy & Prem	Triveni Sangam, Mandalgarh
05/04/2017 to 10/04/2017	TEAM B3	6 Days	16	Sanoj & Sudhanshu Rekha	Triveni Sangam, Mandalgarh

Date	Training name	Number of days	Participant	Trainers	Venue
01/12/2017 to 10/12/2017	PTS	10 Days	13	Ajitha Kumari	BRC office, Kekri
26/06/2019 to 27/06/2019	Refresher training of PTS	2 Days	13	Prajeesh	BRC office , Kekri
27/01/2020 to 31/01/2020	TOT (CBO orientation, GOT, and EDP)	5 Days	17	Keshni Kamble	BRC Office, Kekri

23/07/2020 to 24/07/2020	NRLM App training	2 Days	13	Prajeesh	Google meet
01/12/2020 to 03/12/2020	SVEP software PTS training	3 Days	17	Keshni Kamble	BRC office, Kekri
07/12/2020 to 08/12/2020	Group Business skill training	2 Days	17	Keshni Kamble and BPM, SVEP	BRC office, Kekri
16/12/2020 to 18/12/2020	FSSAI and Udyog Aadhar Training	3 Days	17	Keshni Kamble, BPM(SVEP), and Kamal Sharma	BRC office, Kekri
07/01/2021 to 08/01/2021	Refresher training	2 Days	17	Keshni Kamble	BRC office, Kekri



(CRP-EP Group business skill training)

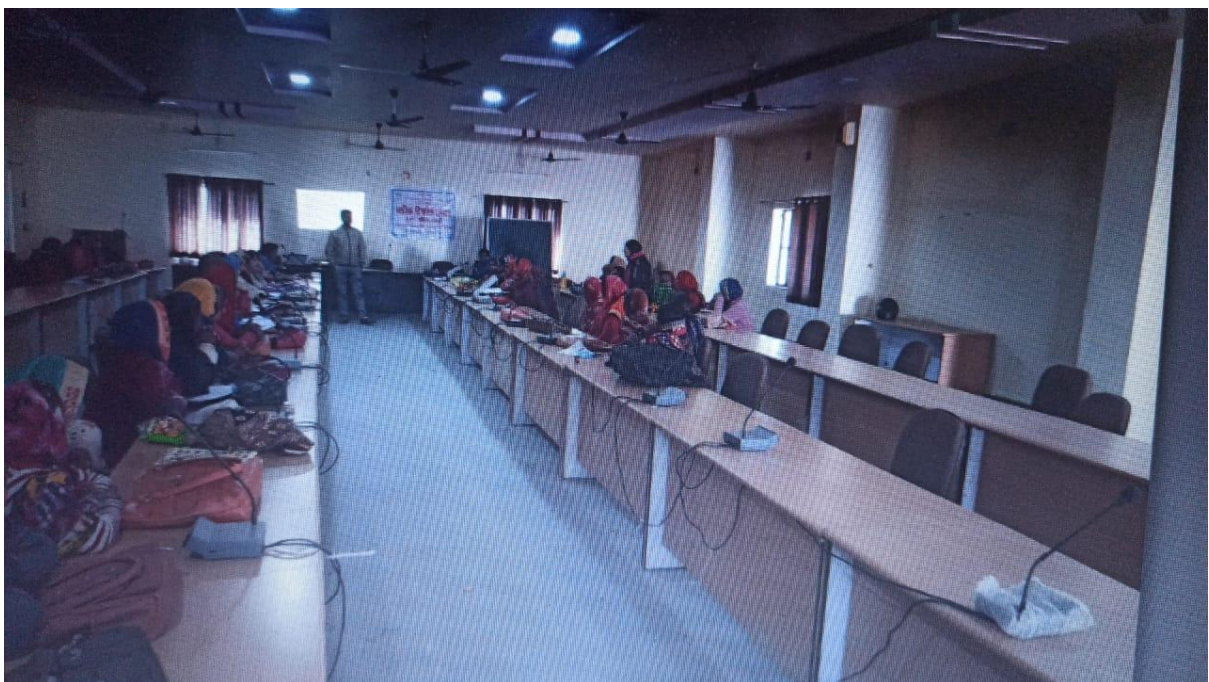
3. Details of Training Conducted for BEPC

Date	Name of Training	Number of Days	Participant	Trainers	Venue
06/05/2017 to 08/05/2017	TOT modules training	3 Days	9	Shiv Pradip & Stephen	Block office, Kekri
26/05/2017 to 28/05/2017	TOT	3 Days	9	Stephen	Block office, Kekri
23/07/2019	Modules	3 Days	8	Asha Tailor	BRC office,

to 25/07/2019	training			& Chanda	Kekri
19/12/2020 to 21/12/2020	SVEP software training	3 Days	9	Keshni Kamble and BPM, SVEP	BRC office, Kekri
30/12/2020 to 31/12/2020	BEPC refresher training	2 Days	9	Keshni Kamble, BPM (SVEP) and Rajivika BPM	BRC office, Kekri
03/01/2021 to 04/01/2021	CEF loan Repayment Training	2 Days	9	BPM (SVEP)	BRC office, Kekri
11/01/2021 to 12/01/2021	Online Action Plan training	2 Days	9	Keshni Kamble and BPM (SVEP)	BRC office, Kekri
16/02/2021 to 17/02/2021	Books of records training	2 Days	9	BPM (SVEP)	BRC office, Kekri
22/02/2021 to 23/02/2021	BRC accountant training	2 Days	1	BPM (SVEP)	BRC office, Kekri



(BRC Refresher training at BRC office Kekri)



