

PROGRESS REPORT

April 2022 –
March 2023

ENTERPRISE DOMAIN



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 2022- March 2023

Kudumbashree- National Resource Organisation





Jafar Malik IAS
Executive Director

From the Executive Director

Kudumbashree, the State Poverty Eradication Mission (SPEM) of the Government of Kerala, was designated as National Resource Organisation (NRO) under the National Rural Livelihood Mission (NRLM) by the Ministry of Rural Development, Government of India, in the year 2012. Since then, it has been providing technical and implementation support under two major domains to twenty four partner states and one Union Territory. The domains are Convergence between Panchayati Raj Institutions and Community Based Organisations and creating support systems to promote rural micro enterprises. The pilot experiences of Micro Enterprise Consultant (MEC) Project has helped in the formulation of the Start-up Village Entrepreneurship Program (SVEP) and also to become NRO for implementation of it. We have designed these models based on Kudumbashree's experiences within Kerala and are implemented in a contextualised manner taking into consideration situations and support mechanisms present in partner states. Kudumbashree NRO believes in community centric initiatives and hence focuses on building local skills and capabilities so that people become active agents of change. Through these projects, Kudumbashree NRO has been able to create a conducive environment for the community to realise its strength as a collective and work for the overall development of the village. I feel immense pleasure to share that the work in partner states is being supported by a group of 80 mentors having experience of working with the Kudumbashree network and 28 professionals who have been anchoring the Enterprise promotion projects at various locations in these states. Kudumbashree NRO's expertise in developing enterprise ecosystems to enable the community based organisations to address the livelihood needs of its people has helped in expanding its reach to more than 18 states in the country. Jafar Malik IAS Executive Director, I extend my deepest gratitude to the scores of people who have been with Kudumbashree NRO in its journey. I thank the community network institutions, members of Gram Panchayat, and other grassroot institutions from partner states for being cordial and supportive during the project period. I acknowledge the efforts of all the State Rural Livelihood Missions for being equal partners in carrying out the project activities and extending full cooperation to the field teams. Secretary, Ministry of Rural Development and Additional Secretary (Rural Livelihoods) have been sources of input and encouragement to Kudumbashree NRO. I am grateful to them for their advice and guidance. The Director and other officers of NRLM and the Professionals with the National Mission Management Unit (NMMU) have been supportive throughout. I thank them for their contributions in making the NRO journey meaningful. I would like to appreciate the efforts of Kudumbashree State Mission and District Mission teams for facilitating the work, especially during learning visits and internships. The Gram Panchayats and Community Development Societies (CDS) across all districts in Kerala have always extended support, for which I am thankful to them. Kudumbashree NRO Progress Report of the Enterprise domain for the period from April 2022 to February 2023 attempts to present its work through diverse facts and stories from the field. I hope the organisation gets continued support and guidance in stepping up its efforts and facing new challenges in the future.


Jafar Malik



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Abbreviations

AAP	Annual Action Plan
ADC	Additional Deputy Commissioner
ADS	Area Development Society
AIFRHM	AdhebhaInstitute of Food Research and Hospitality Management
App	Application
ArSRLM	Arunachal Pradesh State Rural Livelihoods Mission
BAP	Block Anchor Person
BDO	Block Development Officer
BDPO	Block Development and Panchayat Officer
BDSP	Business Development Service Providers
BEPC	Block Enterprise Promotion Committee
BMMU	Block Mission Management Unit
BNSEP	Block Nodal Society for Enterprise Promotion
BPM	Block Program Manager
BRC	Block Resource Centre
BRLPS	Bihar Rural Livelihoods Promotion Society
BTC-EP	Block Technical Coordinator - Entrepreneurship Promotion
CB	Capacity Building
CBO	Community-Based Organization
CDS	Community Development Society
CEF	Community Enterprise Fund
Cr	Crore (unit of currency, 1 crore = 10 million)
CRPs-EP	Community Resource Persons - Entrepreneurship Promotion
DEMO	Demonstration
DMM	District Mission Manager
DMMU	District Mission Management Unit
DPM	District Program Manager
DPR	Detailed Project Report
DSR	Detailed Sectoral Report
DKR	Didi Ki Rasoi
DTE-EP	District Technical Experts -Entrepreneurship Promotion

FFG	Field Facilitation Guide
FSSAI	Food Safety and Standards Authority of India
FY	Financial Year
GP	Gram Panchayat
HR	Human Resources
IEC	Information, Education and Communication
IFC	India Food Court
IHMCT	Institute of Hotel Management and Catering Technology
IHMCT&AN	Institute of Hotel Management, Catering Technology & Applied Nutrition
K	Thousand (unit of currency, 1 K = 1000)
KTDC	Kerala Tourism Development Corporation
L	Lakh (unit of currency, 1 Lakh = 1,00,000)
LMS	Learning Management System
MCG	Mentor Core Group
ME	Micro Enterprise
MEC	Micro Enterprise Consultant
MED	Micro Enterprise Development
MEDP	Micro Enterprise Development Program
MoRD	Ministry of Rural Development
MoU	Memorandum of Understanding
MPSRLM	Madhya Pradesh State Rural Livelihoods Mission
MUDRA	Micro Units Development and Refinance Agency
NA	Not Applicable
NABARD	National Bank for Agriculture and Rural Development
NCLF	National Conference on Livelihoods and Food Security
NIRD	National Institute of Rural Development and Panchayati Raj
NRETP	National Rural Economic Transformation Project
NRLM	National Rural Livelihoods Mission
NRO	National Resource Organisation
OBC	Other Backward Classes

