

PROGRESS REPORT

April 2023 –
March 2024



Kudumbashree National Resource Organization



Aajeevika
National Rural Livelihoods Mission
Government of India



Kudumbashree
Kerala State Poverty Eradication Mission
Government of Kerala

Empowering Communities, Transforming Institutions

Annual Progress Report
April 2023- March 2024
Kudumbashree- National Resource Organisation





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Preface

Kudumbashree, the State Poverty Eradication Mission and the State Rural Livelihood Mission of the Kerala government, has been working for the last 24 years on poverty eradication and women's empowerment. In recognition of its extensive experience in livelihood development and convergence with Local Self Governments and other departments to eradicate poverty and secure entitlements for the poor, the Ministry of Rural Development (MoRD) designated Kudumbashree Mission as a National Resource Organisation (NRO) in 2012.

Since its inception, Kudumbashree NRO has been supporting other states in two key domains: PRI-CBO Convergence and Enterprise Development. The year 2023- 24 marked the beginning of the universalization of the PRI-CBO Convergence project, as the Ministry decided to scale the project nationwide, based on the outcomes it achieved in the field. We partnered with 12 states to implement the project. An 18-month program has been designed for its implementation, wherein the role of Kudumbashree NRO changed from the implementation partner to that of a technical and knowledge partner.

The Enterprise Development domain focuses on rural entrepreneurship development through various projects such as SVEP, MEC, food cluster and other service enterprises. India Food Court, ideated and facilitated by NRO, has become an iconic event, bringing together the diverse cuisines of the nation through small stalls run by rural women under one roof.

The path-breaking journeys of both domains have deviated from their regular approach over time. The support of Ministry, SRLMs, Kudumbashree Mission and the community made it successful in the field. The pathways and practices of Kudumbashree as technical and implementation partner in both the domains are highlighted in this annual progress report. NRO will try to provide new and innovative models in the domains in the years to come.


Jafar Malik

| | |
|--|-----------|
| Introduction | 11 |
| Introduction to Enterprise Domain | 12 |
| Support to NRLM | 14 |
| ◇ Micro Enterprise Development | 17 |
| ◇ PMU Strengthening | 18 |
| ◇ Certification with the National Academy of RUDSETI | 19 |
| ◇ ToR and standardized books of record - SVEP | 19 |
| ◇ Exposure visits of SRLMs | 20 |
| ◇ Capacity Building - Food service Cluster | 20 |
| ◇ Community- Based Tourism | 22 |
| ◇ Monitoring - SVEP Umbrella | 22 |
| ◇ Monitoring - Food service cluster | 23 |
| ◇ Food service marketing: India Food Court | 24 |
| ◇ Knowledge Management | 26 |
| Enterprise Domain's coverage | 27 |
| ◇ Coverage | 29 |
| ◇ Start-up Village Entrepreneurship Programme | 30 |
| State-wise progress | 37 |
| ◇ Arunachal Pradesh | 38 |
| ◇ Jharkhand | 53 |
| ◇ Mizoram | 71 |
| ◇ Punjab | 86 |
| ◇ Sikkim | 96 |
| ◇ Telangana | 107 |
| ◇ Tripura | 121 |
| ◇ Uttar Pradeesh | 131 |

| | |
|---|------------|
| Food service enterprises | 139 |
| ◇ Background | 140 |
| ◇ Overall State-wise Target and Achievements | 140 |
| ◇ Model-wise Enterprise Promotion. | 142 |
| ◇ State-wise Progress update for the month of March 2024 | 144 |
| ◇ Madhya Pradesh | 144 |
| ◇ Odisha | 147 |
| ◇ Uttar Pradesh | 150 |
| ◇ SSY Food Service Enterprise Promotion In Karnataka | 151 |
| Activity update of March 2024 | 153 |
| ◇ Community Based Marketing | 156 |
| ◇ Other Updates | 156 |
| PRI CBO Convergence domain | 158 |
| ◇ Strategy adopted | 159 |
| ◇ The activities undertaken | 159 |
| ◇ Coverage of pilot project | 160 |
| ◇ Outcome of the project | 161 |
| Universalization of PRI-CBO convergence programme | 163 |
| ◇ Activities | 165 |
| ◇ State-wise progress | 167 |
| ◇ Technical support for the Village Prosperity Resilience Plan (VPRP) | 169 |
| ◇ Special projects in Lakshadweep | 169 |
| ◇ Development of IEC materials | 169 |
| ◇ Video documentation- pilot states | 170 |
| ◇ Publication of Booklets | 170 |

| | |
|--|-----|
| ◇ Collaborating with NIRD & PR & MoPR to develop standardized training modules for PRI Representatives | 171 |
| ◇ National Workshop- Roll out of PRI-CBO convergence | 171 |
| ◇ Coverage | 172 |
| ◇ Positioning of HR in the convergence domain | 172 |
| ◇ Mentor Appraisal April 2023 | 173 |
| ◇ Mentor Trainings | 174 |
| ◇ Conclusion | 175 |

| | |
|----------------------------------|------------|
| Learning services 2023-24 | 176 |
|----------------------------------|------------|

INTRODUCTION

Kudumbashree NRO

In 2012, Kudumbashree was recognized by the Ministry of Rural Development (MoRD), Government of India, as a National Resource Organization (NRO). to use its experience and expertise to provide technical and implementation assistance to the State Rural Livelihood Missions (SRLMs) across the country. The main objectives of the Kudumbashree -NRO are to provide technical assistance, program implementation and capacity-building support to the SRLMs, and to facilitate and coordinate knowledge sharing and learning with the SRLMs. Furthermore, Kudumbashree -NRO develops training programs and provides policy and programmatic guidance to SRLNs.

The Kudumbashree -NRO works in two main areas: Convergence between PRIs and CBOs, and Enterprise Development. Under the convergence domain, the Kudumbashree -NRO works with the SRLMs to strengthen the interface between the PRIs and CBOs. It aims to strengthen access to entitlements and enhance community participation in democratic decentralization. It provides technical assistance in the areas of convergence, such as in the development of institutional linkages, the strengthening of partnerships, and the development of convergence plans.



In Enterprise Development, the Kudumbashree -NRO works with the SRLMs to support the development of rural enterprises and promote the adoption of innovative strategies and models for enterprise development. It provides technical assistance in the areas of enterprise development, such as in the development of business plans, the promotion of market linkages, and the promotion of access to finance. Through its various initiatives, the Kudumbashree -NRO seeks to promote the empowerment of women, youth, and marginalized communities and to foster sustainable economic development.

ENTERPRISE DOMAIN

Introduction to Enterprise domain

Kudumbashree NRO under the Enterprise Domain has adopted a comprehensive approach to implementing non-farm-based livelihood interventions through a community-driven ecosystem. This focuses on cultivating the capacity of community-based organizations to foster and promote sustainable non-farm livelihoods and providing mentoring, training, and handholding for entrepreneurs through trained cadres. Enterprise Domain also focuses on developing the capacity of SRLMs in non-farm areas to ensure that the SRLM will expand non-farm livelihood interventions in the state, leveraging the experience.

Through an enterprise domain, Kudumbashree-NRO has implemented the MEC project in 17 districts across 6 states and supported implementing the Start-Up Village Entrepreneurship Program (SVEP) in 103 blocks across 17 states over 8 years. As a Capacity Building Partner, the Kudumbashree-NRO has also provided training to the OSF-MC and BDPS for the National Rural Entrepreneurship Training Programme (NRETP). Additionally, the team has been actively engaged in the growth of enterprises, wherein they have been involved in setting up and promoting women-run canteen clusters under NRETP. Kudumbashree NRO has also provided capacity-building support to states in the Micro Enterprise Development Program (MED).



The Enterprise Domain, through its initiatives, has been able to promote more than 1,25,000 enterprises across the country. This has been done through training sessions, capacity-building initiatives, and other support measures. To ensure these initiatives are effectively implemented, the Enterprise Domain has trained more than 200 master trainers, 1,800 CRPs-EPs, 273 mentors and over 1,000 CBO members from over 100 Blocks. These trainers, mentors and members have been equipped with the necessary skills and knowledge to help enterprises thrive in their local communities. The Enterprise Domain also extended its support to SRLM for training the community resource pool for NRETP and trained 1,039 BDSPs.

The Kudumbashree NRO has also been providing technical support to SRLMs in Non-Farm expansion. In addition, the team has an emphasis on developing the capacity of the SRLM and community by supporting the SRLM in selecting and promoting the State Resource Pool for non-farm intervention. The Enterprise Domain is committed to providing holistic support to the SRLMs in implementing non-farm-based intervention programs.

SUPPORT TO NRLM

Kudumbashree NRO has been continuously supporting states in implementing non-farm programs. In the financial year 2023-24, NRLM provided a list of key areas categorized broadly into Capacity Building, Monitoring and Knowledge Management.

Capacity building - SVEP UMBRELLA

Development of a National Curriculum for Non-farm

Kudumbashree NRO with its vast field experience conducted a writeshop which included professionals and mentors who have worked in non-farm programs. The writeshop helped them understand areas that need to be considered while developing the curriculum. The outline of the curriculum was developed in the writeshop. The teams were divided based on experience and strength areas to identify various teaching methodologies to help SRLM staff understand non-farm.

The team after the workshop was further divided into core teams that worked on developing the curriculum for non-farm. Training session notes, Training schedules and Training slide decks were developed and shared with NRLM.

Non-farm staff training

Kudumbashree NRO, taking the curriculum, conducted training for SRLM staff in different states. The curriculum was customized based on the requirements of the states. The states where non-farm training programs have been implemented are:

Jammu and Kashmir

Kudumbashree offered an overall non-farm training program to the staff of Jammu Kashmir spread across five days covering the four key areas of capacity building needs of staff - Nurturing CBOs, Cadre development and Management, Monitoring, and Convergence. The training observed the participation of staff of district and block officials of SVEP and MED implementing regions in addition to the SMMU level staff. The training enabled the participants to understand the key aspects of enterprise promotion and operations of businesses through practical exercises of making business plans.



Fig : Glimpses of Non-farm staff training in Jammu & Kashmir, December 2023

Arunachal Pradesh



Fig: Group activity by block non-farm livelihood coordinators, Arunachal SRLM, September 2023.

Arunachal Pradesh training was divided into two phases - Non-farm staff training on implementing non-farm programs in class room mode along with field exposure was conducted for district and block staff of Arunachal Pradesh. Another 11- day program was conducted as ToT to staff on enterprise management and business knowledge. The residential training included the block district staff understanding all areas of business where they will be able to support the cadres in the block. From this pool of participants, Kudumbashree NRO evaluated the participants and also helped in creating a pool of master trainers for the SRLM.

Mizoram

There were two trainings undertaken in Mizoram. The first training involved educating the staff on rolling out non-farm activities across the state. The second training educated the block staff on enterprise and business management areas. The training provided learnings to the district and block staff to implement non-farm activities and understand various concepts in enterprise management.



Fig: Non-farm staff training in Mizoram by field coordinators and mentors

Bihar

There were two trainings undertaken in Bihar, one of the training was a three-day training on the preparation of financial statements for district and block staff. The second training was a customized three-day training on the Start-Up Village Entrepreneurship Program and its components. Kudumbashree resource persons were engaged in providing the training to the SRLM.



Rajasthan

A three-day intensive and comprehensive training has been organized for Non-farm staff of SMMU level of Rajeevika SRLM between 21st and 23rd November 2023. The participants were around 7 including non-farm YPs, SMM- livelihoods, Non-farm consultants etc. The methodology of training was majorly focused on interaction through presentations and videos on the four key areas of capacity- building needs identified by NRLM. In addition, the program was able to develop a vision of implementing and expanding non-farm interventions across states utilizing the potential developed among resources through different projects that the Rajeevika implemented till date. It was observed that conducting SMMU-level training in a combination of two to three states can aid discussions effectively and also enable cross-learning between SRLMs. This training has also contributed to the PMU strengthening objective of Kudumbashree NRO.

Micro Enterprise Development

Kudumbashree NRO has developed a 12-day curriculum for the training of CRP-EP on project and business knowledge to be able to work under MED to promote enterprises. The training is delivered in two parts each six days. Alongside this, training has been designed for the staff to support cadres and CBO in overall MED implementation and non-farm enterprise promotion. Based on the learnings from SVEP, Kudumbashree NRO devised a guide to address the frequently asked questions by the SRLMs in terms of planning the program, monitoring the program and also to help the staff at the block level to put systems in place with ease. Currently, Kudumbashree NRO is providing capacity- building support to implement MED in Jammu & Kashmir, Bihar and Tripura.



Fig: Group activity (right) and presentation (left) during soft skills session by CRP-EPs, Kashmir, January 2024

Jammu & Kashmir

CRP-EP training has started across 11 MED blocks of Kashmir. Part 1 of the training was completed in the month of January 2024. CRPs-EP are currently engaged in developing familiarity with enterprises through assignments. Part 2 is expected to happen in the month of March 2024.

Tripura

An online orientation has been given to the block and district Staff of Tripura including the SMMU team on the MED implementation. Kudumbashree NRO and Tripura SRLM have come to an agreement to extend capacity- building support under MED to the Durga Chaumuhaani and Dumbrunagar blocks of Tripura. During the recent visit of the Kudumbashree NRO team to Tripura SVEP blocks, the orientation of CRP-EP and Non-farm coordinators is conducted on the Micro Enterprise Development Program in the Durga Chowmuhani and Dumburnagar blocks of Dhalai district of Tripura.

Bihar

CRP-EP training started across 13 MED blocks of Bihar in the month of March 2024. The training is spread across four batches. The training is divided into two parts and the second part of the training will be administered in the month of April 2024.



PMU Strengthening

State Resource Pool from BEPC

Developing a community state resource pool, has been one of the focus areas of Kudumbashree NRO's exit strategy to enable the availability of appropriate resources for the state's non-farm expansion. The state resource pool can perform the following functions with appropriate grooming - train and hand hold the community leaders of different blocks in the planning and implementing projects, and help them anchor non-farm livelihood interventions and projects. They can facilitate the learning of professionals of academics and newly deployed mission staff to understand community engagement in non-farm enterprise promotion. Kudumbashree NRO has devised their capacity- building program to include aspects of - Project knowledge, NRLM vision and functioning, roles of different stakeholders and monitoring by the community. In addition, the training incorporates sessions on imparting leadership and soft skills to the SRP.

State Resource pool has been developed in Bihar in the FY 2022-23. In FY 2023-24, the SRP received ToT on the OSF-MC module and has been utilized in training the BEPC of phase-3 SVEP blocks of Bihar. Mentors placed by Kudumbashree NRO have supported them in the first phase of training. They were graded based on their performance in the training and a report of the same has been submitted to the SRLM.

In Rajasthan, the BEPC members were offered ToT on the livelihood sub-committee module to enable them to orient CBOs and anchor non-farm agendas in the CBO meetings. Offering them ToT has increased their confidence and enabled them to take ownership at the early stages of implementation itself.

Mentor Master trainer

Kudumbashree NRO has been trying to onboard SRLMs to develop their own master trainers and mentors from the experienced CRP-EP and BEPC of the existing SVEP blocks. Kudumbashree NRO's experience of developing its mentors and master trainers from the existing SVEP blocks has proven to be fruitful and effective. Currently, an MoU is being signed with Madhya Pradesh SRLM

on master trainer development. Along with Bihar SRLM, Kudumbashree NRO is going to support the Mentor development process.

Mastertrainer development is spread across 2 months with a combination of classroom-based training and assignments on enhancing business plan preparation skills. While mMentorMentor development is spread across 3 months with a component of immersion integrated into it.

Certification with the National Academy of RUDSETI

Kudumbashree NRO has prepared a bridge course on growth modules for the certification of BDSPs and submitted them to controller NAR. The bridge course provides a comprehensive detailed module on growth that is required for the BDSPs to understand and subsequently support enterprises.

ToR and standardized books of record - SVEP

Under the revised master circular of SVEP, the accounts of SVEP have to be maintained in software by a qualified CA firm. They should be supporting the BRC accountant appointed by the CBOs. Kudumbashree NRO has prepared the Terms of reference (ToR) for hiring a CA firm in the BRC. A compilation of all the formats, and templates used under different activities during different processes that were earlier available in the annexures of the Field facilitation guide has been made for ease of access. With the increasing need of community- ownership of the project to redress the challenges of limited coverage, poor quality of service delivery, poor engagement of CBOs in the overall monitoring and realizing the full potential of the project, Kudumbashree NRO has rolled out a series of activities to enable the same in the SVEP blocks of Rajasthan. The activities include, Refresher cum CBMS training to BEPC to revise their roles and the impact of their engagement in the non-farm livelihood interventions, field visits by BEPC for revisiting the status program and incorporating agendas related to project impact, mobilization of Livelihood sub-committee members, Selection & Training of potential BEPC for Training livelihood sub-committees, devising remuneration policy for livelihood sub-committee member and Training of livelihood sub-committee by BEPC. This process is termed as establishing a Community-Based Monitoring System.



Fig: Mrs Raj Kaur, BEPC member (2nd from left) interacting with entrepreneur, Hindoli Block, Rajasthan.

Exposure visits of SRLMs

Kudumbashree NRO has hosted SRLMs of Himachal Pradesh and Andhra Pradesh. From Himachal Pradesh, a team of three comprising SPM Non-farm, SPM - Marketing and CEO participated in the exposure visit with a main focus on understanding the best practices of Kudumbashree in the month of July 2023. It was a three-day visit involving visits to enterprises, and interactions with different stakeholders from the community, mission staff and the Program Manager- Enterprise domain of Kudumbashree NRO. From Andhra Pradesh, a team of 30 officials from block, district and state visited Kudumbashree with a purpose of developing the exposure of the SVEP project and the best practices of Kudumbashree in the month of October 2023.



Fig: Kudumbashree NRO facilitating CEO Himachal SRLM (left) and SPMs visit in Nutrimix unit, Trivandrum.

Capacity Building - Food service Cluster

Development of Staff training Curriculum for food service clusters

Kudumbashree NRO developed a staff training curriculum for the district and state staff of SRLMs where food service clusters are promoted. The curriculum includes training on the process of establishing the food service enterprise, running a food service cluster program in the state, enterprise operations and monitoring systems. Training session notes, training schedules and training slide decks were developed.

Development of start- up support training module for entrepreneurs for food service enterprises

As part of the capacity building of entrepreneurs in the NRETP food service cluster, startup support training is provided to the enterprises right before the establishment of the enterprises. The training is provided to each enterprise individually and includes a trial run. A module of the start-up support training was developed which includes the preparatory activities and practical sessions of running a food service enterprise. Along with the module, a checklist of the activities to be completed prior to the start of this training was developed. This ensures standard delivery of the training across the enterprises.

Developed all standardized books of records for the food service enterprise cluster

Kudumbashree NRO has standardized all the books for records in order to implement the food service cluster program. The standardized record of books will help enterprises standardize their operations and keep track of their data. The standardized records include books such as daily sales books, purchase books, accounts receivable, accounts payable, expense ledgers, etc.

Development of accountant training module & conducting the training of bookkeepers

Bookkeeper training in Madhya Pradesh

As a part of establishing monitoring systems in the NRETP food service cluster in Madhya Pradesh, bookkeeper training was conducted for a period of 3 days. 2 entrepreneurs from 11 units. The daily sales recording application was also taught to the entrepreneurs. A separate orientation was also conducted for the Data entry operator as well for the smooth capturing of the field- level data.

Bookkeeper training in Odisha

As a part of establishing monitoring systems in the NRETP food service cluster in Madhya Pradesh, bookkeeper training was conducted for a period of 5 days and it included an exposure visit to an established business as well.

Development of CBO orientation module for entrepreneur mobilization

Mobilization and selection of the right entrepreneur is one of the keys of promoting group enterprises. To help the CLFs understand the project and the process of entrepreneur selection, an orientation module was developed.

Appraisal of Cafe Mentors

Every year Kudumbashree NRO conducts an appraisal process to map the skill sets. The cafe mentors who have been working in the field for more than a year underwent an appraisal process. The appraisal process involved an evaluation of the skill set and knowledge that a cafe mentor must have to effectively support food service enterprise cluster programs. The assessment areas included domain Knowledge, business administration areas, project knowledge, and technical and training skills.

Refresher training for existing cafe mentors

A refresher training was carried out to address the gaps identified during the appraisal in the month of October 2023. Major areas covered during the refresher training included business administration areas like viability study and business plan, project knowledge of the NRETP food service cluster, and technical and training skills through mock practice sessions. An external was also engaged in one of the sessions.

State- level review and Planning workshops

State- level reviews and planning workshops were conducted with Madhya Pradesh and Odisha where a review of the progress of the project was conducted, and planning was done on the basis of the discussed learnings from the implementation.

Staff Orientations for food service

Stakeholder workshop in Karnataka SRLM under Stree Samarthya Yojana

As part of the project initiation workshop, 10 districts got the orientation on project deliverables. The orientation sessions included topics like opportunities in the Food Service

Sector, different model food service enterprises, supporting ecosystem for SSY (Existing and New), responsibility matrix of SRLM in each step of enterprise promotion, sustainability of the project, and monitoring mechanism. After every session, a separate slot for addressing the questions & clarification were kept.

District Level Orientation in Odisha Livelihoods Mission

A district orientation workshop was conducted for staff from district mission management units from all 30 districts of Odisha on the NRETP food service cluster implementation.

Community- Based Tourism

Developing modules for rolling out Community- Based Tourism

Kudumbashree NRO has developed community-based tourism modules that can be incorporated as part of the non-farm umbrella program. The community-based tourism modules aims to provide training to entrepreneurs, home-stay owners, cadres and the community. A separate EDP has been designed for the cadres so that they are able to manage and understand the community-based tourism initiatives. Slide decks have been made for home-stay owners that will help them to manage and run homestays as part of the community-based tourism initiatives.

Pilot in Sawai Madhopur - Rajasthan

Kudumbashree NRO has piloted the community-based tourism initiative in Rajasthan in the SVEP block. The training and modules have been implemented in the block.

Monitoring - SVEP Umbrella

Monitoring tools

Kudumbashree - NRO has developed a comprehensive field monitoring tool that can help in assessing the regular progress of the SVEP umbrella projects by looking at the various performance indicators. A pilot visit has been conducted in Jharkhand and the report has been submitted to the NMMU team.

Detail Project Reports

1. Tripura – The DPR was drafted, and submitted to SRLM for 2 blocks, Matabari blick and Satchand blocks. The DPR got approval in November 2023.
2. Kerala - The DPRs for phase 6 SVEP blocks were drafted for eight blocks by September 2023 and submitted to the SRLM. The DPR got approval in the EC meeting on 14th November 2023.
3. Kerala - The field-level data collection for the phase-7 (10 blocks) was completed in January - 2024. The first draft of all 10 DPRs was submitted to the state on 26th March 2024.
4. Tamil Nadu - The DPR activities for the Chinnasalem block was completed in December 2023. The first draft of the DPR was submitted to the SRLM on 13th February 2024.
5. Tamil Nadu SRLM has requested support from the KSNRO in preparing DPRs in five more

blocks along with capacity building support. MoU has been signed and the process will be started based on the agreed timeline by the state.

Exit processes

1. Jharkhand - Exit workshop was conducted during 18-19 October - 2023, accordingly Kudumbashree-NRO exited from all three blocks in March 2024.
2. Mizoram - Exit workshop was conducted for one block in Mizoram (Serchip) in November 2023, accordingly, Kudumbashree-NRO exited from the block on 22nd December 2023.
3. Telangana - Out of five blocks that Kudumbashree-NRO is supporting, it has exited from three blocks in March 2024.
4. Uttar Pradesh - The exit process has been initiated in all three blocks in UP, based on the agreed timeline Kudumbashree-NRO will exit from all three blocks.

Enterprise identification tool for growth

Kudumbashree-NRO has developed a tool for identification of the enterprises that can be supported under OSF, this tool includes a process to be followed for the identification and questionnaire.

Enterprise Management System (Online MIS)

Kudumbashree-NRO has completed the onboarding of the agency for the development of the application. Currently the Software Requirements Specification (SRS) document is being prepared by the agency and upon the approval of the document the development work will start.

NRLM App-related coordination

Regular reporting of field-level issues related to the application is done by the team. The case is recorded on the phone of CRP-EP/mentor, and the complaint is communicated to the NIC team on a regular basis. The coordination with the NIC team with regard to specific concerns regarding the DPR process and project implementation.

Monitoring - Food service cluster

Finalized the food service cluster data collection, management and monitoring system

As part of the food service cluster program's monitoring systems, the following were created and rolled out in the field

- ◆ Creation of MIS for NRETP food service cluster including One-time format, daily and monthly reporting systems from the field
- ◆ Development of a Dashboard for the NRETP food service cluster

Developed a financial tracker for the NRETP food service cluster

Existing enterprise assessment in Odisha

An assessment of 10 established enterprises was carried out in Odisha by a team of 2

cafe mentors from Kudumbashree NRO. The objective of the assessment was to understand the challenges faced by entrepreneurs in the enterprise, understand the system and processes executed as per the enterprise establishment plan and plan a course correction and handholding support plan for established enterprises. A report of the assessment was prepared and shared with Odisha for further planning of the required intervention.

Didi ki Rasoi Assessment of Existing Enterprises

Jeevika had reached out to Kudumbashree NRO to discuss possibilities of intervention to help scale up DKR models across the state. There was a proposal to establish an apex body to govern DKR. It was mutual agreement that there was a need to assess the strengths and weaknesses of the current system and only then envisioning an apex body or an arrangement of the system may be planned. NRO constituted a team of 10 cafe mentors and 2 senior mentors to conduct an assessment of 15 existing units of DKR. The team was supported by Jeevika in carrying out the intended survey.

Intervention planning and enterprise assessment for model enterprise setup support in Chhattisgarh SRLM

After the meeting with Chhattisgarh SRLM where we discussed the intervention requirement for a model enterprise setup support, a discussion had been ensured on converting an existing food service enterprise within the premises of the SRLM State office at New Raipur into a model food-service enterprise to promote best practices across the state. A team from Kudumbashree NRO had done their field visit to Chhattisgarh for 7 days to assess the facility, interact with entrepreneurs and the SRLM team, where they identified gaps in areas such as location limitations, skill gaps among entrepreneurs, daily revenue projections, and scope for enhancing operational efficiency. In September 2023, based on the findings from the visit, the NRO team proposed a detailed intervention plan, including a customised capacity-building plan for entrepreneurs, formalising the enterprise, ensuring legal compliance, identifying alternative customer bases, enhancing customer relations through handholding, managing bulk production, diversifying menus, creating an HR plan, and implementing record-keeping practices.

Food service marketing: India Food Court

Saras Aajeevika India Food Court 2023-2024



Fig: Entrepreneurs of IFC

Facilitation of 3 National Level India Food courts

Kudumbashree NRO has successfully demonstrated a model of a national food court that amalgamates regional cuisines with SHG entrepreneurial prowess. Kudumbashree NRO facilitated 2 India Food Courts as a part of the national SARAS Mela (Gurugram & NOIDA) & 1 SARAS Food Festival (Baba Kharak Singh Marg).

Pilot of Financial Management system

There has been a relentless effort to improve the efficiency of the placed system. Two pilots were made in this year's India Food Court. The first was to put in a robust financial management system that decreases the workload on the entrepreneurs & the cafe mentor team in terms of time taken to corroborate revenue. We were able to identify relevant partners and work out a technology-based QR system through which the payments were facilitated. This led to a jump in revenue because the customers had to spend less time recharging and purchasing as well as an access to real time sales data from entrepreneurs. This data helped us in making strategic calls that further enhanced revenues. The smooth integration of the system and the enthusiasm of the SHG entrepreneurs ensured that all editions of India Food Court, this year, made a revenue of crores. SARAS Food Festival broke all previous records and crossed 2.6 crores in total revenues.

The pilot of the entrepreneur grading system

The second pilot was to infuse an entrepreneur grading system based on a periodic monitoring mechanism. Cafe mentors developed an operational manual based checklist that led to a quantitative and qualitative assessment of the enterprise.

Support in state level food festival in Karnataka

Kudumbashree NRO supported a Karnataka SRLM in conducting 2 food festivals in the 2023-24 financial year. Firstly, a food festival was organized in the Belagavi district of Karnataka for a duration of 7 Days. A team of 5 cafe mentors, 2 senior mentors and 1 professional provided support in the areas of identification of entrepreneurs, capacity building and handholding, support in production and service, process standardization, hygiene and quality control and financial system management. Second food court support was given in Bangalore for a duration of 10 days where the existing team of Karnataka cafe mentors and additional senior mentors were placed for continuous hand-holding.

Support in state level food festival in Odisha

Kudumbashree NRO supported ORMAS in organizing the SISIR SARAS Food Court. It was a request from ORMAS CEO (Poonam Guha IAS). Kudumbashree NRO formed a team to support Odisha. A Pool of 2 Senior Mentors and 5 Cafe Mentors devised a special strategy to support the event. The nature of the festival was quite different and has ensured incredible learnings for the team.

Knowledge Management

Organised National Workshop on Food Service Enterprises

A 3 days national workshop on food service enterprises was successfully organized. The workshop provided a platform for states to share the best food service models of their respective states, cross learning and partnership opportunities with different technical agencies and financial institutions. It provided guidance to SRLMs for promoting food service enterprises. 23 states and 17 industry experts, entrepreneurs and financial institutions participated in the workshop to make it a successful event.

Video documentation of Food service enterprises model of Kerala

7 short videos on 6 different models of food service enterprises and one video compilation highlighting the support system in place, has been developed in Kerala. Video can be used in the specific training to food service enterprises. These are informative videos covering the different aspects like, technical and financial support, capacity building of entrepreneurs, operations and management of each unit.

Book Launch: Aajeevika India Food Court- A Process Guide

The book is a comprehensive compilation of the process followed by Kudumbashree NRO in hosting and conducting the Aajeevika India Food Court. The process guide serves as a reference for SRLMs interested in creating a platform to promote women's entrepreneurship in food enterprises.

Developed case studies from 4 states

Case studies from Jharkhand, Mizoram, Uttar Pradesh and Telangana have been developed. Case studies of women entrepreneurship from the field have covered the stories of courage, empowerment, financial independence and better livelihood options in the villages and blocks. Such case studies can be used for motivational training for first generation potential entrepreneurs

Video documents of SVEP phase 3 blocks

SVEP blocks have been able to promote enterprises manufacturing quality products and tap the market beyond the block. The documents have covered the enterprises promoted by utilizing natural resources, government sector market requirements, indigenous produce, artisan skills and handicraft items. Video documents have also covered the best practices across blocks, like branding, packaging and labelling, weekly markets and melas, special interventions, credit linkages, community leadership and monitoring, skill training, and convergence with line departments. One impact video is also developed that covers the impact of the interventions by Kudumbashree NRO.

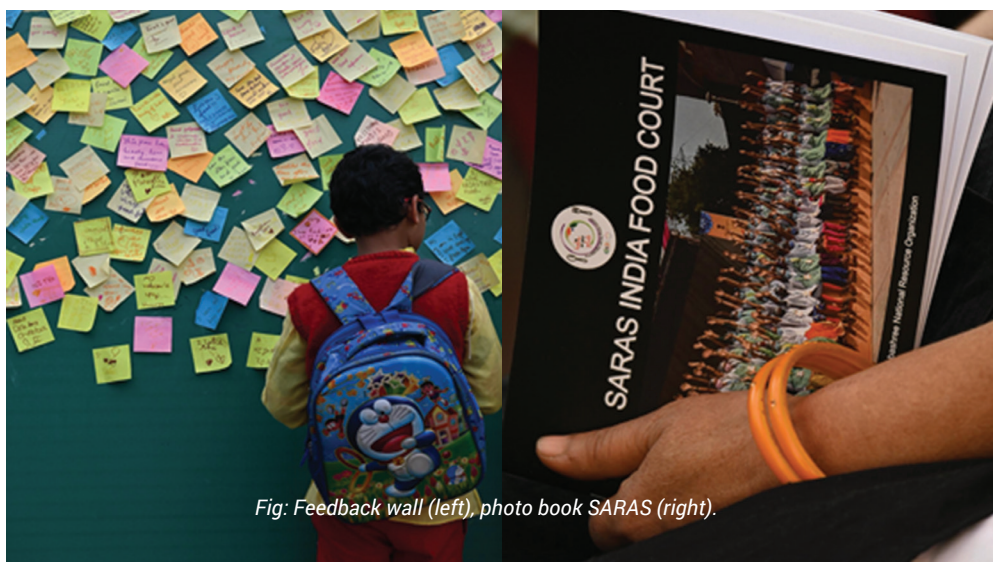


Fig: Feedback wall (left), photo book SARAS (right).

ENTERPRISE DOMAIN'S COVERAGE

Coverage

In the enterprise domain, Kudumbashree-NRO has implemented the MEC project in 17 districts across 6 states and supported implementing the Start-Up Village Entrepreneurship Program (SVEP) in 103 blocks across 17 states over 8 years. As a Capacity Building Partner, the Kudumbashree-NRO has also provided training to the OSF-MC and BDPS for the National Rural Entrepreneurship Training Programme (NRETP). Additionally, the team has been actively engaged in the growth of enterprises, wherein they have been involved in setting up and promoting women-run canteen clusters under NRETP.

Through its initiatives under different non-farm projects, it has been able to promote more than 1,25,000 enterprises across the country. This has been done through training sessions, capacity-building initiatives and handholding support to entrepreneurs. To ensure these initiatives are effectively implemented, the Enterprise Domain has trained more than 200 master trainers, 1,800 CRPs-EPs, 273 mentors and over 1,000 CBO members from over 100 Blocks. These trainers, mentors and members have been equipped with the necessary skills and knowledge to help enterprises thrive in their local communities. The Enterprise Domain also extended its support to SRLM to train the community resource pool for NRETP and trained 1,039 BDSPs.

The Kudumbashree NRO has also been providing technical support to SRLMs in non-farm expansion. In addition, the team has an emphasis on developing the capacity of the SRLM and community by supporting the SRLM in selecting and promoting the State Resource Pool for non-farm intervention. The Enterprise Domain is committed to providing holistic support to the SRLMs in implementing non-farm-based intervention programs. The table below shows the coverage of enterprise domain across the country.



Overall coverage of enterprise domain



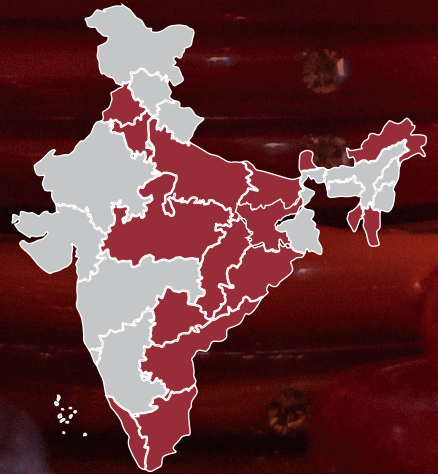
SVEP CB Blocks



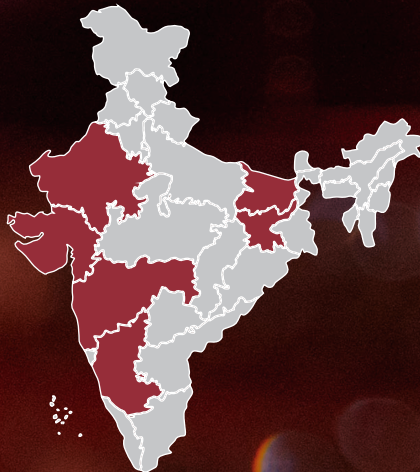
MED Districts



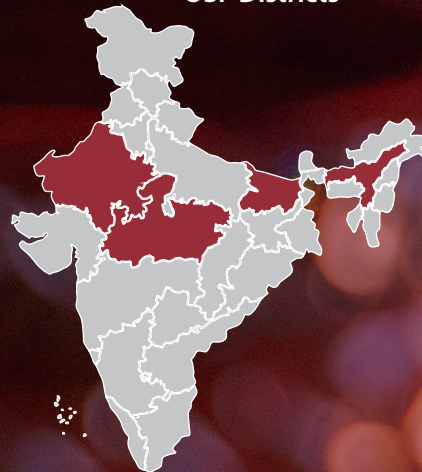
SVEP Implementation Blocks



MEC Districts



OSF Districts



COVERAGE

The Enterprise Domain is committed to providing holistic support to the SRLMs in implementing non-farm-based intervention programs. The table below shows the coverage of enterprise domain across the country.

| Sr. No | States | SVEP Implementation Blocks | SVEP CB Block | SVEP DPR Support | Overall SVEP Blocks | MEC Districts | OSF Districts | FSE Districts | MED Districts |
|--------|-------------------|----------------------------|---------------|------------------|---------------------|---------------|---------------|---------------|---------------|
| 1 | Andhra Pradesh | 4 | - | - | 4 | - | - | - | - |
| 2 | Arunachal Pradesh | 1 | - | - | 1 | - | - | - | - |
| 3 | Assam | - | - | - | 0 | - | 5 | - | - |
| 4 | Bihar | 12 | 10 | 10 | 32 | 2 | 10 | - | 5 |
| 5 | Chhattisgarh | 3 | - | - | 3 | - | - | - | - |
| 6 | Gujarat | - | - | - | 0 | 3 | - | - | - |
| 7 | Haryana | 2 | - | - | 2 | - | - | - | - |
| 8 | Jharkhand | 12 | - | - | 12 | 3 | - | - | - |
| 9 | J&K | - | - | - | 0 | - | - | - | 9 |
| 10 | Karnataka | - | - | - | 0 | 3 | - | 31 | - |
| 11 | Kerala | 14 | 29 | 29 | 72 | - | - | - | - |
| 12 | Madhya Pradesh | 5 | - | - | 5 | - | 6 | 25 | - |
| 13 | Maharashtra | - | - | - | 0 | 3 | - | - | - |
| 14 | Mizoram | 3 | - | - | 3 | - | - | - | - |
| 15 | Nagaland | - | - | - | 0 | - | - | - | - |
| 16 | Odisha | - | - | - | - | - | - | 30 | - |
| 17 | Punjab | 1 | - | - | 1 | - | - | - | - |
| 18 | Rajasthan | 5 | 2 | 2 | 9 | 3 | 9 | - | - |
| 19 | Sikkim | 1 | - | 1 | - | - | - | - | - |
| 20 | Tamil Nadu | 1 | 5 | 5 | 11 | - | - | - | - |
| 21 | Telangana | 5 | - | - | 5 | - | - | - | - |
| 22 | Tripura | 3 | - | - | 3 | - | - | - | - |
| 23 | Uttar Pradesh | 4 | - | - | 4 | - | - | 25 | - |
| | Total | 76 | 46 | 46 | 168 | 17 | 30 | 111 | 14 |

Start-up Village Entrepreneurship Programme

SVEP Coverage

Kudumbashree-NRO has supported 56 blocks across 10 states, ongoing implementation support in 20 blocks, and involvement in capacity building for 46 blocks. The table below shows the state-wise number of blocks supported in implementation, the number of on-going blocks and Capacity Building blocks.

| Sr. No. | State | SVEP Implementation | | | SVEP PMU | | | Overall |
|---------|-------------------|---------------------|-----------|-----------|----------|-----------|-----------|------------|
| | | Exit | Ongoing | Total | Exit | Ongoing | Total | |
| 1 | Andhra Pradesh | 4 | - | 4 | - | - | - | 4 |
| 2 | Arunachal Pradesh | - | 1 | 1 | - | - | - | 1 |
| 3 | Bihar | 12 | - | 12 | - | 10 | 10 | 22 |
| 4 | Chhattisgarh | 3 | - | 3 | - | - | - | 3 |
| 5 | Haryana | 2 | - | 2 | - | - | - | 2 |
| 6 | Jharkhand | 9 | 3 | 12 | - | - | - | 12 |
| 7 | Kerala | 14 | - | 14 | - | 29 | 29 | 43 |
| 8 | Madhya Pradesh | 5 | - | 5 | - | - | - | 5 |
| 9 | Mizoram | 1 | 2 | 3 | - | - | - | 3 |
| 10 | Punjab | - | 1 | 1 | - | - | - | 1 |
| 11 | Rajasthan | 5 | - | 5 | - | 2 | 2 | 7 |
| 12 | Sikkim | - | 1 | 1 | - | - | - | 1 |
| 13 | Tamil Nadu | - | 1 | 1 | - | 5 | 5 | 6 |
| 14 | Telangana | - | 5 | 5 | - | - | - | 5 |
| 15 | Tripura | - | 3 | 3 | - | - | - | 3 |
| 16 | Uttar Pradesh | 1 | 3 | 4 | - | - | - | 4 |
| | Total | 56 | 20 | 76 | 0 | 46 | 46 | 122 |

Physical Progress

The section outlines the performance of the various SVEP blocks across states in achieving their respective targets till March 2024. The table shows the cumulative achievements of the blocks against the cumulative target till March 2024. The total target of the blocks is divided into 4 years and the blocks mentioned in the tables are in the different years of the project period.