(CEF repayment Refresher training)



(Action Plan preparation training)

4. Details of PTS data are available at the BRC/NRLM Software

ENABLE App-based PTS Data (June 2019 to May 2020)

Sr. No	CRP-EP name	Total MEs	Mobile app Entry	Not showing PTS entry in Application
1	Anjna Sain	209	183	11
2	Jasoda Kahar	155	80	1
3	Chanda Tailor	85	26	0

4	Asha Tailor	177	151	10
5	Sanju Dangi	33	11	0
6	Kanta Tailor	196	183	3
7	Chandrasakhi Khati	121	110	21
8	Vimla Koli	97	7	0
9	Chuttan Patua	143	135	0
10	Tahera Banu	63	39	24
11	Rubina Banu	157	68	47
12	Parvati Berwa	133	69	31
13	Champa Sain	48	41	0

Paper-based entry of PTS data

Sr. No	CRP-EP name	Total MEs	PTS done	PTS not done
1	Anjana Sain	236	231	5
2	Asha Tailor	177	152	25
3	Champa Devi Sain	51	48	3
4	Chanda Tailor	105	100	5
5	Chandrasakhi Kati	135	133	2

6	Chuttan Patua	171	171	0
7	Jasoda Kahar	161	154	7
8	Kanta Devi Tailor	216	216	0
9	Krishna Devi Sain	10	10	0
10	Krishna Devi Vaishnav	9	9	0
11	Lali Katik	11	11	0
12	Mamta Devi	3	3	0
13	Parvati Berwa	158	133	25
14	Pinki Devi Katik	5	5	0
15	Radha Devi	6	6	0
16	Rajanta Devi	3	3	0
17	Rubina Banu	177	177	0
18	Sanju Devi	40	40	0
19	Tahira Banu	67	67	0
20	Vidya Kurmi	8	8	0
21	Vimla Devi	116	116	0
22	Sonu Sharma	5	5	0
23	Nisha Panchal	4	4	0
	Total	1874	1802	72

PTS Entry list

Sr.No	Google Sheet Entry	ENABLE app entry	Paper-based entry	NRLM app- based
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1	292	1094	1802	1510
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Annexure – 5 – BRC Books of Records		
SI No	Name of register	Remarks
1	BEPC Minutes	updated
2	PAC Register	
3	Cash Book	Updated
4	General Ledger	Updated
5	Asset Register	Updated
6	CEF Application Register	Updated
7	CEF Disbursement Register	Updated
8	DCB	Updated (it's like a loan repayment register)
9	Cheque issue register	Updated
10	Visitors Register	Updated
11	Dispatch Register	Updated till March 2021
12	ME Register	Updated
13	CRP EP Payment Register	Updated
14	BEPC TA Register	Updated
SI No	Name of Files	Remarks

1	Bill and Vouchers	Updated
2	Bank Statement	Updated
3	Copy of cheque issued	Updated
4	Registration documents	SVEP Guidelines, MoU, Udyog Aadhaar, PAN Card, and FSSAI, etc.
5	GOT/ EDP expenditure file	Updated
6	CRP EP work done	Updated
Books and Records (CRP EP Group)		
SI No	Register/files	Remarks
1	Minutes and Attendance	Updated
2	Cash Book	Updated
3	Cheque files	Updated
4	Day Book	Updated
5	Group Repayment Register	Updated
6	ME register	Updated

Annexure – 6 – CRP EPs Grading		Date: 28/09/2016 to 10/04/2017		
Sl. No.	Name of CRP EP	Percentage (TED&TEAM)	Grade	Remarks

1	Anjana Sain	70.66%	A	
2	Asha Tailor	85%	A	
3	Champa Devi Sain	74%	A	
4	Chanda Tailor	69%	A	
5	Chandrasakhi Kati	64.5%	A	
6	Chuttan Patua	61.83%	A	
7	Jaasoda Kahar	94%	A	
8	Kanta Devi Tailor	71.16%	A	
9	Krishna Devi Sain	52.33%	C	
10	Krishna Devi Vaishnav	81.83%	A	
11	Lali Katik	76.5%	A	
12	Mamta Devi	64.83%	C	Drop out
13	Parvati Berwa	94.5%	A	
14	Pinki Devi Katik	81%	A	
15	Pooja Panchal	87%	C	Did not attend training.
16	Radha Devi	53.5%	C	
17	Rajanta Devi	58.6%	B	
18	Rajkawat Lohar	20.16%	C	Did not attend training.
19	Rubina Banu	67.66%	A	
20	Sanju Devi	54.5%	B	
21	Tahira Banu	68%	A	
22	Vidya Kurmi	59.83%	A	
23	Vimla Devi	59.56%	A	

CRP-EP grading Sheet**26/12/2020**

Sl. No	Name of CRP-EP	Marks obtained out of 40	Percentage	Grade
1	Anjna Sain	31.5	78.75	A
2	Jasoda Kahar	23	57.75	B
3	Chanda Tailor	33	82.5	A
4	Asha Tailor	27	67	A
5	Sanju Dangi	11.5	28.75	C
6	Kanta Tailor	19	47.5	B
7	Chandrasakhi Khati	29	72.5	A
8	Vimla Koli	14	35	C
9	Neesha Panchal	30	75	A
10	Durga Gujjar	22	55	B
11	Sonu Sharma	29	72.5	A
12	Renu Bambi	3.5	9	C
13	Chutan Patua	13	32.5	C
14	Tahera Bano	13	32.5	C
15	Rubina Bano	17	42.5	B
16	Parvati Berwa	24	60	A



(BRC-MC and CRP-EP)

THANK YOU!