Introduction



1.1 Kudumbashree National Resource Organization (NRO)

Kudumbashree, also known as the Kerala State Poverty Eradication Mission, is a poverty alleviation program launched in 1998 by the Government of Kerala. It is the largest women-empowerment project in the country, with over 4 million members. The mission aims to reduce poverty and enhance the economic security of women and socially disadvantaged groups. Kudumbashree has been instrumental in empowering the women of Kerala and has helped to transform the state's rural economy. Kudumbashree, in partnership with the local government, civil society, and the private sector, to create an integrated poverty alleviation strategy. It provides a range of services and Programs designed to promote self-employment and livelihoods, access to financial services, training and capacity building, and access to markets.

In 2012, Kudumbashree was recognized by the Ministry of Rural Development (MoRD), Government of India, as 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 SRLMs.

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.

1.2 Enterprise Domain

Drawing from the versatile experiences of developing microenterprises in Kerala, Kudumbashree NRO develops customized approaches and strategies suited to the local context of the partner states. Kudumbashree NRO has been developing field-level structures focused on providing multi-dimensional support to the rural microenterprises of the poor in partner states. This approach was initiated in the Micro Enterprise Consultant (MEC) Project in 2012. The idea was to identify individuals from the community, train them and equip them to provide necessary handholding support to potential and existing rural enterprises. The Project trained and placed MECs to provide hand-holding support to enterprises in a sustainable manner.

Further, in the 2014-15 budget session, the Start-Up Village Entrepreneurship Program (SVEP) was initiated. SVEP envisages the promotion of rural livelihoods through community-led enterprise promotion at the block-level. The need to create an ecosystem where entrepreneurs are equipped with adequate business skills, get incubation support, and are provided with necessary financial assistance was identified at a national level.

Based on the experience of implementing the MEC and SVEP project, Kudumbashree NRO also has the potential to offer support to SRLMs for Non-Farm Expansion and promotion of Growth Enterprises. NRO has vast experience in the sector and was able to understand the contextual requirement of SRLMs for the scale up and support them. The idea of developing and enabling the internal resource pool of SRLMs for further expansion is also being emphasised as a strategy for scale up across the state.

Kudumbashree NRO has been mandated by MoRD to develop the Foundation and Growth training modules for Business Development Service Providers (BDSPs) and a pool of master trainers to train the BDSPs for National Rural Economic Transformation Project (NRETP). The main implementation strategy revolves around developing model enterprises in identified areas and focusing on developing capacity of the SRLM. The replication of the model enterprises will be facilitated by the SRLM and supported by NRO.

Based on the Cafe Kudumbashree experience in Kerala, Kudumbashree NRO has supported Jeevika in piloting model canteens under the brand name DidikiRasoi in the year 2018. Following the success of this initiative, Jeevika has partnered with NRO to set up at least 4 different models of food service enterprises and setting up systems to promote service entrepreneurship in the state. The concept of AajeevikaIndia Food Court was conceptualized in 2015 to provide a common platform for marketing the diverse food traditions of India under a single roof. India Food Courts are an annual occurrence and are now organized jointly with SARAS melas in collaboration with the Ministry of Rural Development.

Enterprise Domain under Kudumbashree NRO has adopted a comprehensive approach to implementing non-farm-based livelihood interventions through a community-driven ecosystem. This focuses on cultivating the local leadership by fostering the community-based organizations to promote sustainable non-farm livelihoods. It's also emphasizing on 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.

Kudumbashree NRO has implemented the MEC project in 17 districts across 6 states and supported implementing the SVE) 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 BDSP for the 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.

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, 1800 CRPs-EP, 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 4 SRLMs for training the community resource pool for NRETP and trained 1,039 BDSPs. Around 27 professionals from Kudumbashree NRO are engaged in the overall management of the activities under Enterprise domain. The Enterprise Domain is committed to providing holistic support to the SRLMs in implementing non-farm-based intervention programs.