The blocks of Jharkhand, Telangana, Uttar Pradesh and Serchhip block of Mizoram have completed the 4 years of the project period and NRO has exited from the blocks. All three blocks of Jharkhand and Serchhip have achieved a 100 per cent of the target. Telangana has performed well and has achieved a 100 per cent in the two blocks and has achieved more than 80 per cent in the remaining three blocks. Uttar Pradesh is lagged the target and has not achieved the total target of the project in all three blocks. In Uttar Pradesh, project activities have been halted for certain period due to fund constraints, affecting the progress of the project.

| Sr. No | State | Block | Target | | Achievement | | Achievement % |
|--------------|-----------|----------------|--------------------|--------------------------|--------------------------|--------------|--------------------------|
| | | | 4 years as pre DPR | Cumulative till Mar-2024 | Cumulative till Mar-2024 | Backlog | Cumulative till Mar-2024 |
| 1 | Arunachal | Namsai | 1,400 | 650 | 470 | 180 | 72.31% |
| 2 | Jharkhand | Daru-Tatijhari | 814 | 814 | 910 | -96 | 111.79% |
| 3 | Jharkhand | Domchanch | 1,415 | 1,415 | 1,460 | -45 | 103.18% |
| 4 | Jharkhand | Gola | 1,320 | 1,320 | 1,399 | -79 | 105.98% |
| 5 | Mizoram | Mamit | 1,083 | 257 | 218 | - | 84.82% |
| 6 | Mizoram | Serchhip | 580 | 580 | 589 | -9 | 101.55% |
| 7 | Mizoram | Siaha | 907 | 211 | 101 | - | 47.87% |
| 8 | Punjab | Guruharsahai | 1,205 | 302 | 301 | 1 | 99.67% |
| 9 | Sikkim | Pakyong | 1,110 | 485 | 321 | 164 | 66.19% |
| 10 | Telangana | Amangal | 1,571 | 1,571 | 1,677 | -106 | 106.75% |
| 11 | Telangana | Devarakonda | 1,672 | 1,672 | 1,558 | 114 | 93.18% |
| 12 | Telangana | Makthal | 1,787 | 1,787 | 1,787 | 0 | 100.00% |
| 13 | Telangana | Utnoor | 1,836 | 1,272 | 1265 | 7 | 99.45% |
| 14 | Telangana | Wardhannapeth | 2,400 | 1,484 | 1266 | 218 | 85.31% |
| 15 | Tripura | Ambassa | 1,500 | 616 | 346 | 270 | 56.17% |
| 18 | UP | Haswa | 1,317 | 1,309 | 1002 | 307 | 76.55% |
| 19 | UP | Naraini | 1,248 | 1,248 | 962 | 286 | 77.08% |
| 20 | UP | Thekma | 1,357 | 1,357 | 913 | 444 | 67.28% |
| Total | | | 28,553 | 18,350 | 16,545 | 1,805 | |

Table 3: Block wise Physical progress

Progress of Sub-sector

The total target has been divided into 4 sectors to ensure the promotion of enterprises in different sectors. Enterprises related to local arts, primary products of the block or district and enterprises promoted in hot-spots or tourist places are kept under the sub-sector, enterprises started to tap the local demand come under the household sector, and enterprises that get their maximum revenue from government institutions or government programmes come under the government sector. SVEP provides handholding and financial support for existing enterprises of the blocks that come under the category “existing.”

The table below shows the enterprises promoted under different categories till March 2024. All the states except Jharkhand have achieved the target of the sub-sector, which reflects that those local resources and opportunities have been identified and converted into enterprises. Meanwhile, only Punjab has achieved the target of the government sector. Strategic liaisoning and convergence with government departments can improve the performance in this sector.

| State | Sub-Sector | | | Government Sector | | | Household | | | Existing | | |
|-------------------|--------------|-------------|-------------|-------------------|-----------|------------|---------------|---------------|------------|--------------|-------------|------------|
| | Target | Achi | % | Target | Achi | % | Target | Achi | % | Target | Achi | % |
| Arunachal Pradesh | 104 | 151 | 145% | 24 | 4 | 17% | 338 | 271 | 80% | 144 | 44 | 31% |
| Jharkhand | 222 | 215 | 97% | 153 | 8 | 5% | 2220 | 2766 | 125% | 887 | 780 | 88% |
| Mizoram | 6 | 71 | 1183% | 2 | 1 | 50% | 400 | 392 | 98% | 470 | 444 | 94% |
| Punjab | 27 | 20 | 74% | 5 | 7 | 140% | 210 | 254 | 121% | 30 | 20 | 67% |
| Sikkim | 72 | 147 | 204% | 6 | 2 | 33% | 269 | 161 | 60% | 103 | 11 | 11% |
| Telangana | 685 | 914 | 133% | 164 | 4 | 2% | 5072 | 5384 | 106% | 1753 | 1251 | 71% |
| Tripura | 91 | 166 | 182% | 50 | 1 | 2% | 319 | 122 | 38% | 115 | 57 | 50% |
| Uttar Pradesh | 257 | 475 | 185% | 125 | 26 | 21% | 2560 | 1967 | 77% | 980 | 409 | 42% |
| Total | 1,464 | 2159 | 147% | 529 | 53 | 10% | 11,388 | 11,317 | 99% | 4,482 | 3016 | 67% |

Table: 4 State-wise progress under different sectors

Progress under Social Sector

The section provides insight into the enterprises promoted under various social categories, with a focus on supporting individuals from marginalised communities. The data shows that all states have made significant efforts to mobilise marginalised communities of their respective states and support them in starting the enterprises.

The majority of the enterprises are owned by members of the OBC category with 54 per cent of total enterprises promoted till March 2024 across states followed by Schedule Tribe Category with 19 per cent and Schedule Caste Category with 18 per cent. Only 5 per cent of enterprises are owned by members of the General category.

| State | Total Target as per DPR | Total Achievement | | SC | | ST | | OBC | | General | |
|---------------|-------------------------|-------------------|------------|--------------|------------|--------------|------------|--------------|------------|------------|-----------|
| | | Achi | % | Achi | % | Achi | % | Achi | % | Achi | % |
| Arunachal | 1400 | 470 | 34% | 16 | 3% | 335 | 71% | 9 | 2% | 110 | 23% |
| Jharkhand | 3549 | 3769 | 106% | 476 | 13% | 397 | 11% | 2792 | 74% | 104 | 3% |
| Mizoram | 2570 | 908 | 35% | - | 0% | 908 | 100% | | 0% | | 0% |
| Punjab | 1205 | 301 | 25% | 289 | 96% | | 0% | 4 | 1% | 8 | 3% |
| Sikkim | 1110 | 321 | 29% | 19 | 6% | 78 | 24% | 210 | 65% | 14 | 4% |
| Telangana | 9266 | 7553 | 82% | 1233 | 16% | 1237 | 16% | 4775 | 63% | 308 | 4% |
| Tripura | 5531 | 346 | 6% | 59 | 17% | 78 | 23% | 202 | 58% | 7 | 2% |
| Uttar Pradesh | 3922 | 2877 | 73% | 952 | 33% | 30 | 1% | 1541 | 54% | 354 | 12% |
| Total | 28,553 | 16,545 | 58% | 3,044 | 18% | 3,063 | 19% | 9,533 | 58% | 905 | 5% |

Table 5: State-wise progress under the social sector

In Arunachal Pradesh, the promotion of ST enterprises closely matches their substantial population percentage, indicating a well-implemented project. Jharkhand's project implementation is notable as it closely mirrors both the SC and ST population percentages, signifying a balanced and successful approach to entrepreneurship promotion.

Mizoram focuses primarily on the ST community, aligning perfectly with their population percentage. However, there's no representation of SC entrepreneurs, which might require attention to enhance inclusivity. Punjab's emphasis on the SC community aligns with its significant SC population, showcasing a well-executed project. Sikkim exhibits a balanced approach, with both SC and ST categories aligning closely with their respective population percentages, demonstrating successful project implementation.

Telangana's project is balanced in terms of SC representation, matching their population percentage. The ST representation is slightly higher, but the overall approach seems effective. In Tripura, both SC and ST communities are represented, although not in perfect alignment with their population percentages. Nonetheless, the project shows promise. Uttar Pradesh has a strong focus on SC entrepreneurs, closely matching their population percentage.

Gender

The section provides insight into the gender-wise ownership of enterprises across states. The project has a specific focus on women and has encouraged women to start enterprises. The efforts are reflected in the data as it shows that 71 per cent of the total enterprises are owned or run by women.

In Arunachal, Mizoram and Sikkim, more than 90 per cent of all enterprises been owned by women entrepreneurs. Uttar Pradesh has an almost equal percentage of men and women entrepreneurs with 49 and 51 per cent respectively. Social factors and cultures of the states have also influenced the ownership of enterprises.

| State | Total | | Male | | Female | |
|---------------|---------------|------------|--------------|------------|---------------|------------|
| | Achi | % | Achi | % | Achi | % |
| Arunachal | 470 | 34% | 22 | 5% | 448 | 95% |
| Jharkhand | 3,769 | 106% | 1,231 | 33% | 2,538 | 67% |
| Mizoram | 908 | 35% | 30 | 3% | 878 | 97% |
| Punjab | 301 | 25% | 169 | 56% | 132 | 44% |
| Sikkim | 321 | 29% | 12 | 4% | 309 | 96% |
| Telangana | 7,553 | 82% | 1,887 | 25% | 5,666 | 75% |
| Tripura | 346 | 6% | 111 | 32% | 235 | 68% |
| Uttar Pradesh | 2,877 | 73% | 1,412 | 49% | 1,465 | 51% |
| Total | 16,545 | 58% | 4,874 | 29% | 11,671 | 71% |

Types of Enterprises

The section provides insight into the enterprises promoted under three different categories across the states. Enterprises are divided into three categories; Manufacturing, Service and Trading based on the core functions of the enterprises.

| State | Total | | Manufacturing | | Service | | Trading | |
|---------------|---------------|------------|---------------|------------|--------------|------------|--------------|------------|
| | Achi | % | Achi | % | Achi | % | Achi | % |
| Arunachal | 470 | 34% | 212 | 45% | 60 | 13% | 198 | 42% |
| Jharkhand | 3,769 | 106% | 569 | 15% | 1,288 | 34% | 1,912 | 51% |
| Mizoram | 908 | 35% | 221 | 24% | 133 | 15% | 554 | 61% |
| Punjab | 301 | 25% | 28 | 9% | 148 | 49% | 125 | 42% |
| Sikkim | 321 | 29% | 40 | 12% | 91 | 28% | 190 | 59% |
| Telangana | 7,553 | 82% | 653 | 9% | 3,598 | 48% | 3,302 | 44% |
| Tripura | 346 | 6% | 109 | 32% | 75 | 22% | 162 | 47% |
| Uttar Pradesh | 2,877 | 73% | 380 | 13% | 1,145 | 40% | 1,352 | 47% |
| Total | 16,545 | 58% | 2,212 | 13% | 6,538 | 40% | 7,795 | 47% |

Table : Types of enterprises

The data shows that the maximum number of enterprises promoted are Training, making up 47 per cent, followed by Service and Manufacturing making up 40 and 13 per cent respectively. The promotion of enterprises under different categories primarily depends on the demand of the local demographic and the resources available in the blocks. The project focuses more on first-generation entrepreneurs and that's one reason for the higher percentage of trading enterprises as its operation is simpler than other categories and meets the demand of the locals.

Group and Individual

The section provides insight into the enterprises promoted as a group or individual enterprises across different states. Individual enterprises are owned by an individual and may have the potential to provide employment to others, whereas group enterprises are collective efforts of multiple individuals into one single unit, and they work together. Usually, group enterprises require larger investments and complex operations

| State | Total | | Group | | Individual | |
|---------------|---------------|------------|------------|-----------|---------------|------------|
| | Achi | % | Achi | % | Achi | % |
| Arunachal | 470 | 34% | 31 | 7% | 439 | 93% |
| Jharkhand | 3,769 | 106% | 1 | 0% | 3,768 | 100% |
| Mizoram | 908 | 35% | 32 | 4% | 876 | 96% |
| Punjab | 301 | 25% | 3 | 1% | 298 | 99% |
| Sikkim | 321 | 29% | 17 | 5% | 304 | 95% |
| Telangana | 7,553 | 82% | 3 | 0% | 7,550 | 100% |
| Tripura | 346 | 6% | 9 | 3% | 337 | 97% |
| Uttar Pradesh | 2,877 | 73% | 18 | 1% | 2,859 | 99% |
| Total | 16,545 | 58% | 114 | 1% | 16,431 | 99% |

The data shows that only 1 per cent of the total enterprises are group enterprises and 99 per cent are individual enterprises. The states with a very low number of group enterprises can promote collaboration and partnership among the entrepreneurs to encourage them to start group enterprises as it has the potential of providing employment opportunities to a large number of people and can come up with strategies to promote group enterprises. Potential individual entrepreneurs can be encouraged to start group enterprises with proper orientation and by providing opportunities for group enterprises under different sectors.

Average Investment

The section provides an idea of the average initial investment of enterprises protonated across different states. It also provides insight into fund inflow from different sources to promote enterprises.

| State | Enterprises | Own (Avg) | CEF (Avg) | Other (Avg) | Total (Avg) |
|---------------|---------------|---------------|---------------|---------------|-----------------|
| Arunachal | 470 | 67,373 | 58,332 | 11,015 | 82,768 |
| Jharkhand | 3,769 | 68,027 | 32,247 | 5,252 | 96,170 |
| Mizoram | 908 | 76,122 | 17,806 | 17,269 | 1,04,453 |
| Punjab | 301 | 42,152 | 33,987 | 8,714 | 84,245 |
| Sikkim | 321 | 38,683 | 6,604 | 17,016 | 62,077 |
| Telangana | 7,553 | 56,601 | 7,935 | 91,940 | 1,41,837 |
| Tripura | 346 | 36,198 | 29,943 | 7,769 | 69,646 |
| Uttar Pradesh | 2,877 | 75,158 | 8,587 | 2,559 | 86,264 |
| Total | 16,545 | 62,860 | 16,202 | 47,896 | 1,13,936 |

The data shows that Telangana and Mizoram have the highest average investment of more than a lakh and Sikkim has the lowest average investment. Telangana has put significant effort into providing financial support to enterprises other than the Community Enterprise Fund. In Mizoram, own investments are on the higher side followed by Uttar Pradesh and Jharkhand.

Own Investment: Mizoram, Uttar Pradesh, Jharkhand and Arunachal have the highest own investments by entrepreneurs, suggesting a higher degree of self-reliance among entrepreneurs and showing individual capabilities of fund mobilisation for the enterprises.

Community Enterprise Fund (CEF): Arunachal has the highest CEF investment followed by Punjab, Jharkhand and Tripura. The data reflects that the states have utilised CEF for providing initial financial support to entrepreneurs.

Another source of funds: The other sources include loans outside the project, grants and other financial provisions within the system. Telangana has provided initial financial support to entrepreneurs from Stree Nidhi Scheme. In contrast, states like Uttar Pradesh, Jharkhand and Tripura have very low recorded investments from other sources, suggesting potential challenges in accessing external funding.

STATE-WISE PROGRESS

This section will present an overview of the progress made in 20 SVEP implementation blocks across 9 states in FY 2023-24. It will analyze each state's overall performance, and the progress is represented through tables, graphs and charts. The detailed progress of all states is given in the following key aspects of the project.

A. Physical Progress

- ◆ Target vs Achievement: Detail of enterprises promoted against the cumulative and financial year target.
- ◆ Sector-wise progress: Detail of enterprises promoted under different sectors against the target. Enterprises are categorised into 4 sub-sectors: Household, Sub sector, Government sector and Existing enterprises

B. Enterprise Profile

- ◆ Type of Enterprises: Enterprises are divided into three types, Trading, Service and Manufacturing
- ◆ Individual and Group enterprises
- ◆ Average Investment: Details of the average initial investment made by the entrepreneurs to start enterprises
- ◆ Average Revenue: Details of average revenue earned by the enterprises.

C. Demographic Profile

- ◆ Ownership by Social Category: Details of ownership of enterprises by different social categories that is General, OBC, ST and SC
- ◆ Gender-wise ownership: Details of ownership of enterprises by gender

D. Financial Progress

- ◆ Expenditure details: Detail of the fund utilisation of the project under different head
- ◆ Community Enterprises Fund (CEF): Detail of CEF utilisation. CEF is a dedicated fund under SVEP to provide seed funding to entrepreneurs. CEF cannot be diverted to other uses. CEF provides an easy access to initial finance to first-generation entrepreneurs with the system.

Arunachal Pradesh

Background

In 2021, MoU was signed between Arunachal Rural Livelihoods Mission (ArSRLM) and Kudumbashree NRO for the implementation of the Start-up Village Entrepreneurship Programme (SVEP) where Kudumbashee NRO is a Project Implementation Agency (PIA) for the project. Following the MoU, Detail Project Report (DPR) was prepared and approved by NRLM on March 23, 2022, for three merged blocks: Namsai, Tizu and Chongkham. The project period for the SVEP merged block is from July 2022 to July 2026.

General Profile of the State

| Phase 1 | |
|---|------------------------|
| Blocks Supported | 1 |
| Name of District | Namsai & Lohit |
| Total Project Cost | 4,93,81,800 |
| Target number of MEs to be developed in 4 years | 1400 |
| Target number of MEs to be developed till March, 2024 | 490 |
| Achievement till March, 2024 | 470 |
| Number of Mentors Deployed | 1 |
| Number of CRP-EPs (total trained and active) | Trained 30- Active- 18 |
| Number of BAPs deployed | 0 |
| Number of Professional | 1 |

The Namsai SVEP block is one merged block of 2 districts i.e., Namsai and Lohit (Tezu and Chongkham). It has been done to cater to the minimal population in the geographical area. The total project cost is Rs. 4,93,81,800 which is divided into specific fund heads with a larger chunk of funds for the Community Enterprise Fund (CEF).

Physical Progress – Target vs Achievement

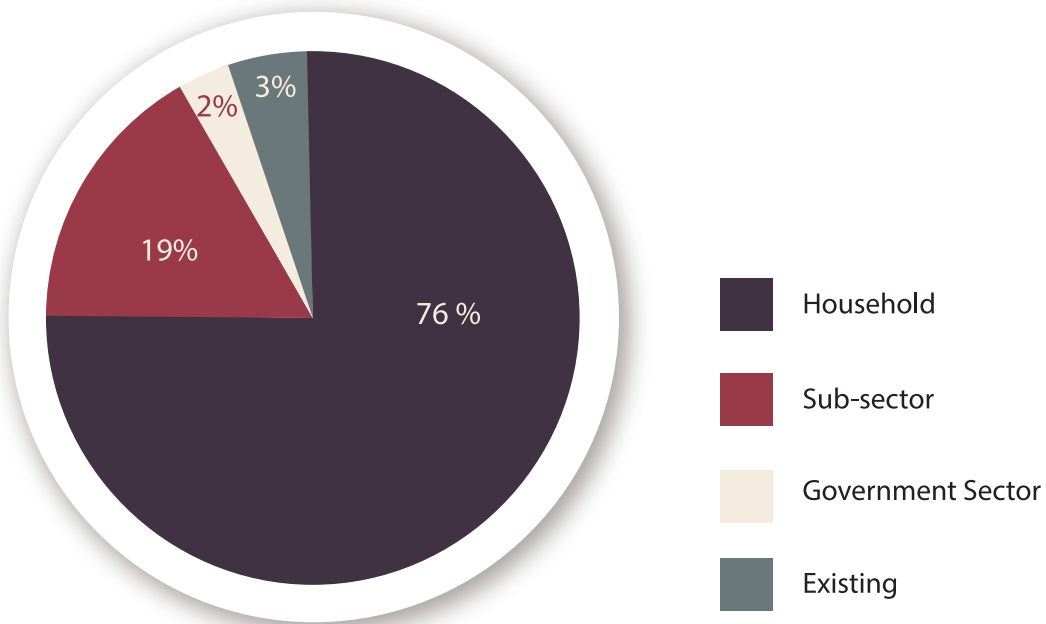
Till the end of the 2nd year of the project, Namsai has achieved 61 per cent of the cumulative target. The target for the financial year was 490 and the state has achieved only 30 per cent of the target. Unavailability of funds at the Block Resource Centre has affected the progress of the block.

| Block | 4-year target | Cumulative Achievement till March 2023 | Cumulative Target till March 2024 | Cumulative Achievement (%) till March 2024 | Target for FY 2023-24 | Achievement in FY 2023-24 | Achievement (%) in FY 2023-24 |
|--------|---------------|--|-----------------------------------|--|-----------------------|---------------------------|-------------------------------|
| Namsai | 1400 | 770 | 470 | 61% | 490 | 149 | 30% |

Physical Progress - Sector-wise achievement

The section shows the enterprises grounding achievement under different sectors in the financial year 2023-24. The figure shows that the maximum enterprises were promoted under the household sector with 76 per cent of total enterprises followed by the sub-sector with 19 per cent.

Sector wise Enterprises

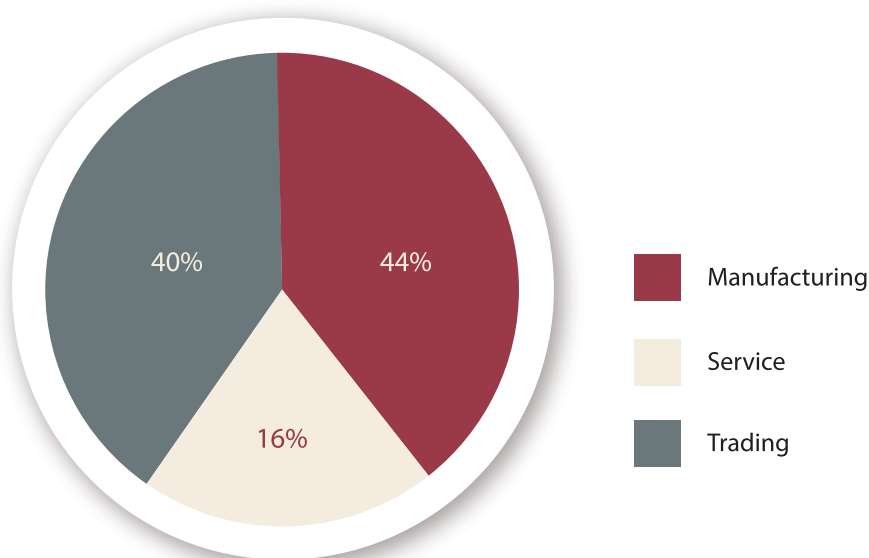


| Sectors | Achievement | Percentage |
|-------------------|-------------|------------|
| Household | 113 | 75.8% |
| Sub-sector | 28 | 18.8% |
| Government Sector | 3 | 2.0% |
| Existing | 5 | 3.4% |
| Total | 149 | 100.0% |

Enterprises Profile – Types of Enterprises

The section shows the enterprises promoted under three types: Trading, Service and Manufacturing in the financial year 2023-24.

Types of Enterprise



The above figure shows that the maximum number of enterprises are promoted under Manufacturing at 44 per cent followed by Trading and Service enterprises at 40 per cent and 16 per cent respectively. The data shows that the state has made significant efforts to promote local products by encouraging the entrepreneurs to start handloom enterprises. After handloom, bakery units have the highest number of manufacturing enterprises promoted. Under trading, mostly Kirana/General stores are promoted followed by vegetable trading. Under service, tailoring, restaurants and readymade clothes stores are promoted.

| Types | Achievement | Percentage |
|---------------|-------------|-------------|
| Manufacturing | 66 | 44% |
| Service | 23 | 15% |
| Trading | 60 | 40% |
| Total | 149 | 100% |

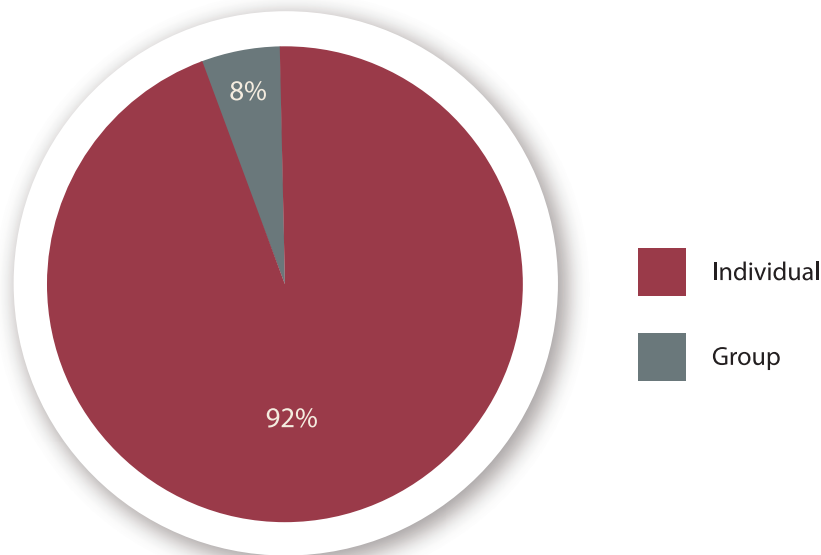
Enterprises Profile – Individual and Group Enterprises

The data shows that 92 per cent of enterprises are owned and run by individuals and only 8 per cent are group enterprises.

| Types | Number | Percentage |
|--------------|------------|-------------|
| Individual | 137 | 92% |
| Group | 12 | 8% |
| Total | 149 | 100% |

In comparison, Arunachal has the highest percentage of group enterprises among the states. This reflects that the state team has focused on promoting group enterprises as well by identifying the scope of group enterprises within the block.

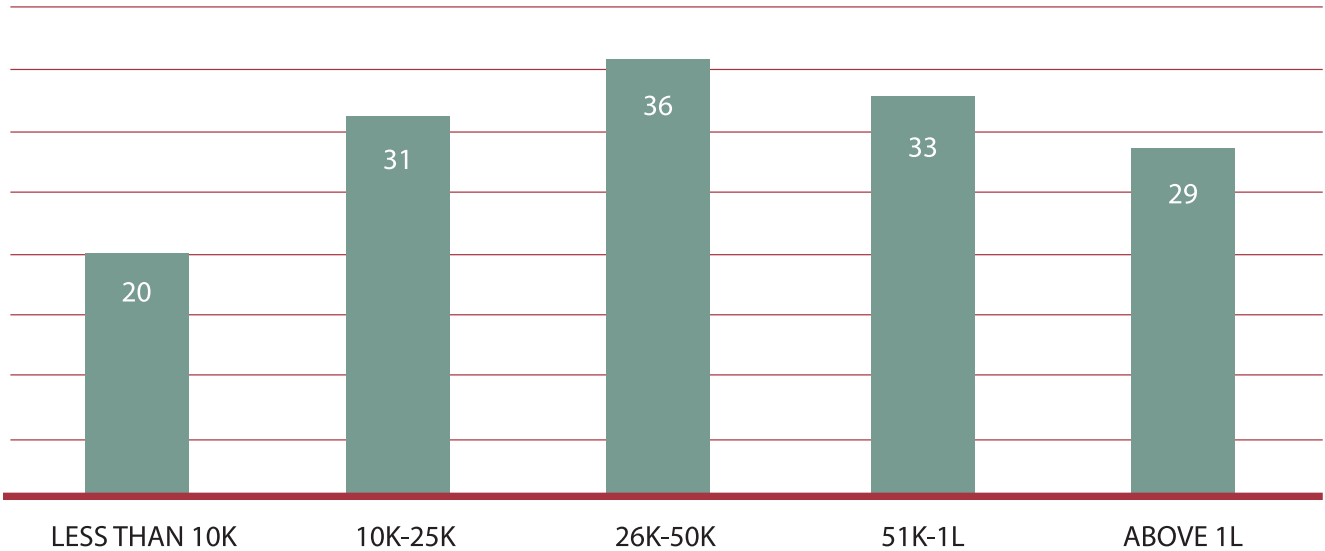
Enterprises by Individual/Group



Enterprise Profile- Investment range

The section shows the initial investment range of enterprises. The investment amount includes entrepreneurs' owned fund, bank loan/CEF/CIF. Most of the enterprises started with an initial investment range of 26,000 to 50,000. Only 19 per cent started with an investment of more than 1 lakh.

Investment Range



| Range | Less than 10k | 10k-25k | 26k-50k | 51k-1L | Above 1L | Total |
|------------|---------------|---------|---------|--------|----------|-------|
| Number | 20 | 31 | 36 | 33 | 29 | 149 |
| Percentage | 13% | 21% | 24% | 22% | 19% | 100% |

Demographic Profile – Entrepreneurs Social Category

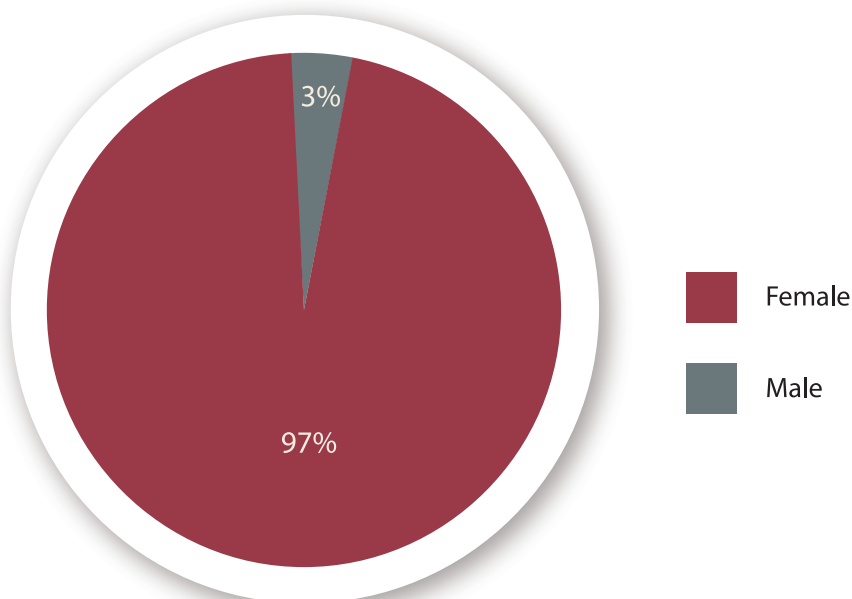
The table below shows the number of enterprises promoted under various social categories with a focus on supporting individuals from marginalized communities, particularly the Scheduled Caste (SC) and Scheduled Tribe (ST) communities.

Demographic Profile – Gender

The section shows the gender-wise ownership of the enterprises promoted in the block. As the project focuses on women entrepreneurs, the state has performed significantly well by encouraging women to start and run their own enterprises. 97 per cent of the total enterprises are owned and run by women.

| Gender | Number | Percentage |
|--------|--------|------------|
| Male | 5 | 3% |
| Female | 144 | 97% |
| Total | 149 | 100% |

Enterprises by Gender



Financial Progress – Fund Utilisation Details

The table below provides an insight on the financial progress of the project since the inception of the project. 4 years project fund is divided into different heads to meet the expenses of various activities at the block level. Fund is transferred to the Block Resource Centre or PIA to execute the project activities.

The state had utilised 40 per cent of the total budget approved which shows that the overall financial progress of the project was good till March 2024. However, the budget for capacity building and training of CRP-EPs was exceeded because the budget provision was insufficient compared to the curriculum designed for capacity building and the number of CRP-EPs trained. The baseline budget was utilized for the preparation of the Detailed Project Report for the block. The budget was overshoot by 9% because the field survey and field activities took additional days to complete beyond the original plan. The project provides a provision to adjust the over-utilized funds from other budget heads in cases of genuine situations and unavoidable circumstances.

Budget utilisation of Skill building, CBO training and Handholding support to entrepreneurs is low. To improve the utilisation, the state team can plan skill enhancement training for entrepreneurs, training or exposure visits for CBO members improve their understanding of the different aspects of the project and increase ownership of the project within the community. The team can also focus on providing services to entrepreneurs to sustain and for improvement of their businesses.

| Budget Head | Budget approved based on DPR (A) | Expenditure till March 2024 (D) | % of expenditure against total budget (E=D/A*100) |
|--------------------------|----------------------------------|---------------------------------|---|
| Skill Building | 98,00,000 | 23,57,991 | 24% |
| Handholding | 47,53,000 | 4,97,300 | 10% |
| Training of CBO | 10,00,000 | 68,400 | 7% |
| Setting up of BRC | 5,00,000 | 2,54,514 | 51% |
| Working Capital | 1,80,000 | 1,18,435 | 66% |
| CB of CRP-EPs | 7,00,000 | 10,99,570 | 157% |
| Baseline | 10,00,000 | 10,91,083 | 109% |
| Mentor and Block Support | 29,76,000 | 29,09,858 | 98% |
| Total | 2,09,09,000 | 83,97,151 | 40 % |

Highlights of the Year

A.Skill Training

Extensive skill training was given to the PLF members who were specifically first-generation entrepreneurs. Through this initiative, the training aims to enhance the skills and capabilities of SHG members, thereby boosting their confidence and promoting economic independence. The training was done in convergence and by outsourcing training from within and outside the State such as Didi ki Bunai from Haryana, Skill Development Program by NABARD, Bethel Life Care, and KVIC.

i. Knitting skill training by Trainer from Haryana (Didi Ki Bunai unit)



ii. Tailoring Skill Training



B. Rural Haat

After engaging with the residents of Solungtoo and Alubari villages an understanding of local economic dynamics, existing businesses, and potential areas for entrepreneurship were developed. The CRP-Eps conducted surveys and interviews to identify individuals with entrepreneurial aspirations, existing business ventures, or unique skills. It also organised capacity building training sessions to enhance the entrepreneurial skills of identified individuals. as well as, facilitated linkages between local entrepreneurs and larger markets to expand their reach and increase their earning potential.

The Rural Haat initiative in convergence with NABARD, coupled with the identification of around 20-30 entrepreneurs and support by CRP-EPs, holds immense promise for promoting rural development and fostering economic empowerment in Solungtoo and Alubari villages.

i. Alubari Rural Haat



ii Tailoring Skill Training



C. Case Studies

“ Bake it right, eat every day and night ”

Introduction

| | |
|----------------------|------------------|
| Name of Entrepreneur | Atimsai Tamblong |
| Age | 35 |
| SHG Name | Kabruya |
| Village | Tafragam |
| Block | Tezu |
| District | Tezu |

Family and location background of the Entrepreneur:

Atimsai resides in Tafragam with her husband and four children. Initially, both Atimsai and her husband worked in farming to support their family. However, facing difficulties in managing household expenses, Atimsai took the initiative to open a small grocery shop in 2016. Despite her efforts, she encountered challenges in running the business due to a lack of experience. Consequently, she faced financial constraints, leading to the eventual closure of the shop. In 2022, Atimsai attended an orientation program by the SVEP where entrepreneurship was discussed. During the session, Atimsai expressed her desire to venture into running a shop again. Having previously attempted it, she aspired to attain independence and improve her household income to provide a better life for her children.

Why did she decide to become an entrepreneur?

Atimsai recognized that neither working in agriculture nor finding job opportunities could sufficiently support her family. Therefore, she saw entrepreneurship as a viable path forward, having previously attempted it. Despite her previous failure due to lack of experience and knowledge, she remained determined. Upon learning about the support available from SVEP, her confidence surged, and she began to see herself as capable of becoming a successful entrepreneur.

How did she become an entrepreneur?

When Atimsai attended the SHG orientation and learned about the SVEP, she expressed her desire to start her own business. She participated in various training sessions, such as General Orientation Training (GOT) and Entrepreneurship Development Program (EDP), where she gained valuable insights into business operations, including its advantages and challenges.

As she progressed through the training, Atimsai decided to open a bakery unit because of her familiarity with baking. However, upon conducting a viability check, the Community Resource Person for Entrepreneur Promotion (CRP-EP) advised her against the chosen location due to low demand. With the CRP-EP's assistance, Atimsai relocated her business to a more favourable location on the Tezu Naala Main Road.

Securing the necessary capital posed another challenge, but with the guidance of the CRP-EP, Atimsai developed a comprehensive business plan and obtained approval and financial support from the Block Resource Centre (BRC) to the tune of Rs 1 lakh. She diversified her offerings to include tea, coffee, ice cream, and cookies alongside bakery items to cater to customer preferences. Despite initial success, Atimsai realised the need to expand her bakery items and improve product quality to meet customer demands. Although formal skill training was unavailable at the time, the CRP-EP arranged for Atimsai to receive training from a relative who was skilled in bakery production. With enhanced skills and product variety, Atimsai's business flourished, serving a wide range of customers.

Presently, Atimsai manages her bakery-cum-mini-café with the support of her husband and family members, delighting customers with her culinary expertise and dedication to quality service. *"When you have a dream, you've got to grab it and never let go."*

Information on Enterprise

Name of the shop: Atimsai Bakery and coffee Coffee Shop

Nature of business: Manufacturing

Amount invested in starting the shop (Own/SHG/Bank linkage): 1,05,022,1 lakh from SVEP

Date of starting the enterprise: 30-Sep-22

Monthly revenue: Rs 25000 to 30000

Monthly income: Rs 3000 -4000

Monthly profit: Rs 6000 -10000

Any subsequent investments made: No Records maintained by her: yes

Skill training received (apart from GOT and EDP, if any): Yes

Challenges

The challenge in the business is competition, as new competitors enter the market every day. Therefore, maintaining the quality, variety, and flavour of the product is very essential.

Impact

The impact is that a homemaker can learn to introduce a new product into the market despite existing competition. This serves as a message to other women that with determination and hard work, they can surely achieve success in their endeavours.

Entrepreneur's plan for her business

The entrepreneur intends to continue operating the bakery shop while seeking additional skill training in bakery items to enhance production and create a wider variety of products. Furthermore, she aims to establish partnerships with retailers to supply bakery items to them.



i. Cafe Inauguration



ii. Customers in sitting area

"Homemaker to Tase Maker"

Introduction:

| | |
|----------------------|------------------|
| Name of Entrepreneur | Em Kumari Tamang |
| Age | 33 |
| SHG Name | Maa Gayatri |
| Village | New Basti |
| Block | Chongkham |
| District | Namsai |

Family and Location Background of Entrepreneur:

Em Kumari Tamang resides in Naya Basti with her husband, three children, and daughter-in-law. Coming from a non-business background, Em Kumari and her husband worked as daily wage earners. Her village, located away from the highway, lacks developed business opportunities, with most villagers dependent on farming. As the eldest daughter, she also shoulders the responsibility of supporting her mother's household.

Why Did She Decide to Become an Entrepreneur?

Em Kumari's entrepreneurial journey began when she joined the Ma Gayatri SHG and was elected as the Panchayat Level Federation (PLF) President. During office-related visits by ArSRLM staff, she often cooked meals for them, earning repeated praise for her culinary skills. Encouraged by their compliments and realizing her potential, Em Kumari decided to open a restaurant. This marked the beginning of her entrepreneurial ambition.

How Did She Become an Entrepreneur?

As PLF President, Em Kumari was introduced to the SVEP project during a PLF orientation session conducted by CRP-EP. Already considering opening a restaurant, she shared her idea with CRP-EP and underwent various training sessions, including SHG orientation, Triggering GOT, and EDP. With the support of CRP-EP Tisna and block staff, a prime location in front of the block office was identified for her restaurant. The strategic location, with no existing competitors and a steady flow of office staff and visitors, provided a viable business opportunity.

Information on Enterprise

- ◆ Name of the Shop: Tamang Restaurant
- ◆ Nature of Business: Service
- ◆ Amount Invested in Starting the Shop (Own/SHG/Bank Linkage): 144,112 INR
- ◆ Date of Starting the Enterprise: 2022
- ◆ Monthly Revenue: 20,000-25,000 INR
- ◆ Monthly Income: 3,000 INR
- ◆ Monthly Profit: 7,000 INR (Average)
- ◆ Subsequent Investments Made: 50,000 INR (MUDRA Loan)
- ◆ Records Maintained by Her: Yes
- ◆ Skill Training Received (Apart from GOT and EDP): None

Challenges

Em Kumari is a warrior in every sense, balancing her roles as the elder sister, responsible mother, and president of both PLF and SHG. Managing multiple responsibilities and liabilities, she faces every challenge with resilience and determination.

Impact

The loan and business plan consultancy significantly strengthened Em Kumari's enterprise. She expanded her menu based on demand and improved her bookkeeping skills. Successful repayment of her loan marked her as a proud shop owner. The profits enabled her to build a new house and purchase a two-wheeler, achieving financial independence. Her involvement in the SHG and village organization boosted her confidence, fulfilling her childhood dream of becoming a chef.