1.2.1 Summary of Enterprise Domain Coverage

Sr.No	Partner State	MEC	SVEP (In Blocks)				NRETP OSF (District)	NRETP Food (Districts)	Non-farm Support
			Implementation	PMU	DPR	Total			
1	Andhra Pradesh		4			4			
2	Arunachal Pradesh		1			1			
3	Assam				5	5	5		
4	Bihar	2	12	10		22	10	DKR-68 units- CB support	
5	Chhattisgarh		3			3		BalrampurChaupti CB 6 food service units	
6	Gujrat	3					0		
7	Haryana		2				2		
8	Jharkhand	3	12			12		Foodservice CB training to 9 batches of entrepreneurs in 9 blocks	
9	Karnataka	3							
10	Kerala		15	10		25			
11	Madhya Pradesh		5			5	6	25	
12	Maharashtra	3							
13	Mizoram		3			3		CB training to 1 unit, support to food units in SARAS, initiation in Permanent food court	
14	Nagaland				2	2			
15	Odisha						30		
16	Punjab		1			1			
17	Rajasthan	3	5	2		7	9		
18	Sikkim		1			1		Location & Model Identification for 1 food service unit	
19	Telangana		5			5			
20	Tripura		1			3			
21	Uttar Pradesh		4			4	25		
Total	17	74	22	7	103	30	80		

Start-Up Village Entrepreneurship Program



2.1 Overview

The Start-up Village Entrepreneurship Program (SVEP) is a sub-scheme of the National Rural Livelihoods Mission, initiated by the MoRD, with the aim of addressing the issue of poverty and unemployment in the country by stimulating entrepreneurship among the rural communities. SVEP seeks to build systems for the dissemination of knowledge, financial and advisory support to entrepreneurs, with the ultimate purpose of identifying and helping rural start-up entrepreneurs and providing handholding assistance to set up and sustain enterprises.

In 2016, Kudumbashree NRO started extending its support for implementing SVEP in Jharkhand, Rajasthan, Bihar, and Kerala. Since the inception of SVEP from 2016 to March 2022, the Kudumbashree NRO has been working relentlessly to extend its support in SVEP implementation to SRLMs to uplift the lives of rural India. Over the past 8 years, NRO has worked in 15 states, covering 98 SVEP blocks, to provide access to essential services and livelihood opportunities.

By March 2022, the Kudumbashree NRO was providing support to the SRLMs for SVEP in 55 blocks across 15 states. The cumulative target of SVEP blocks for the enterprises promotion in FY 2021-22 was 64061, and it was achieved with a success rate of 101.37%. The states that achieved more than 100% of their target were Chhattisgarh, Jharkhand, Kerala, Madhya Pradesh, Mizoram, Rajasthan, and Uttar Pradesh. These states have been successful in creating more businesses than the target. The states of Arunachal Pradesh, Sikkim and Tripura are scheduled to start enterprise promotion in the financial year 2022-23.

S. N.	State	Target	Achievement		
		For 4 years	March 2022	March 2022	%
1	Arunachal Pradesh	1400	NA	-	-
2	Bihar	9618	9618	9266	96 %
3	Chhattisgarh	4561	4561	4650	102 %
4	Haryana	2418	2418	2271	94 %
5	Jharkhand	8440	5812	5900	102 %
6	Kerala	21816	20614	21410	104 %
7	Madhya Pradesh	9619	9619	9850	102 %
8	Mizoram	580	260	310	119 %
9	Punjab	1205	50	0	0 %
10	Rajasthan	4852	4330	4209	97 %
11	Sikkim	1110	NA		-
12	Telangana	9267	3024	2936	97 %
13	Tripura	1500	NA	-	-
14	Uttar Pradesh	6112	3755	4136	110 %
	Total	82498	64061	64938	101 %

Table 2 Enterprise Promotion Progress Across 15 States as of March 2022

2.2 Coverage of SVEP in FY 2022-23

In the FY 2022-23, Kudumbashree NRO was supporting SVEP implementation in 67 blocks across 14 states, including Kerala. In the states where Kudumbashree NRO has supported the implementation of SVEP in two phases, capacity-building support was extended to the SRLM. In this approach, the SRLMs are at the forefront of the project execution, Kudumbashree NRO is playing a supportive role. By offering strategic handholding to the various stakeholders, experiential learning assistance to the SRLM and policy-level support. Kudumbashree NRO has strategically shifted its role from implementation partner to extensive capacity building partner.

Coverage of SVEP in FY 2022-23

Partnership

Capacity Building Partner PIA PIA & Capacity Building Partner Support for DPR Preparation

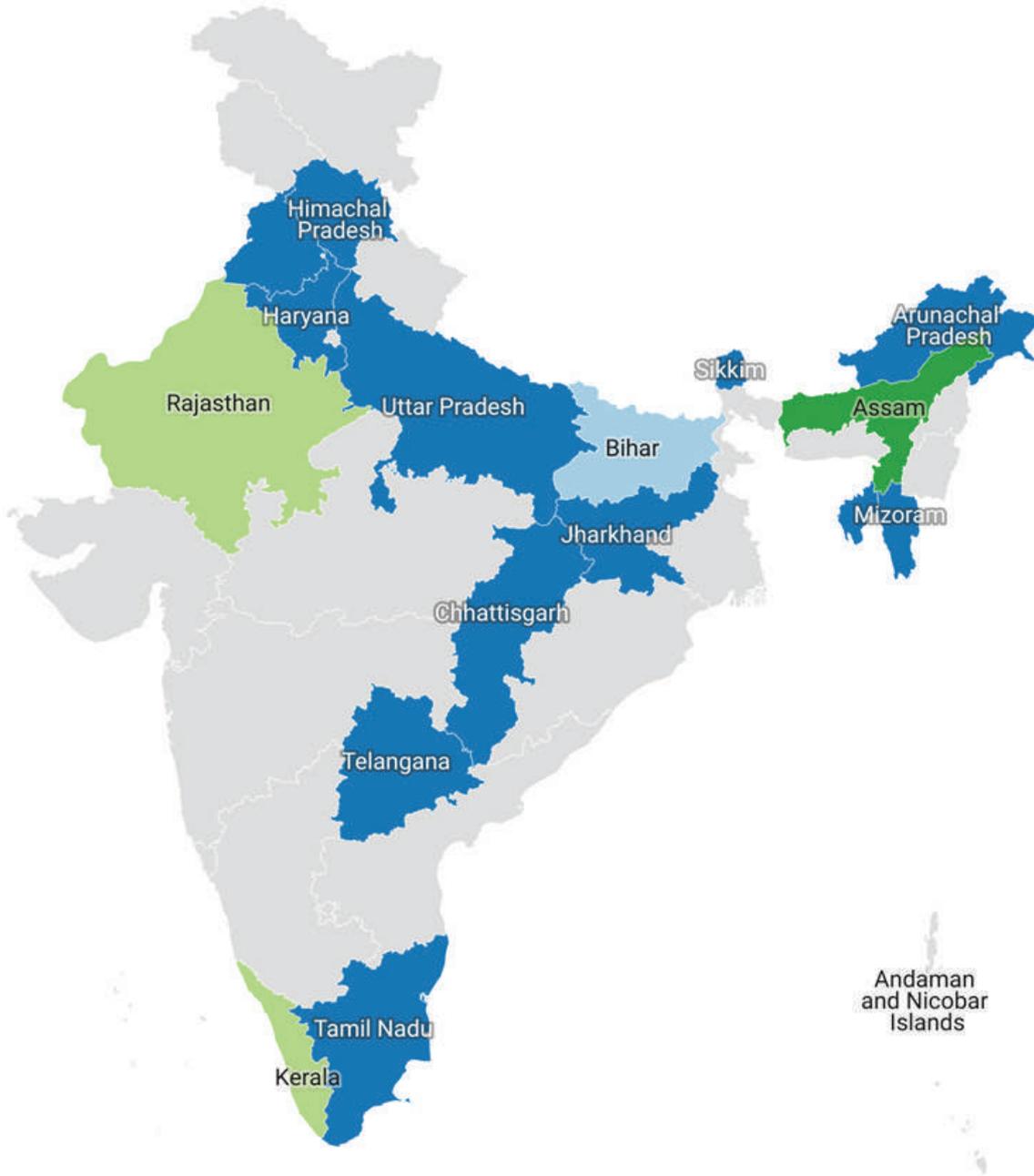


Figure 1 Geographical Coverage of SVEP Program

The Kudumbashree NRO served as a Project Implementation Agency (PIA) for 43 blocks across 12 states in India, including Uttar Pradesh, Tripura, Haryana, Jharkhand, Chhattisgarh, Mizoram, Telangana, Sikkim, Rajasthan, Punjab, Kerala, and Arunachal Pradesh during the fiscal year 2022-23. Of the above mentioned, NRO had also exited from 10 blocks in Kerala, 4 in Jharkhand, 3 in Rajasthan, 2 in Haryana, and 3 blocks in Chhattisgarh in the last fiscal year as the MoU period ended.

Sr. No.	State	Support As			Total Block	Remark
		PIA	Capacity Building Partner	DPR Preparation Partner		
1	Bihar	0	10		10	DPR preparation of 10 block ongoing
2	Jharkhand	7	0	0	7	4 blocks exited
3	Kerala	11	10		21	10 blocks exited and DPR preparation of 10 block ongoing
4	Mizoram	3			3	DPR preparation of 2 block ongoing
5	Rajasthan	3	2		5	3 blocks exited
6	Telangana	5			5	
7	Uttar Pradesh	3			3	
8	Arunachal Pradesh	1			1	
9	Punjab	1			1	
10	Tripura	3			3	DPR preparation of 2 block ongoing
11	Sikkim	1			1	
12	Haryana	2			2	Both blocks exited
13	Chhattisgarh	3			3	All block exited
14	Assam			5	5	
15	Himachal Pradesh		MoU Signed			Implementation will start in next FY 2023-24
16	Tamil Nadu		MoU Signed			
Total					67	

Table 3 Geographical and Partnership Status of SVEP Program Coverage

Nevertheless, NRO has extended its support as a capacity-building partner to 10 blocks in Bihar, 10 in Kerala, and 2 in Rajasthan. In addition, the NRO has supported the Assam SRLM in preparing the DPR for 5 blocks and signed memorandums of understanding (MoU) with Tamil Nadu and Himachal Pradesh for supporting in the implementation of SVEP, whose approval is pending.