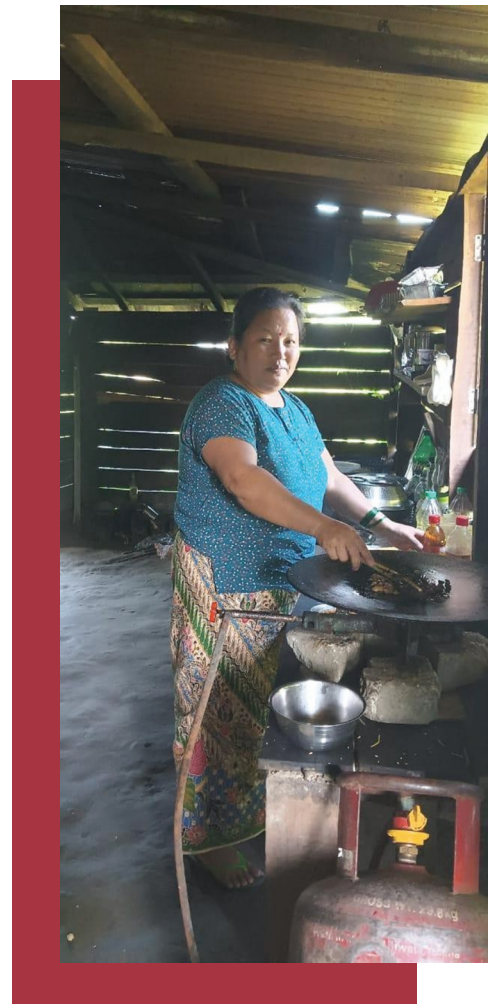
Entrepreneur's Plan for Her Business

As the block office is set to relocate in the future, Em Kumari plans to move her restaurant near the new building, upgrading it from a canteen to a full-fledged restaurant. Her vision includes adapting to the changing environment and continuing to meet the needs of her customers.

Em Kumari's transformation from a daily wage labourer to a successful entrepreneur is remarkable. Her journey illustrates the importance of social interaction, economic empowerment, and continuous adaptation. Joining the SHG provided her with vital information and financial support, significantly improving her social and economic conditions. Through her business, she developed better communication skills, enhanced customer relations, and consistently adapted her offerings to meet customer needs.

"My journey from a daily wage labourer to a restaurant owner has been challenging yet fulfilling. The support from SHG and the community has been invaluable. I now confidently express myself, run a successful business, and fulfil my dream of being a chef."

Em Kumari Tamang's resilience and determination continue to inspire many in her community, showcasing the transformative power of entrepreneurship.



Learning from Implementation

According to the DPR, SVEP in the block of Namsai is to facilitate the establishment of 1400 enterprises within a period of 4 years. Through focused interventions and strategic planning, the program seeks to leverage the entrepreneurial capabilities of rural communities and generate sustainable livelihood opportunities. The implementation of SVEP in the Namsai SVEP Block follows a systematic approach of initial research that guides the development of a comprehensive plan for implementation.

Currently, the project has deployed 18 Community Resource Persons for Enterprise Promotion (CRP-EP) across the three blocks. The ground intervention commenced in June 2022, with CRP-EPs actively engaging with local communities to identify, support, and nurture aspiring entrepreneurs. The CRP-EPs were able to participate in skill-related training, various State, District and National level melas which have enhanced their learnings based on customer management, sales management and marketing. Halfway into the project duration, the CRP-EP are also taking the initiative in starting their own enterprise, either group or individual, which is a good start towards their sustainability.

The BEPC members have been active in various aspects such as field-level monitoring of the enterprise set-up along with reviewing the work of CRP-EPs. With the Block Resource Centre set up at the Block office, the entrepreneurs along with other stakeholders find it feasible to access the services provided by it.

Delay in fund release from SRLM-

Due to a delay in the fund release from the SRLM, the target of the block in the second year couldn't be met. The second year second-year target stands at 490 out of which only 149 could be grounded. The enterprises that were grounded had minimal loans from SVEP while the rest were started with individual investments. Therefore, the remaining backlog of the target would be added in the FY 2024-2025 which is 300 (by deducting the over-achievement of 41 enterprises in the FY 2022-2023) along with 420, a total of 720.

Irregular field visits and BEPC meetings-

The Namsai block which is bigger compared to the other two blocks (Tezu & Chongkham) lacks participation from both BEPC members & CRP-EP, for which enterprise targets are not met at par. According to the BEPC EC members, there are new BEPC members that attend BEPC meetings and hence there is no uniformity. Also, there are no field visits done by the BEPC members for ME verification. This is also causing delays in CRP-EP work report approval and work assigned.

Irregular PSC-

As of now, only 2 PSC meetings have been conducted in the block. One of the factors would be new BEPC members that keep on adding up in every BEPC meeting & PSC which makes it difficult to prioritise decisions and their responsibilities.

Absence of Accountant-

Though the block has an accountant appointed from that of Nodal CLF, their roles are limited and visit the BRC only once a month which makes it difficult for the maintenance of Books of Records. No proper books of record are being maintained currently in the BRC which makes it difficult to record the fund flow. With no permanent accountant in the block, the Demand Credit Based repayment list is also not being maintained and the repayment is stuck at PLF & CLF level which puts an extra burden on the CRP-EP, Mentor and BCLH.

Mentor & Block Cost

The budget allocated to Mentor & Block cost is Rs. 29,76,000 for 4 years of the project period. Currently, 23 months into the project, the Mentor cost stands at Rs. 29,09,858 with 97.77% of expenditure. This has been due to engaging two mentors from September 2021 to April 2023 to ensure smooth implementation of the project and support in capacity building at the field level, due to 3 blocks and 2 districts merged as 1 SVEP block causing a strain in the fund head. With the remaining 25 months of the project duration, a proper redressal of the same needs to be decided.

Areas for Improvement

1. Timely fund transfer to BEC to avoid delay in conducting field activities and to achieve block targets.
2. Training BEPC members to improve their project understanding and build ownership of the project. Time-to-time orientation and refresher training to new members of the BRC.
3. Conducting regular Project Sanction Committee (PSC) meetings to achieve physical targets and to ensure timely fund availability to entrepreneurs.
4. Placement and Training of BRC Accountant at BRC to keep track of fund utilisation and ensure books of records are updated.
5. Refresher Training to CRPs EP on consultancy to improve the quality of consultancy services to entrepreneurs.

Jharkhand

Background

Kudumbashree National Resource Organisation has been a prominent partner with the Jharkhand State Livelihoods Promotion Society (JSLPS) and has been supporting in implementation of the Start Up Village Entrepreneurship Programme (SVEP) since 2016. Kudumbashree NRO has supported the implementation of Phase 1 and Phase 2 blocks. For the Phase III blocks MoU was signed in Dec 2018, and DPRs were prepared by March 2019 for three blocks (Gola, Domchanch and Daru). The Empowered Committee (EC) approved the DPR of Gola and Domchanch in August and suggested appending Tatijhariya to Daru in order to ensure the financial feasibility of the project. As per the directions of the EC, DPR for Tatijhariya was prepared in Sept and the same got ratified by the EC in November 2019. In total NRO has supported in implementation of the SVEP project in 12 blocks of Jharkhand spanning over 8 districts.

General Profile of the State

| Phase III | | | |
|---|--------------|---------|------------------|
| Blocks Supported | Domchanch | Gola | Daru-Tatijhariya |
| Name of District | Koderma | Ramgarh | Hazaribagh |
| Total Project Cost | 14,13,78,255 | | |
| Target number of MEs to be developed in 4 years | 3,549 | | |
| Target number of MEs to be developed till March, 2024 | 3,549 | | |
| Achievement till March, 2024 | 3,768 | | |
| Number of Mentors Deployed | 3 | | |
| Number of CRP-EPs | 35 | | |

Physical Progress – Target vs Achievement

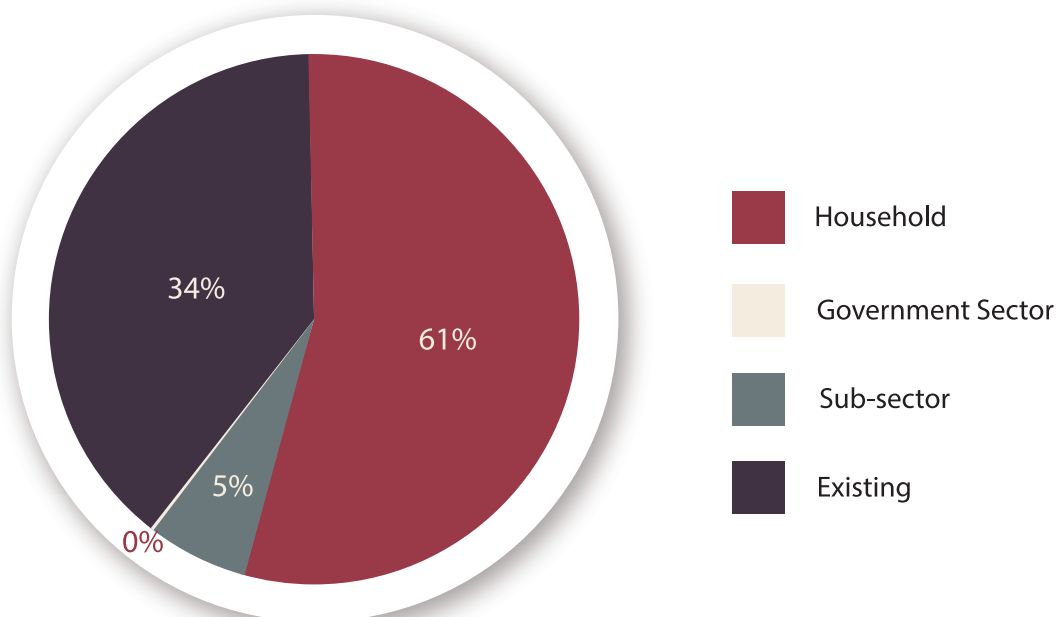
By the end of the 4th year of the project, the state has achieved 106 per cent against the total 4-year target. In the last financial year, every block has achieved more than the target which resulted in the overall higher achievement of the state.

| Block | 4-year target | Cumulative Target till March 2024 | Cumulative Achievement till March 2024 | Cumulative Achievement (%) till March 2024 | Target for FY 2023-24 | Achievement in FY 2023-24 | Achievement (%) in FY 2023-24 |
|------------------|---------------|-----------------------------------|--|--|-----------------------|---------------------------|-------------------------------|
| Daru-Tati-hariya | 814 | 814 | 910 | 112% | 120 | 216 | 180% |
| Dom-chanch | 1415 | 1415 | 1460 | 103% | 393 | 438 | 111% |
| Gola | 1320 | 1320 | 1398 | 106% | 288 | 366 | 127% |
| Total | 3549 | 3549 | 3768 | 106% | 801 | 1020 | 127% |

Physical Progress – Sector-wise enterprises

The section shows the enterprises promoted under different sector. The data shows that 61 per cent of the total enterprises are promoted under the household sector. The household enterprises mainly meet the local demand of the blocks. Only 5 per cent enterprises are promoted under sub-sector. Mostly bamboo basket-making units are promoted under the sub-sector and only one unit started under the government sector. The tailoring unit received a uniform stitching order from the government school.

Sector wise Enterprise

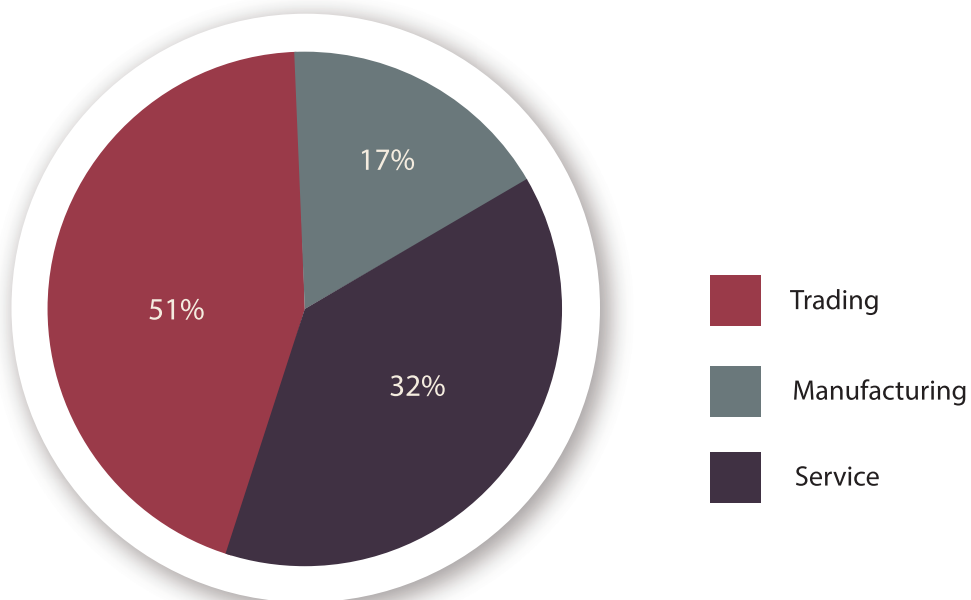


| Sector | Number | Percentage |
|-------------------|-------------|-------------|
| Household | 622 | 60.98% |
| Sub-sector | 52 | 5.10% |
| Government Sector | 1 | 0.10% |
| Existing | 345 | 33.82% |
| Total | 1020 | 100% |

Enterprise Profile- Types of Enterprises

The data shows that 51 per cent of the total enterprises are in trading followed by service and manufacturing with 32 per cent and 17 per cent respectively. In trading, mostly general/Kirana stores, readymade cloth stores and ladies' stores are promoted. In service, mostly tailoring and small restaurants are promoted. In manufacturing mostly bamboo basket meeting units were promoted using local available resources. Enterprises have promoted fairly in all three categories which reflects that enterprises have been promoted based on the opportunities at block.

Types of Enterprise

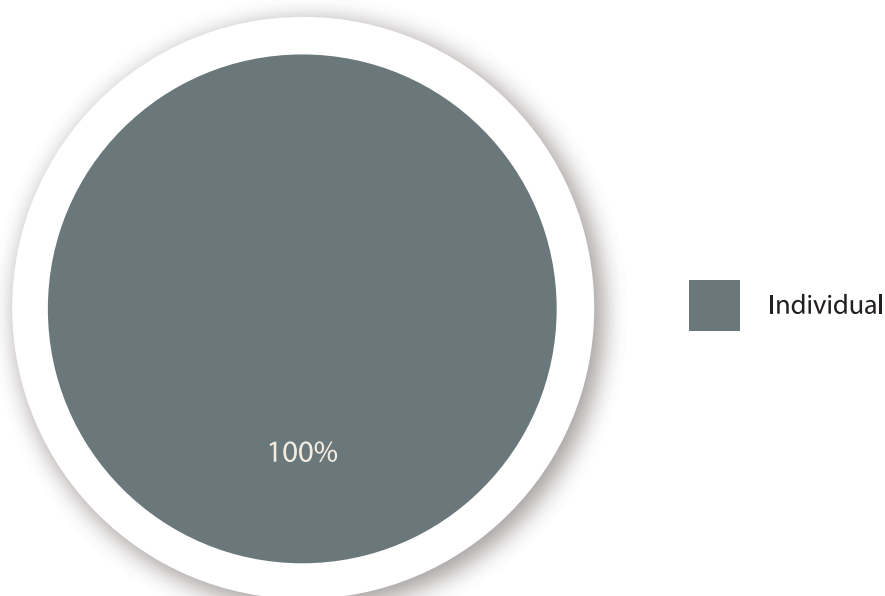


| Type | Manufacturing | Service | Trading | Total |
|------------|---------------|---------|---------|-------|
| Number | 173 | 328 | 519 | 1020 |
| Percentage | 17% | 32% | 51% | 100% |

Enterprises Profile – Individual and Group Enterprises

The data shows that all the enterprises promoted in the financial year are owned and run by individuals. No group enterprises have been promoted. To promote group enterprises, the state can identify the scope of group enterprises and encourage entrepreneurs through orientation and training to come up together to an enterprise.

Enterprises by Individual/Group

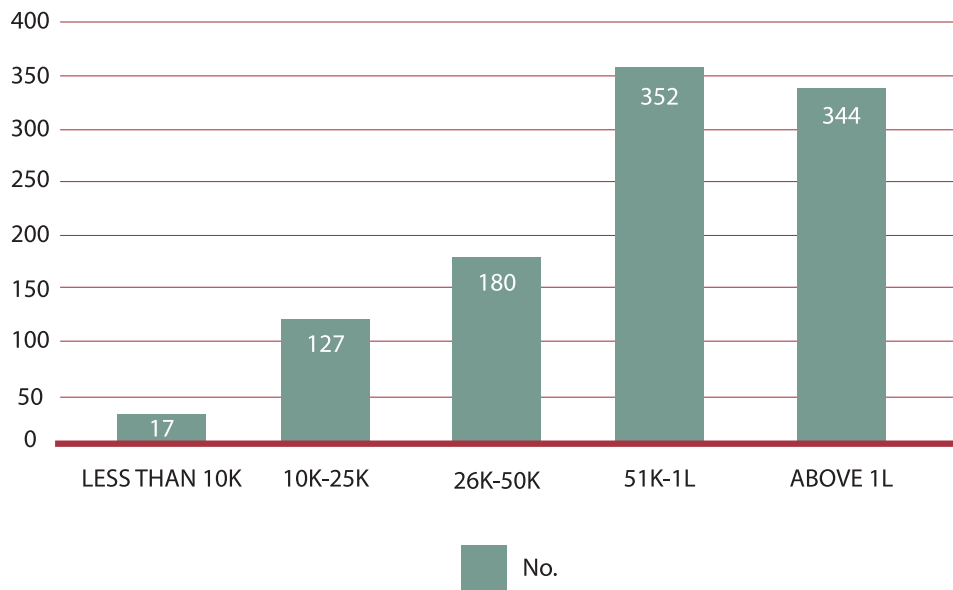


| Type | Number | Percentage |
|--------------|-------------|-------------|
| Individual | 1020 | 100% |
| Group | 0 | 0% |
| Total | 1020 | 100% |

Enterprise Profile – Investment Range

The data shows that maximum enterprises are started with the investment range of 51,000 to 1,00,000 with 35 per cent, followed by above 1 lakh range with 34 percent. Enterprises like Water purifier plans, Auto service (passenger), Printing, Tent houses and Ice-cream vending machines are started with more than 1 lakh investment.

Investment Range

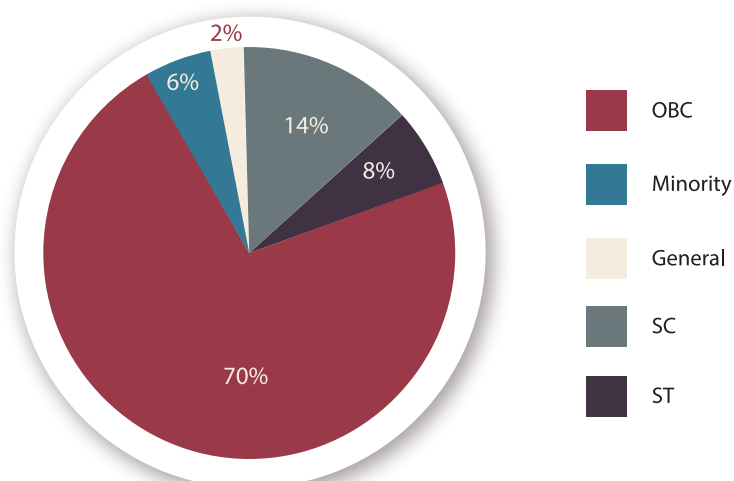


| Range | Less than 10k | 10k-25k | 26k-50k | 51k-1L | Above 1L | Total |
|------------|---------------|---------|---------|--------|----------|-------|
| No. | 17 | 127 | 180 | 352 | 344 | 1020 |
| Percentage | 2% | 12% | 18% | 35% | 34% | 100% |

Demographic Profile – Enterprises by Social Sector

The sections show the started and owned by the different social categories of the society. The project objective is to encourage and provide opportunities to the marginal communities and prioritise them. The data show that the maximum number of enterprises are started by members of the OBC community followed by SC community with 14 per cent. 8 per cent enterprises are started by ST community and 6 per cent by minorities. Maximum ST enterprises come from the Gola block due to dense population of people belonging to the ST category in the block.

Enterprises by Social categories

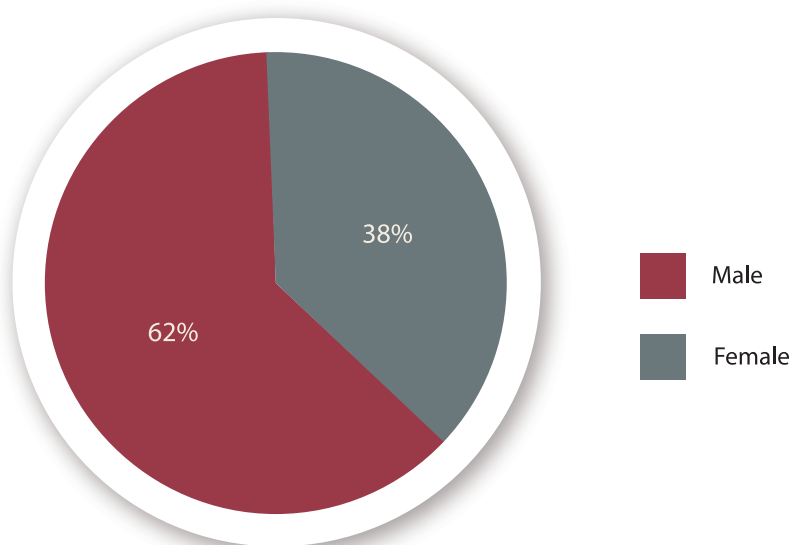


| Social Category | Number | Percentage |
|-----------------|-------------|-------------|
| SC | 142 | 14% |
| ST | 81 | 8% |
| OBC | 715 | 70% |
| Minority | 57 | 6% |
| General | 25 | 2% |
| Total | 1020 | 100% |

Demographic Profile – Enterprises by Gender

The data shows that 62 per cent of the enterprises are owned and run by women entrepreneurs and 38 per cent are owned by male entrepreneurs. Although, under the scope of the SVEP, irrespective of any gender, one family member of an SHG individual can run enterprises. However, the underlying focus is to promote women into entrepreneurship to diversify the income sources of the family.

Enterprises by Gender



| Ownership | Number | Percentage |
|--------------|-------------|-------------|
| Male | 388 | 38% |
| Female | 632 | 62% |
| Total | 1020 | 100% |

Financial Progress – Fund Utilisation

The table below shows the details of funds utilised under different heads against the approved budget of the project. As per the project guidelines, the state transfers the funds under different heads to BRC Account or PIA to meet the expenditure of various project activities.

The data shows that the state has utilised only 50 per cent of the total budget approved by the end of the project period. It reflects the below-average performance of the project in terms of financial progress. Under skill building of entrepreneurs, Handholding support to entrepreneurs and Training of CBO expenditure is below 40 per cent. It indicates that entrepreneurs are not getting all the services which they are supposed to get from the project.

Working capital is the one-time fund given to BRC to meet day-to-day office expenses. The excess utilization under the same head has been met using the interest received from the repayment of the CEF loan.

| Budget Heads | Budget approved based on DPR (A) | Expenditure till March 2024 (D) | % of expenditure against total budget (E=D/A*100) |
|---------------------------|----------------------------------|---------------------------------|---|
| Skill Building | 2,48,43,000 | 70,13,447 | 28% |
| Handholding | 1,20,48,455 | 41,97,163 | 35% |
| Training of CBO | 30,00,000 | 8,24,471 | 27% |
| Setting up of BRC | 15,00,000 | 7,84,627 | 52% |
| Working Capital | 5,40,000 | 19,59,768 | 363% |
| CRP EP capacity Building | 21,00,000 | 29,84,581 | 142% |
| Baseline | 30,00,000 | 22,75,828 | 76% |
| Mentor block support cost | 89,28,000 | 83,02,265 | 93% |
| Total | 5,59,59,455 | 2,83,42,150 | 51% |

Highlights of the year

A.Udyami Vikas Mela

One day Udyami Vikas Mela was organised on 15th March 2024 to encourage SVEP entrepreneurs, CBO members and Cadres. CLF, Bookkeepers, entrepreneurs and BRC MC OB were felicitated for their remarkable support, contribution to the project's success and performance in different areas. The event was successfully organised by the BRC with the support of district and block staff. Along with the CBOs members and cadres, staff of the district and block also participated in the event and encouraged the community leaders and cadres and recognised their efforts to make the programme successful.

CLFs were felicitated for best performing in CEF repayment. Details are given below:

| CLF Name | Repayment per cent in Feb 2024 | Position |
|--------------|--------------------------------|----------|
| Daru CLF | 93 | 1st |
| Irga CLF | 89 | 2nd |
| Medukuri CLF | 85 | 3rd |

Best-performing enterprises were also felicitated. Details are mentioned below:

| Enterprise Name | Entrepreneurs Name | Position |
|-----------------|--------------------|----------|
| Bakery Unit | Khuteja Khatun | 1st |
| Water Supply | Leena Saha | 2nd |
| Paper plate | Sangeeta Devi | 3rd |

At the event 15 SVEP entrepreneurs put on their stalls and collectively earned a revenue of Rs. 24,830.

Glimpse of the events:

CRP EP Group



SVEP Enterprises stall



B. Buyers - Sellers Meet : Gola Block

A buyers-and-sellers fair was organised by the Enhancing Rural Appropriate Development Actions (ERADA) Project from March 4th to 5th, 2024 at the panchayat bhawan of Gola block. In this two-day event, a total of 150 entrepreneurs participated and sold their products. Of these, 85 were SVEP entrepreneurs. SVEP entrepreneurs participated in the sessions organised with the wholesalers and experts and received information related to the quality of the products and marketing. Two stalls were allotted to the SVEP enterprises, through which they earned a revenue of Rs. 1,750. The following products were kept in the stalls:

- 1.Multigrain Aata
- 2.Makka Aata
- 3.Ragi Aata
- 4.Badam Laddu
- 5.Till Laddu
- 6.Hand wash
- 7.Different types of Achar
- 8.Leaf plates (Patal)

Glimpse of the event -Gola- Sellers Buyers Meet



C. Product Launch : Gola

In the Chief Minister programme – “Aapki Sarkar Aapke Dwaar” on 23rd December 2023, SVEP products were got launched. Following are the products:

- a. Almond Laddu
- b. Teel Laddu
- c. Namkins
- d. Multigrain Aata
- e. Wheat Aata

Glimpse:



D. Entrepreneurs’s Meet Domchach Block

The Domchanch block SVEP team organised an entrepreneurs meet on 15th February 2024. The district panchayath President inaugurated the meet. The event was organised to encourage entrepreneurs and cadres for their good performance. 12 stalls were put up to exhibit the SVEP products and 5 food service enterprises also participated and put up their stalls selling food items like Panipuri, Veg roll, Samosa, Jilebi and Manchurian. A help desk was also arranged for entrepreneurs. From the help desk, participants received information related to projects and services that entrepreneurs get from BRC.

Entrepreneurs reached CRP EP seeking support for the preparation of Mudra loan application, Udyam Aadhar card and insurance. 30 entrepreneurs requested for a Mudra loan, 26

for insurance-related support and 10 for Udyam Aadhar registration.

BRC felicitated the best woman entrepreneur from each CLF. Entrepreneurs shared their experiences with the audience. After the award function a cultural programme was put up by each CLF.

Glimpse from the event:





E. CRP EP Group Enterprises

Domchanch CRPEP group has started a group business at Domchanch market with its own investment of Rs.140000 and 50000 thousand from SVEP. The target customers are the village shops. The business was inaugurated business on 19th March 2024. It is an interesting initiative taken by the CRP EP group, the business will ensure regular income to the group outside the SVEP project, and it will help them to sustain their group as well.



F. Skill Training

| Block | Training Name | No. of Batch | Training Days | Date of Training | No. of Participants | No. of Participants started business | Training venue |
|------------|------------------|--------------|---------------|--------------------------|---------------------|--------------------------------------|--------------------------------|
| Dom-chanch | Detergent Making | 1 | 05 | 03/07/2023 to 07/07/2023 | 32 | 10 | BRC Of- fice, Dom- chach |
| Gola | Bangles Making | 1 | 13 | 26/08/2023 to 06/09/2023 | 08 | 08 | RSETI Ramgadh |

i. Detergent making training



ii. Bangle making training



G. Festival Markets

To tap the opportunities BRC with the support of CRP EP Group organised festival markets and encouraged and supported entrepreneurs to put their stalls in the festival markets. CRP EPs identify and support them in putting up stalls. Details of the market are given below (F.Y 2023-24).

| Block | Festival Name | Place | Date | Days | No.of entrepreneurs | Total Revenue |
|-----------|----------------------|------------------------|------------|--------|---------------------|---------------|
| Domchanch | Shivsagar mela | Shivsagar Kaali mandap | 22-10-2023 | 2 days | 2 | 4200 |
| | Masnodih kaali mela | Masnodih | 23-10-2023 | 2 days | 2 | 3670 |
| | Phulwariya mela | Phulwariya chowk | 23-10-2023 | 3 days | 1 | 18000 |
| | Masmohna Dasara mela | Masmohna | 23-10-2023 | 2 days | 1 | 23,575 |
| | Chhat mela | Chhat talab shivsagar | 20-01-2023 | 6 days | 3 | 24000 |
| Gola | Deepawali festival | Gola | 11-12-2023 | 1 day | 3 | 12000 |
| | Durga puja festival | Gola | 23-10-2023 | 1 day | 4 | 32000 |

H. Case Studies

i. *Turning Dreams into Reality: SVEP's Impact*

In a small village called Bagridih, meet Khushboo Devi, a determined woman with a big dream. Back in 2018, she joined a group called Durga Self-Help Group (SHG) and the Village Organization (VO) of Harhipur. With a family of six, Khushboo relied on her husband's modest earnings from tailoring to cover education, medical bills, and daily needs.

Her husband, a hardworking tailor, earned around ₹5000 to ₹6000 monthly, braving all weather conditions to sell his creations. In 2022, Khushboo got to know about the Start-up Village Entrepreneurship Program (SVEP) through a resource person from the community. Recognizing her potential, they guided her to attend GOT, and EDP training sessions.

The training covered a 3-day entrepreneurship development program. Khushboo paid close attention, jotting down insights in her notebook. Realizing the need to think outside the box, she shared her new vision with her husband. With support from the CRP-EP, Khushboo created a business plan and presented it in the VO meeting. After getting approval, she moved forward with SVEP, securing a loan through the Block Resource Center (BRC).

Investing ₹40,000, Khushboo opened "Sweety Vastraalaya," a small shop selling self-made garments. Following the SVEP approach, she lets customers choose fabrics and designs, providing a personalized shopping experience. Slowly, her shop gained popularity, and more people started coming in.

Khushboo's dedication turned her small venture into a successful business. Expanding her store, she now earns between ₹10,000 to ₹15,000 per month, ensuring a better life for her family. Grateful for SVEP's transformation, Khushboo encourages others to consider similar opportunities. She dreams of growing her business, offering better products, and securing a brighter future for her children.

As she looks back on her journey, Khushboo concludes, "SVEP not only improved my life but also gave me confidence and empowerment. I am thankful for the guidance and support and look forward to a better future for my children."



ii. Turning Dreams into Reality: Kanchan Kumari's Success Story"

Kanchan Kumari, a 28-year-old woman from Domchanch village, Jharkhand, faced tough times trying to support her family of seven with her husband's modest income as a JCB driver. The financial strain led her to borrow money from others just to make ends meet. In 2018, Kanchan joined the "Priya Aajivika Sakhi Mandal," a self-help group in her village. Things took a positive turn in 2022 when she discovered the SVEP (Start-up Village Entrepreneurship Program) through Shrikant, a community facilitator.

Inspired by the program, Kanchan decided to take control of her situation. With Shrikant's guidance, she learned essential skills like GST and business management. Feeling empowered, Kanchan saw the potential of starting her own business.

With a ₹30,000 loan from SVEP, Kanchan opened the "Munna Line Hotel" in early 2022. Although faced with initial challenges, with her husband's help, they overcame the hurdles. The total investment in the shop was ₹180,000.

Soon, Kanchan's business flourished, earning her recognition as a successful businesswoman in Domchanch village. Her financial situation improved, and she no longer needed to borrow money. Her children now attend private schools, and the family's combined income is around ₹25,000 per month.

Kanchan dreams of becoming a skilled entrepreneur and providing quality education to her children. Grateful for SVEP's support, she acknowledges the positive transformation in her life and expresses thanks to the SVEP project for helping her progress.

Kanchan Kumari's journey is an inspiring story of resilience and determination, showing that with the right opportunities and support, dreams can indeed come true.



Challenges

- i. In Daru- Thatejharia there was a delay in the selection of new BRC members after the rotation of CLF members. This delay hampered the project's activities for 4-5 months
- ii. Lack of ownership and initiatives from the block team- New staff was not oriented on the SVEP project and due to this lack of information and knowledge about the project they were not able to provide the required support to the BRC team. As a result, a lots of planned activities were delayed or cancelled.
- iii. CEF repayment to BRC from CBO- Repayment was regular from the CBO to BRC, because the BRC faced a fund crunch and struggled to provide loans to new entrepreneurs.
- iv. Lack of funds at BRC- The BRC receive insufficient funds under different heads like skill building and handholding. Due to the lack of funds, BRCs hesitated to conduct skill training and other activities for the capacity building of the entrepreneurs. Expenditure under these heads is was also very low.

Areas of Improvement/ Suggestions

- i. After the 4th year, it is expected that BRC continue to function without PIA support, to ensure that the block team has prepared a plan with BRC for enterprise promotion and to provide other services like marking linkage, financial linkage and formalisation of enterprises.

- ii. The project team has made significant efforts to collaborate with banks to mobilize funds for entrepreneurs. These efforts should be sustained to ensure that enterprises can secure bank loans for business improvement and growth.
- iii. BRC should focus more on providing the services required by the entrepreneurs after starting the business. Services like formalisation of enterprises, convergence with other departments to get business, marketing support and financial linkages with formal institutions. To ensure it state team have to plan training for CRP EP in different domains and prepare strategic planning for convergence and securing bank loans.
- iv. SRLM can guide the district and block teams on the utilization of funds. They can prepare plans based on the requirements and demands of the respective BRCs for better utilization of funds under skill-building and handholding.
- v. The team can identify the potential growth enterprises and provide necessary support to entrepreneurs for the expansion of the business.

Mizoram

Background

Start-Up Village Entrepreneurship Program was initiated in Mizoram from 2019 onwards. The phase I block is a merged block of Serchhip and East Lungdar. In the second phase, the Program was approved by the EC committee. The MoU for Mamit and Siaha was signed on the 11th of October 2021 and thereafter the field operations started from 2023 onwards for the Mamit and Siaha blocks. The financial year 2023-24 is the 4th year of Serchhip and 1st year for Mamit and Siaha blocks.

General Profile

| PHASE 1 and 2 | |
|---|--|
| Blocks Supported | 7 |
| Name of District | 3 |
| Total Project Cost | Serchhip: 408.57 lakhs Mamit: 560.05 lakhs Siaha: 543.36 lakhs |
| Target number of MEs to be developed in 4 years | 2,570 |
| Target number of MEs to be developed till March, 2024 | 978 |
| Achievement till March, 2024 | 908 |
| Number of Mentors Deployed | 5 |
| Number of CRP-EPs (total trained and active) | Trained: 76 Active: 50 |
| Number of BAPs deployed | 2 |
| Number of Professional | 1 |

Physical Progress – Target vs Achievement

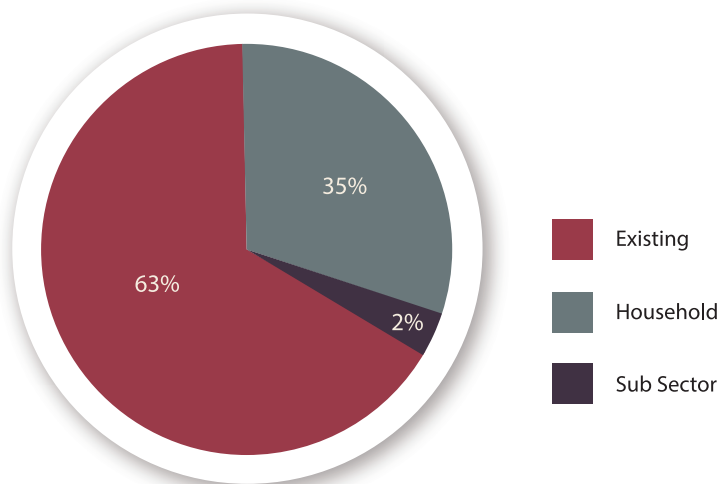
The section provides an insight into the physical progress of the state in terms of the number of enterprises promoted against the target. Serchhip has completed the target with an achievement of 102 per cent of the total 4-year target. Mamit has achieved a 100 per cent of the 1st year target, but Siaha has achieved only 56 per cent of the financial year target. The unavailability of the funds in the block has affected their progress.

| Block | 4-year target | C. target till March 2024 | Cumulative Achievement till March 2024 | Cumulative Achievement till March 2024 in % | Target for FY 2023-24 | Achievement in FY 2023-24 | Achievement (%) in FY 2023-24 |
|--------------|---------------|---------------------------|--|---|-----------------------|---------------------------|-------------------------------|
| Serchhip | 580 | 580 | 589 | 102% | 66 | 110 | 167% |
| Mamit | 1083 | 217 | 85 | 39% | 217 | 218 | 100% |
| Siaha | 907 | 181 | 0 | 0% | 181 | 101 | 56% |
| Total | 2570 | 978 | 674 | 69% | 464 | 429 | 92% |

Physical Progress – Sector-wise enterprises

The section provides insight into the enterprises promoted under different sectors. The data shows that around 63 per cent of existing enterprises are promoted followed by the household sector with 35 per cent and only 2 per cent were promoted under sub sector. Meanwhile, no enterprises have been promoted under the government sector in the financial year. Under the sector handloom and artisan-related enterprises have been promoted.

Sector wise enterprises

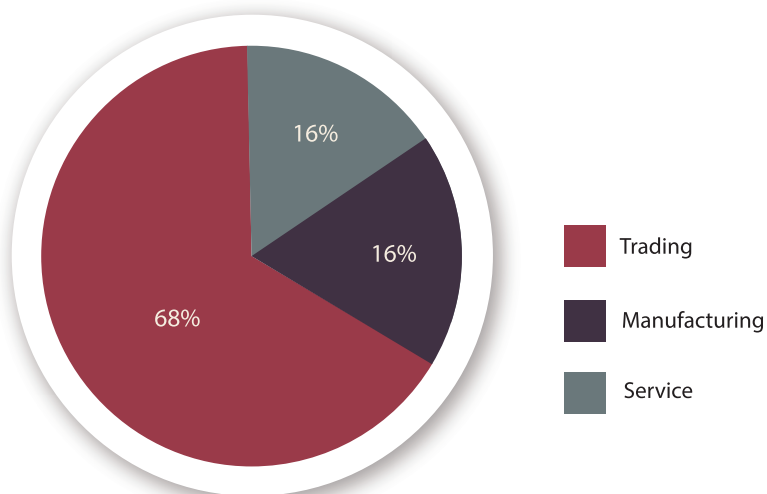


| Sector | Achievement | Percentage |
|-------------------|-------------|-------------|
| Household | 148 | 34.5% |
| Sub sector | 10 | 2.3% |
| Government sector | 0 | 0.0% |
| Existing | 271 | 63.2% |
| Total | 429 | 100% |

Enterprises Profile – Types of Enterprises

The section provides details of enterprises promoted under Manufacturing, Service and Trading. The data shows that 68 per cent of the total enterprises promoted are in Trading, followed by enterprises in the Service and Manufacturing industries with 16 per cent each. In trading mostly Kirana/General store, Vegetables and Readymade clothes stores are promoted, whereas in Service, tailoring units are prominent. In Manufacturing, mostly furniture and handloom have been started.