2.3 Physical Progress in Financial Year 2022-23

Under the SVEP, enterprise promotion activities took place in 19 blocks across 11 states, including Arunachal Pradesh, Jharkhand, Kerala, Mizoram, Punjab, Rajasthan, Sikkim, Telangana, Tripura, and Uttar Pradesh. Additionally, DPRs were prepared for 10 blocks in Bihar, 10 in Kerala, 2 in Tripura, and 2 in Mizoram in the 2022-23 financial year. The progress of the states where enterprise promotion activities have started is discussed in detail below.

Sr. No	State	Cumulative Target for 4 years	Cumulative Target till FEB 2023	Cumulative Achievement till Feb-2023	Achievement % against Feb 2023 Target
1	Arunachal Pradesh	1400	245	264	107.76
2	Jharkhand	3549	2765	2500	90.42
3	Kerala	1500	200	182	91.00
4	Mizoram	580	450	403	89.56
5	Punjab	1205	180	4	2.22
6	Rajasthan	3800	593	253	42.66
7	Sikkim	1110	50	37	74.00
8	Telangana	9266	5246	4698	89.55
9	Total	27832	12736	10650	83.62
10	Tripura	1500	149	122	81.88
11	Uttar Pradesh	3922	2858	2187	76.52
	Total	55664	25472	21300	83.62

Table 4 Physical Progress of SVEP in the Financial Year 2022-23

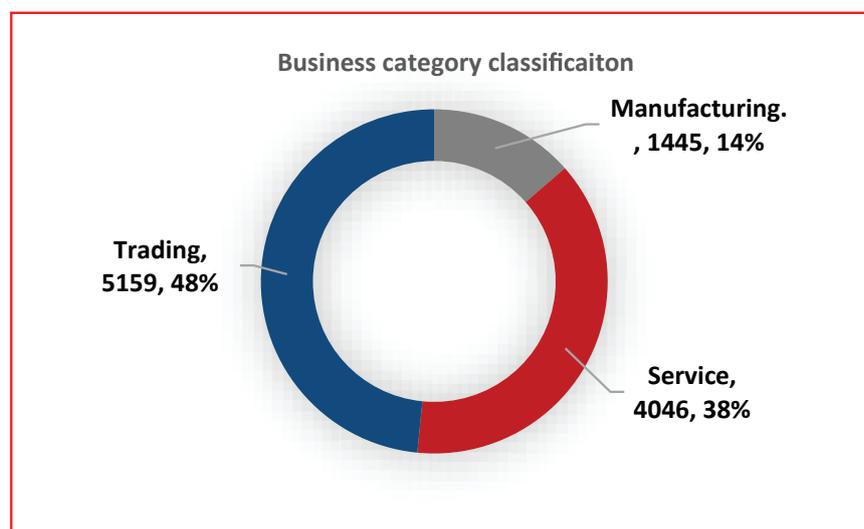
The above table presents the performance of the SVEP states till February 2023. Arunachal Pradesh achieved the highest percentage of 107.76%, followed by Kerala at 91.00%, Jharkhand at 90.42%, Mizoram at 89.56%, Telangana at 89.55%, Tripura at 81.88%, Uttar Pradesh at 76.52%, and Sikkim at 74.00%. In contrast, Rajasthan and Punjab achieved only 42.66% and 2.22%, respectively.

It is evident that Arunachal Pradesh is in the lead in terms of achieving its target for February 2023. However, Punjab and Rajasthan have been unable to keep up with the other states, with a low achievement percentage of only 2.22% and 42.66%, respectively. Overall, most states are on track to meet their targets, with an overall achievement percentage of 83.62%. Nevertheless, Punjab and Rajasthan will require more effort to meet their targets. The reasons for not completing the targets are detailed in the state-wise information.

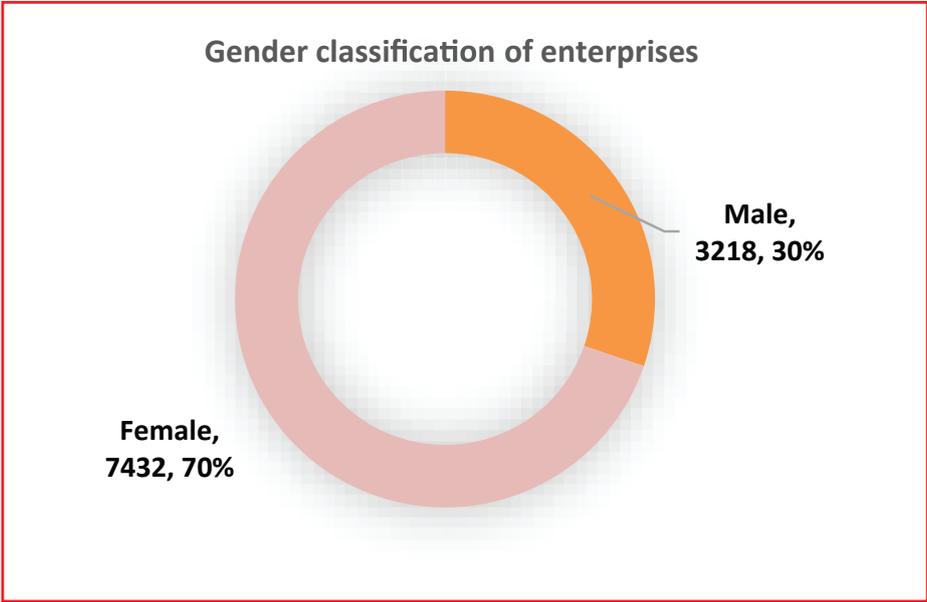
A total of 10650 enterprises have been promoted, against the target of 12736. Around 99 group enterprises were promoted in the last year and 1586 existing enterprises received support under SVEP. In terms of formalization, 126 enterprises have been enabled with FSSAI license, 450 enterprises with Udhyaam Aadhar and 184 with PAN card, whilst 24 enterprises have been enabled with other different licenses or registration like cooperative society registration etc. Under SVEP, Rs. 153,909,720 has been disbursed to 5822 entrepreneurs across the 15 blocks of 7 States Jharkhand, Kerala, Mizoram, Rajasthan, Telangana, Tripura and Uttar Pradesh. Sikkim started distributing CEF in March 2023, while Punjab and Arunachal Pradesh are yet to receive CEF.