Types of Enterprises

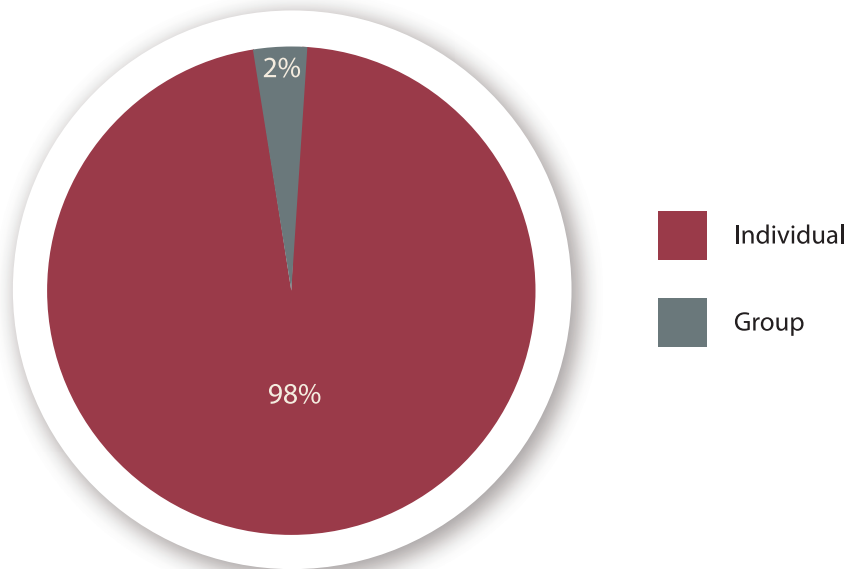


| Types of enterprises | Achievement | Percentage |
|----------------------|-------------|-------------|
| Manufacturing | 69 | 16% |
| Service | 70 | 16% |
| Trading | 290 | 68% |
| Total | 429 | 100% |

Enterprise Profile- Group and Individual Enterprise

The section provides an insight into the group and individual enterprises promoted in the financial year. Across the blocks, maximum enterprises are started and run by individual entrepreneurs and only 2 per cent are group enterprises. Under group enterprises, one café and wholesale enterprises are started.

Enterprises by Individual/Group

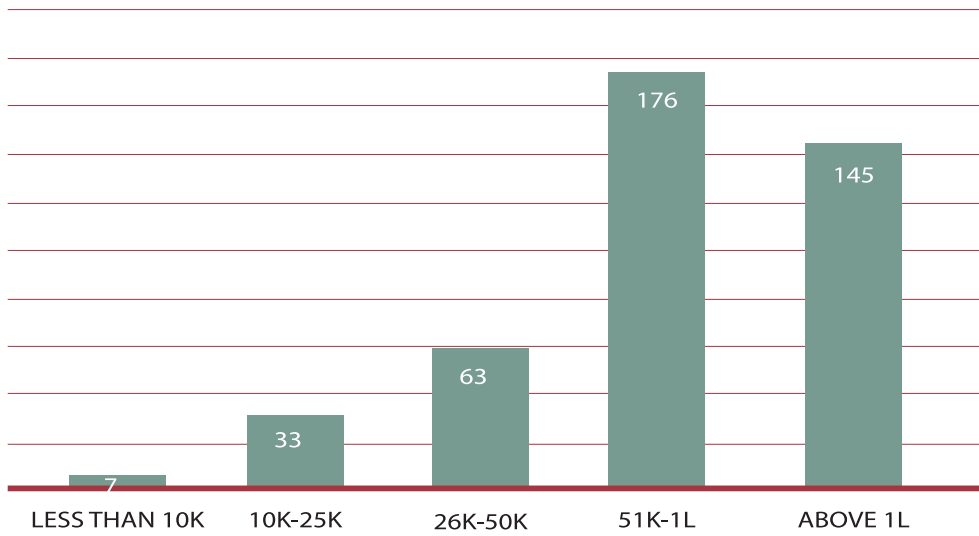


| Category | Achievement | Percentage |
|------------|-------------|------------|
| Individual | 421 | 98% |
| Group | 8 | 2% |
| Total | 429 | 100% |

Enterprise Profile- Investment Range

The data shows that the maximum number of enterprises are started with an investment range of 51,000 to 1 lakh and 34 per cent of enterprises are started with an investment of above 1 lakh. Enterprises like electric shops, hardware shops, manufacturing units and one Ayurvedic medical store were opened

Investment Range

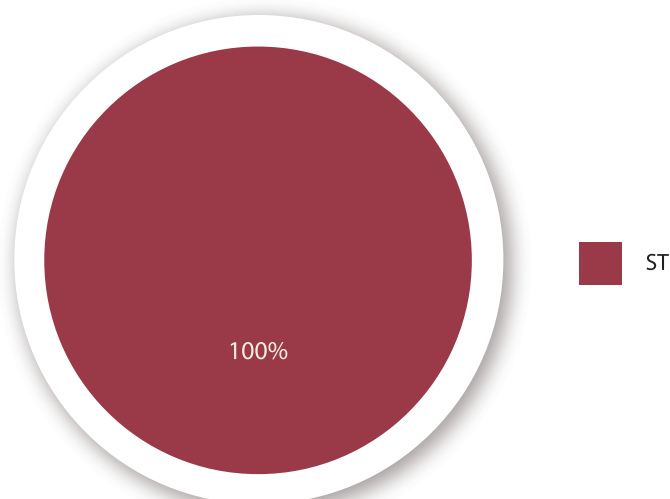


| Range | Less than 10k | 10k-25k | 26k-50k | 51k-1L | Above 1L | Total |
|------------|---------------|---------|---------|--------|----------|-------|
| Number | 7 | 33 | 63 | 176 | 145 | 424 |
| Percentage | 2% | 8% | 15% | 42% | 34% | 100% |

Demographic Profile – Social Category

This section provides insight into enterprises started by the different social groups in three SVEP blocks. 95 per cent of the population in Mizoram are descendents of diverse tribal origins and that is reflected in the SVEP project as well. A total of 429 enterprises promoted in the financial year were started by the members of ST communities in the 3 SVEP blocks.

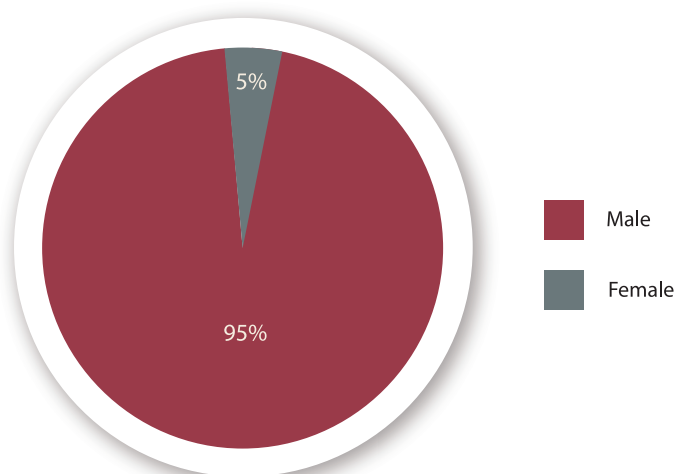
Social Category



Demographic Profile- Gender-wise enterprises

The section shows the details of ownership of enterprises by gender. The data shows that 95 per cent of the enterprises are owned by female entrepreneurs and only 5 per cent are owned and run by male entrepreneurs. Project emphasis on the promotion of female entrepreneurs and Mizoram has performed very well in this area.

Gender wise enterprises



| Gender | Achievement | Percentage |
|--------------|-------------|-------------|
| Male | 20 | 5% |
| Female | 408 | 95% |
| Total | 428 | 100% |

Financial Progress – Fund Utilisation Details

| Fund details: Serchhip | | | |
|--------------------------|----------------------------------|------------------------------------|---|
| Budget Heads | Budget Approved based on DPR (A) | Expenditure till December 2023 (D) | Expenditure against total budget (E= D/A*100) |
| Skill Building | 40,60,000 | 12,86,738 | 32% |
| Hand- Holding | 19,69,100 | 8,28,966 | 42% |
| Training of CBO | 10,00,000 | 1,12,000 | 11% |
| Setting Up of BRC | 5,00,000 | 4,98,695 | 100% |
| Working Capital | 1,80,000 | 1,18,235 | 66% |
| CB of CRP-EPs | 7,00,000 | 7,00,000 | 100% |
| Baseline | 10,00,000 | 4,41,526 | 44% |
| Mentor and Block Support | 29,76,000 | 35,70,000 | 120% |
| Total | 1,23,85,100 | 75,55,800 | 61% |

The above table shows that by the end of the project period, the block had utilised only 61 per cent of the total budget approved. The utilisation of skill building, CBO training and handholding is below 50 per cent which reflects the fact that those entrepreneurs have not received all forms of support from the BRC. State can utilise such funds to organised skill trainings for entrepreneurs. Delays in fund transfer to BRC as well as the COVID-19 pandemic period hampered activities in the field.

| Budget Heads | Budget approved based on DPR (A) | Expenditure till Mar 24 (D) | % of expenditure against total budget |
|--------------------------|----------------------------------|-----------------------------|---------------------------------------|
| Skill Building | 26,93,000 | 1,26,689 | 5% |
| Handholding | 1,62,02,000 | 3,88,100 | 2% |
| Training of CBO | 25,60,418 | 58,006 | 2% |
| Setting up of BRC | 16,00,000 | 13,50,953 | 84% |
| Working Capital | 5,60,000 | 2,88,776 | 52% |
| CB of CRP-EPs | 63,92,464 | 8,39,880 | 13% |
| Baseline | 20,00,000 | 10,00,000 | 50% |
| Mentor and Block Support | 1,23,71,980 | 53,27,272 | 43% |
| Total | 4,43,79,862 | 93,79,676 | 21% |

The above table shows that by the end of the first financial year, utilisation was 21 per cent of the total fund approved. BRC set-up was completed in the 1st year of the project implying that the BRC setting-up utilisation is more than 80 per cent.

Highlights of the year

A. Product Launch : Wood Vinegar

Wood Vinegar is a product which is useful for making household insecticides. The branding as well as the packaging support was provided by SVEP. The entrepreneur is a specially abled person with limited resources. He was engaged as a daily wage labourer in his village and for the setup and implementation of the unit he invested Rs. 80,000 out of which Rs. 30,000 was his own fund and the remaining 50,000 was provided as a CEF loan. For the marketing of the products, he has received orders from the districts of Lunglei and Aizwal and the SHG network has also supported him to market the product. The product has been shipped to Aizwal to SHG Mart to get a proper brand image. He was provided with training from Mr. Siamkima who started this business way back in 2003 all the way from Japan.



B.Zo Cafe

In Convergence with MGNREGAs, a café was opened at the Thenzawl cluster with the support of the Project Director and SVEP team. The building was renovated under the MGNREGA individual work component at a cost of 3.5 lakhs. The work was executed through the CLF under the chairmanship of the Project Director. The café was inaugurated by Project Director Serchhip on the 28th of November 2023. Till the exit from the block as per the daybook received has a revenue generated of Rs. 28,000/month.



C..Tender With WCD

Women and Child Development Department has been in approach since September 2023. The first round of items required were uniforms and Pre-School Kit Toys. The samples were submitted to the department during the month of March 2024. The CLF has been provided support by the SVEP team to apply for the tender. The tender document amounts to around Rs. 80 lakhs (approx.) and the tender has been already submitted on March 27th, 2024.

D..Bakery Unit at Sialulak

Sialulak a village under East Lungdar block had received interest for Skill Training on bakery. After knocking on all doors, he approached the SVEP team for support. Although he received basic skill training from KVK, he wanted to learn product-wise training. In order to promote training within the village he was engaged as a trainee with one of our existing entrepreneurs' experts in bakery products. He completed skill training enhancement for 17 long days and the cost was borne by SVEP with permission from BEPC. He was able to procure advance machinery from Haryana with constant follow-up and support from the SVEP team. Now, he supplies his products to nearby villages. He manufactures donuts, cookies, birthday cakes etc. In a month he gets orders from the YMA, Power Department etc. His income per month after all expenses is Rs. 30,000/month (on average). He says "I am happy to work with the SVEP team and the support they have rendered is remarkable. I will remember it forever."



E. Skill on Cooking

The Kudumbashree team along with MzSRLM has conducted 5 days training on cooking training. The training was provided by domain experts from Kudumbashree NRO, and the training was provided for 5 days. The cuisines were Indian and Chinese.

F. Festival and VO Market

In both Siaha and Mamit district festival markets have been organised. It was observed that during the market village entrepreneurs have been provided with a platform for selling their products. The details of revenue are as follows:

| Lyuva khutla festival market (siaha district) | | | | |
|---|-------------------------|------------|-------------------------|--------------|
| Sl. No. | Name of the participant | Category | Products | Total |
| 1 | Dawnglaili | Food stall | Rice /noodle /soup | 7870 |
| 2 | Lallawmkimi | Food stall | Panipuri | 2840 |
| 3 | Numi | Ice cream | Ice cream | 1200 |
| 4 | Meino | Food stall | Mixer | 2620 |
| 5 | Zirily | Food stall | Aalu /papad | 1000 |
| 6 | Pawpawi | Juice | Puding /pineapple juice | 2000 |
| 7 | Lani | Food stall | Mixer | 1530 |
| 8 | Naso | Ice cream | Ice cream | 1240 |
| | Total | | | 20180 |

There were other markets conducted during the time and in West Phaileng there was a revenue generated of Rs. 29,660 and in which 8 entrepreneurs took part in the market.



G. Case Study

“From Poverty to Self-Sustainability: An SHG Woman’s Journey in the Hotel and Restaurant Industry”

Introduction

| | |
|----------------------|-----------|
| Name of Entrepreneur | Jinari |
| Age | 35 |
| SHG Name | Tleigawng |
| Village | Tipa D1 |
| Block | Tipa |
| District | Siaha |

Family and location background of the Entrepreneur:

Entrepreneur L. Jinari’s family comprises five members - her husband, two sons, and one daughter. In her village majority of the families are dependent on labour work. Her life was no different than others before marriage. Her financial condition was too poor. She completed her education until the 12th grade and due to financial hardships in the family got married. Her current lifestyle with her husband’s family was also marked by financial challenges. Due to these situations, she was employed as labour at a people’s agricultural land.

L. Jinari joined SHG in the year 2016. She attends the SHGs meeting regularly. She was keenly interested in the SHG’s work and after a few years MZSRLM was impressed with her performance and she was chosen as a livelihood cadre. After she became CRP, she sent her daughter to Shilong for higher studies.

Why did she decide to become an entrepreneur?

L. Jinari's was struggling financially. She and her husband were earning, but their joint income was not sufficient to fulfil their needs and wants. They both faced multiple challenges for their livelihood. One day a question came to her mind, "What can I do for my family to earn more and how can I tackle this type of situation?" The BEPC Member P. Lalthangzuli was aware of her situation. The BEPC member informed BMM and Mentor regarding her situation. The mentor, CRP-EP and BMM met with her and tried to figure out her core areas of interest. Based on the discussion, they gave her an idea to start a canteen within the BDO office premises. The Mentor and the BMM planned for a meeting at the SVEP office. As per their plan, a meeting was conducted at the BRC Office and discussions were conducted regarding the opening of a canteen at the BDO office that was also supported by BDO.

How did she become an entrepreneur?

L. Jinari was interested in opening and starting a Canteen. The Mentor, BEPC member and CRP-EP informed her of the SVEP's BRC office and its benefit to the entrepreneur. CRP-EPs informed and provided her training on GOT and EDP. L. Jinari attended further orientations and trainings at the BRC office. The space for the canteen was allotted by BMD after necessary discussions were done by the SVEP team and Block staff.

CRP-EP had checked her Business Viability and prepared a Business Plan on the Canteen and informed her to attend the PSC Meeting at the BRC office L. Jinari attended the PSC Meeting and the BEPC Committee verified her documents of Entrepreneur Appraisal and approved her Business Plan and sanctioned CEF amount of rupees 50,000/-. After getting this amount she purchased assets for her Canteen with the support of the CRP-EP. Entrepreneur L. Jinari started a Canteen on 29th April 2024 at the BDO office. CRP-EP supported the Entrepreneur in maintaining the Day Book and by visiting regularly a Canteen and regularly and following-up on the sale of the products which required more support from the SVEP.

Her husband has been always supportive of her starting the business. He always helps her to get the raw materials from Siaha and regular Tipa Market. Her husband also helps her during the day-to-day operations of the Canteen. Other members of the family help her in making food, cutting vegetables and serving the customers. Now she is very happy about this family support.

Tipa D belongs to a village in Block Tipa which is around 359 km from the state capital Aizawl. The village is situated in the hills and due to this it is difficult for transport facilities, raw materials are costly, and the weather conditions are also unpredictable. The major activity in the village is agriculture.

"I am a Woman who was always struggling to get daily food for my family. I received support through the SVEP team and Block staff. I learned a lot of things and also got ideas for doing the Business and how to run its operations. This SVEP project is very beneficial for me and also to the other SHG members who are in need. Thanks to you all. Now I am very happy, at this time I am a self-sustainable woman. I am satisfied with the opportunity which was provided to me by the SVEP team and the Block staff."

Information on Enterprise

Name of the shop: BDO Office Hotel & Restaurant Tipa

Nature of business: Service

Amount invested in starting the shop (Own/SHG/Bank linkage):

30,000 (own investment) and 50,000 (CEF)

Date of starting the enterprise: 29-Apr-2024

Monthly revenue: 25,000

Monthly income: 25,000

Monthly profit: 9500-10,000

Any subsequent investments made: N/A

Records maintained by her. Day Book and her own book to keep a track of the business

Skill training received (apart from GOT and EDP, if any): No

Challenges

While starting the Enterprise she was not financially sound. She managed her own investment of rupees 30,000/- through her relatives and rupees 50,000/- through the SVEP as a CEF. With this amount she purchased all assets for running her Canteen with her Husband. She makes regular cuisines like rice, bread tea, paratha and noodles. But as per Customers demands she is not able to fulfil all of them. So, she plans to get a skill upgrade training from SVEP.

Entrepreneur's plan for her business

The entrepreneur observed that the food which she is not able to serve is readily available in the Tipa marketplace. She also realises that on Saturdays and Sundays, offices are closed, resulting in lesser customers. She plans to start a small canteen in the market area in the long run to ensure that there is continuity in her business and that regular income keeps on flowing to her family.



" Weaving Success: From Farming to Thriving Handloom Entrepreneur"

Introduction

| | |
|----------------------|----------|
| Name of Entrepreneur | B. Pawva |
| SHG Name | Zamzo |
| Village | Tipa |
| Block | Tipa |
| District | Siaha |

Family and location background of the Entrepreneur

B.Pawva comes from a closely-knit family of nine members in Tipa village, situated within the Tipa Block of Siaha district, Mizoram. Her household comprises her husband, her husband's second wife, two sons, two daughters, a son-in-law, and a grandson. The household showcases the deep-rooted cultural preference of their family towards communal living and familial support which is evident in the traditional rural communities of Mizoram. Prior to her entrepreneurship journey, B.Pawva's family was primarily engaged in farming, a common occupation in the village.

Tipa village, the family's home, is a challenging geography amidst the hills, approximately 359 kilometres from the state capital, Aizawl. The remote location presents significant transportation challenges due to rugged terrain and erratic weather patterns. These factors make the cost of goods and transportation considerably high, adding a layer of complexity to daily life and economic activities. Despite these adversities, Tipa stands out as a significant village in the region, serving as the sub-headquarters of the Mara Autonomous District Council (MADC) and being a key part of the Rural Development Blocks in Mizoram. The village's connectivity to National Highway 54 enhances its importance as a conduit for both administrative and commercial activities within the district.

Why did she decide to become an entrepreneur?

The journey of B.Pawva to entrepreneurship began over Eleven years ago. Back then her family was primarily engaged in farming, a demanding but low-yielding livelihood that increasingly failed to meet their financial needs. The volatility of agricultural income with limited economic opportunities in their remote village, prompted the search for a more sustainable source of livelihood. The turning point came when she learned about a week-long weaving program in Siaha, organized by the Ministry of Textiles. Driven by the desire to improve her family's socio-economic standing, she and her husband seized this opportunity, marking the beginning of their entrepreneurial journey.

The training, focused on handloom weaving, provided her with the skills and certification needed to start her own venture. With an initial investment of ₹3 lakhs, she and her husband established a handloom unit, initially producing shawls and puans. The investment covered the cost of handloom machines and the necessary infrastructure to get their business off the ground. The business has since grown, employing over 12 workers and producing enough to generate a

monthly revenue of ₹1.5 lakhs. This venture not only provided a stable income but also diversified their economic activities, reducing their reliance on the uncertain agricultural sector.

Eventually, the whole family became integral to the business operations, enhancing both productivity and unity. This collective effort resulted in a substantial monthly profit of ₹70,000, significantly improving their quality of life. Moreover, her association with the Community Resource Person for Enterprise Promotion (CRP-EP), B. Kheiso, proved invaluable. Kheiso assisted her with the CEF loan application and guided her through various training programs, providing the financial and technical support crucial for the business's growth. The recent approval of a ₹70,000 CEF loan, though yet to be disbursed, is anticipated to further expand their business capabilities by enabling the purchase of new handloom machines.

"We have worked tirelessly towards our business, and it is currently employing 12 more people. Receiving CEF loans would enhance the business and support more people."

Information on Enterprise

Name of the shop: K.C.Handloom Nature of business : Production

Amount invested in starting the shop (Own/SHG/Bank linkage): 3 Lakh Own fund Date of starting the enterprise: July 2013

Monthly revenue: 1.5 Lakhs Rupees Monthly profit : 70,000 Rupees

Any subsequent investments made: Applied for CEF loan of 80,000 (70,000 sanctioned) Records maintained: Sale & Purchase Register

Skill training received (apart from GOT and EDP, if any): Handloom Weaving training by the Ministry of Textiles at Siaha

Challenges Faced by the Entrepreneur

One of the significant challenges faced by the entrepreneur is the need for a larger infrastructure to accommodate the growing demands of their handloom business. The current setup, while functional, is inadequate for expansion and limits production capacity. Upgrading machinery is another concern. The existing handloom machines are outdated and hamper efficiency, preventing the business from scaling up operations. The lack of advanced equipment

Impact

affects productivity.

Running the business has brought changes to B.Pawva's life and her family's well-being. At home, the increased income has alleviated financial stress, allowing for better living conditions and access to education for her children. The support from her family has been invaluable; they actively participate in the business operations. This collaborative effort has not only strengthened family bonds but has also provided a platform for each member to contribute meaningfully, enhancing their self-esteem and skills.

Life beyond household work has significantly improved. Previously confined to traditional roles, B.Pawva now manages a thriving business, which has elevated her status in the community and opened up new social and economic opportunities. The responsibility of handling a business has instilled a sense of achievement and empowerment. She has developed leadership skills, learned to navigate financial and operational challenges, and gained confidence in making strategic decisions for the business. These experiences have reshaped her identity and outlook on life.

Entrepreneur's Plan for Her Business

B.Pawva envisions a future where her handloom business not only sustains its current success but also significantly expands and diversifies. She is keen on diversifying the product offerings beyond shawls and puans to include a broader range of handloom textiles which cater to both local and national markets. To realize these ambitious plans, she is committed to investing more money into the business. Her primary focus is on scaling opportunities that include purchasing advanced handloom machinery, expanding the production facility, and improving the overall infrastructure. These investments will enhance production capacity, increase efficiency, and allow for the creation of more diverse and high-quality products. Expanding the business will create additional employment opportunities within the community contributing to local economic

Challenges

- i. For Mizoram, it is quite critical that to organise any initiative it involves high cost and also the impact expected is sometimes not measurable as per the cost incurred towards the initiative.
- ii. The two districts Mamit and Siaha are underdeveloped in terms of road coverage . This negatively affects the time taken to conduct activities.
- iii. Due to the lack of staff at the SRLM level it is sometimes difficult to push a lot of work/activity at one go.
- iv. Due to the high TA cost, there has been a frequent dropout of CRP-EPs and entrepreneurs are also not willing to participate in the PSC meetings.
- v. BEPC members also cannot attend/visit BRC because of the high TA cost and location of the block.

Areas of Improvement

- i. **PTS Data:** It is critical that the PTS data collected from the field be accurate and hence a refresher training has to be planned during the month of May 2024
- ii. **Data Capture:** CRP-EPs take up numerous activities, but they are not in a position to provide exact data, so it is critical to throw some light.
- iii. **Review Meetings:** Review Meetings need to be conducted regularly between the block staff and mentor.

Punjab

Background

Kudumbashree National Resource Organisation and Punjab State Rural Livelihood Mission (PSRLM) entered in an MoU on 30th March 2021 for the implementation of the SVEP in Guru Harsahai block of Firozpur district. The DPR was approved in December 2021 and the project implementation period started in January 2023. The year 2023-24 is the 1st Financial year of the project.

General Profile

| PHASE I | |
|---|---|
| Blocks Supported | Guru Harsahai Block |
| Name of District | Firozpur |
| Total Project Cost | 4,73,54,775 |
| Target number of MEs to be developed in 4 years | 1205 |
| Target number of MEs to be developed till March, 2024 | 301 |
| Achievement till March, 2024 | 309 |
| Number of Mentors Deployed | 1 |
| Number of CRP-EPs (total trained and active) | No of Trained CRPs-EP -25 No of active CRP-EP -7 |

The implementation of SVEP is currently taking place in the Guru Harsahai Block in the Firozpur district of Punjab, with the objective of promoting the development of 1205 micro-enterprises (MEs) within a four-year period. As of March 2024, the project has made significant progress, with a total of 309 MEs already developed, surpassing their annual target of 301. To provide expertise and guidance to these endeavours, the project has deployed a mentor. Since the project's inception, 25 Community Resource Persons for Enterprise Promotion (CRP-EPs) have been trained, out of which 7 are actively involved in supporting the development of MEs

Physical Progress – Target vs Achievement

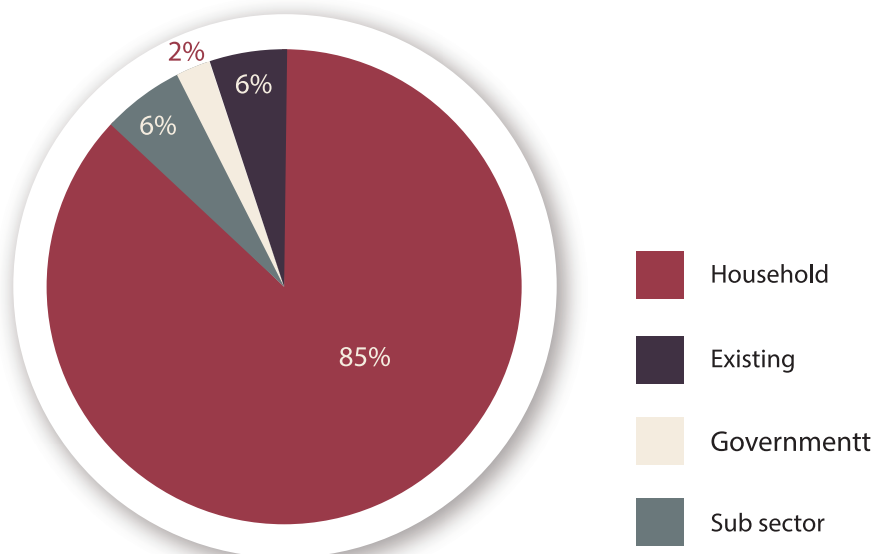
The section provides insight into the status of the target and achievement till March 2024. The state has achieved 104 per cent of the cumulative target and 128 per cent of the financial year target. The team effort has been converted into a successful year for the project in terms of physical progress. The table below shows the details of the progress.

| Block | 4-year target | C. target till March 2024 | Cumulative Achievement till March 2024 | Cumulative Achievement (%) till March 2024 | Target for FY 2023-24 | Achievement in FY 2023-24 | Achievement (%) in FY 2023-24 |
|---------------|---------------|---------------------------|--|--|-----------------------|---------------------------|-------------------------------|
| Guru Harsahai | 1205 | 302 | 316 | 104.64% | 242 | 310 | 128.10% |

Physical Progress- Sector-wise enterprises

The section provides the details of enterprises promoted under different sectors. The data shows that 85 per cent of the enterprises are promoted under the household sector, followed by sub-sector with 6 per cent and the government sector with 6 per cent of total enterprises. Only 2 percent are enterprises are able to get revenue from the government sector. Construction units and tailoring units get the revenue from government schemes/projects.

Sector wise enterprises

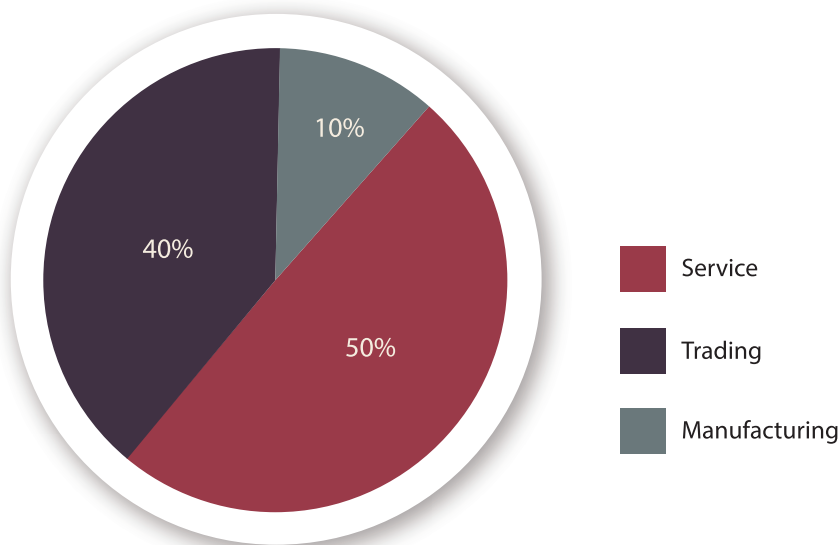


| Sector wise | Number | Percentage |
|--------------|------------|-------------|
| Household | 264 | 85% |
| Sub sector | 20 | 6% |
| Government | 7 | 2% |
| Existing | 19 | 6% |
| Total | 310 | 100% |

Enterprises Profile- Types of Enterprises

The data shows that the maximum enterprises promoted are from the service sector with 51 per cent, followed by trading and manufacturing with 40 percent and 10 percent respectively. Under service, the top three enterprises are tailoring units, salons and beauty parlours. In trading mostly, Kirana/general store, ready-made store, ladies' stores and vegetables trading units are promoted.

Types of Enterprises



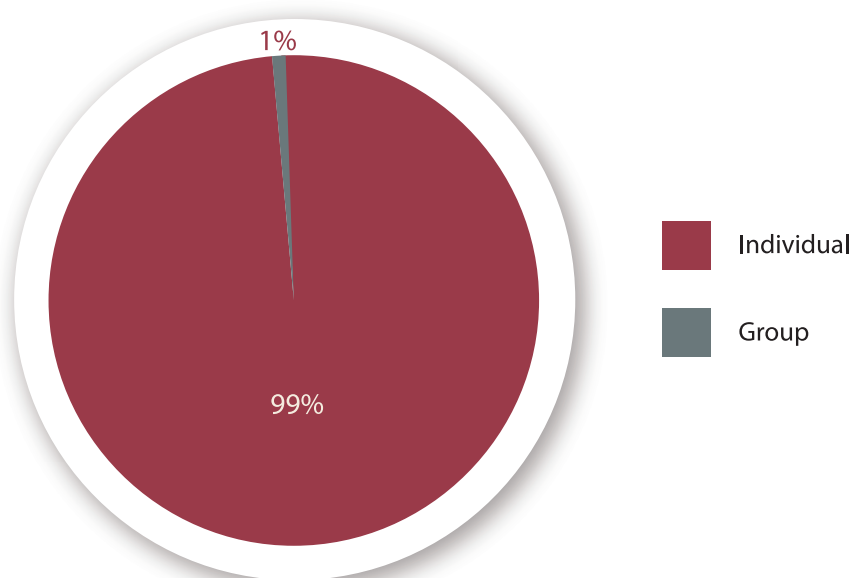
| Types | Number | Percentage |
|---------------|------------|-------------|
| Manufacturing | 30 | 10% |
| Service | 157 | 51% |
| Trading | 123 | 40% |
| Total | 310 | 100% |

Enterprises Profile- Individuals and Group Enterprises

The data shows that 99 per cent of the enterprises are owned by individuals and only 1 percent of enterprises are group enterprises. Group enterprises promoted are dairy products, handloom and tailoring units for uniform stitching.

The field team can assess the opportunities of group enterprises and encourage potential individual entrepreneurs to start group enterprises. With proper orientation and training, individual entrepreneurs can come up and start group enterprises with higher investment and production capacity. Group enterprises have a higher potential to provide employment to multiple people. Therefore, the state can explore the scope in this area.

Enterprises by Individual and Group

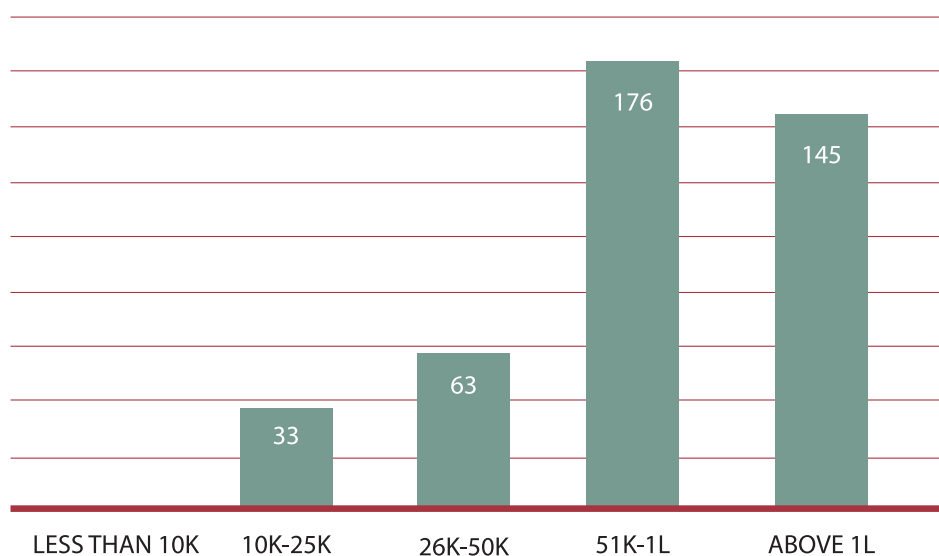


| Types | Number | Percentage |
|--------------|------------|-------------|
| Individual | 307 | 99% |
| Group | 3 | 1% |
| Total | 310 | 100% |

Enterprise Profile- Investment Range

The data shows, that 54 per cent of enterprises are started within the investment range of 51k to 1lakh, 19 per cent are started within the investment range of 26k to 50k and only 15 per cent are started with an investment of 1 lakh. Enterprises like taxi services, repair shops, tent houses and some manufacturing enterprises are started.

Investment Range

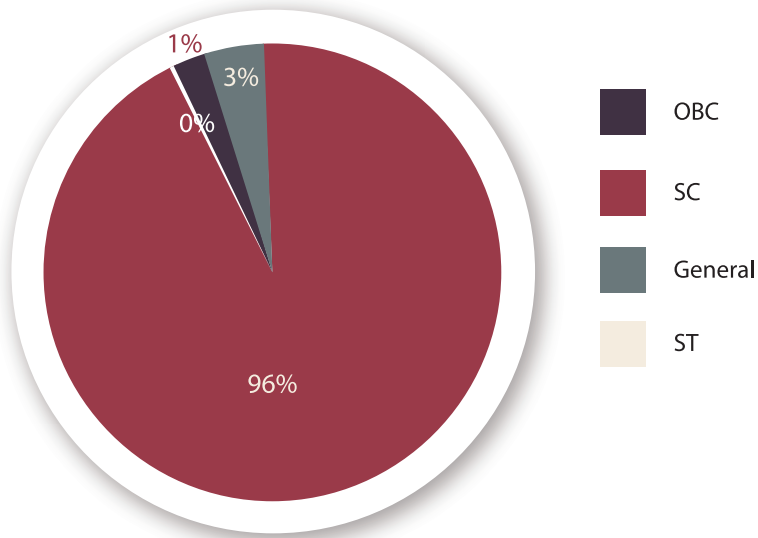


| Range | Less than 10k | 10k-25k | 26k-50k | 51k-1L | Above 1L | Total |
|------------|---------------|---------|---------|--------|----------|-------|
| Number | 1 | 37 | 58 | 168 | 46 | 310 |
| Percentage | 0% | 12% | 19% | 54% | 15% | 100% |

Demographic Profile – Social category

The section provides insight into the enterprises started by different sections of society. The project prioritises the marginalised community and the project has performed well in this parameter. 96 per cent of the total enterprises are owned by citizens belonging to the the Schedule Caste, 3 per cent are owned by citizens belonging to the general category and 1 per cent of enterprises are owned by citizens belonging to the OBC in the block. The block does not have an ST population and therefore no enterprises are owned by the ST community.

Enterprises by Social Category

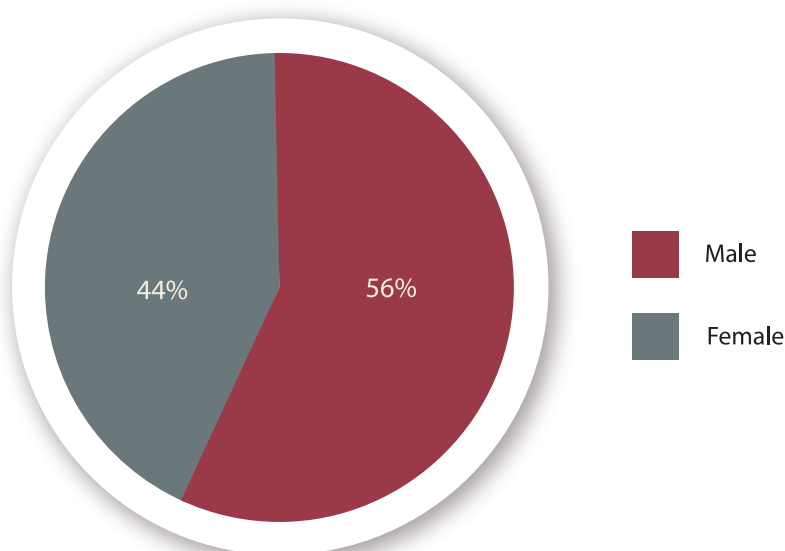


| Social Category | Number | Percentage |
|-----------------|------------|-------------|
| SC | 298 | 96% |
| ST | 0 | 0% |
| OBC | 3 | 1% |
| General | 9 | 3% |
| Total | 310 | 100% |

Demographic Profile – Gender

The section provides the details of the ownership of enterprises by gender in the block. The data shows that the ownership of 56 per cent of enterprises is with male entrepreneurs and 44 per cent of the enterprises are owned and run by the women entrepreneurs.

Ownership by Gender



| Gender | Number | Percentage |
|--------------|------------|-------------|
| Male | 173 | 56% |
| Female | 137 | 44% |
| Total | 310 | 100% |

Financial Progress – Fund Utilisation

The table below provides the head-wise expenditure of the block till March 2024. Expenditure under the given budget head is done either by BRC or PIA, the state transfers the fund to the BRC account and to PIA to meet the expenses of various project activities.

The overall expenditure is 23 per cent till March 2024 where maximum expenditure happens in capacity building of CRP EP, BRC Setup, Mentors & Block support because these are the initial activities that happen in the project. Block has utilised 100 per cent of the working capital which means that Block has to focus on regular repayment so that day-to-day expenses can be met from the share of interest received from entrepreneurs. Moreover, percentage of expenditure was a mere 4.19% of the skill-building fund. This is primarily due to the limitation of activities, with only one skill training program being organized by BRC in the financial year, besides conducting General Orientation Training and Enterprise Development Training. Overall, both the transfer and utilization of funds at the BRC level are notably lower.

| Budget Heads | Budget approved based on DPR | Expenditure till Mar 2024 (D) | % of expenditure against total budget (E=D/A*100) |
|--------------------------|------------------------------|-------------------------------|---|
| Skill Building | 84,35,000 | 3,53,061 | 4.19% |
| Handholding | 40,90,975 | 4,87,620 | 11.92% |
| Training of CBO | 10,00,000 | 64,880 | 6.49% |
| Setting up of BRC | 5,00,000 | 2,61,383 | 52.28% |
| Working Capital | 1,80,000 | 1,97,444 | 109.69% |
| CB of CRP-EPs | 7,00,000 | 6,87,256 | 98.18% |
| Baseline | 10,00,000 | 3,48,014 | 34.80% |
| Mentor and Block Support | 29,76,000 | 20,21,024 | 67.91% |
| Total | 1,88,81,975 | 44,20,682 | 23.41% |

Highlights of the year

A. Skill Training

As a part of SVEP, On November 15th, 2023, a tailoring training program began at the BDPO Hall adjacent to BRC Guru Harsahai with the goal of training selected members of SHGs (Self-Help Groups) to sew uniforms for children in government schools. 60 women, including SHG members and their family members, received sewing training with the assistance of RSETI (Rural Self Employment Training Institute) in Jeera, Punjab.

The block team, along with CRPs-EP (Cluster Resource Persons-Enterprise Promotion), CRPs, and CCs (Community Coordinators), made a concerted effort to find trainers. The DPM (District Program Manager) was given joint responsibility over SVEP BPM (Business Promotion Manager), BPM Livelihood, and CCs to complete the training. RSETI Faculties, Smt. Gurwinder Kuar and Smt. Sukhwinder Kaur, performed their duties well, completing the month-long training on December 15th, 2023.

Shortly after the training program ended, on January 8th, 2024, the Uniform Stitching Unit was inaugurated by Rep. SDC Sir at Panchayat Bhavan in Mohan ke Uttar Village. Out of the 60 people trained, 30 became entrepreneurs and joined this initiative, which was named "PEHEL" Uniform Stitching Centre. A manager was appointed exclusively for this project, and currently, the BPM and CCs are responsible for its daily operations.



B. Case Studies

"The Story of Balwinder Kaur"

Balwinder Kaur, residing in Jiwan Arian Village, transitioned to entrepreneurship due to financial constraints after discontinuing cow rearing. She seized the opportunity presented by the SVEP project, opting to sell ready-made dresses. With guidance from CRP-EP, she invested Rs 74,000, initiating "Alankh Cloth House" on September 24, 2023. Initially, the plan was to trade pre-made dresses, but she diversified into handmade woollen dresses and stationery. Despite familial duties, she manages a monthly revenue of Rs 79,980, generating a profit of Rs 12,323. This year, her products were marketed by CRP-EPS in Ajeevika Saras Mela. Due to these initiatives, the family's overall income has increased with the support of the husband and mother-in-law. Now, Balwinder Kaur is well known among her peers as a woman who runs her own business. She also encourages women in her SHG group and others to take up livelihood activities and while doing so guides them to take help from CRP-EPs in the process and helps them in their potential.

In her own words

"My opinion is that every woman should have an income of her own to be independent. I receive significant support from my home, my husband assists me with household chores and business-related tasks. Some entrepreneurs who face delays in getting their CEF loan approach me for help, and I assist them by accompanying them to the BRC office to inquire about the delay"



"Beginning of mobility in Rural Villages"

Surjit Singh, previously reliant on cow husbandry for income, discovered the SVEP project through his wife, a cadre of the Ajeevika Mission. With the guidance of Neela Rani (CRP-EP), he ventured into Electric Auto Service to address the lack of transportation in their village. Surjit's budget-friendly enterprise, requiring no license, provided a solution, earning him Rs 20,000 to 22,000 monthly against a cost of Rs 6,000 to 7,000. With a total investment of Rs 130,000, Surjit emphasizes on respectful and friendly service, naming his auto-rickshaw "Lovely." His initiative garnered community support, with villagers appreciating the positive impact.

Surjit Singh said “ The main challenge for me these days is the frequent power cuts we have in our area. Because of that, sometimes I am unable to use my vehicle for 2-3 days. However, I am soon planning to buy an inverter which will help me address this problem.”



Challenges

- i. Delay in release of funds from SRLM: The project timeline begins when the State receives the second tranche of funds. The funds were received in the BRC account in March 2023, despite being received by SRLM in December 2022. This delay has impacted the overall achievement of the target in the block. The absence of funds in BRC meant that the target of 182 could not be met in the first year. As a result, the target that needs to be achieved in the two-year project implementation is now 542, which is a considerable number given other factors that affect the achievement of this target within a one-year timeframe. Likewise, the percentage of funds transferred to BRC does not even exceed 50% of the total project cost without the CEF component. All these factors affect the implementation of the project in the long run.
- ii. Utilization of funds: As per the guidelines, BRC is the physical setup that supports enterprise promotion in the block, and the BEPC committee is responsible for managing the BRC, including financial management. However, in Guruhar Sahai Block, the BEPC is not significantly involved in decisions related to financial transactions. As a result, skill training and other interventions could not be planned in the block due to lengthy bureaucratic procedures.
- iii. Difference in SHG numbers on the ground and SHG saturation: According to official documents, there are currently 393 active Self-Help Groups (SHGs) on the ground until October 2023. However, the latest data collected by CRP-EPs of each cluster on April 4th suggests that only 320 SHGs are active, out of which 141 have already been covered. The remaining SHGs will be covered in the next six months. After that, it may become challenging to continue with the orientation process in the field since there will be no SHGs available for this purpose.
- iv. Irregular CBO meetings: The regularity of CBO meetings in the field is not consistent, which is causing a delay in the delivery of CRP-EPs activities such as orientations and training for potential entrepreneurs. This inconsistency also affects the tracking of repayments by the

CBOs. Often repayment problems arise due to irregular SHG, VO, and CLF meetings. Additionally, the funds provided to entrepreneurs through CBO are not reaching them in full and on time.

- v. Low repayment rates: Receiving timely repayments from entrepreneurs in BRC has been a persistent challenge in the field. Currently, the CRP-EPs are responsible for collecting repayments from entrepreneurs, but it should be the responsibility of the BEPC members to follow up on CEF loan repayments according to their capacity.
- vi. Registration in SVEP app: The SVEP LIVE app has been deployed in the field to monitor the performance of CRP-EPs and entrepreneurs. However, the app does not include the names of many SHGs and their members. As a result, approximately 130 entrepreneurs are not listed in the app due to this issue.

Areas for Improvement

- i. Timely fund transfer to the BRC account based on the demand to avoid delay in the project activities.
- ii. The state needs to prepare a strategy for the revival of defunct SHGs. So that maximum number of SHG members can get the benefit of the project.
- iii. Standardisation of repayment mechanism and ensure proper maintenance of records at BRC.
- iv. Prepare strategies to improve the CEF repayment percentage of the block.

Sikkim

Background

Sikkim became the 2nd Northeastern state to implement SVEP under NRLM. The MoU of Sikkim was officially signed on the 15th of March 2021 and DPR was approved by NRLM in February 2022. The project is for 4 years. The project implementation period started in March 2022 and hence the program will officially end in March 2026. The year 2023-24 is the 2nd financial year of the project.

General Profile

| PHASE 1 | |
|---|--------------|
| Blocks Supported | 1 |
| Name of District | 1 |
| Total Project Cost | 463.67 Lakhs |
| Target number of MEs to be developed in 4 years | 1110 |
| Target number of MEs to be developed till March, 2024 | 450 |
| Achievement till March, 2024 | 321 |
| Number of Mentors Deployed | 1 |
| Number of CRP-EPs (total trained and active) | 15 |

Physical Progress – Target vs Achievement

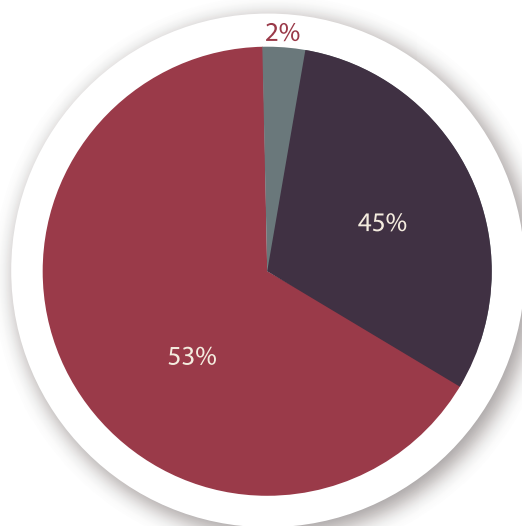
The section provides insight into the target of the enterprise achieved against the target of the financial year and the cumulative progress of the block. The block has achieved 68 per cent of the financial year target and cumulative achievement is 66 per cent till March 2024 against the cumulative target. The delay in fund transfer to the block has affected the progress of the block.

| Block | 4-year target | C. target till March 2024 | Cumulative Achievement till March 2024 | Cumulative Achievement (%) till March 2024 | Target for FY 2023-24 | Achievement in FY 2023-24 | Achievement (%) in FY 2023-24 |
|---------|---------------|---------------------------|--|--|-----------------------|---------------------------|-------------------------------|
| Pakyong | 1110 | 485 | 321 | 66% | 400 | 272 | 68% |

Physical Progress – Sector-wise enterprises

The section provides insight into the enterprises promoted under different sectors. Under the project, enterprises are divided into 4 sectors. The data shows that 53 per cent of the enterprises are promoted under the sub-sector, followed by household and existing enterprises with 45 per cent and 2 per cent respectively. This year, no enterprise has been promoted under the government sector.

Sector wise enterprises

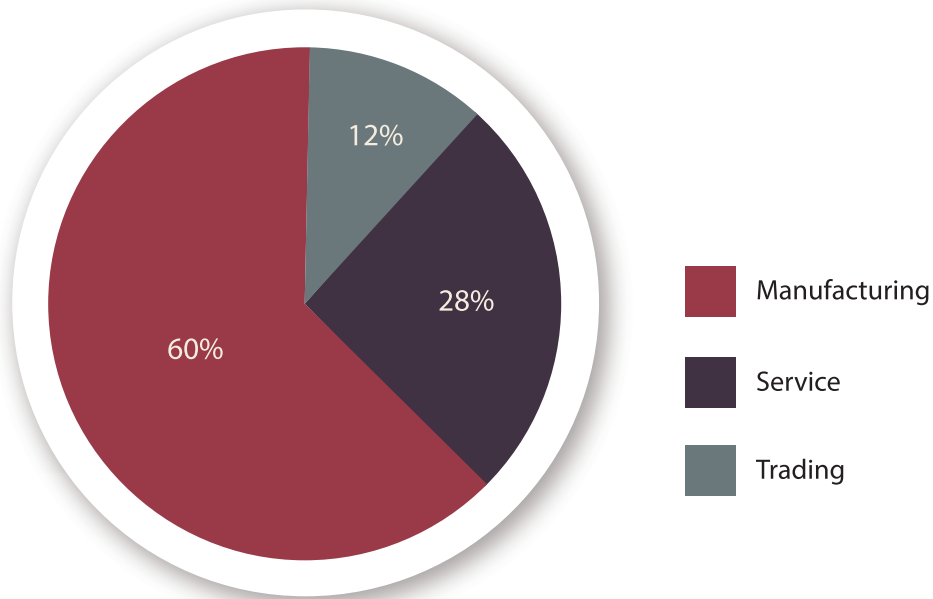


| Sector | Number | Percentage |
|--------------|------------|-------------|
| Household | 121 | 44% |
| Sub sector | 145 | 53% |
| Government | 0 | 0% |
| Existing | 6 | 2% |
| Total | 272 | 100% |

Enterprise Profile – Types of Enterprises

The data shows that 60 per cent of the enterprises are in trading, followed by service and manufacturing with 28 per cent and 12 per cent respectively. Under trading major enterprises promoted are Kirana/General store, vegetables trading, readymade cloths store, dairy products and meat trading. Major service enterprises are tailoring and fast-food stalls. In manufacturing enterprises namkeen & snacks making units are promoted.

Types of Enterprises



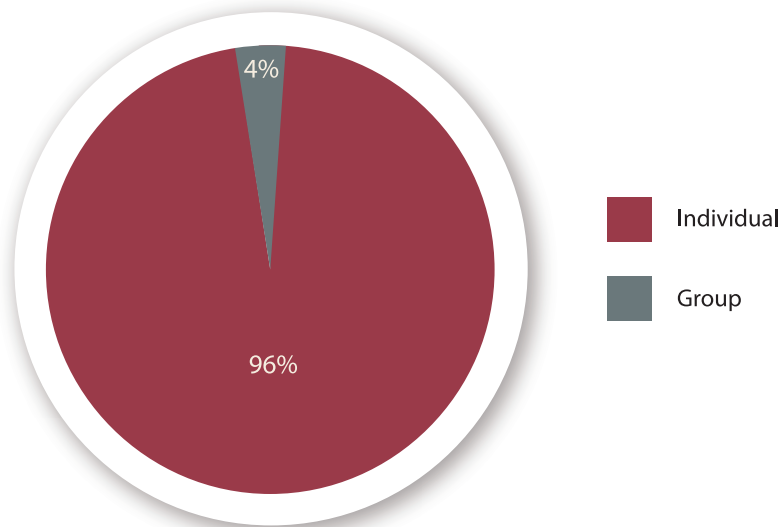
| Types | Number | Percentage |
|---------------|------------|-------------|
| Manufacturing | 32 | 12% |
| Service | 76 | 28% |
| Trading | 164 | 60% |
| Total | 272 | 100% |

Enterprise Profile – Group and Individual

The data shows that 96 per cent of the enterprises are individual enterprises and only 4 per cent are group enterprises. In comparison to other states, performance is noticeable in terms of promotion of group enterprises.

The state can assess the opportunities of group enterprises in the block and motivate potential individual entrepreneurs to start group enterprises in service and manufacturing sectors as group enterprises have a larger potential to provide employment.

Enterprises by Group & Individual

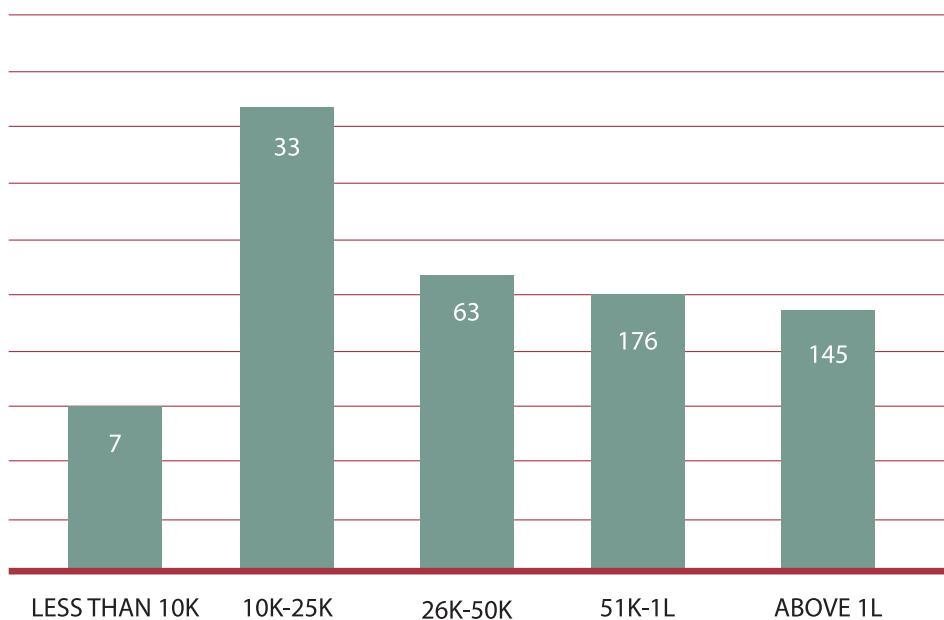


| Type | Number | Percentage |
|--------------|------------|-------------|
| Group | 10 | 4% |
| Individual | 262 | 96% |
| Total | 272 | 100% |

Enterprise profile- Investment range

Mostly the enterprises are started within the investment range of 51k to 1 lakh and above 1 lakh. Enterprises like taxi services, vehicle repair shops and some manufacturing units of sweets making are started with above 1 lakh.

Investment Range



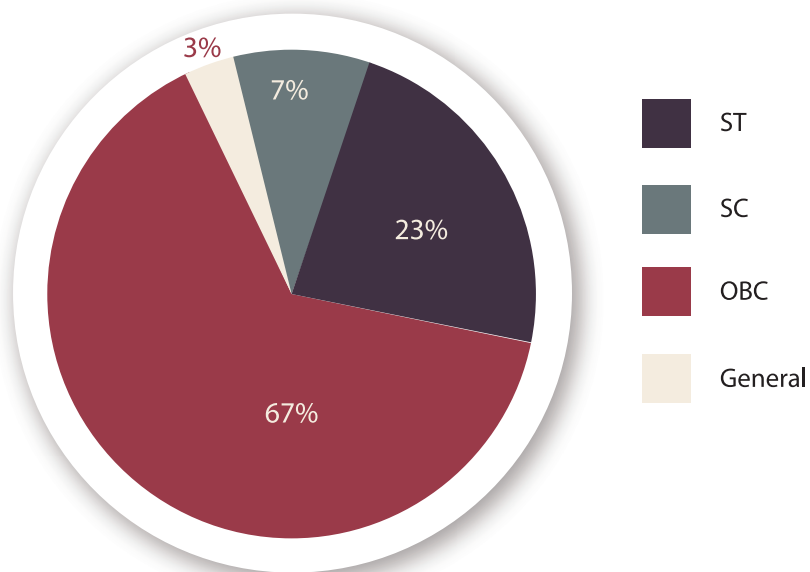
| Range | Less than 10k | 10k-25k | 26k-50k | 51k-1L | Above 1L | Total |
|------------|---------------|---------|---------|--------|----------|-------|
| Number | 31 | 86 | 56 | 51 | 48 | 272 |
| Percentage | 11% | 32% | 21% | 19% | 18% | 100% |

Demographic Profile - Enterprises by Social Category

The project focuses on marginalized communities, encouraging them to start enterprises and giving them priority. As a result, 67% of the enterprises are started by members of the OBC community, and 23% by members of the ST community in the block. 7 per cent of the enterprises started by SC and only 3 per cent by the general category.

The block has a fair representation of the ST and SC community in the project in proportion to the population. The block has approx. 31 per cent of ST population and approx. 5 per cent of SC population.

Enterprises by Social Category

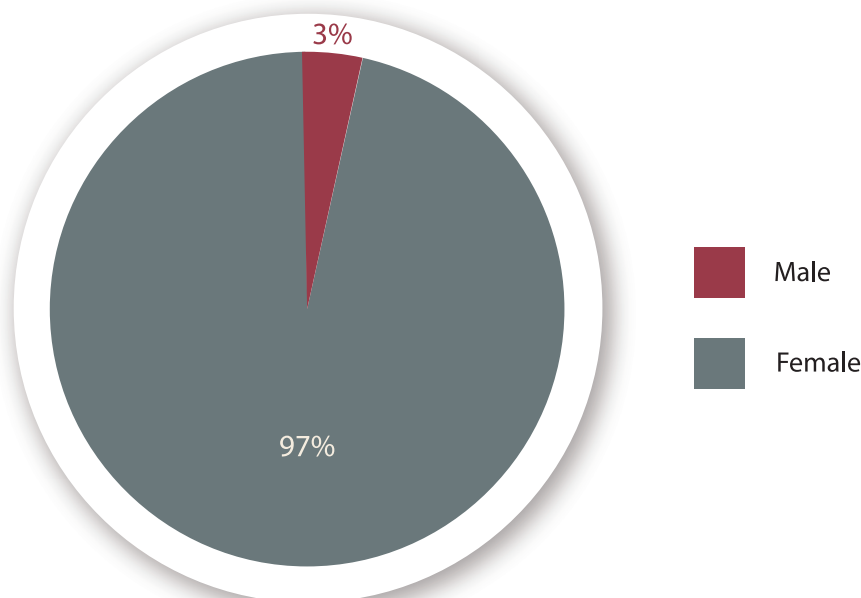


| Social Category | Number | Percentage |
|-----------------|------------|-------------|
| SC | 19 | 7% |
| ST | 62 | 23% |
| OBC | 182 | 67% |
| General | 9 | 3% |
| Total | 272 | 100% |

Demographic Profile – Enterprises by Gender

The section provides insight into the ownership of the enterprises by gender. The project targets the household and not only female members of the family but encourages women entrepreneurship.

Enterprises by Gender



| Gender | Number | Percentage |
|--------------|------------|-------------|
| Male | 8 | 3% |
| Female | 264 | 97% |
| Total | 272 | 100% |

Financial Progress – Fund Utilisation

The table below provides a glimpse of the financial progress of the project. By the end of the 2nd financial year, the block had utilised 26 per cent of the total fund. The major expenses happen in the capacity building of CRP EP, working capital, Mentor support, baseline and BRC Set up costs because these are the major activities that happen in the initial phase of the project. The baseline fund was utilised for the preparation of the DPR. But the expenses of the handholding fund are only 2 per cent, which indicates that entrepreneurs are getting limited services from the BRC.

The state should focus more on the capacity building of CBOs and conduct skill training for entrepreneurs based on the demand and need of entrepreneurs, also ensure entrepreneurs are getting maximum services from the BRC for sustain, improvement and growth of the enterprises.

| Budget Heads | Budget approved based on DPR (A) | Expenditure till Mar. 24 (D) | % of expenditure against total budget (E=D/A*100) |
|--------------------------|----------------------------------|------------------------------|---|
| Skill Building | 77,70,000 | 13,13,502 | 17% |
| Handholding | 37,68,450 | 75,995 | 2% |
| Training of CBO | 10,00,000 | 1,27,490 | 13% |
| Setting up of BRC | 5,00,000 | 1,31,616 | 26% |
| Working Capital | 1,80,000 | 3,29,330 | 183% |
| CB of CRP-EPs | 7,00,000 | 7,06,524 | 101% |
| Baseline | 10,00,000 | 2,76,084 | 28% |
| Mentor and Block Support | 29,76,000 | 18,65,000 | 63% |
| Total | 1,78,94,450 | 48,25,541 | 26.97% |

Highlights of the year

I. Skill Training

A. Driving Training

In Sikkim at Parakkha block as part of the skill training, 6 entrepreneurs were provided with driving training. The initial stage was screening of the candidates in which 60 entrepreneurs were interested in being part of the training. After the initial discussion and interview, 6 entrepreneurs were taken into consideration. Of late, it was observed that all 6 enterprises were grounded. The training expenses were met the Skill Training head of BRC and also the trainer was identified within the SHG network by BRC. The entrepreneurs were provided with CEF and bank loan support to purchase Light Motor Vehicles for conducting their business.



Handing Over of Daybook to the entrepreneur who has undergone training in driving

B. Tailoring Training

The training was conducted by a private trainer for the SVEP entrepreneurs. The tailoring training was conducted at BRC Pakyong. 6 entrepreneurs were provided with training by an individual trainer wherein there has been training provided on designing and other aspects of tailoring. Moreover, out of the six enterprises, 3 enterprises are existing and another 3 are in a new category.

II. Case Study

"A Tale of Determination: Sangeeta's Entrepreneurial Evolution"

Introduction:

| | |
|--------------------|------------------------|
| Entrepreneur Name: | Sangeeta Pradhan |
| Age: | 46 |
| Name of SHG: | Subakamana SHG |
| Village: | Tshalamthang Dugalakha |
| Block: | Pakyong |
| District: | Pakyong |

Family and location background of the Entrepreneur:

Sangeeta Pradhan, a determined woman, faced numerous challenges after her husband remarried. With two young children to care for, she found herself living in a rented house in the Pakyong Bazaar ward, working as a labourer to sustain her family. Her resilience led her to juggle between supporting her household financially and ensuring her children received an education.

How did she become an entrepreneur?

Sangeeta's association with her Self Help Group (SHG) in 2016 became a pivotal point in her life. Sangeeta's journey was marked by financial instability due to inflation and increasing family expenses. Despite her tenacity, the weight of these challenges remained. However, within the SHG, she discovered opportunities for growth and empowerment. Learning about an enterprise project during an SHG orientation presented a glimmer of hope. The introduction to a Community Resource Person for Enterprise Promotion (CRP-EP) during an SHG session planted the seed for change for her. Sangeeta absorbed the project's essence, recognizing its potential to alter her circumstances. The idea of opening a fast food shop emerged, rooted in her prior experience of running a canteen with her husband a few years back.

Information on Enterprise

Name of the shop: BIMAL FAST FOOD

Nature of business: SERVICE

Amount invested in starting the shop (Own/SHG/Bank linkage): 70,000/-

Date of starting the enterprise: 08 July 2022

Monthly Revenue: Rs 30,000 – 35000/-

Monthly Profit: Rs 12,000-15,000/-

Any subsequent investments Made: No

Records maintained by her: Self

Skill training received (apart from GOT and EDP, if any): No

Challenges

Sangeeta Pradhan participated in all the trainings conducted by BRC SVEP. Soon after the training, she also started looking for a place to open a shop, but the room rent in the main market was high. After consultation with CRP-EP Didi, she decided to open her shop in the same place where she lives as ICAR – National Research Centre for Orchids office was right in front of it. This time she found a room that fit her budget.

The CRP-EP prepared her business plan and submitted it to BRC and she was approved a loan of Rs. 30,000/- by BRC-MC in PSC. Following that, she started the shop on 08 July 2022 with the help of CRP-EP by investing Rs 20,000/- from herself and Rs 50,000/- from SHG, totalling to Rs 70,000/- . Sangeeta Pradhan started earning a profit of Rs 10,000/- in the initial months. As of today, she earns a monthly profit of Rs 12,000/- to Rs 15,000/- from her shop.

Impact

Sangeeta's decision to venture into entrepreneurship transformed her life. With the support and discussion within her family, the vision of a fast-food shop gained momentum. This step not only offered financial prospects but also held sentimental value, linking to her past experiences and expertise. Sangeeta Pradhan's journey, from a struggling labour to an empowered entrepreneur, embodies resilience, adaptability, and determination. Her decision to embrace entrepreneurship not only brought financial stability but also rekindled her spirit and passion for business. The support from her SHG, coupled with her perseverance, propelled her towards a new chapter of prosperity and self-sufficiency. Sangeeta's story stands as a testament to the transformative power of entrepreneurship in the face of adversity.

"My decision to venture into entrepreneurship has only yielded positive results for me and my children. These days I have a stable income, and I can provide for my family which is a great feeling for me"

Entrepreneur's plan for her business

Sangeeta Pradhan wants formal training in cooking so that she can better serve the customers with a diverse menu.



Challenges

- i. Frequent dropout of CRP-EPs: There has been a frequent dropout of CRP-EP in Sikkim because of which the grounding of enterprises got affected. Moreover, the new CRP-EPs were selected, and they also need to be provided with a space to adjust and understand the project deliverables.
- ii. Low Performance of a few CRP-EPs: During the usual review process, it was observed that a few of the CRP-EPs are not performing up to the mark and hence a decision has been pending long at the Block level for their withdrawal from the project.
- iii. Lack of Block Staff: In Sikkim the HR proportion at the Block level is quite low and in a few blocks under SVEP jurisdiction there is only one staff available to manage the different thematic.
- iv. Monitoring of project activities: It has been observed that the monitoring of project activities has been not satisfactory because the Block officials are not taking SVEP as part of the main non-farm agenda.
- v. No Accountant for BRC: It is quite essential that there has been no professional Accountant in BRC for long and hence it is crucial that the accountant should be placed soon.

Areas of Improvement

- i. Placement of Accountant - The placement and training of an Accountant would be quite critical in understanding the books of records.
- ii. Monitoring of CRP EP- Monitoring of CRP EP is critical to ensure timely completion of tasks and quality of services to entrepreneurs from BRC. Regular review by the block team is important.
- iii. Formalisation of Enterprises- After starting the business, formalisation is important so that enterprises get their identity and can avail of other benefits as well. Formalisation services like Udyam Aadhar, Lincies, etc.
- vi. Strategic planning to achieve target- The team should prepare a plan for achieving the financial year target including backlog. The team can focus on existing enterprises as well which will help to achieve the backlog targets.

Telangana

Background

The Telangana SRLM collaborated with Kudumbashree NRO in the year 2019 to facilitate the implementation of SVEP in the 3 blocks, Amangal, Makthal and Devarakonda under Phase I of SVEP implementation. In 2021 DPR of Utnoor block was approved and implementation started in April 2021. The Telangana got approval for one more block, Wardhanappett. The DPR of Wardhanappett was approved in September 2021 and the implementation started in April 2022. Kudumbashree NRO has carried out preparatory operations with the help of Telangana SRLM, including the preparation of Detailed Project Reports (DPRs), the selection of CRP-EP, capacity building of cadres and community leadership, and orientation of SRLM staff in FY 2019-20. During the FY 2020-21, the enterprise promotion activities were launched.

General Profile of the State

| PHASE I, II & III | |
|---|---|
| Blocks Supported | 5 |
| Name of Districts | Rangareddy (Amangal), Narayanpet (Makthal), Nalgonda (Devarakonda), Adilabad (Utnoor), and Warangal (Wardhanappett) |
| Total Project Cost | Rs. 27,04,64,070 |
| Target number of MEs to be developed in 4 years | 9266 |
| Target number of MEs to be developed till March, 2024 | 7580 |
| Achievement till March, 2024 | 7672 (101.2%) |
| Number of Mentors Deployed | 5 |
| Number of CRP-EPs (total trained and active) | 108 trained, 70 active |

Physical Progress – Target vs Achievement

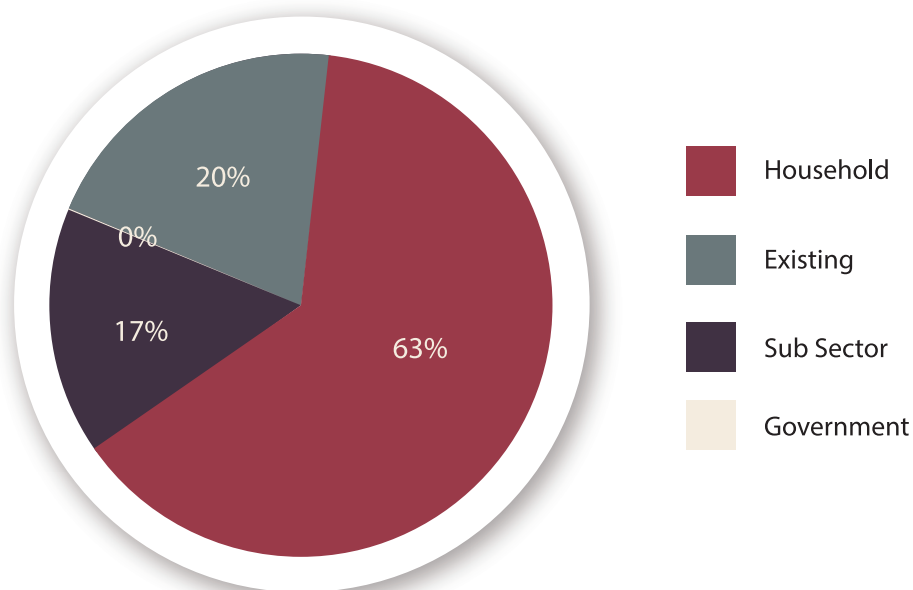
| Blocks | Target for 4 years | Cumulative Target till March 2024 | Cumulative Achievement till March 2024 | Cumulative Achievement (%) till March 2024 | Target for FY 2023-24 | ME Achievement in FY 2023-24 | Achievement (%) in F.Y 2023-24 |
|--------------------------|--------------------|-----------------------------------|--|--|-----------------------|------------------------------|--------------------------------|
| Amangal | 1571 | 1506 | 1677 | 111.35% | 197 | 303 | 154% |
| (phase I) | | | | | | | |
| Makthal | 1787 | 1598 | 1807 | 113.08% | 289 | 309 | 107% |
| (phase I) | | | | | | | |
| Devarakonda (phase I) | 1672 | 1847 | 1680 | 90.96% | 598 | 606 | 101% |
| Utnoor | 1836 | 1696 | 1265 | 74.59% | 846 | 761 | 90% |
| (phase II) | | | | | | | |
| Wardhanappet (phase III) | 2400 | 1231 | 1263 | 102.60% | 751 | 814 | 108% |
| Total | 9266 | 7878 | 7692 | 97.64% | 2681 | 2793 | 104% |

For phase I blocks, f.y 2023-24 is the 4th year of the project and all 3 blocks have achieved 100% of the total 4 years target. Utnoor is in the 3rd year of the project and has archived 74 per cent of the cumulative target till March 2024 and 90 per cent of the financial year target. Wardhanappet has achieved 108 per cent of the financial year target.

Physical Progress- Sector-wise achievement

The section gives insight into the enterprises promoted under various sectors. 63 per cent are promoted under the household sector to meet the local demand of the blocks and only 3 enterprises tapped the government schemes/programmes. Tailoring and construction units have got marginal revenue from government departments. A cumulative 20 per cent of existing enterprises have been supported and 17 per cent of enterprises are promoted under sub-sectors. Diverse enterprises are promoted under sub-sectors.

Sector wise enterprises

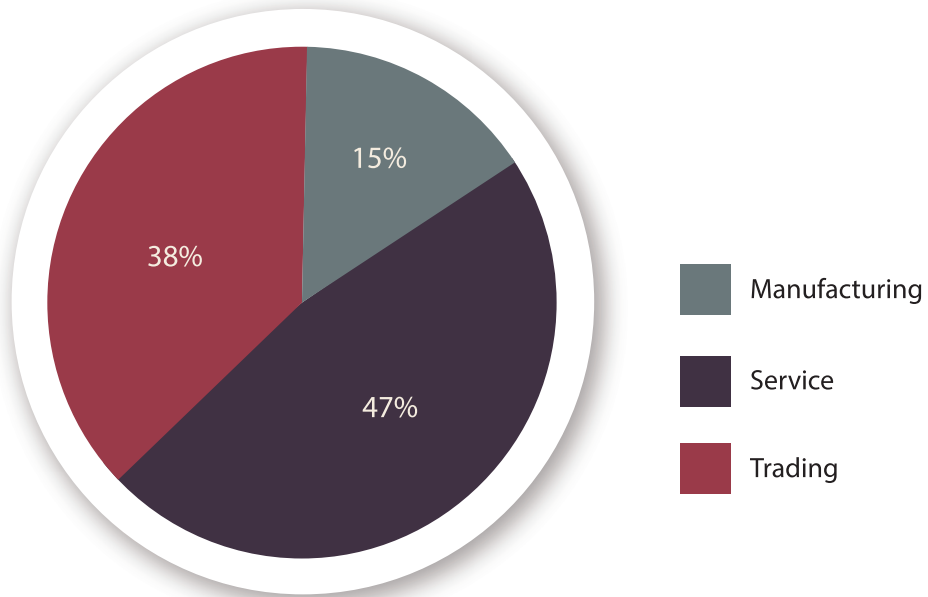


| Sectors | Achievement | Percentage |
|--------------|-------------|-------------|
| Household | 1764 | 63.2% |
| Sub sector | 472 | 16.9% |
| Government | 3 | 0.1% |
| Existing | 554 | 19.8% |
| Total | 2793 | 100% |

Enterprises Profile- Types of Enterprises

The section provided details of enterprises started in three different categories. The data shows that 47 per cent are of service enterprises, followed by trading and manufacturing with 38 per cent and 15 per cent respectively. In service enterprises tailoring units, autorickshaw services and flour mills are started. Under manufacturing enterprises, diverse enterprises are promoted like handloom units, bamboo products, dairy products and plate-making units. Under trading, Kirana/ general store and vegetable trading are prominent.

Types of Enterprises

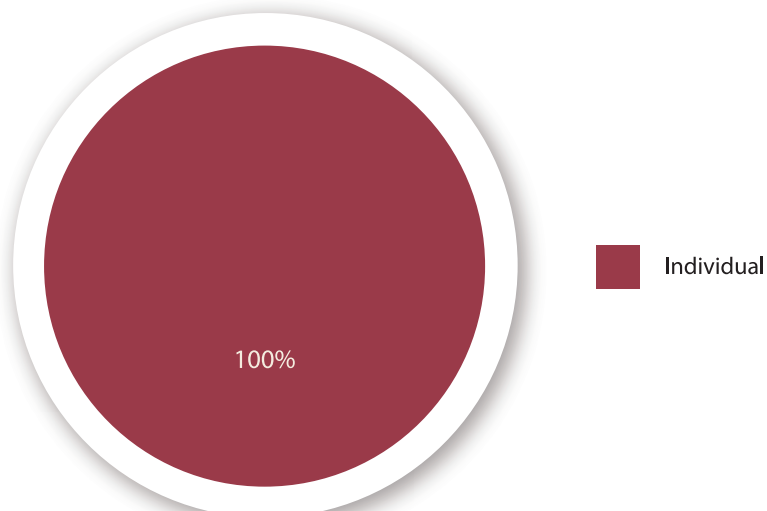


| Types | Number | Percentage |
|---------------|-------------|-------------|
| Manufacturing | 424 | 15% |
| Service | 1314 | 47% |
| Trading | 1055 | 38% |
| Total | 2793 | 100% |

Enterprises Profile- Group and Individual Enterprises

The data shows that all the rest are owned and run by individual entrepreneurs. State teams can identify opportunities for group enterprises and motivate and train potential entrepreneurs to start group enterprises.

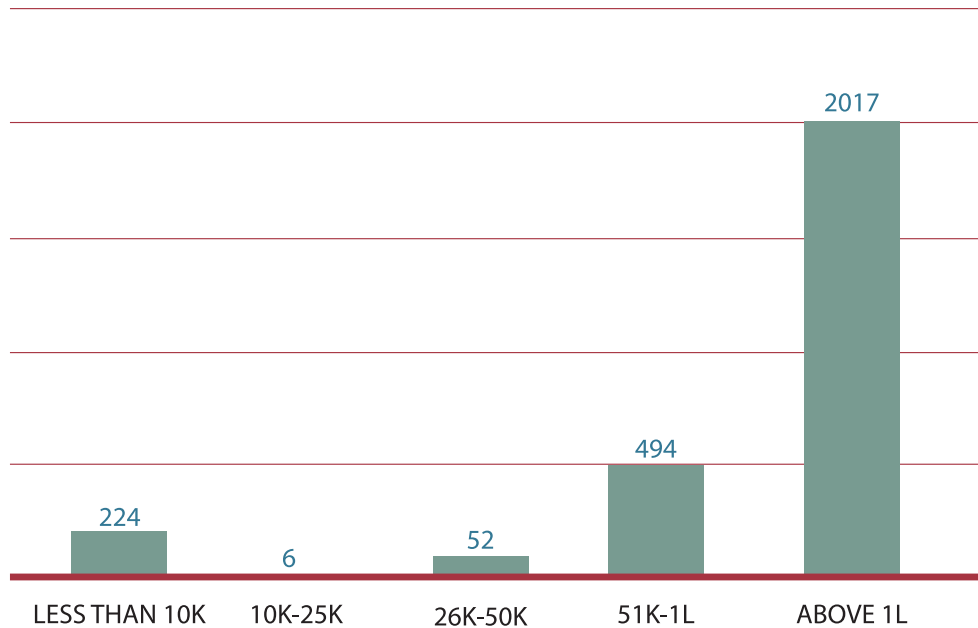
Group & Individual



Enterprises Profile- Average Investment

In comparison to other states, Telangana has the highest percentage of enterprises started with an investment of above 1 lakh. SRLM has provided funds to entrepreneurs from other sources and is not fully dependent on CEF. Enterprises like oil production, cement products manufacturing units, water purifier plants, agricultural rentals and sweets & bakery units are started with the highest investment across SVEP blocks.