The following sections discuss the cumulative performance of the states in terms of Business Category, Gender, Social Category, Investment Range, and Revenue Range, with the aid of relevant graphical representations.

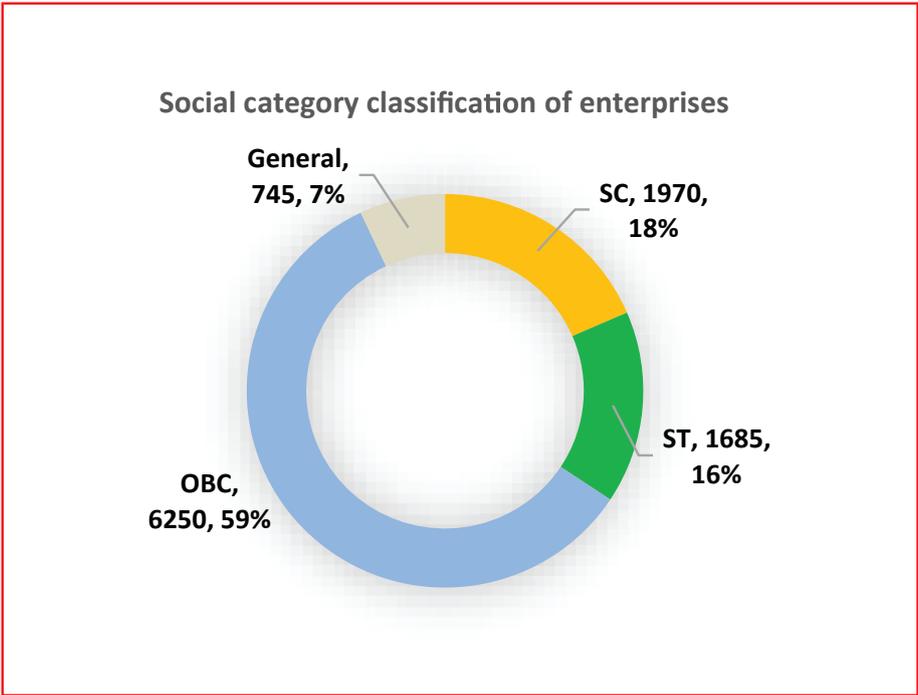
Business Category: The highest number of enterprises i.e. around 5159 (48%) are promoted under trading sector, followed by 4046 (38%) businesses promoted under service sector. Around 1445 (14%) Manufacturing enterprises are promoted in the last fiscal year. The major observations for the lesser enterprises in manufacturing sector can be inferred to the requirement of higher capital, affordable technology etc. from this it can also be inferred that there is a need for the resources, expertise and knowledge that becomes crucial to the entrepreneurs to compete in the market.



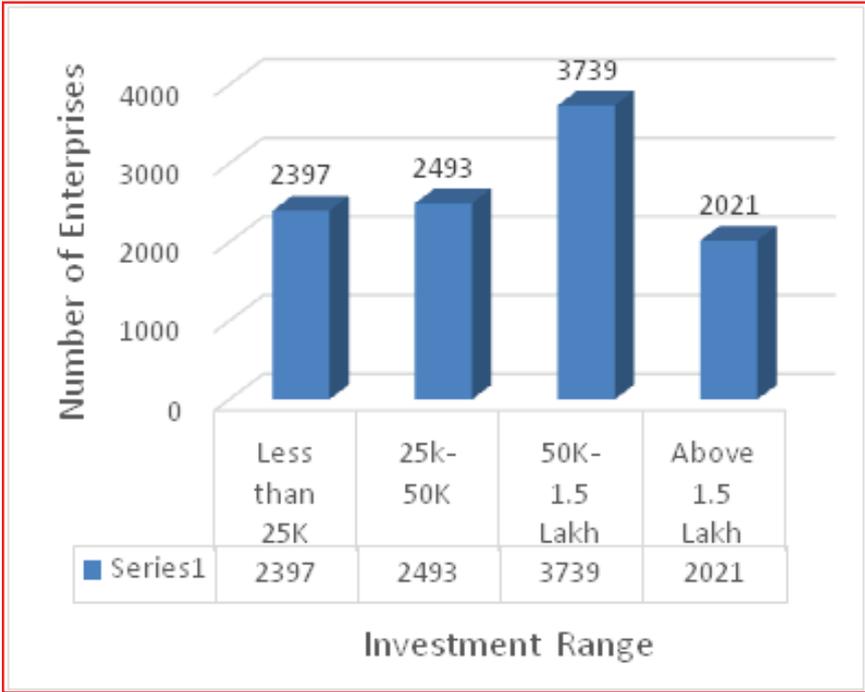
Gender: According to the data, women own 70% (7432) of the enterprises, while men own only 30% (3218) of them. The project prioritised creating women-led businesses, supported female entrepreneurship, and improved economic opportunities for them.