Investment Range

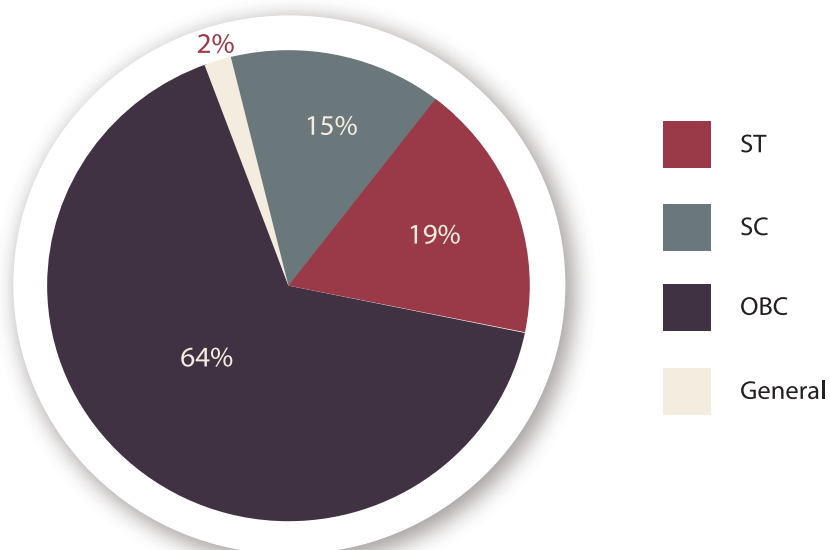


| Range | Less than 10k | 10k-25k | 26k-50k | 51k-1L | Above 1 L | Total |
|------------|---------------|---------|---------|--------|-----------|-------|
| Number | 224 | 6 | 52 | 494 | 2017 | 2793 |
| Percentage | 8% | 0% | 2% | 18% | 72% | 100% |

Demographic Profile- Enterprises by Social Categories

The project gives priority to minority communities and the data shows the same; 63 per cent of enterprises are started by OBC followed by ST and SC with 19 per cent and 15 per cent respectively. Only 2 per cent are started by the general category

Social Category & enterprises



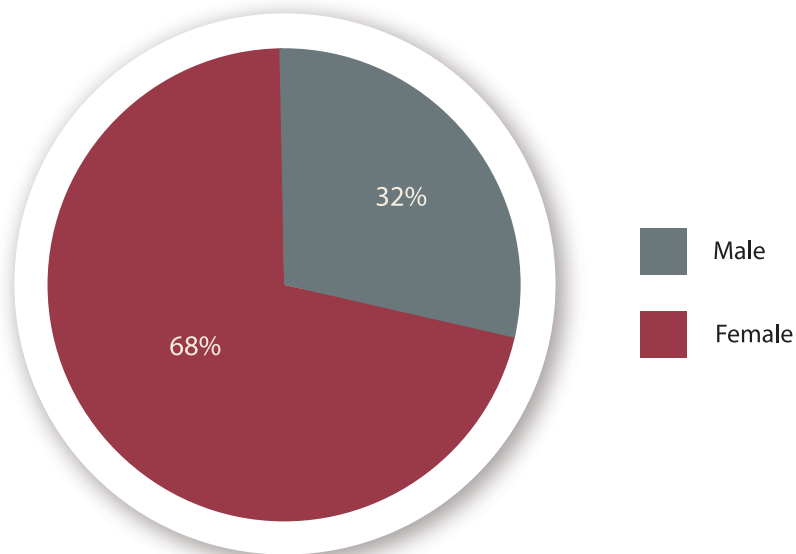
| Social Category | Number | Percentage |
|-----------------|-------------|-------------|
| SC | 432 | 15% |
| ST | 523 | 19% |
| OBC | 1773 | 63% |
| General | 65 | 2% |
| Total | 2793 | 100% |

Demographic Profile- Enterprises by Gender

The project encourages women to start their own enterprises and that reflects in the data as well. 68 per cent of enterprises are started by women and 32 per cent are started by male members of the SHG household.

| Gender | Number | Percentage |
|--------------|-------------|-------------|
| Male | 893 | 32% |
| Female | 1900 | 68% |
| Total | 2793 | 100% |

Gender wise enterprises



Financial Progress – Fund Utilisation Phase 1

| Budget Heads | Budget approved based on DPR (A) | Expenditure till Feb. 24 (D) | % of expenditure against total budget (E=D/A*100) |
|--------------------------|----------------------------------|------------------------------|---|
| Skill Building | 3,52,10,000 | 65,69,034 | 19% |
| Handholding | 1,70,76,850 | 30,26,290 | 18% |
| Training of CBO | 30,00,000 | 5,65,328 | 19% |
| Setting up of BRC | 15,00,000 | 12,03,640 | 80% |
| Working Capital | 5,40,000 | 4,19,783 | 78% |
| CB of CRP-EPs | 21,00,000 | 22,34,604 | 106% |
| Baseline | 30,00,000 | 21,35,651 | 71% |
| Mentor and Block Support | 89,28,000 | 74,92,544 | 84% |
| Total | 7,13,54,850 | 2,36,46,874 | 33% |

By the end of the project period, the state had utilised only 33 per cent of the total fund. The remaining funds can be utilised for providing skill training to entrepreneurs and capacity building of CBOs and Cadres.

Phase 2

| Budget Heads | Budget approved based on DPR (A) | Expenditure till Feb. 24 (D) | % of expenditure against total budget |
|--------------------------|----------------------------------|------------------------------|---------------------------------------|
| Skill Building | 1,28,52,000 | 6,71,255 | 5% |
| Handholding | 62,33,220 | 10,69,540 | 17% |
| Training of CBO | 10,00,000 | 0 | 0% |
| Setting up of BRC | 5,00,000 | 4,23,106 | 85% |
| Working Capital | 1,80,000 | 96,405 | 54% |
| CB of CRP-EPs | 7,00,000 | 6,94,121 | 99% |
| Baseline | 10,00,000 | 2,34,482 | 23% |
| Mentor and Block Support | 29,76,000 | 20,43,392 | 69% |
| Total | 2,54,41,220 | 52,32,301 | 21% |

By the end of the 3rd year of the project, the block has utilised only 21 per cent of the total fund approved for the block.

| Budget Heads | Budget approved based on DPR | Expenditure till Feb. 24 | % of expenditure against total budget |
|--------------------------|------------------------------|--------------------------|---------------------------------------|
| Skill Building | 1,68,00,000 | 0 | 0% |
| Handholding | 81,48,000 | 13,58,000 | 17% |
| Training of CBO | 10,00,000 | 0 | 0% |
| Setting up of BRC | 5,00,000 | 3,97,300 | 79% |
| Working Capital | 1,80,000 | 34,077 | 19% |
| CB of CRP-EPs | 7,00,000 | 5,50,817 | 79% |
| Baseline | 10,00,000 | 1,33,672 | 13% |
| Mentor and Block Support | 29,76,000 | 16,79,890 | 56% |
| Total | 3,13,04,000 | 41,53,756 | 13% |

By the end of the 2nd year of the project block has utilised 13 percent of the total fund approved.

Highlights of the year

A. Skill Training

A.1 Maggam Work- Skill training on Maggam work was given to 35 SHG members at Amangal block, among them 22 members started the business after completing the training.



A.2 Training on Sweets Making- Training was given to 20 potential entrepreneurs at Amangal blocks.



A.3 Training on Jute bag making- 16 days training from 2nd June to 17th June 2023, was conducted at Wardhannapet block. 30 potential entrepreneurs participated in the training.



A.4 Training on Pickles making – 6 days pickle making training was organised in Amangal. 20 SHG members participated and started a business with the brand name “Suruchi Homemade Pickles”. The entrepreneurs participated in District level Mela and put up stall at the collectorate office every Monday.



Stall at Collectorate Building



Stall at District Mela



B. Participant in Melas

SVEP Entrepreneurs participated in the Mela conducted during the Chief Minister's visit. Two entrepreneurs participated in the mela. Both got skill training from the project.

B.1 Door curtain & wall decorations



B.2 Bangle Making



C. Glimps of Enterprises promoted in 2023- 2024

Radha identified that Brahmanapally has a good production of groundnut and decided to start an oil mill. She started her business in September 2023. She supplies the oil to wholesalers as well as to retail shops. Currently, she earns approx. 60,000 per month from the oil production. She wants to expand her business and planning to produce PB2 (protein powder) and peanut butter.

C.1 Radha Oil:



C.2 Roja Roti Making

Roja started a small business selling fresh fish fry with her husband Ravi and earns approximately 500 rupees daily. After a year, they started serving roti along with fish fry and fish curry. This thoughtful decision helped them to earn about 1000 rupees per day. Continuing their success, they utilised their earnings to construct a modest home. Encouraged by the positive trajectory of their business, Roja and her family aspired to establish a small hotel. Later, they understood the demand for roti in hotels and households and decided to install a roti-making machine. The capacity of the machine is 1000 roti per day. Their business is running very well and now they supply roti to 25 local hotels and households.



C.3 Rajitha Paper Plates

Paper plate manufacturing unit is started in September 2023 and now they supply paper plates in more than 54 retail outlets and 27 hotels.



Challenges

Major challenges that the project faced during the Financial Year were:

- i. Implementation and Financial Delays: Project implementation is significantly hindered by delays in fund transfers from the District level to the BRC. This has caused stunted progress, under-utilization of allocated funds, and delays in honorarium payments to CRP EP Groups.
- ii. Quality of project: Moreover, the disbursement of funds to businesses has also been delayed, negatively affecting efficiency and enthusiasm among entrepreneurs. While targets were eventually met towards the project's end, this compromised the overall quality of the project.
- iii. Operational Issues: BRC is functioning without the accountants and BPMs (SVEP). Another major difficulty that the project is facing is the insufficient funding for the skill development and handholding-related expenditure to be incurred. The BRCs are unable to provide timely assistance to entrepreneurs regarding the required loan amounts due to a shortage of funds for CEF disbursement and the CRP-EPs not being able to visit the enterprises to provide the PTS consultation. The meetings cannot be arranged without sufficient funds at the BRC.
- iv. Capacity building of team: The SVEP-BPM, a key stakeholder for the project, lacks adequate knowledge about the project, its guidelines and business concepts.
- v. Dependency on SERP: The BRC MC committee is unable to make decisions on its own. There is a higher dependency built on SERP officials, and due to which meetings cannot be conducted independently. This may hinder the sustainability of the project in the long run.
- vi. Lack of Regular Monitoring: Regular reviews of the project in terms of physical, financial and qualitative progress by the district and the block teams are necessary to foster collective responsibility, but such reviews are currently absent.

- vii. Lack of access to the financial progress-related data: The PIA has not been provided with information from the BMMU/DMMU regarding budget head expenditures, CEF fund disbursements, and repayment data. Consequently, the PIA is unable to assist the BRC -MC team in achieving enhanced financial progress.

Areas of Improvement

To address these issues and enhance the effectiveness of SVEP, several key areas for improvement have been identified.

- i. Training for SERP Officers: It would be beneficial to provide SERP staff (Non-farm/SVEP) with project-related training sessions on a frequent basis.
- ii. Accounting Support: An experienced accountant could be appointed at the BRC to ensure accurate and timely record-keeping. This will help minimize errors and ensure proper documentation of accounts, resulting in daily operations being executed in a faster and efficient manner.
- iii. Thematic Training **for CRP-EPs**: Following the development of a broad business management concept by CRP-EPs, thematic training could be provided. This training should encompass various domains of their interest to enhance their ability to support entrepreneurs and improve enterprise productivity.
- iv. Regular Assessment by DPMs: Regular assessments of the SVEP at the district level by the District Project Manager (DPM) will foster greater ownership among district and block teams, leading to improved project outcomes.
- v. Timely Fund Transfers and Honorarium Disbursements: Ensuring timely honorarium payments for CREPs and prompt fund transfers from SMMU/DMMU/BMMU is essential for maintaining project efficiency and effectiveness.

Implementing these improvements will foster greater ownership, enhance the quality of services provided, and contribute to the overall sustainability of the SVEP.

Tripura

Background

MoU was signed between Kudumbashree NRO, acting as the Programme Implementation Agency (PIA), and the Tripura Rural Livelihoods Mission (TRLM) on 09 February 2021. Following this, the Detailed Project Report (DPR) was approved on 11 November 2021 for Phase 1 and 10 December 2021 for Phase 2. With a collaborative effort between the Tripura Rural Livelihoods Mission (TRLM) and Kudumbashree NRO, the project is being implemented in the Ambassa SVEP Block, covering Ambassa & Salema blocks in Phase 1 and Matabari Block and Satchand Block in Phase 2. The project is proposed to receive support from the PIA for a 4-year period starting from June 2022 to June 2026 in Phase 1.

General Profile of the State

The phase 1 block of Dhalai SVEP comprises 2 blocks, Ambassa & Salema merged as 1 SVEP block, due to less population and its geographical context. The total project cost is Rs. 5,04,21,300 further divided into different fund heads for project functions with the majority of funds allocated in the Community Enterprise Fund (CEF).

The phase 2 block also consists of Satchand, an independent block, situated in the Sabroom district of Tripura. The target stands at 1921 which has to be achieved within a period of 4 years with the total number of active CRP-EP. The project cost is Rs. 6,04,58,314 divided into different fund heads for project implementation.

| | Phase 1 | Phase 2 |
|---|---------------------------|---------------------------|
| Blocks Supported | 1 | 1 |
| Name of District | Gomati | Sabroom |
| Total Project Cost | 6,22,50,336 | 6,04,58,314 |
| Target number of MEs to be developed in 4 years | 2110 | 1921 |
| Target number of MEs to be developed till March, 2024 | 422 | 0 |
| Achievement till March, 2024 | 0 | 24 |
| Number of Mentors Deployed | 1 | 1 |
| Number of CRP-EPs (total trained and active) | 24 (Trained), 15 (Active) | 27 (Trained), 10 (Active) |
| Number of Professional | 1 | 1 |

Physical Progress – Target vs Achievement

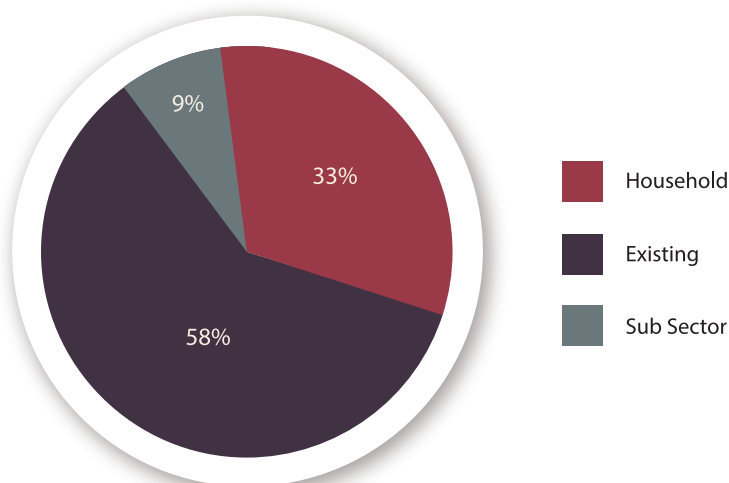
| Blocks | Target for 4 years | Cumulative Target till March 2024 | Cumulative Achievement till March 2024 | Cumulative Achievement (%) till March 2024 | Target for FY 2023-24 | Achievement in FY 2023-24 | Achievement (%) in FY 2023-24 |
|-----------------|--------------------|-----------------------------------|--|--|-----------------------|---------------------------|-------------------------------|
| Ambassa, Salema | 1500 | 616 | 346 | 56.17% | 462 | 192 | 42% |

The block has achieved 42 per cent of the financial year target. The unavailability of the funds at the block has affected the physical achievement.

Physical Progress – Sector-wise enterprises

The section shows the division of enterprises promoted under 4 sectors in the block. The data shows that most of the enterprises are promoted in sub-sectors with chips and namkeen making, food stalls at hotspot areas, followed by the household sector with 33 per cent. In household sector enterprises like Kirana/General stores and Tailoring centres are started. Only 9 per cent of existing enterprises were supported last financial year.

Sector wise enterprises

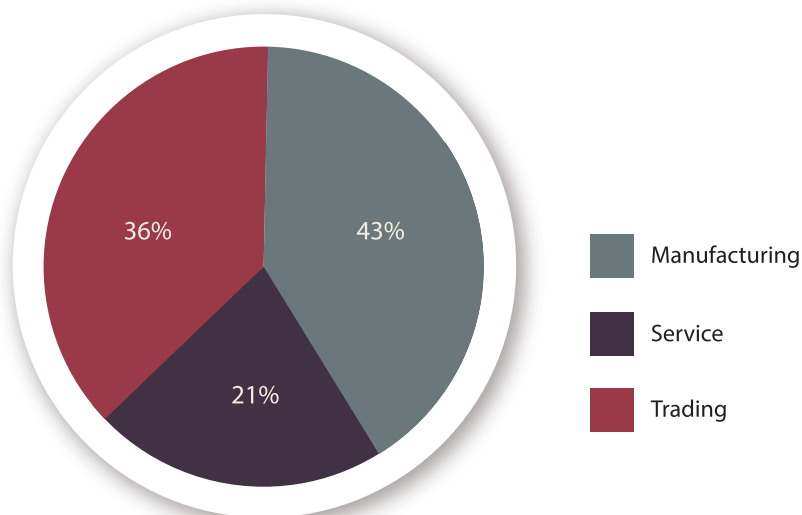


| Sectors | Achievement | Percentage |
|--------------|-------------|-------------|
| Household | 63 | 33% |
| Sub sector | 112 | 58% |
| Government | 0 | 0% |
| Existing | 17 | 9% |
| Total | 192 | 100% |

Enterprise Profile – Types of Enterprises

The data below shows the details of enterprises promoted under three categories, Trading, Service and Manufacturing. 43 per cent of enterprises are in manufacturing, followed by trading and Services with 36 per cent and 21 per cent respectively. Under manufacturing enterprises like snacks making and handloom units are promoted. Under trading mostly Kirana/General stores and tailoring are promoted.

Types of Enterprises

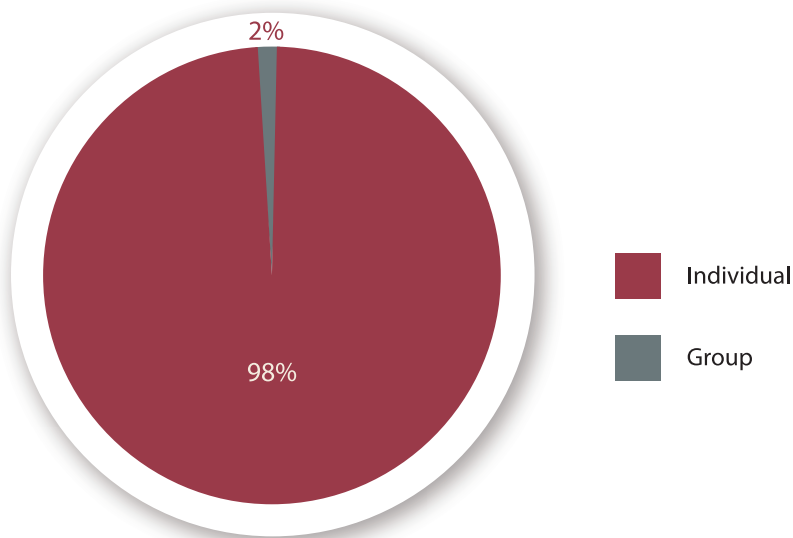


| Types | Achievement | Percentage |
|---------------|-------------|-------------|
| Manufacturing | 83 | 43% |
| Service | 40 | 21% |
| Trading | 69 | 36% |
| Total | 192 | 100% |

Enterprises Profile- Group and Individual

The data shows that 98 percent of enterprises are owned and run by individual entrepreneurs and only 2 percent are group enterprises. To promote group enterprises, the block team can identify opportunities and motivate entrepreneurs to come together and start large enterprises.

Group & Individual

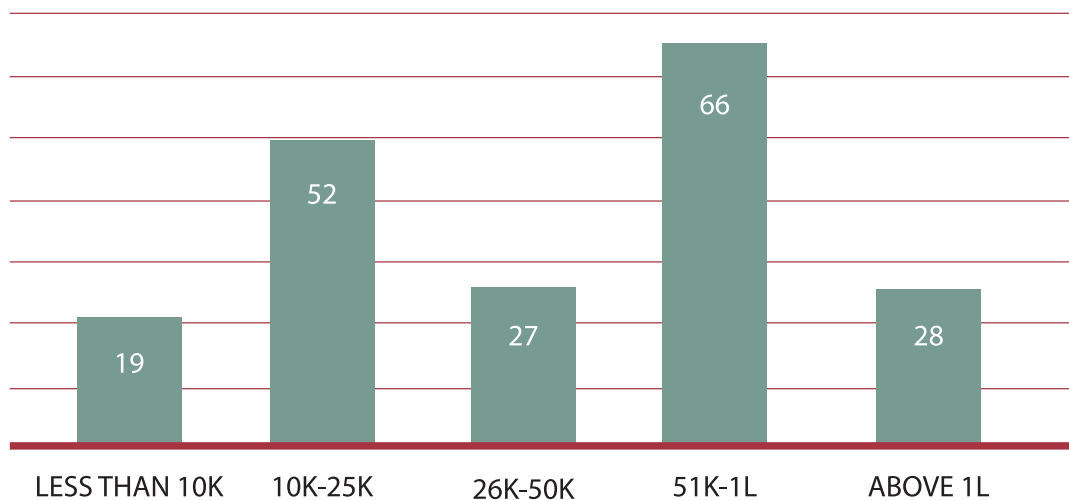


| Type | Achievement | Percentage |
|--------------|-------------|-------------|
| Group | 4 | 2% |
| Individual | 188 | 98% |
| Total | 192 | 100% |

Enterprise Profile- Investment range

The data shows that maximum enterprises started with investments below 1 lakh and 15 per cent are started with more than 1 lakh of investment. Tent houses, restaurants, taxi services, repair shops and private tuition are some enterprises started with above 1 lakh investment.

Investment Range

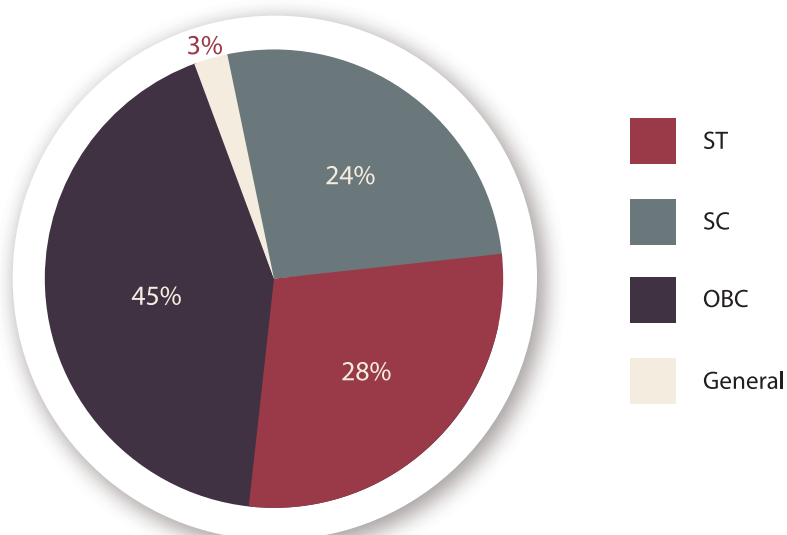


| Range | Less than 10k | 10k-25k | 26k-50k | 51k-1L | Above 1 L | Total |
|------------|---------------|---------|---------|--------|-----------|-------|
| Number | 19 | 52 | 27 | 66 | 28 | 192 |
| Percentage | 10% | 27% | 14% | 34% | 15% | 100% |

Demographic profile- Enterprises by Social category

The below figure shows that, 45 per cent of the enterprises are started by the OBC, followed by ST and SC community with 28 per cent and 24 per cent respectively and only 3 per cent are started by General Category. The project is for all the SHG households, but it gives priority to marginalised communities. Therefore, maximum enterprises are started by the OBC and ST community of the block.

Social Categories

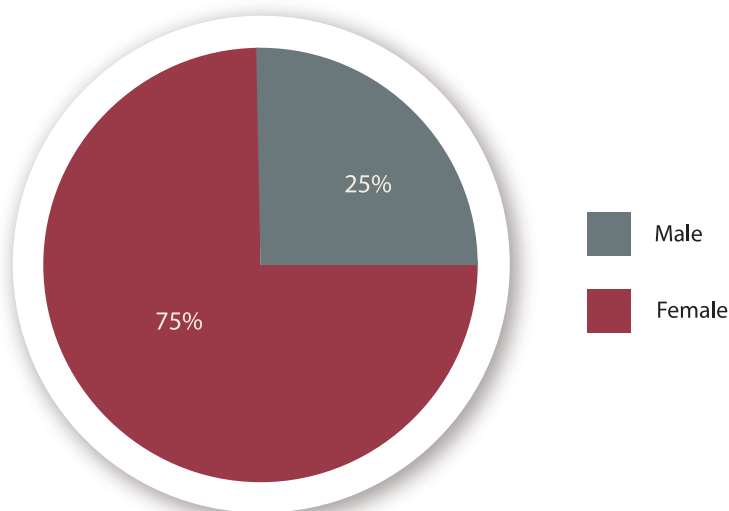


| Category | Achievement | Percentage |
|--------------|-------------|-------------|
| SC | 46 | 24% |
| ST | 53 | 28% |
| OBC | 87 | 45% |
| General | 6 | 3% |
| Total | 192 | 100% |

Demographic Profile- Enterprises by Gender

The data shows that 75 per cent of the enterprises are owned and run by females and only 25 per cent are run by male entrepreneurs. It is an achievement of the project that female entrepreneurs have been identified, motivated and trained to take up entrepreneurship. They have shown courage in taking risks and adding to their household income.

Enterprises by Gender



| Gender | Achievement | Percentage |
|--------------|-------------|-------------|
| Male | 48 | 25% |
| Female | 144 | 75% |
| Total | 192 | 100% |

Financial Progress – Fund Utilisation

| Budget Heads | Budget approved based on DPR | Expenditure till March. 24 | % of expenditure against total budget |
|--------------------------|------------------------------|----------------------------|---------------------------------------|
| Skill Building | 1,05,00,000 | 6,80,651 | 6% |
| Handholding | 50,92,500 | 5,33,427 | 10% |
| Training of CBO | 10,00,000 | 48,362 | 5% |
| Setting up of BRC | 5,00,000 | 1,92,093 | 38% |
| Working Capital | 1,80,000 | 61,305 | 34% |
| CB of CRP-EPs | 700000 | 752932 | 108% |
| Baseline | 1000000 | 490329 | 49% |
| Mentor and Block Support | 29,76,000 | 25,37,670 | 85% |
| Total | 2,19,48,500 | 52,96,769 | 24% |

The expenditure figure shows that the block has utilised 24 per cent of the total budget approved for the project by the end of the 2nd financial year of the project. Utilisation under Skill building and handholding is very low, and it has a direct connection with the physical progress of the project.

Highlights of the year

A. Case Studies

A.1 Weaving Success

A resident of Baralutma Gram Panchayat named Rina Sinha weaves not just fabrics but also tales of resilience and tradition. At 46, she balances her household duties with her passion for handloom, creating traditional Manipuri garments like the Inaphi, Pashra, Gamchas, and Lahing. A member of the Trisha SHG, Rina has revived and preserved the rich heritage of Manipuri handloom, despite the competition from machine-made products.

Rina's journey began with an investment of Rs. 59,660, combining her own savings of Rs. 34,660 and a loan of Rs. 25,000 from the SVEP project. Since starting her enterprise on May 18, 2018, she has generated a monthly revenue of Rs. 15,450, with a profit of Rs. 7,500. The PTS records of her business are diligently maintained and updated by Sima Sinha, a CRP-EP of the SVEP project.

Supported by the SHG network under Mamata CLF and the Block Resource Centre of SVEP Dhalai, Rina has effectively marketed her creations, gaining recognition and demand, especially during the Trimandap Raas Mela in November. Her dedication to handloom extends beyond personal gain as she mentors young women in her community, ensuring the continuation of this cultural craft and empowering others with a sustainable livelihood. Rina's story is one of determination and empowerment. She sees handloom as a living history, a craft worth preserving.



A.2 Crafting Dream

Anima Deb Barman, a 36-year-old entrepreneur from Aparskar, Tripura, runs Anima Bamboo Products with notable success. Supported by the Champa SHG and coordinated by CRP-EP Sima Sinha of the SVEP project, Anima started her enterprise on January 1, 2022, investing Rs. 55,000.

Her husband, a skilled trainer in bamboo craftsmanship, played a crucial role in training Anima and other SHG members. Their initial efforts in creating top hangers, flower vases, and showcase items gained traction, with orders coming from various states and even from IndiaMart. Despite early challenges in meeting demand, Anima's business now generates Rs. 60,000 in monthly revenue, with a profit of Rs. 24,000. To expand, they seek an additional Rs. 200,000 loan for advanced machinery and a workshop shed. The SVEP team is assisting in securing this funding from Punjab National Bank, Halalhali. With the expansion, Anima aims to employ at least 15 SHG members, boosting local employment and meeting growing national and international demand. Reflecting on her journey, Anima shares, "Before getting help from SVEP and Moushami Didi, I didn't have the proper knowledge to run the business. Through the SVEP project, I gained a lot of business knowledge and confidence, leading us to success." Anima's story highlights the transformative power of skill training, community support, and entrepreneurial spirit.



B. Skill Training

B.1 Skill training on Candle making, Chips and Laddu making

Recognizing that many SHG members were unable to attend residential training programs at RSETI due to family constraints, there was a growing demand for non-residential training within their localities. Responding to this need, the BRC planned to leverage the skills of CRP-EP members who had previously received training from RSETI in various disciplines such as laddu making, tailoring, bamboo products, candle making, agarbatti making, and detergent and hand wash making.

The BRC decided to utilize these trained CRP-EP members to conduct local, non-residential training sessions for SHG members. This initiative proved successful, with certified and experienced CRP-EP members leading the training. This approach significantly benefited SHG members who could not leave their families, providing them with essential skills and support within their own communities.

B.2 Participations in Melas



B.2.2 Maha Raas Mela

The mela was conducted in Baralutma village of Salema, where 4 stalls were occupied by the SHG members in which a wide variety of products were put up for sale. The total stalls generated a total revenue of Rs. 85,000.



B.2.3 Saras Mela, Agartala

A 12-day Saras Mela was conducted in Hapania Ground of Agartala, where 5 stalls were allocated to the SVEP entrepreneurs with a wide variety of products such as Handicraft, Handloom and Masala products and generated a revenue of Rs. 1,60,000.



B.2.4 District Saras Mela

A 2-day District level Saras Mela was conducted where 4 stalls had been allocated to the SVEP entrepreneurs some of which were food stalls, handloom stalls and other products were sold. The total revenue generated within 2 days by 4 stalls stands at Rs. 1,45,000.



Challenges

- i. BEPC- Despite the BEPC's potential to lead non-farm interventions, the inattentiveness of BEPCs from other CLFs and the irregularity of BRC meetings are reasons for hindrance in regular reviews of CRP-EPs and project progress. The BEPC members are dissatisfied with the BRC being in a different block i.e. Salema.
- ii. BPM SVEP- It has been brought to notice that the BPM-SVEP of Salema has been given additional responsibilities for farm livelihoods and other positions, which could be a reason for the lower participation in SVEP activities.
- iii. CRP-EP- Currently, only 15 CRP-EPs are working against the proposed 30 outlined in the DPR, with 11 from Salema and 4 from Ambassa. Among the total CRP-EPs, only 2 have promoted more than 40 enterprises, 3 have promoted around 25 enterprises, and the remaining have each promoted fewer than 10, indicating an imbalance in their work. Many CRP-EPs have cited family issues as reasons for their limited work periods. Additionally, CRP-EPs are not maintaining day-books for enterprises that did not receive SVEP loans. Despite these functional deficiencies, the CRP-EPs have a proper understanding of the project and its processes, offering the potential to effectively utilize them in adequate numbers within the block.

Areas of Improvement

- i. Regular Monthly meeting- Ensure one mandatory planning and review meeting at BRC to review the monthly progress and preparation of a plan for next month. It will help to address the field-level issues on time and highlight the areas where district and state intervention is required.
- ii. Bookkeeping at enterprises – Ensure through CRP EP that each entrepreneurs have a day-bookdaybook and that the CRP EP supports them in daybook maintenance.

Uttar Pradesh

Background

The MoU for partnership between Uttar Pradesh State Rural Livelihoods Mission (UP SRLM) and Kudumbashree NRO (Implementing Agency) to implement the project in three Phase 2 blocks (Haswa, Naraini, Thekma) of Uttar Pradesh materialized in the month of October 2017. The DPR got approved in the year 2019 and the project has come to its exit stage now, marking the completion of its 4-year term as of Dec 2023.

General Profile of the State

| PHASE 2 | |
|---|---------------------------|
| Blocks Supported | 3 |
| Name of District | |
| Total Project Cost | |
| Target number of MEs to be developed in 4 years | 3,922 |
| Target number of MEs to be developed till March, 2024 | 2,877 |
| Achievement till March, 2024 | 2,877 |
| Number of Mentors Deployed | 3 |
| Number of CRP-EPs (total trained and active) | 73 (Trained), .. (Active) |
| Number of BAPs deployed | 0 |
| Number of Professional | Partially |

Physical Progress- Target vs Achievement

The table below shows the details of the target achieved till March 2024 and the progress of the financial year. The data shows that the State has achieved 73 percent of the total 4 years target and 71 percent of the last financial year target. The unavailability of funds in the blocks has affected the overall progress of the state.

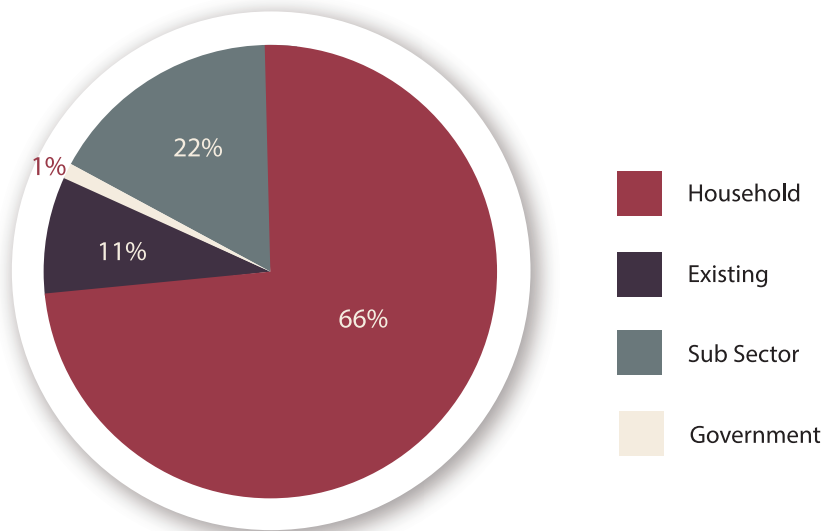
| Block | 4-year target | Cumulative target March 2024 | Cumulative Achievement till March 2024 | Cumulative Achievement (%) till March 2024 | Target for FY 2023-24 | Achievement in FY 2023-24 | Achievement (%) in FY 2023-24 |
|---------|---------------|------------------------------|--|--|-----------------------|---------------------------|-------------------------------|
| Haswa | 1317 | 1317 | 1002 | 76% | 327 | 256 | 78% |
| Naraini | 1248 | 1148 | 962 | 77% | 300 | 273 | 91% |

| | | | | | | | |
|--------|------|------|------|-----|-----|-----|-----|
| Thekma | 1357 | 1357 | 913 | 67% | 337 | 152 | 45% |
| Total | 3922 | 3822 | 2877 | 73% | 964 | 681 | 71% |

Physical Progress – Sector-wise enterprises

The data shows that 67 per cent of enterprises are promoted tapping the demand of the household sector and 11 per cent of enterprises started under sub-sector. Only 1 per cent of enterprises are under the government sector and 22 per cent of existing enterprises were supported in the financial year. Under the government sector most construction units were started, and were getting larger revenue share from government departments through different government programs/schemes.

Sector wise enterprises



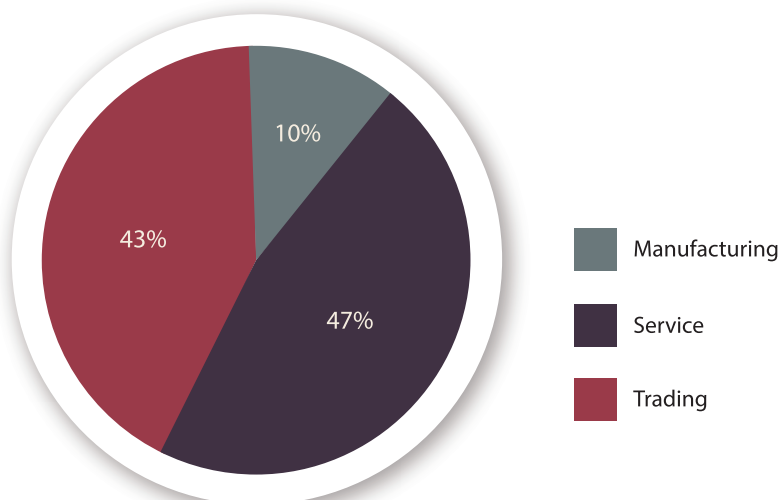
| Sectors | Achievement | Percentage |
|--------------|-------------|-------------|
| Household | 453 | 67% |
| Sub sector | 72 | 11% |
| Government | 8 | 1% |
| Existing | 148 | 22% |
| Total | 681 | 100% |

Enterprises Profile- Types of Enterprises

The data shows, 47 per cent of enterprises that are promoted are in the service industry followed by enterprises in the trading and manufacturing industries with 42 per cent and 10 per cent respectively. In service enterprises mostly tailoring services, beauty parlours, rental services and auto/taxi services enterprises are prominent. In trading, the highest number is of Kirana/General

stores and in the manufacturing sector, diverse enterprises are started such as bamboo products, furniture shops, dairy products, bangle-making units and a few snack making units.

Types of Enterprises

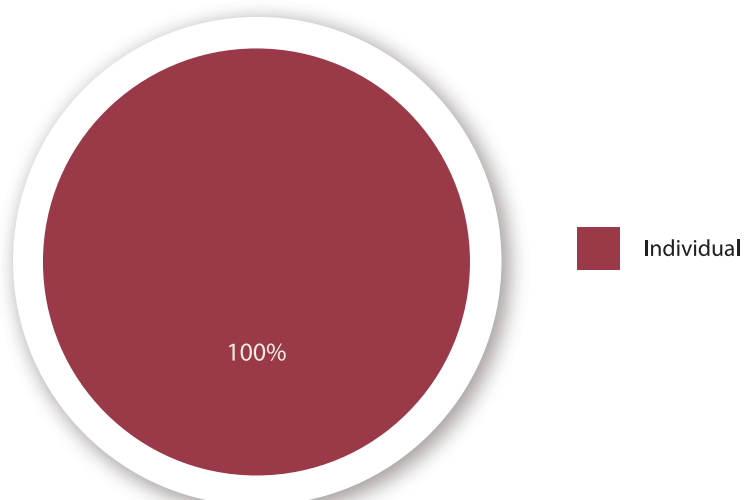


| Types | Achievement | Percentage |
|---------------|-------------|-------------|
| Manufacturing | 69 | 10% |
| Service | 323 | 47% |
| Trading | 289 | 42% |
| Total | 681 | 100% |

Enterprises Profile – Group and Individual Enterprises

In all three blocks no group enterprises have been promoted, all the enterprises are owned and run by the individual entrepreneurs. It reflects that most micro enterprises are started by individuals, and that people prefer to run individual enterprises. One common reason for not having group enterprises is that running a group enterprise is complex in comparison to individual enterprises because of the various factors like group cohorts, work division, common interest and larger investments etc.

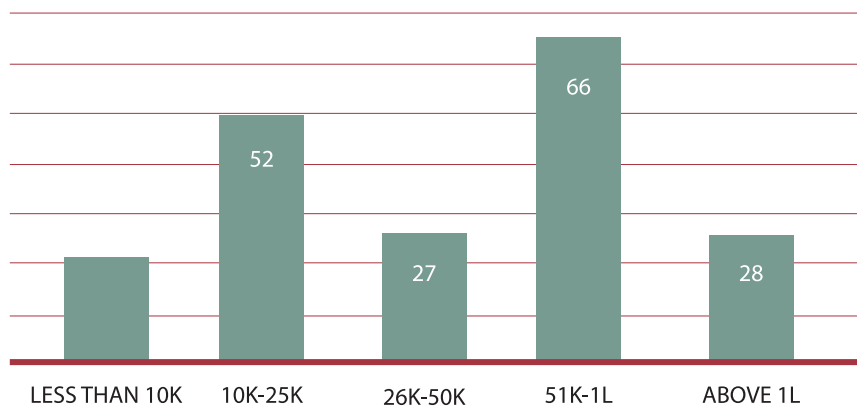
Group & Individuals



Enterprise Profile- Investment range

The data shows that there is no huge difference in the investment range of the enterprises. 20 percent enterprises are in the investment range of 10k to 25k, 25 percent are in the investment range of 26k to 51k and 28 percent are in the investment range of 51k to 1 lakh. Only 4 percent are started with less than 10k and 22 percent are started with the investment of above 1 lakh.

Investment Range

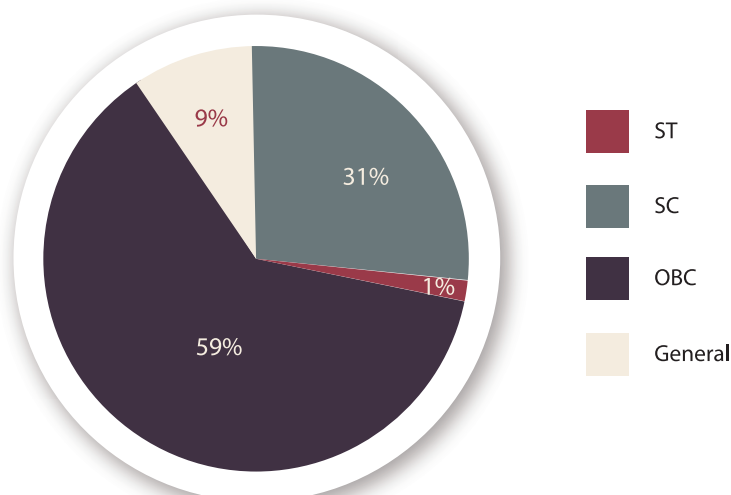


| Range | Less than 10k | 10k-25k | 26k-50k | 51k-1L | Above 1L | Total |
|------------|---------------|---------|---------|--------|----------|-------|
| Number | 26 | 139 | 170 | 194 | 152 | 681 |
| Percentage | 4% | 20% | 25% | 28% | 22% | 100% |

Demographic Profiles – Social categories wise enterprises

The project gives priority to marginal categories of the society and the same is reflected through the data. 59 percent of the enterprises are started by OBC and 30 percent by SC community. Only 9 percent of enterprises are started by the general category, while 1 percent are started by ST communities. Considering that the ST population is small in these blocks, the project has successfully reached them through the efforts of the block teams.

Social Categories

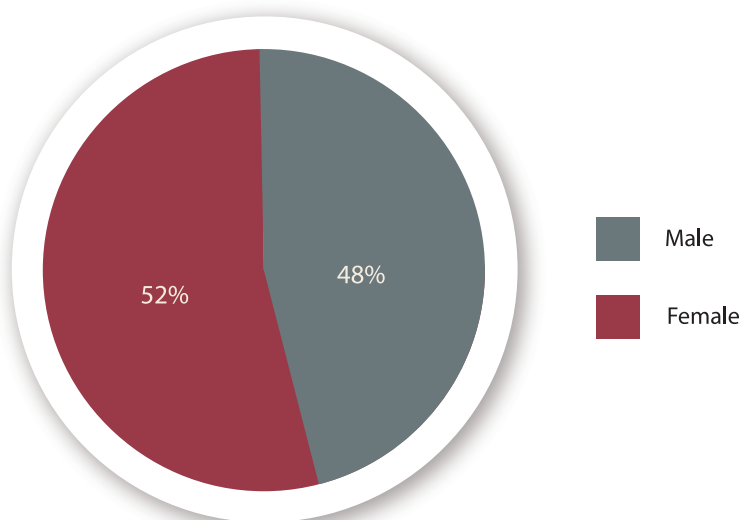


| Social Category | Achievement | Percentage |
|-----------------|-------------|-------------|
| SC | 207 | 30% |
| ST | 9 | 1% |
| OBC | 402 | 59% |
| General | 63 | 9% |
| Total | 681 | 100% |

Demographic Profile- Gender wise ownership

Project encourage women entrepreneurship although the project is for SHG household and therefore male members of the hh can also gets benefits of the projects. The cumulative data of all three blocks shows that 52 percent enterprises are owned and started by women entrepreneurs and 48 percent are run by male entrepreneurs. Although the number of female entrepreneurs is higher than male entrepreneurs, but the difference is minor in comparison to northeast states or state like Jharkhand. Social or cultural aspect could also be the reason for that.

Gender wise ownership



| Gender | Achievement | Percentage |
|--------------|-------------|-------------|
| Male | 326 | 48% |
| Female | 355 | 52% |
| Total | 681 | 100% |

Financial Progress- Fund Utilisation Details

The table below shows the total funds utilised by the state for three SVEP blocks under different budget heads for the project period.

| Budget Heads | Budget approved based on DPR | Expenditure till Mar-2024 | % of expenditure against total budget (E=D/A*100) |
|--------------------------|------------------------------|---------------------------|---|
| Skill Building | 2,74,54,000 | 45,50,481 | 17% |
| Handholding | 1,33,15,190 | 14,87,118 | 11% |
| Training of CBO | 30,00,000 | 5,09,005 | 17% |
| Setting up of BRC | 15,00,000 | 9,41,507 | 63% |
| Working Capital | 5,40,000 | 5,65,825 | 105% |
| CB of CRP-EPs | 21,00,000 | 24,34,855 | 116% |
| Baseline | 30,00,000 | 21,43,705 | 71% |
| Mentor and Block Support | 89,28,000 | 89,71,676 | 100% |
| Total | 5,98,37,190 | 2,16,04,172 | 36% |

The data shows that total utilisation is only 36 per cent of the total budget approved for three blocks. Fund utilization of under heads of skill building of entrepreneurs, handholding, and CBO training is below 20 per cent.

Highlights of the year

A. Market Support : Festival Market

In the occasion of Kartik Mahotsav in Naraini block one festival mela was organised for 4 days from 27th November to 30th November 2023. A total of 9 SVEP entrepreneurs participated in the mela with the support of CRP EP Group and BRC. The total revenue earned by the entrepreneurs in 4 days was Rs. 81,100.

B. Case Studies

"Journey to taste-making"

Introduction

Entrepreneur Name- Poonam Devi Soni Devi

Name of SHG- Shri Ram Mahila

Village Organization-Thakur Baba

Cluster Organization- Capacity

Village Haswa

District Fatehpur

Didi, a resilient woman, found herself facing financial challenges in a large family of 21 members. With no farming and her husband working as a labourer, making ends meet was a constant struggle for the family. However, a turning point came when CRP-EP organized an orientation in Didi's group, inspiring her to embark on a journey toward economic empowerment.

Motivated by the orientation, Didi conceptualized the idea of opening a canteen in her block to generate income. Despite financial constraints, she initiated the business by cooking food at home, starting with samosas, tea, and breakfast items. Facing initial challenges, including opposition from local bullies, Didi displayed remarkable courage and determination.

Opening the canteen in her block was not without obstacles. Local bullies created trouble during the setup, but Didi's resilience prevailed. After months of hard work, the canteen finally opened in July 2023. Initial sales ranged from 3000 to 4000 a day, indicating success and profitability. However, adversity struck again as some individuals vandalized the shop in the evening, damaging the counter and throwing away goods.

Undeterred, Didi faced this setback head-on. She rebuilt the shop, replaced the damaged items, and continued running her business. Despite repeated attempts to discourage her, Didi's determination remained unshaken. Closing the shop at 8:00 pm in the evening became a routine, ensuring the safety of both the business and herself.

Her husband is now helping her full-time in the canteen and with so much happiness she expressed, "My biggest achievement is helping my husband find joy in running the canteen with me as a partner. He has stopped working as a daily labourer since September of 2023". Her children are all in school now and 2 of her family members are also helping her in her canteen now.

"SVEP is a way of life for a rural woman who was helpless. I have been able to move out of a place where income generation has become impossible. Now, my aim is to put more items in the canteen, employ a few more helpers in the coming years, and expand my business".

Didi's perseverance and resilience paid off, and her shop is now thriving. With consistent sales and good profits, Didi has not only secured a source of income for her family but has also become an inspiration for others facing similar challenges in the community.

"District Fatehpur Enterprise detail"

Name of the enterprise- Prerna Didi Cafe

Capital investment 59600

SVEP loan- 50000

Date of Birth 2/6/1986

Monthly Revenue- 80000

Monthly Personal Withdrawal:4000

Monthly profit of 20000 to 25000

Challenges

- i. Ownership of the project: The project ownership should lie in the hands of the community. For any matter related to finances, the BEPC is the decision-making body. However, it was seen that BMMU often serves as the decision-making authority when it comes to matters related to BRC.
- ii. The project implementation faced a setback due to COVID-19. The CRP-EPs, although trained, lack confidence in project knowledge and business knowledge.
- iii. Transfer of funds: BRC has faced challenges in terms of receiving funds from BMMU/DMMU/SMMU in the period of project implementation. Due to fund delays, CRP-EPs were unable to perform their duties because there were no funds available to support their activities.
- iv. CRP-EP honorarium and Dropouts: There were delays in the payments made to CRP-EPs, with the most recent payment being received in November 2023. In the absence of payments or late payments, the CRPs are not motivated to work in the field. Thus, it has affected the overall promotion of entrepreneurial activities in the block. This has also led to high CRP-EP dropout in the block.

Suggestions

- i. Data management- Data handling has been a major challenge in the BRC, tracking payment data and even BRC expenditure is tedious work. Along with that, the Book of Record should be maintained in proper formats. It is suggested that the accountant be trained on the Book of Records extensively such that these are maintained in the BRC, It is suggested that a CRP-EP be introduced which will make the work easy.
- ii. Support to BRC- It is suggested that The BMMU plays more of a facilitatory role in the implementation process. They are expected to extend their support to CRP-EPs and BEPC in helping to achieve their deliverables in the field as well as monitor their work on a regular basis. The decisions made by BEPC that align with the guidelines should be regarded as final.
- iii. Focus on higher-order enterprises- Since the project has completed its final year of implementation, it is suggested that CRP-EPs move their focus towards higher-order enterprises. A strategy can be made with the BEPC members to identify enterprises that have growth potential, and accordingly, strategies can be developed to support those entrepreneurs.
- iv. Implementation of Community-Based Monitoring System- to ensure that the project is implemented well, and the community takes ownership the CBMS may be effective.
- v. Bank Linkages- BRC has not been able to channel bank linkages hence it is suggested that the block team particularly SVEP-BPM attends block level banker's committee meetings and discuss the loan requirements.

FOOD SERVICE ENTERPRISES

Introduction

Kudumbashree NRO has multiple projects and interventions in the food service domain in multiple states. Kudumbashree NRO is currently TSA for the NRETP food cluster in 3 States i.e., Madhya Pradesh, Odisha, and Uttar Pradesh. Kudumbashree also has a partnership with Karnataka SRLM as TSA for a special project called Stree Samarthya Yojana (SSY) food service enterprise promotion. Kudumbashree NRO is also supporting a model demonstration in states like Chattisgarh, Mizoram, and Bihar.



Background

Under NRETP cluster promotion SRLMs of Madhya Pradesh, Odisha, Uttar Pradesh, and Rajasthan, showed interest in Kudumbashree NRO as the Technical Service Provider (TSA) for the promotion of women's foodservice enterprises. Kudumbashree NRO supported the SRLMs in undertaking the initial scoping studies. Based on the approved scoping studies we have prepared the Diagnostic Study Reports (DSRs) with the vision of developing enterprise cluster models.

The developed DSR brought in a new implementation strategy based on Kudumbashree's experiences promoting Cafe Kudumbashree models in Kerala and similar experiments in Bihar under the Didi Ki Rasoi interventions in previous years. The DSR for three states Madhya Pradesh, Odisha, and Uttar Pradesh was approved by the NRLM Empowered Committee on 4th January 2022. The actual implementation began much later in the financial year 2022- 2023 due to limited clarity on the NRETP partnership-related areas.

The project has been developed in a way where the main implementation strategy revolves around developing model enterprises in identified areas and focusing on developing capacity building of the SRLM. The replication of the model enterprises will be facilitated by the SRLM and supported by NRO. The DSRs and all relevant documents were discussed in detail with the technical arm of the NMMU and representatives from the SRLM.

Overall State-wise Target and Achievements

In this section of the report, we delve into a comprehensive assessment of the enterprise promotion projects across three states: Odisha, Madhya Pradesh, and Uttar Pradesh. Our focus is to provide a detailed overview of the targets set and the achievements recorded by each state over the course of the project, which spans three years.

This analysis aims to shed light on the progress made towards the promotion of enterprises, highlighting both successes and challenges encountered during the initial phase of the project. By evaluating the targets set and the corresponding achievements, we seek to offer valuable insights into the effectiveness of strategies employed by these states in fostering economic growth, job creation, and overall development.

Enterprise Promotion Targets and Achievements by States

As the project enters its second year or the 14th month, it is essential to evaluate the progress made so far and make necessary adjustments for the remaining period. The below table has the data on state-wise targets and achievements.

In the first year, Odisha made substantial progress during the first year, achieving 66.67% of the target. However, during the first half of the Second year, the achievement rate dropped significantly to 16.7%. As the project enters the second half of the second year, it is crucial for Odisha to identify the reasons behind this drop in achievement and take corrective actions. There

is a need for a renewed focus on achieving targets consistently throughout the year to meet the three-year goal of promoting enterprises.

Madhya Pradesh had a mixed performance in the first year, achieving 25% in the first six months and 33% in the next six months. As the project enters its second year, the state needs to build on its achievements and work on addressing the gaps in the last two quarters of the first year. In the first six months of the second year, the state has achieved a target of 44%. A thorough analysis of what worked well in the first year and what didn't is necessary to devise a more effective strategy for the coming year. The aim should be to maintain or improve the achievement rate.

The project in Uttar Pradesh faced significant delays and could not be initiated during the first year due to funding and related issues. However, following a joint meeting with the state in September 2023, it is expected that project implementation will finally commence. Given this delay, it is critical for Uttar Pradesh to swiftly mobilize resources, develop a comprehensive project plan, and begin the necessary groundwork to catch up on lost time. The state should also consider setting adjusted targets for the remaining project duration to ensure that the overall goals are still attainable.

Year Wise target and achievement for all 3 states

Physical Progress - NRETP All States

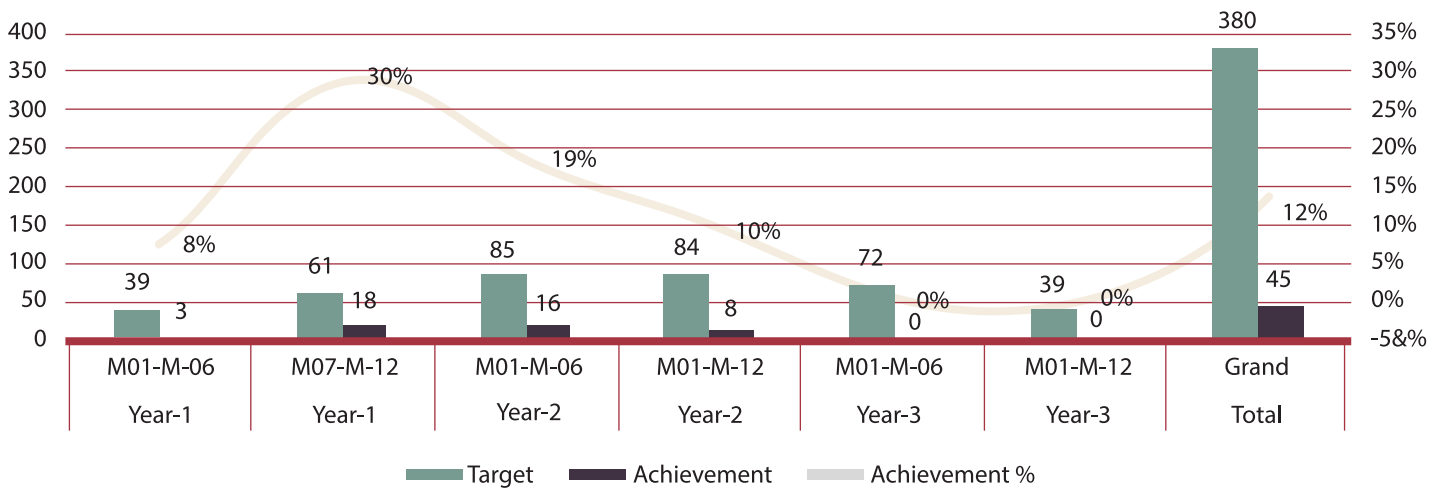


Figure 8: NRETP Food Cluster - Physical Progress

| State | Year | Months | Target | Achievement | Achievement % | Backlog |
|--------|--------|----------|--------|-------------|---------------|---------|
| Odisha | Year-1 | M01-M-06 | 12 | 0 | 0% | 12 |
| | | M07-M-12 | 18 | 12 | 66.7% | 06 |
| | Year-2 | M01-M-06 | 30 | 5 | 16.7% | 25 |
| | | M07-M-12 | 24 | 1 | 4.2% | 23 |
| | Year-3 | M01-M-06 | 22 | 0 | 0.00% | - |
| | | M07-M-12 | 14 | 0 | 0.00% | - |
| Total | | | 120 | 18 | 15.00% | 66 |

| | | | | | | |
|----------------|--------|------------|-----------|---------------|------------|----|
| Madhya Pradesh | Year-1 | M01-M-06 | 12 | 3 | 25.00% | 9 |
| | | M07-M-12 | 18 | 6 | 33.33% | 12 |
| | Year-2 | M01-M-06 | 25 | 11 | 44.00% | 14 |
| | | M07-M-12 | 25 | 7 | 28.00% | 18 |
| | Year-3 | M01-M-06 | 20 | 0 | 0.00% | - |
| | | M07-M-12 | 10 | 0 | 0.00% | - |
| | Total | | 110 | 27 | 24.55% | 53 |
| Uttar Pradesh | Year-1 | M01-M-06 | 15 | 0 | 0.00% | 15 |
| | | M07-M-12 | 25 | 0 | 0.00% | - |
| | Year-2 | M01-M-06 | 30 | 0 | 0.00% | - |
| | | M07-M-12 | 35 | 0 | 0.00% | - |
| | Year-3 | M01-M-06 | 30 | 0 | 0.00% | - |
| | | M07-M-12 | 15 | 0 | 0.00% | - |
| | Total | | 150 | 0 | 0.00% | 15 |
| Total | | 380 | 45 | 11.84% | 134 | |

Entering the second year provides an opportunity to learn from past experiences and make the necessary adjustments to ensure the successful promotion of enterprises in these states over the remaining project period. It is essential to remain committed to long-term goals and work diligently to achieve them.

Model-wise Enterprise Promotion.

In the context of the National Rural Enterprise Promotion (NRETP) food service cluster, five distinct models of food service enterprises have been proposed for promotion across Odisha, Madhya Pradesh, and Uttar Pradesh. Below is a concise analysis of the targets and current achievement status for each state and enterprise type:

Odisha has a total target of 120 enterprises, achievements in the Institutional Canteen Type-B category stand at 60%, showing significant progress. 20% of enterprises are promoted under Kiosks, 3.33% of enterprises are promoted under catering and 6.66% of enterprises are promoted under Food Truck, resulting in an overall achievement of 15%.

Madhya Pradesh has a target of 110 enterprises, and achievements are relatively balanced across enterprise types, ranging from 3 to 50%. Overall, Madhya Pradesh has achieved 24.55% of its target, indicating steady progress.

In summary, Odisha has made notable progress in one enterprise category but lags in others, while Madhya Pradesh shows a consistent albeit modest achievement across all categories. Uttar

Pradesh faces the challenge of kickstarting its enterprise promotion efforts, given the absence of achievements. Moving forward, all three states should strategize and allocate resources effectively to meet their respective targets and contribute to the successful promotion of food service enterprises under the NRETP food service cluster.

Physical Progress by Enterprise model- NRETP All States

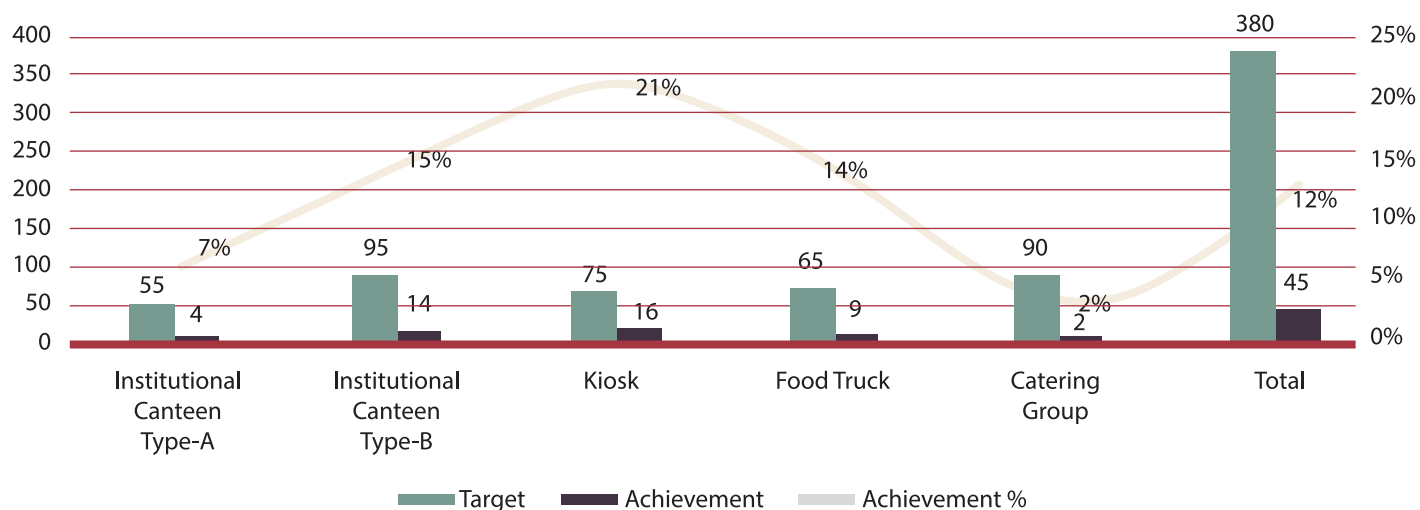


Figure 9: Physical progress by enterprise model - NRETP Food Cluster

| State | Model | Target | Achievement | Achievement % |
|--------------------|------------------------------|------------|-------------|---------------|
| Odisha | Institutional Canteen Type-A | 15 | 0 | 0.00% |
| | Institutional Canteen Type-B | 15 | 9 | 60.00% |
| | Kiosk | 30 | 6 | 20.00% |
| | Food Truck | 30 | 2 | 6.66% |
| | Catering Group | 30 | 1 | 3.33% |
| | Total | 120 | 18 | 15.00% |
| Madhya Pradesh | Institutional Canteen Type-A | 15 | 4 | 26.67% |
| | Institutional Canteen Type-B | 30 | 5 | 50.00% |
| | Kiosk | 20 | 10 | 46.67% |
| | Food Truck | 15 | 7 | 3.33% |
| | Catering Group | 30 | 1 | 3.33% |
| | Total | 110 | 27 | 24.55% |
| Uttar Pradesh | Institutional Canteen Type-A | 25 | 0 | 0.00% |
| | Institutional Canteen Type-B | 50 | 0 | 0.00% |
| | Kiosk | 25 | 0 | 0.00% |
| | Food Truck | 20 | 0 | 0.00% |
| | Catering Group | 30 | 0 | 0.00% |
| | Total | 150 | 0 | 0.00% |
| Grand Total | | 380 | 45 | 11.84% |

Table 15: Target and achievement by enterprise model - FSE

State-wise Progress update for the month of March 2024

The following are the state-wide updates specific to the month of March 2024. The update has been divided into three parts and includes firstly, an update of the enterprise promotion activities of food service enterprises including the locations identified, business plans prepared, and enterprises inaugurated. Secondly, capacity building updates include the number of training conducted, training partners, and number of entrepreneurs trained. Finally, the challenges of the state in that month would require immediate focus and attention for the smooth implementation of the project.

Madhya Pradesh

The following sections are the updates specific to the NRETP food service cluster project in Madhya Pradesh for the month of March 2024.

Enterprise promotion activities

The table below shows the update on the enterprise promotion activities in the state of Madhya Pradesh against the target till March 2024 and the achievement as per the target. So far, a large number of locations have been identified i.e. 126 units out of which 1 new location was identified in March 2024. 60 business plans have been approved but the fund has only been transferred to 39 units. Out of the 39 units where funds have been transferred 27 have been inaugurated.

2 new units were inaugurated in March 2024. Both enterprises are of the Kiosk model. These enterprises were established in the month of March 2024 and are located across 2 districts of Madhya Pradesh- Rewa & Jabalpur. Those are operated by a team of women who have undergone a comprehensive seven-day training program at the Madhya Pradesh Institute of Hospitality, Travel, and Tourism Studies in Bhopal. This training included classroom sessions and cooking classes, equipping them with the necessary skills to provide food services efficiently.



Picture 7 Structured Kiosk at T eonthar block, Rewa district



Picture 8: Fabricated Kiosk at Bargi Dam, Jabalpur district

| Significant project Milestone | Responsibility | Support | Planned Units till March 2024 | Cumulative Achievement | Achievement in March 2024 |
|-------------------------------|----------------|---------|-------------------------------|------------------------|---------------------------|
| Location Identified | SRLM | TSA | 130 | 126 | 1 |
| Business Plans prepared | TSA | SRLM | 85 | 72 | 1 |
| Business Plan approved by EWG | SRLM | | 80 | 60 | 0 |
| Fund Transferred | SRLM | | 60 | 39 | 0 |
| Enterprise inaugurated | SRLM | TSA | 64 | 27 | 2 |

Table 16: Activity update

Capacity building update

Entrepreneur training has been conducted in collaboration with the Institute of Hospitality, Travel and Tourism Studies, Bhopal and Kudumbashree NRO. The training is for a period of 7 days where the first half was classroom sessions, and the second half of the days were production sessions. A total of 323 Potential entrepreneurs have been trained so far

| Particulars | Cumulative achievement | Achievement in March 2023 |
|--------------------------|--|---|
| No of Training conducted | 11 | 1 |
| Training partners | <ul style="list-style-type: none"> •Institute of Hospitality, Travel and Tourism Studies, Bhopal •Kudumbashree NRO Institute of Hotel Management, Bhopal •Kudumbashree NRO | Institute of Hospitality, Travel and Tourism Studies, Bhopal and Kudumbashree NRO |
| No of participants | 323 | 34 |

Capacity building update

In March 2024, one more batch of entrepreneur training was conducted in Madhya Pradesh where 34 entrepreneurs from 6 different districts participated over a period of 7 Days from 29th February 2024 to 6th March 2024.

Enterprise Performance

This section provides a detailed analysis of PTS data collected from enterprises, some of the enterprises are in their initial months hence the data reported may not be accurate.

Details of the overall performance of the enterprises

Number of Enterprises: 27

| Particulars | Total | Average |
|---------------|----------------|-----------|
| Revenue | 1,72,70,404.00 | 92,852.00 |
| Direct Cost | 1,02,89,330.00 | 54,154.00 |
| Indirect Cost | 1,75,921.00 | 926.00 |
| Other Costs | 1,17,693.00 | 619.00 |
| Total Costs | 1,05,82,944.00 | 55,699.00 |
| Net Profit | 66,87,460.00 | 37,153.00 |

Table 18: Overall performance of the enterprises

Details of the employment generated by the program

There are 81 entrepreneurs across 27 enterprises and 21 works, as per reported data each entrepreneur is withdrawing over 3,286 INR per month, whereas each worker is withdrawing over 4,932 per month.

| Particulars | Numbers | Employment days generated | Total Wages | Average Wages |
|---------------|---------|---------------------------|--------------|---------------|
| Entrepreneurs | 81 | Data not available | 6,07,998.00 | 3,286.00 |
| Workers | 21 | Data not available | 9,12,499.00 | 4,932.00 |
| Total | 102 | - | 15,20,497.00 | 4,109.00 |

Table 19: Update on employment generation

Challenges

- ◆ The district team needs to finalize the point person from the district team to coordinate the NRETP project activity. Moreover, having no responsible person at the district level hampers the project activities execution as per the plan.
- ◆ The limitation of resources poses a significant constraint on the progress of project activities, particularly in the context of SRGs.
- ◆ The absence of ample district-level support for existing units
- ◆ Considering the recently announced Model Code of Conduct, we have encountered challenges in our ground-level operations. Adhering to these regulations has posed certain obstacles to our work, and we remain committed to finding effective solutions to continue our mission successfully within the framework of these guidelines.

Odisha

The following sections are the updates specific to the NRETP food service cluster project in Odisha for the month of March 2024.

Enterprise Promotion activities

The table presented below outlines the progress of enterprise promotion activities in the state of Odisha through March, comparing the established targets with the actual achievements. Currently, 90 locations have been identified for these initiatives. While 55 business plans have been successfully approved, funds have been transferred to only 48 units so far. Notably, out of these 48 units, 18 have been formally inaugurated.

| Significant project Mile-stone | Responsibility | Support | Planned Units till March 2024 | Cumulative Achievement | Achievement in March 2024 |
|--------------------------------|----------------|---------|-------------------------------|------------------------|---------------------------|
| Location Identified | SRLM | TSA | 110 | 90 | 10 |
| Business Plans prepared | TSA | SRLM | 85 | 64 | 8 |
| Business Plan approved by EWG | SRLM | | 80 | 55 | 7 |
| Fund Transferred to GPLF | SRLM | | 75 | 48 | 20 |
| Enterprise inaugurated | SRLM | TSA | 72 | 18 | 1 |

Ten locations of Phase IV districts (Jhasuguda, Boudh) feasibility study have been completed, and twelve viability reports have been submitted to SRLM for approval. Eight-unit business plan for the Phase IV district (Cuttak, Jharsuguda, Boudh) has been completed. The fund has been transferred to the GPLF for the 20 units. Quotations have been collected from vendors for constructing kiosks and food trucks. The first draft of the Brand identity guide document has been developed.

Capacity Building Update

| | | |
|--------------------------|------------------|------------------|
| No of Training conducted | 10 | 2 |
| Training partners | Kudumbashree-NRO | Kudumbashree-NRO |
| No of participants | 187 | 21 |
| No of units | 18 | 1 |

Startup and Trial run support is given to the Anandban Kiosk unit. CBO mobilization of Phase III districts (Kheonjhar, and Nayagarh) has been conducted with the support of SRLM. Entrepreneur training has been conducted in the Balasore and Khordha districts, where 21 entrepreneurs have participated in the seven-day training. Inaugurated one kiosk unit. Oriented GPLF and entrepreneurs of the Anandban Unit on partnership deeds and formalization process. Conducted orientation sessions for district and block officials in Angul district on the establishment process of eight new units.



Glimpse of Anandban Kiosk unit with entrepreneurs at Bhubaneswar Khordha district.



Glimpse of district orientation given to Angul district and block officials, GPLF members also attended the orientation session



Glimpses from the entrepreneur in-house training session of Balasore district.

Enterprise performance update

This section provides a detailed analysis of PTS data collected from enterprises, some of the enterprises are in their initial months hence the data reported may not be accurate.

a. Details of the overall performance of the enterprises

Number of Enterprises: 18

Average Operational Days: 22

| Particulars | Total | Average |
|---------------|----------------|-----------|
| Revenue | 1,17,20,134.00 | 72,347.00 |
| Direct Cost | 77,55,316.00 | 47,579.00 |
| Indirect Cost | 1,800.00 | 11.00 |
| Other Costs | 0 | 0 |
| Total Costs | 77,57,116.00 | 47,590.00 |
| Net Profit | 39,63,018.00 | 24,757.00 |

Details of the employment generated by the program

There are 38 entrepreneurs across 18 enterprises and 101 works as reported by the blocks, data has not been reported for the employment generated days for workers.

| Particulars | Numbers | Employment days generated | Total Wages | Average Wages |
|---------------|---------|---------------------------|-------------|---------------|
| Entrepreneurs | 38 | 993 | 1,81,060.00 | 13,928.00 |
| Workers | 101 | Data not available | 65,170.00 | 10,862 |
| Total | 139 | 993 | 2,46,230.00 | 12,395.00 |

Challenges

- ◆ Timely file approval and fund transfer are needed to facilitate the planned activity as per the action plan.
- ◆ Selection of 6 SRGs is pending, SRLM needs to take action on SRG selection as only two SRGs are placed for the entire coordination of the NRETP- food cluster project. As we are in the second year of the project, SRGs need to take the lead in the field activities but the inadequate number of SRGs is putting a double burden on the Mentor and also slowing down the achievement of the project target.
- ◆ A dedicated state point person is not placed for overall coordination from the SRLM side. Due to the unavailability of HR at the state level the planned activity got delayed.
- ◆ The data entry operator is not placed from the SRLM side which hampers the smooth functioning of the data monitoring system at the state level. This also affects the quality of

data for reporting.

- ◆ Due to the Model Code of Conduct the field activities, including monitoring team visits from TSA and mentor routine work, have been completely withheld which further delayed the project deliverables.

Uttar Pradesh

The following sections are the updates specific to the NRETP food service cluster project in Uttar Pradesh for the month of March 2024. Project Activity planned for March 2024

| Sl.no | Plan of action- Preparatory Activities | Status |
|-------|---|---|
| 1 | SRG recruitment (10 Target) | <ul style="list-style-type: none"> •MoU with IHM Lucknow initiated •To be finalised in April 2024 •Recruitment planned in April 2024 |
| 2 | Capacity building details | <ul style="list-style-type: none"> •SMMU staff orientation conducted •District orientation conducted on the project •Entrepreneurs trainings modules finalized |
| 3 | No of Partnership Planned and done till now | <ul style="list-style-type: none"> •MoU with IHM initiated •Partnership initiated with branding agency •Vendor identification initiated for standardised equipment procurement |
| 4 | No of Case Studies developed | <ul style="list-style-type: none"> •2 Case studies developed of Prerna canteens in Lalitpur district |
| 5 | Placement of Cafe mentors from KS-NRO | <ul style="list-style-type: none"> •A team of 7 Cafe mentors placed •2 professionals placed from KS NRO |

Table 28: Update on project activities - UP

Challenges

- ◆ Delay in the onboarding of IHM has led to the postponement of the State Resource Group selection. 10 SRG members are required to be recruited in the initial phase and be trained in the first 3 months of the project. Considering the delay in MoU signing and the start of the project, all Human resources need to be in the field for efficient implementation.
- ◆ The code of conduct has limited the field activities for the mentors.

SSY Food Service Enterprise Promotion In Karnataka

Project Background

The government of Karnataka has launched 'Stree Samarthya Yojana' (SSY) where the state government has formulated schemes in the current state budget that aim to develop a common branding for selected Sanjeevini SHG products, namely, "Samarthya". It aims to do this through end-to-end value chain development and concentrated efforts of capacitating women entrepreneurs in areas of production, skill, and knowledge, and enabling them to compete in the open market with improved quality, packing, and labeling.

The project was initiated on 16th December 2022 as required by Sanjeevini Mission (Karnataka SRLM) after the declaration of Stree Samarthya Yojana (SSY) on 14 January 2023 by the Chief Minister of Karnataka for the empowerment of women and girls in the state who were hit by the Covid-19 pandemic and floods. As part of observing year 2022-23 as the 'Year of Livelihoods', 'Stree Samarthya Yojana' aims to facilitate to upscale the SHG-based products and to explore new market avenues through financial support, up-skilling, technical support, and up-scaling in value and linking them to bigger markets through appropriate channels.

The duration of the project is 24 months starting with the Stakeholders workshop on day one of the project with Kudumbashree NRO as the Technical Support Agency (TSA) that is responsible for the implementation of activities as elaborated within the project proposal. This report describes the planned deliverables, related activities, timelines, and methodologies to implement the project.

Overall update on the project progress

| Sl.no | Activities update | Timeline |
|-------|--|--------------------------------------|
| 1 | Signing of MoU between Sanjeevini Mission and Kudumbashree NRO | 8th March, 2023 |
| 2 | Project Initiation meeting (Participants from Sanjeevini: SPM- NF, ASPM, State level YP Participants from NRO: TL, TA and SPC) | 22nd May, 2023 |
| 3 | Placement of HR in the state | 20th June, 2023 |
| 4 | Culture and Cuisine immersion | 24th June to 11th August 2023 |
| 5 | Special support to Belagavi Food Court | 7th to 13th December, 2023 |
| 6 | Vendor identification | 1st February to 10th February 2024 |
| 7 | Stakeholders workshop | 16th February, 2024 |
| 8 | Akka Cafe set up support | From 6th February to 5th March, 2024 |
| 9 | Special support to Bangalore Food Court | 29th February to 9th February 2024 |
| 10 | Assessment of existing enterprise | 26th February to ongoing |

Overall update - Karnataka

The above table depicts the overall project progress under SSY Food Service Enterprise Promotion. Starting with the signing of the MoU with Sanjeevini Mission to the preparatory activities, it shows the completion of activities in different timelines. In this duration, TSA has shared the 1st deliverables of the project which are the inception report, notes on the project initiation workshop, and Expert Working Group. A phasing note has also been shared by considering the division in the state and enterprise list shared by Sanjeevini Mission. The target had been divided into different phases, based on which phase 1 and phase 2 implementation plans had been made and shared with the Sanjeevini state NF team. According to the plan, 17 districts have been considered for the phase 1 implementation of the Bangalore and Mysore divisions of Karnataka. In the overall project update Culture and Cuisine immersion had been considered as a crucial activity before starting with the field-level implementation.

In the context of Karnataka, the geography of the project covers the entirety of the state. Karnataka is a land of diversity with numerous cultures and identities. Kudumbashree NRO's approach has always revolved around the community, whose evolving capacities will ensure the sustainability of every intervention. Considering the huge diversity of the food habits, and cultural significance in the state, an immersion had been planned for the café mentors pool, who will be implementing the food service promotion project under 'Stree Samarthya Yojana' (SSY). The immersion had been planned, consolidating different sets of activities under it. The activities consist of field visits to Sanjeevini's existing enterprises, identification of standardization and branding aspects for the SHG level enterprises, and capacity building of cafe mentors pool for providing several supports to the preparation and presentation of Karnataka-specific food items. The immersion shows enhancement of knowledge of cafe mentors on Karnataka-specific cuisine and culture to plan further implementation strategy.

Various forms of special support had also been given to the Sanjeevini Mission by Kudumbashree NRO. We have supported state-specific food courts, taking place in Belagavi and Bangalore. We provided various levels of support to the Model Akka Cafe inauguration.

Project Initiation Workshop denoting day 0 of implementation has already been done to start with the field-level assessment of the existing enterprise. Phase 1 implementation has been started.

Activity update of March 2024 Phase 1 assessment update:

| Sl. no | District | Total assessment target | Cumulative achievement till March 2024 | Achievement percentage |
|--------|-----------------------|-------------------------|--|------------------------|
| 1 | Chitradurga | 6 | 5 | 83% |
| 2 | Kolar | 1 | 1 | 100% |
| 3 | Bangalore Urban | 2 | 2 | 100% |
| 4 | Bangalore Rural | 3 | 1 | 33.3% |
| 5 | Kalaburagi | 9 | 9 | 100% |
| 6 | Bidar | 1 | 1 | 100% |
| 7 | Raichur | 7 | 1 | 14.2% |
| 8 | Koppal | 8 | 8 | 100% |
| | Total coverage | 37 | 28 | 75.6% |

Table 30: Activity update for the reporting month – Karnataka

Special support to Sanjeevini

Model “Akka Cafe” Kiosk Lunch as the 1st Food Service Enterprise in the state:

Considering the expanding opportunity of the food service sector, Sanjeevini Mission identified the location for the grand launch of State-level Model Food Service Enterprise. Kudumbashree NRO being the already identified TSA for the promotion of Food Service Enterprise in the whole of Karnataka, provided support to the logo launch, Unit setup up and equipment mapping, formalisation suggestions, capacity building of entrepreneurs, menu pricing and customer study, monitoring and handholding aspects.





Kudumbashree NRO supported in the following areas:

Brand aspects:

A need had been identified to launch the unit by following the standard branding protocol. Vision has to be developed for the launch of ' Akka Cafe'. Sanjeevini Mission identified a Bangalore-based branding agency called ' Nano Media' to frame the branding aspects for the unit.

Capacity building of entrepreneurs:

We ensured the capacity building of entrepreneurs on the basic functioning of a food service enterprise in the areas of bookkeeping, store and inventory management, Standard operating procedures, grooming and hygiene, food safety, etc.

IEC suggestions and printables to ensure for the unit:

TSA provided the IEC suggestions for the unit, which included areas of personal grooming and hygiene, production SOP for the kitchen area, printables of authentic food items listed in the menu, work distribution chart, special menu, books of records and feedback to be printed on the desk.

Menu preparation support:

For the preparation of the menu, various activities have been undertaken including the capacity mapping of entrepreneurs, customers and competitors' analysis. Based on that calculation of cost and profitability have been done for each and every food item.

Production Capacity of the entrepreneurs:

Capacity includes the confidence aspects of the entrepreneurs in terms of the production of food items. A discussion with the entrepreneurs had been done to understand their production capacity. Based on that a list of 45 food items have been prepared. The items have been segregated on the basis of breakfast, lunch, evening snacks and all-time available items. Based on the discussion it has been decided to keep some items on a rotational basis. There will be a few regular available items in the kiosk.

Hand Holding and Monitoring:

Continuous handholding support was provided to the enterprise post-inauguration. billing suggestions provided for the centralised monitoring of the unit, onboarding EZO billing software for the unit, and capacity building of entrepreneurs on the billing machine operations.