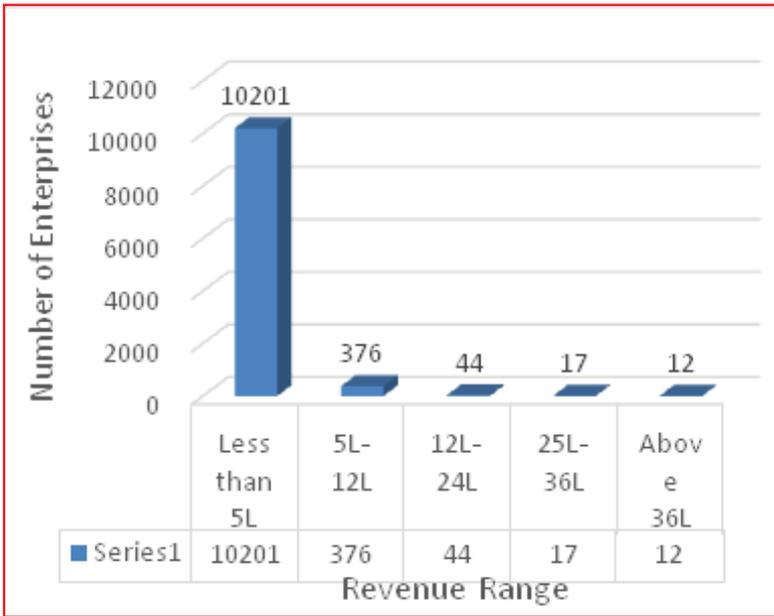
Social Category The data shows that the Other Backward Classes (OBCs) have developed ownership of enterprises in a large scale, accounting up to 6250 (59%) enterprises. The ownership of enterprises by Scheduled Caste (SC) and Scheduled Tribe (ST) enterprises account for 1970 (18%) and 1685 (16%), respectively. The remaining 745 (7%) enterprises are owned by the General category enterprises.



Investment Range: It is evident that among SVEP enterprises, relatively higher number of enterprises 3739 (35%) made an investment in the range 50K-1.5L. This is followed by around 2493 (23%) Enterprises investing in the 25K-50K range and 2397 (23%) enterprises investing less than 25K. Only around 2021 (19%) enterprises in the range of above 1.5L. This shows that most investments in SVEP Enterprises are in the higher range. This also suggests that the enterprises have the potential to produce a higher return on investment.



Revenue Range: From the data given, it can be seen that most of the revenue of SVEP Enterprises is below 5L, which is around 96 % of total enterprises, followed by more than 3 % in the range of 5L-12L. It shows that only a few enterprises are earning revenue of more than 5L. Therefore, to increase the annual revenue of SVEP Enterprises, it is necessary to focus on developing strategies to increase its growth potential.



2.4 State Wise Progress

This section will provide an overview of the state-wise progress of SVEP implementation in 14 states across India. It will discuss the overall performance of each state, including discussion on the business category, gender, social category, investment range, and revenue range with graphical representations to illustrate the progress.

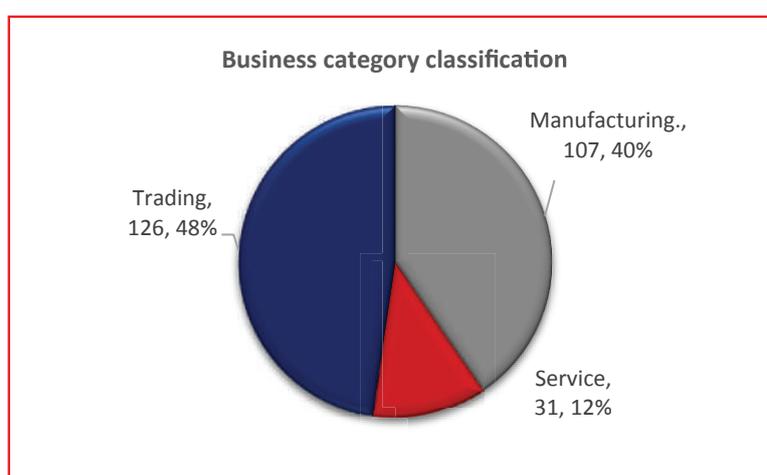
2.4.1 Arunachal Pradesh

In 2021, the Ar SRLM partnered with Kudumbashree NRO to implement the SVEP in the Namsai block, a merged block of two districts, from 2021 to 2025. The Kudumbashree NRO, with the assistance of ArSRLM, conducted preparatory activities, such as preparing DPR, selecting the CRPEP, capacity building for BEPC, and staff orientation. However, the enterprise promotion activities in the block commenced in the Financial Year 2022-23. The overall performance of the block, focusing on the business category, gender, social category, and investment range, is discussed below.