SARAS Bangalore food court: 29th February to 9th March, 2024:



| Sl.no | Areas of support | Support mechanism |
|-------|-----------------------------------|---|
| 1 | Identification of entrepreneurs | <ol style="list-style-type: none">1. Coordination with other intervention states to get participants list.2. Once the final list of the entrepreneurs is received by Sanjeevini Mission, further orientation will be done by the KudembashreeS NRO team. |
| 2 | Capacity building and handholding | <ol style="list-style-type: none">1. One-day basic orientation for Entrepreneurs2. Orientation on Menu Design & Pricing of the Menu items3. Daily sessions (Early morning and debriefing session)4. Orientation of entrepreneurs on menu diversification and introducing district-specific cuisine5. Handholding on monitoring mechanism and ensuring support throughout the Food Court |

| | | |
|---|-------------------------------------|--|
| 3 | Support in production and service | 1. Technical support during production, display of dishes and presentation of the dishes 2. Orientation on customer dealing and standard behavioral/behavioural aspects |
| 4 | Process standardization | 1. Menu Management and Costing 2. Assisting the teams with menu design 3. Standardization on stall-wise revenue tracking 4. SOPs |
| 5 | Hygiene and Quality Control | 1. Maintenance of the basic hygiene measures at the cooking area, stalls and venue 2. Guiding entrepreneurs about Quality control protocols |
| 6 | Social media coverage and publicity | 1. Coordination with social media team to ensure digital coverage of the fair 2. Suggest demo designs |
| 7 | IEC support | 1. Visibility and IEC coverage to the food court considering the standard protocols |

Challenges

To get confirmation and to ensure productive discussion with the higher authority of Sanjeevini Mission due to the code of conduct and vote coordination.

Community Based Marketing

- ◆ Documentation of community-based marketing pilot in Wayanad
- ◆ video documentation of 'Creative marketers', the community-based marketing initiative was initiated by Kudumbashree NRO mentors. Replication of the idea is the objective of the documentation process. 3 videos of varying lengths will be developed for knowledge sharing. The developed videos will also be a part of the IEC resource material for Kudumbashree NRO.

Other Updates

Bihar

MED Training

Training of CRP-EPs is initiated in MED blocks of Bihar. 11 blocks are divided into four batches and part 1 of the training is delivered between 11th March 2024 to 18th March 2024.

Bihar staff training:

Newly appointed Block nodal staff of SVEP from all the SVEP blocks in Bihar have undergone training between 19th March 2024 to 21st March 2024. Kudumbashree NRO has designed their training in two phases. The first phase emphasised the SVEP project details along with first-hand exposure to the SVEP blocks. Through this, the staff interacted with BEPC, and CRP-EP and visited enterprises to familiarise themselves with the project components. The training also had a component of assessment on project knowledge where more than 95% of staff scored above 70%. The second phase is aimed at increasing the understanding of the staff on business knowledge.

MEC training Kerala:

The sixth batch of Training of General MEC on business knowledge was completed in the month of March 2024. Till now around 200 general MECs received this refresher training.

EDP module for Foodservice Entrepreneurs:

Based on the requirements arising from the Food Cluster, a two-day EDP module has been delivered. The module comprises graded activities involving skills or understanding required for operating a food service enterprise. This can be used in training the Food Service Entrepreneurs in general and also to shortlist potential candidates suitable for running food service enterprises.

Resources developed by enterprise domain

1. SMMU Training
2. BMMU/DMMU Training
3. Bridge Course - BDSP Certification
4. MED Training Module
5. Community Based Tourism
6. Staff Training
7. ToR for hiring CA firm draft
8. BEPC payment
9. Rate card of CRPs EP.docx draft
10. LH SC module.pdf livelihood sub-committee module
11. Master Trainers and Mentor Training - Content.xlsx
12. Books of records SVEP.pdf
13. Establishing community based system.pdf
14. EDP_FOOD SERVICE Day 2
15. Food Service Enterprise related Brochures, SOPs
16. Field monitoring and evaluation framework - SVEP Umbrella Projects
17. Aajeevika India Food Court_A Process Guide Book.pdf
18. Dashboard for Food Service Enterprises - NRETP
19. Videos on food service enterprise models.
20. Dashboard for SVEP

PRI CBO CONVERGENCE DOMAIN

Introduction PRI-CBO convergence

Kudumbashree National Resource Organisation (KS-NRO) right from its inception (2013 onwards) has started supporting the states for the implementation of the PRI-CBO convergence project. The project was implemented in a pilot mode. Kudumbashree NRO has been supporting State Rural Livelihood Missions (SRLM) as an implementing partner with the direction of MoRD and NMMU. The Mission supported 15 states for the implementation of the project from 2013 to 2022.

The PRI-CBO convergence project aims to establish a collaborative and mutually beneficial relationship between PRIs or Local Self-Government Institutions (LSGIs) and Community-Based Organisations (CBOs). The objective of this project is to facilitate an environment in which both work together effectively to achieve socio-economic development at the village level.



Strategy adopted

Understanding Existing Systems:

- ♦ studying the current PRI-CBO (Panchayati Raj Institution - Community-Based Organisation) systems in partnering states.
- ♦ Gaining insights into governance systems under PESA (Panchayats (Extension to Scheduled Areas) Act) and local governments in Schedule V & VI regions.
- ♦ Analyzing existing committees, including citizen committees.

Capacity Building and Planning:

- ♦ Developing training modules for participatory planning processes.
- ♦ Establishing Local Resource Groups (LRGs) with the support of Kudumbashree mentors.
- ♦ Creating awareness about local governance and CBO structures.

Integration of Existing Systems:

- ♦ Bringing together all existing systems in Panchayats or Village Organizations, such as councils, schemes, citizen committees, and other departmental initiatives.
- ♦ Sensitizing communities to utilize these platforms effectively.

Community Empowerment and Participation

- ♦ Educating communities about their rights, entitlements, and the development planning process.
- ♦ Encouraging active participation in Grama Sabha (village assemblies), village councils, and citizen committees.
- ♦ Assisting with the preparation of Village Poverty Reduction Plans (VPRP) and integrating them into Gram Panchayat Development Plans (GPDP).

Service Delivery Enhancement

- ♦ Motivating government departments to deliver services directly to communities through special camps and campaigns.
- ♦ This approach ensures that the project builds upon and strengthens existing governance structures while empowering communities to actively engage in local development processes.

The activities undertaken

- ♦ Capacity building of Panchayati Raj Institutions (PRI) and Community Based Organisations (CBO)
- ♦ Creation of a community cadre (Local Resource Group) in every Panchayat
- ♦ Strengthening CBOs to engage PRIs in addressing the special needs of the poor and the marginalized

- ◆ Converging the implementation of MGNREGS and other centrally/state-supported schemes for strengthening the PRI-CBO interface
- ◆ Encouraging the community in the governance process through effective participation in Gram Sabhas
- ◆ Participatory assessment of entitlement exercise by the SHGs
- ◆ Preparing poverty reduction action plan for the Panchayats
- ◆ Creation and institutionalization of Convergence Committees at the CBO and with the Panchayats

NRO has deployed professionals as State Project Co-ordinators and Field Co-ordinators for the implementation of the project in the states and former CDS Chairpersons and women belonging to the Kudumbashree network who have sufficient knowledge as mentors to assist with the field-level resource pool of the states.

Ministry of Rural Development taking into consideration the integrated approach of PRIs and CBOs, joined with the Ministry of Panchayati Raj (MoPR) to release advisories and jointly organize a workshop in 2016. They aimed to establish a partnership between Gram Panchayats/ LSGIs and the SHG networks of DAY NRLM, with a focus on defining the roles of these two major institutions at the local level.

Between 2013 and 2022, Kudumbashree NRO supported fifteen states in implementing PRI-CBO Convergence across 74 districts, 162 blocks and 1718 LSGIs.

Coverage of pilot project



Outcome of the project

The outcome of pilots is the tangible and intangible benefits acquired by the community like

- i. Creation and capacity building of community cadre for convergence- a strong pool of local resource group (LRG) members and Internal mentors (IMs)
- ii. Creation of institutional platforms: Formation of Village Organisation Coordination Committees (VOCC) in the absence of Panchayat level federation of the Community-based organization, coordination committee involving members of the panchayat, leaders of Village Organization (or VOCC), and frontline personnel of line departments (Assam), Village Co-ordination Forums (VCFs) and Social Action Sub-committee (Manipur) etc.
- iii. Improved awareness of SHG members regarding schemes and access to entitlements- Participatory Assessment of Entitlements (PAE), Entitlement Access Plan(EAP and prepare a Village Poverty Reduction Plan (VPRP)
- iv. Improvement in Panchayat governance
- v. Increase demand for and participation in MGNREGS work among SHG members - organize Job card melas for registration of job cards by Village Organisations
- vi. Active participation in local democratic platforms like Gram Sabha
- vii. More SHG members contesting local government elections
Emergence of community-led initiatives- setting up weekly markets in the villages, re-enrolment of dropout students, setting up nutri gardens in schools and Anganwadis, multiple awareness sessions for violence against women and children
- ix. Promotion of livelihood with the support of Village organisations





UNIVERSALIZATION OF PRI-CBO CONVERGENCE PROGRAMME

24

REPORT 2023 -

PROGRESS

The Ministry of Rural Development (MoRD), assessing the pilot experience decided to universalize the project from the FY 2023-24 onwards. The rationale behind the approach is that the states should take full ownership of the project and implement it with NRO being the technical partner. The Ministry asked the states to earmark in their budgets and implement it with the support of NRO.



A. Concept

Kudumbashree NRO will be supporting the SRLMs as a knowledge partner, offering technical support for capacity building to states and consultation for policy decisions. The PRI – CBO Convergence program intervention team will be a part of the IBCB -SISD team of DAY NRLM and SRLMs. SRLMs will have the primary responsibility of implementing the project across the districts and the blocks. It is envisioned that a pool of thematic experts and well-trained and experienced community resource persons will be developed from the selected blocks who can later act as the State Resource Pool for PRI-CBO convergence.

MoRD asked the states to incorporate 10-25% of the blocks in the initial phase (and it can be more than 25% for states that have a higher number of blocks). These blocks selected in the first phase can be resource blocks, National Rural Economic Transformation Project (NRETP), and NRLM Model CLF blocks which may be identified by the respective states. The pilot phase of the project is for 18 months. After 18 months, the states will be able to independently devise a plan to ensure PRI-CBO Convergence, utilizing the pool of cadres and professional thematic experts developed in the first phase.

B. Implementation Architecture

Kudumbashree NRO will provide training to State and District Mission staff and District Resource Persons, who in turn, will train the Block mission staff, CLFs, CLF Managers and Local Resource Persons placed at the Gram Panchayat level respectively. The district nodal person and DRPs will be the contact person for Kudumbashree NRO and SMMU and all information and queries to be clarified will follow this channel. Joint reviews will be conducted by the CLF leaders with the support of mission staff for all the cadres to monitor the activities.

For review and monitoring of the work of LRPs, along with the DRP and CLF manager, the CLF can nominate its social action sub-committee for engaging around the PRI- CBO convergence initiative. If the social action sub-committee is pre- occupied, then CLF can form a committee for leading the PRI- CBO convergence initiative.

The activities to be implemented as part of PRI-CBO Convergence are designed based on the experiences from the pilot states and cross-cutting across various themes of NRLM such as Gender, FNHW etc. The idea is to intervene through capacity building, creation of institutional platforms, strategic engagement with various stakeholders and community-led activities as well as strengthen the existing institutional forums/mechanisms and interventions wherever it already exists. The role of SRLMs and NRO will be

SRLMs:

- i. Design a vision and an operational strategy for the state
- ii. Implementation and management of the project
- iii. Liaison and coordination with DoPR, SIRD, line departments and local organizations

Kudumbashree NRO:

- i. Provide technical support in capacity building at state and district level
- ii. Support SMMU in framing policy guidelines and advisories and for monitoring of project activities

The SRLMs should prepare a phasing plan to cover all the Gram Panchayats/Village Councils across all Blocks and Districts for rolling out PRI – CBO convergence programme.

Activities

As per the instruction of the Ministry, NRO prepared the implementation strategy and phased out the activities for 18 months which got approval. NRO has initiated work for universalization in the states that expressed their interest in convergence.

A.Scoping Study

Kudumbashree NRO has conducted a scoping study in 15 states. The States were Arunachal Pradesh, Bihar, Himachal Pradesh, Madhya Pradesh, Maharashtra, Manipur, Meghalaya and Mizoram. The objective of the study was to understand the state context on

- ◆ The nature and extent of coordination between SRLM and State Institute of Rural Development (SIRD) and the Department of Panchayati Raj
- ◆ The District and Block Administrative structure
- ◆ The Panchayati Raj Institutions, their functions and their potential in supporting Institutions in PESA and Non-PESA area
- ◆ The different State Sponsored Schemes implemented in the State and the current status of CBOs and their engagement with PRIs
- ◆ To identify potential challenges, risks, and opportunities associated with the implementation of the PRI-CBO Convergence program.
- ◆ To identify the necessary resources and capacity required to implement the activities under the program.
- ◆ To develop a detailed plan for the program including timelines, budgets, and key performance indicators.

Kudumbashree NRO has conducted field visits, one-to-one interactions, focus group discussions, and interviews and also collected secondary data from the field. All key stakeholders, including SRLM officials, Line Department officials, Panchayati Raj representatives, Local Administration (District and Block), and CBO members were considered in the study. The blocks for the study were taken into account of the suggestion of the state and covered one PESA and one non-PESA block/ ADC and Non-ADC which will be representative of other blocks in the state. Also, the CBOs are mature and actively involved.

NRO has submitted detailed reports to the states and conducted scoping study workshops (in states where there were no pilots) or exit workshops (where PRI-CBO convergence piloting has been completed). The report covered the field level assessment of the NRO team on existing convergence platforms, areas of convergence, PRI institutions and support they may extend the strengths of CBOs, and the strategy for implementation and proposed activities in the 18-month plan.

The scoping study report helped the state to plan the districts, and blocks that may be considered for the implementation of the project, the budget to be earmarked and the implementation architecture. The states who have matured CBOs and support the PRIs only considered the implementation of the project for the FY 2023-24.

Out of the 15 states where the scoping study was completed, 14 states (except Uttarakhand) came forward for universalization programme.

B.State Operational Framework workshops

The states should prepare the State Operational Framework (SOF) consisting of the methodology, implementation architecture, key strategy, implementation plan and timeline. To help the states to prepare for the SoF, NRO has conducted SOF workshops in the concerned states. The objective of the workshop was to sensitize the key stakeholders on the universalization project, the Rural Development Department, State Rural Livelihood Mission/ Society, Department of Panchayati Raj & the line departments, especially from Agriculture, Animal Husbandry, Health, Education, Women & Child Development and Department of Social Justice. The expected content of SoF, the role of each stakeholder in the project and the process of implementation of the project were explained with the active participation of attendees. NRO completed the SoF of all states in the FY 2023-24.

C.MoU Signing

MoU signing by the concerned SRLMs with NRO has been done for the implementation of the programme which is for a period of 18 months. 12 states out of 14 states signed MoU with NRO in the FY. The states of Nagaland, Tripura, Meghalaya, Mizoram, Manipur, Maharashtra, Tamil Nadu, Puducherry, Karnataka, Chattisgarh, Arunachal Pradesh and Himachal Pradesh are the states that signed MoU.

D.State Level Orientation (SLO) workshops

As part of the 18-month project, consisting of 6 phases, SLO has to be conducted as the first activity sensitising the SRLM staff (the SMMU, DMMU and BMMU officials), SIRD and departments on the Universalization project. SLO is conducted with the support of the NRO in 9 states out of the 12 states that signed the MoU.

State-wise progress

| Sl.no | State | Activities completed in the FY 2023-24 |
|-------|-------------------|--|
| 1 | Arunachal Pradesh | MoU and budget signed by the SRLM |
| 2 | Bihar | SoF conducted |
| 3 | Chattisgarh | MoU and budget signed by the SRLM SoF conducted |
| 4 | Himachal Pradesh | Field Level Assessments completed MoU signed, SoF approved State Level Orientation workshop conducted DRP Training completed DRP and I-mentor Review Meeting conducted Baseline study completed CLF orientation & VO Orientation completed and LRP training completed on civic literacy and project orientation |
| 5 | Karnataka | Field Level Assessments completed. MoU signed, SoF approved and Cadre Policy Approved Conducted State Level Orientation Workshop. Completed District level orientation |
| 6 | Madhya Pradesh | SoF conducted Baseline study completed |
| 7 | Maharashtra | Field Level Assessments completed MoU signed, SoF approved State Level Orientation workshop conducted DRP and BRP cadre identification and training completed |
| 8 | Manipur | SoF conducted MoU signed, SoF approved |
| 9 | Meghalaya | MoU signed SoF approved and Cadre Policy Approved. Field Level Assessments completed Field Level Assessments completed District and Block review meetings conducted in all districts Issued State level advisory and letters for BRP training and LRP selections and training CLF and VO Orientations completed Regional-level orientation to CCs completed MoU has been signed between Sambodhi and MS-RLS for conducting the Baseline Survey Phase I LRP Selection completed |

| | | |
|----|------------|---|
| 10 | Mizoram | <p>MoU signed, SoF approved and Cadre Policy Approved.</p> <p>Field Level Assessments completed</p> <p>State Level Orientation cum State Level Line Department Orientation conducted</p> <p>Block Level Orientation cum Block Level Line Department Orientation on the PRI-CBO Convergence Universalization conducted</p> <p>LRP Selection has been conducted in a total of 14 Blocks out of the 15 PRI-CBO Convergence Blocks.</p> <p>DRP Training for 15 DRPs conducted</p> |
| 11 | Nagaland | <p>MoU signed, SoF approved and Cadre Policy Approved.</p> <p>Field Level Assessments completed</p> <p>State Level & district level orientation conducted</p> <p>Completion of block-level orientation & Orientation for the CLF members</p> <p>Training for Village Facilitators (LRP) & VLO Orientation on PRI-CBO Convergence Project conducted</p> |
| 12 | Puducherry | <p>Field Level Assessments completed</p> <p>MoU signed, SoF conducted</p> |
| 13 | Tamil Nadu | <p>Field Level Assessments completed</p> <p>MoU signed, SoF approved and Cadre Policy Approved.</p> <p>District Level Orientation and Block Level Orientation started</p> |
| 14 | Tripura | <p>MoU signed, SoF approved and Cadre Policy Approved.</p> <p>Field Level Assessments completed</p> |

Technical support for the Village Prosperity Resilience Plan (VPRP)

NRO is providing support to all states and UTs on user management and VPRP App. The 1st phase of VPRP training was completed in all states. To support the states, Kudumbashree NRO has set up a central help desk with 4 professionals in rolling out the VPRP Mobile Application. At the same time, the states were advised to establish a State Central Helpdesk to coordinate the VPRP activities at the district/block and Panchayat level.

NRO also procured the KOBO tool to track the progress of VPRP preparation across the states. Training to states on the KOBO tool has been completed. With the support of CDiT, dashboard preparation and data analysis is done.

Special projects in Lakshadweep

Kudumbashree NRO provided support to the Union Territory of Lakshadweep for institution building and capacity building in three islands namely Kiltan, Chetlat and Bitra. The MoU ended in March 2024.

Development of IEC materials

The preparation of training modules, flipcharts, animated videos, posters and explainer videos was proposed as part of the project. Kudumbashree NRO with the support of external agencies has taken steps for the development of IEC materials as per the requirement. The topics of IEC materials proposed consist of the following:

| Sl. No | Component | Title |
|--------|---|---|
| 1 | Graphical Text icon video / Explainer Video | Introduction to LSGs Why should LSG work with SHGs Intro to VHSNC Intro to SMC |
| 2 | 2D Animation Video | Nongkhlaw village (VPRP North East) |

The IEC materials are in Hindi and English and based on the state requirements, native/local languages too will be considered.

Video documentation- pilot states

To document the strategy taken in pilots, the activities and the outcome of the pilot project, video documentation of these were initiated in 6 pilot states. The field-level documentation is done in the states of Meghalaya, Mizoram, Arunachal Pradesh, Bihar, Assam & Himachal. Videos covered the following topics:

| Sl.no | Title |
|---------------------|---------------------------------|
| 1 | Departmental convergence- NE |
| 2 | Departmental convergence- North |
| 3 | Health & Nutrition |
| 4 | Governance |
| 5 | Education |
| 6 | LRGs |
| 7 | Mentors |
| 8 | I-Mentors |
| 9 | Co-ordination Committees |
| 10 | Achievements |
| State videos | |
| 11 | Bihar |
| 12 | Assam |
| 13 | Meghalaya |
| 14 | Mizoram |
| 15 | Ar. Pradesh |
| 16 | Himachal Pradesh |

Publication of Booklets

Documentation of pilot interventions was given much focus as it was important to share the experience, insights, best practices, and lessons learned with a broader audience. Details of the written publications are as follows

1.Chronicles of convergence: The Compendium developed drawing the experiences from the pilot interventions from 2014 -23

2.Exemplar: A compilation of case studies developed during the pilot interventions of PRI CBO convergence in Manipur.

3.Departmental Convergence- Case studies from Assam: Documentation of different activities initiated with the support of different departments in Assam.

Collaborating with NIRD & PR & MoPR to develop standardized training modules for PRI Representatives

As part of developing standardised training modules for PRI representatives, CBO representatives and combined training for PRI & CBO representatives, a write shop was conducted with NIRD, KILA and MoPR. Draft modules prepared and submitted to MoRD and MoPR for approval.

National Workshop- Roll out of PRI-CBO convergence project

As per the instruction of MoRD, KS-NRO conducted the national workshop in July 2023 in Kerala. The two-day workshop in 2023, July 13th and 14th marked the beginning of the Universalisation project which had participation from all partnering states and representation from the pilot states of Assam and Jharkhand.

The workshop was graced by the presence of Secretaries from the Ministry of Panchayati Raj. Smriti Sharan, Joint Secretary, Ministry of Rural Development, Shri. Vikas Anand, Joint Secretary, Ministry of Panchayati Raj, Government of India, Shri. Sunil Kumar, Secretary of the Ministry of Panchayati Raj, Shri. Shailesh Kumar Singh, Secretary, Ministry of Rural Development, Shri. SM Vijayanand, the former Chief Secretary of Kerala, Smt. Sarada Muraleedharan, Additional Chief Secretary, Local Self Government Department, Government of Kerala, and Dr Sharmila Mary Joseph, Principal Secretary Local Self Government Department, Government of Kerala participated in the workshop.

Panel discussions, field visits and experience sharing of the pilot project helped the participants get an overall idea of the outcome of the convergence project and the relevance of implementing it in convergence with different stakeholders.

The formal launch of the compendium that encapsulates the experience of the pilot project on convergence from 2014-2023 "Convergence Chronicles" and signing of the MoU between Kudumbashree NRO and the States of Himachal Pradesh, Puducherry, Nagaland, Tripura, and Meghalaya for the universal implementation of PRI-CBO was the two major events in the workshop. NRO has published the report on the National workshop and shared it with all participant states.

Coverage

| Sl.No | State Name | District | Block | GPs | Immer- sion Sites | Mentors | |
|-------|-------------------|-------------------|------------|--------------|----------------------|-----------|---|
| 1. | Arunachal Pradesh | Arunachal Pradesh | 14 | 25 | 567 | 4 | 4 |
| 2. | Chattisgarh | Chattisgarh | 2 | 8 | 200 | 2 | 2 |
| 3. | Himachal Pradesh | Himachal Pradesh | 3 | 4 | 148 | 2 | 2 |
| 4. | Karnataka | Karnataka | 8 | 34 | 804 | 2 | 2 |
| 5. | Maharastra | Maharashtra | 12 | 24 | 1922 | 4 | 4 |
| 6. | Manipur | Manipur | 7 | 20 | 254 | 2 | 2 |
| 7. | Meghalaya | Meghalaya | 12 | 40 | 929 | 4 | 4 |
| 8. | Mizoram | Mizoram | 7 | 15 | 302 | 2 | 2 |
| 9. | Nagaland | Nagaland | 7 | 8 | 102 | 3 | 3 |
| 10. | Puduchery | Puduchery | 2 | 3 | 108 | 1 | 1 |
| 11. | Tamil Nadu | Tamil Nadu | 6 | 75 | 1963 | 6 | 6 |
| 12. | Tripura | Tripura | 5 | 28 | 480 | 3 | 3 |
| | Total | 93 | 348 | 10761 | 46 | 46 | |

Positioning of HR in the convergence domain

In the Financial year 2023-24, KS-NRO recruited professionals in various posts as per the requirement.

A . Postioning of TA-MIS

Kudumbashree National Resource Organisation (NRO) as part of providing support to NRLM has positioned one person in NMMU as Thematic Anchor MIS. The TA-MIS is responsible for the monitoring of VPRP and MIS.

B . Positioning of senior interms at VPRP Helpdesk

NRO is providing support for VPRP training and an app as part of establishing a Central Help Desk has hired professionals from the open market. 4 persons were hired and positioned as senior interns in the VPRP Central Help Desk.

C . Positioning of SPCs

NRO hired 6 professionals on open market notification, provided training and OJT for a period of 90 days in Kerala and partner states and positioned them as State Project coordinators (SPCs).

D . Selection of SPCs as campus recruitment

To fill in different vacancies as SPCs, NRO will hire professionals as campus recruitment, and in FY 2023-24 has hired 6 persons from different premium institutes. The persons will join Kudumbashree in the coming financial year by the month of June.

E . Mentor Capacity Building for APR 23-24

Mentor resource persons are key pillars in implementing the project across partner states. These experienced community professionals, drawn from the Kudumbashree network, are trained to operate in different states, facilitating the implementation of the PRI-CBO Convergence Programme. They bring extensive experience working with local government institutions in Kerala and have acted as facilitators in achieving convergence between Panchayats and Kudumbashree programs and activities. While most of them have served as CDS chairpersons, some have worked as trainers within the Kudumbashree network, and a few even have experience as elected representatives at the Panchayat and Block Panchayat levels.

Once experienced Kudumbashree community resource persons are selected as mentor resource persons, they receive various types of training to prepare them for their roles in other states. Additionally, Kudumbashree NRO conducts regular performance appraisals to identify mentors with the appropriate skill sets, ensuring they are well-equipped to handle evolving responsibilities as the project expands and the role of mentors changes.

Mentor Appraisal – April 2023

In FY 2023-24, a mentor appraisal program was conducted for convergence domain mentors, categorizing them into A, B, and C categories based on their performance. With the completion of the pilot phase and the commencement of the program's universalization, the role of mentors shifted from being resource persons at the ground level to nodal persons at the district level. In this new role, mentor resource persons are expected to guide district missions and their block missions in implementing the program by providing technical support, guidance, and training. They are also tasked with identifying and addressing challenges, finding opportunities for convergence, and designing innovative activities. The mentors were evaluated based on the skills required to perform these responsibilities effectively at various partner states.

The mentor appraisal was conducted in two batches, one in April and the second in August 2023. As part of the appraisal process, the mentors were sent for immersion in a Gram Panchayat

in Kerala to update themselves on the latest programmes and activities of Kudumbashree. After the appraisal, there are 47 mentors in the Convergence domain.

Mentor Trainings

Mentor Training in partnership with KILA

Mentor capacity building is a crucial strategy within the Convergence programme. Mentors receive training on various project components to enhance their effectiveness. In July 2023, a training session was held in Thrissur, supported by KILA, to familiarise mentors with the decentralisation process and its evolution in Kerala. Additionally, sessions on gender issues, MGNREGS, and key programmes like BUDS and Destitute-Free Kerala were facilitated by KILA faculty to enrich the mentors' knowledge and skills.

Mentor Training for internalising the Quarter-wise modules

A five-day training programme was organised to familiarise mentors with the Q1 and Q2 modules of the PRI-CBO Convergence universalisation programme. The training covered quarter-wise activities, key stakeholders, and the design of the universalisation programme. Additionally, the mentors were oriented on the changes in their roles as part of the programme's expansion, ensuring they understood their evolving responsibilities in supporting the project's implementation.

Refresher Training and Language Lab

A refresher training for mentor resource persons was conducted in March 2024, following their deployment in the states for the Universalisation of the Convergence programme. This training included sessions on the quarter-wise activities of the Convergence programme, familiarisation with various Kudumbashree's programmes, and enhancement of technical skills (report writing sessions, language lab etc.). External resource persons facilitated these sessions, ensuring that the mentors were well-equipped to support the programme effectively at the state level.



Group activity in progress at Mentor training, KSIHFW

CONCLUSION

The primary focus of the convergence domain for FY 2023-24 was the universal rollout of the PRI-CBO Convergence Program. This year saw a range of preparatory activities for the universalisation, following the exit from all pilot intervention states of the project. As the states have given ownership of project implementation, Kudumbashree NRO shifted its role from a technical and implementation partner to that of a knowledge partner. Henceforth, NRO will be providing strategic support, focusing on capacity building, policy consultation, and guiding SRLMs in operationalizing their vision for effective PRI-CBO convergence across districts and blocks.

This transition aligns with the goal of equipping states with the tools and resources to independently implement the program while ensuring the development of the resource pool from the initial phase.



LEARNING SERVICES 2023-24

| Exposure Visit | | | | | | | |
|----------------|--------------------|----------------------------------|--|------------|-----------------------|------------------|------------------------------|
| Sl. No. | SRLM/ Organisation | Type of Program | Participants Profile | No. People | Dates | Hosting District | Panchayat/block |
| 1 | BTR Assam | Panchayat Apprenticeship Program | CEM, Deputy CEM, Secretary WCD, Jt. Secretary, TCLCC Chairperson, BDO, VCDC Chairperson, TRIF Fellowship Team. ASRLM | 38 | 29/05/2023-31/05/2023 | Ernakulam | Choornikara GP |
| 2 | Arunachal SRLM | Panchayat Apprenticeship Program | GPC, LRG, ZPC, President, GPM, SMMU, DMMU, IBCB, DTC, PLF President | 62 | 24/07/2023-01/08/2023 | Thrissur | Aloor and Alagappa Nagar GP |
| 3 | Arunachal SRLM | Panchayat Apprenticeship Program | GPC, LRG, ZPC, President, GPM, SMMU, DMMU, IBCB, DTC, PLF President | 58 | 04/09/2023-09/09/2023 | Kozhikode | Olvanna and Chemmancherry GP |
| 4 | Arunachal SRLM | Panchayat Apprenticeship Program | GPC, LRG, ZPC, President, GPM, SMMU, DMMU, IBCB, DTC, PLF President | 46 | 30/10/2023-04/11/2023 | Malappuram | Kezhattor, Mampad |
| 5 | Mizoram | Panchayat Apprenticeship Program | Block Development Officers | 19 | 17/08/2023-22/07/2023 | Ernakulam | Thiruvaniyoor |
| 6 | Manipur | Panchayat Apprenticeship Program | I Mentor Cadres, SPM, BPM | 40 | 11/09/2023-17/09/2023 | Kannur | Koodali and Kuttiyattur GP |

| | | | | | | | |
|----|----------------------|--|--|----|-----------------------|---------------------|--------------|
| 7 | Bihar | Exposure Visit | Bihar IAS Probationary | 11 | 18/09/2023-24/09/2023 | Ernakulam | Karumallor |
| 8 | Tamil Nadu Batch 1 | GRC Exposure Visit | APOS, BM/BCS, GRC Manager | 30 | 15/10/2023-17/10/2023 | Wayanad | |
| 9 | Tamil Nadu Batch 2 | GRC Exposure Visit | APOS, BM/BCS, GRC Manager | 34 | 18/10/2023-20/10/2023 | Idukki | |
| 10 | Tamil Nadu 3rd batch | GRC Exposure Visit | APOS, BM/BCS, GRC Manager | 28 | 26/10/2023-28/10/2023 | Trivandrum | Karakulam GP |
| 11 | Maharashtra | Exposure Visit | District mission management unit, PD, BPM, DPM | 40 | 13/10/2023-14/10/2023 | Kollam | |
| 12 | Tamil Nadu | Best Practices of Kudumbashree, Asraya | SMD, SPM | 4 | - | Thrissur, Ernakulam | - |

Non-Farm Exposure Visits 2023

| Sl. No. | SRLM/ Organisation | Type of Program | Participants Profile | Number of Participants | Dates | Hosting District |
|---------|--------------------|---|---|------------------------|-----------------------|------------------|
| 1 | Andhra | Non-farm exposure visit (Tribal special project Thirunelli) | Director of SERP, District Coordinators | 31 | 23/07/2023-27/07/2023 | Wayanad |
| 2 | Himachal | Non-farm exposure visit | CEO SRLM, Mission Executive, SPM non-farm | 3 | 31/07/2023-04/08/2023 | Trivandrum |
| 3 | Rajasthan | Non-farm exposure visit (best practices of Kudumbashree) | SMD, State Project Manager, young professional, District Technical Expert, CRP, Cluster Manager, BDSP | 9 | 9/10/2023-13/10/2023 | Kottayam |
| 4 | Andhra | Non-farm exposure visit | SVEP-block DPM, BPM, CRPEP, BRC-OB | 25 | 17/10/2023-20/10/2023 | Ernakulam |
| 5 | Assam | SVEP, farm exposure visit | SPM, DPM, BPM of Assam SRLM | 52 | 09/12/2023-13/12/2023 | Kasaragod |
| 6 | Andhra | SVEP exposure visit | SPM, Director | 2 | 07/01/2024-08/01/2024 | Trivandrum |

Internship

| Sl. No | Name | designation at NRO | College | Course | Task/Topic Assigned | Duration |
|--------|-------------------------|-----------------------------------|---|--|---|-----------------------|
| 1 | Ms Minu Madhurya | Paid intern (1 month) | National Institute of Rural Development and Panchayati Raj, Hyderabad | Postgraduate Diploma in Rural Development | Impact of Migration on Tribal Communities from Wayand to Karnataka. | 27/02/2023-31/03/2023 |
| 2 | Mr. Jibin Kuriakose | Paid intern (1 month) | National Institute of Rural Development and Panchayati Raj, Hyderabad | Postgraduate Diploma in Rural Development | Impact of Migration on Tribal Communities from Wayand to Karnataka. | 27/02/2023-31/03/2024 |
| 3 | Vinay D E | Paid intern (1 month) | National Institute of Rural Development and Panchayati Raj, Hyderabad | Postgraduate Diploma in Rural Development | Impact of Migration on Tribal Communities from Wayand to Karnataka. | 27/02/2023-31/03/2025 |
| 4 | Ms. Anupma Kumar | PHD senior intern (unpaid intern) | University of Madison | Sociology of Development and Economic Sociology | Study of History of Kudumbashree | 12.06.2023-11.08.2023 |
| 5 | Ms. Nanditha Hari-mohan | Paid intern (1 month) | Ambedkar university | MA Law Political and Society | Study of Legal Framework of Solid Waste Management in Kerala | 03/07/2023-03/08/2023 |
| 6 | Abhipsha Patro | Paid intern (1 month) | TISS, Tuljapur | Sustainable Livelihood and Natural Resource Governance, TISS | Study of Food Services Monitoring in Bhopal district of Madhya Pradesh | 20/09/2023-20/10/2023 |
| 7 | Prayojita Namdas | Paid intern (1 month) | TISS, Tuljapur | Sustainable Livelihood and Natural Resource Governance, TISS | Study of Market Linkages for Enterprises in Wayanad district of Kerala. | 20/09/2023-20/10/2023 |
| 8 | Savithri P K | Paid intern (1 month) | TISS, Tuljapur | Sustainable Livelihood and Natural Resource Governance, TISS | Study of Market Linkages for Enterprises in Wayanad district of Kerala | 20/09/2023-20/10/2023 |

| | | | | | | |
|----|-----------------------|-----------------------|----------------|---|--|-----------------------|
| 9 | Rahul K Radhakrishnan | Paid intern(1 month) | TISS, Tuljapur | Sustainable Livelihood and Natural Resource Governance, TISS | Analyse the SHG Product Value Chain in the Dhalai District of Tripura | 20/09/2023-20/10/2023 |
| 10 | Simran Ramesh Ambade | Paid intern (1 month) | TISS, Tuljapur | Sustainable Livelihood and Natural Resource Governance, TISS | Analyse the SHG Product Value Chain in Motihari district of Bihar | 20/09/2023-20/10/2023 |
| 11 | Manish Rai | Paid intern (1 month) | TISS, Tuljapur | Sustainable Livelihood and Natural Resource Governance, TISS | Study of Community Based Brand Development in Bhopal district of Madhya Pradesh | 20/09/2023-20/10/2023 |
| 12 | Rajhans Shinde | Paid intern (1 month) | TISS, Tuljapur | MA Social Work in Rural Development, TISS, Tulare | Study of Community-based Tourism at Sawai Madhopur District of Rajasthan | 20/09/2023-20/10/2023 |
| 13 | Raju Ranjan Chaudhary | Paid intern (1 month) | TISS, Tuljapur | MASW, Rajiv Gandhi National Institute of Youth Development, Chennai | Study of Community-Based Tourism at Sawai Madhopur District of Rajasthan. | 20/09/2023-20/10/2023 |
| 14 | Anamika Bara | Paid intern (1 month) | TISS, Tuljapur | Sustainable Livelihood and Natural Resource Governance, TISS | Study on Digital Bookkeeping Practices among Rural Entrepreneurs in the Namsai District of Arunachal Pradesh | 20/09/2023-20/10/2023 |
| 15 | Praveen Patil | Paid intern (1 month) | TISS, Tuljapur | MA Social Work in Rural Development, TISS, Tuljapur | Study of Startup Village Entrepreneurship Programme in the Koderma District of Jharkhand | 20/09/2023-20/10/2023 |

| | | | | | | |
|----|-----------------------|-----------------------|----------------|--|---|-----------------------|
| 16 | Pankhudi raj | Paid intern (1 month) | TISS, Tuljapur | Development Policy, Planning and Practices, TISS Tuljapur | Study of Model Community-Based Organization in Trivandrum District of Kerala | 20/09/2023-20/10/2023 |
| 17 | Chavi Sagar | Paid intern (1 month) | TISS, Tuljapur | MA Social Work in Rural Development, TISS, Tuljapur | Study of Model Community-Based Organization in Trivandrum District of Kerala | 20/09/2023-20/10/2023 |
| 18 | Nikita Yadav | Paid intern(1 month) | TISS, Tuljapur | MA Social Work in Rural Development, TISS, Tuljapur | Analyse the BUDS Programme in Ernakulam District of Kerala | 20/09/2023-20/10/2023 |
| 19 | Ann Treasa | Paid intern (1month) | TISS, Tuljapur | MA social work in Rural Development, TISS, Tuljapur | Analysis of the BUDS Program in Ernakulam district of Kerala | 20/09/2023-20/10/2023 |
| 20 | Sanghita Hazarika | Paid intern (1 month) | TISS, Guwahati | MA social work in Community Organisation and development practices | Study of Localisation of Sustainable Development Goals at Nedumpana Gram Panchayat, Kollam | 12/10/2023-09/11/2023 |
| 21 | Karunik Bordoloi | Paid intern(1 month) | TISS, Guwahati | MA Social Work in Community Organisation and Development Practices | Study of Localisation of Sustainable Development Goals at Neendakara Gram Panchayat, Kollam | 12/10/2023-09/11/2023 |
| 22 | Nishant Dev Choudhury | Paid intern(1 month) | TISS, Guwahati | MA Social Work in Community Organisation and Development Practices | Study of Localisation of Sustainable Development Goals at Panayam Gram Panchayat, Kollam | 12/10/2023-09/11/2023 |

| | | | | | | |
|----|--------------------------|--|-------------------------------------|--|---|--------------------------|
| 23 | Dijina Bastin KG | Paid intern(1 month) | TISS, Guwahati | MA Social Work in Community Organisation and Development Practices | Study of Localisation of Sustainable Development Goals at Sasthamcotta Gram Panchayat, Kollam | 12/10/2023-09/11/2023 |
| 24 | Mr. Lohe Lekhrow | Paid intern(1 month) | TISS, Guwahati | MA Social Work in Community Organisation and Development Practices | Study of Localisation of Sustainable Development Goals at Chathannoor Gram Panchayat, Kollam | 12/10/2023-09/11/2023 |
| 25 | Anagha | Paid intern (3 months) Not completed | Mahatma Gandhi University, Kottayam | MA Developmental Studies | Document - Best-practices and Enterprise Models from the Selected Block of the Rebuild Kerala Initiative-Entrepreneurship Development Program (RKI-EDP) | 24/11/2023-01/01/2024 |
| 26 | Mr. Christian Robin Jose | Paid intern (1 month) | TISS, Guwahati | MA Social Work in Community Organisation and Development Practices | Study of Kudumbashree Initiatives for the Particularly Vulnerable Tribal Groups (PVTGs) in Malappuram District of Kerala | 13/03/2024-10/04/2024 |
| 27 | Ms. Monisha Miller | Paid intern(1 month) | TISS, Guwahati | MA Social Work in Community Organisation and Development Practices | Study of Gender Resource Centre Initiatives in Selected Gram Panchayat of Kerala | 13-03-2024 10-03-2024 |
| 28 | Ms. Sarmistha Ozah | Paid intern(1 month) | TISS, Guwahati | MA Social Work in Community Organisation and Development Practices | Study of Gender Resource Centre Initiatives in Selected Gram Panchayat of Kerala | 13-03-2024 10-03-2024 |



Ajeevika
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