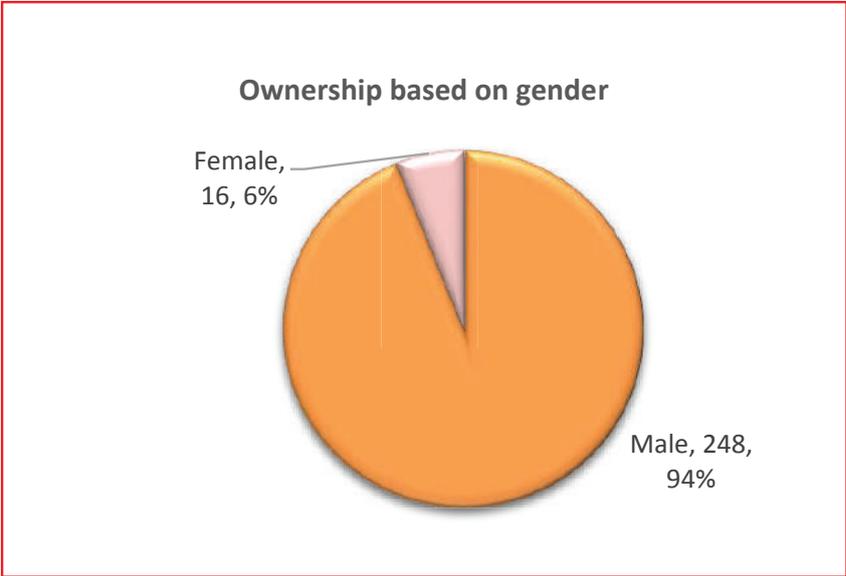
Physical Progress: The data shows the performance of the Namsai blocks in achieving its target. The block has achieved 108 % of its cumulative target of Feb. 2023. This is a positive sign for the Namsai block and indicates it is on track to meet its target. 264 businesses in total, including 31 already-existing businesses and 16 group businesses, have been promoted. In terms of formalisation, 72 businesses have FSSAI licences available to them. 2 entrepreneurs helped get a total of Rs. 700,000 in bank loans. CEF amount is yet to be transferred to the BRC office.

Block	Target		Achievement Feb 2023
	4 Years	Feb. 2023	
Namsai	1400	245	264 (108 %)
Total	1400	245	264 (108 %)

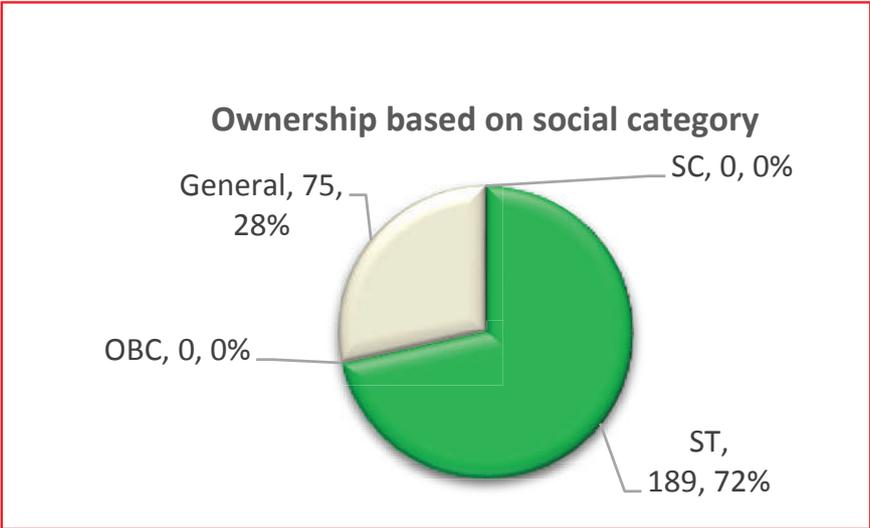
Business Category: The data shows 126 (48%) businesses in the trading sector, 31 (12%) in the services sector, and 107 (40%) in the manufacturing sector. It is optimistic that the manufacturing sector has a noteworthy representation, with 107 (40%) businesses. However, there is also a need to promote more service sector enterprises.



Gender: The data shows a disparity in gender ownership at SVEP Enterprises. There are 16 female and 248 male owners, meaning 15 times more male owners than female owners. In order to create a more equitable and diverse ownership structure, there is a need to provide more support for female entrepreneurs.



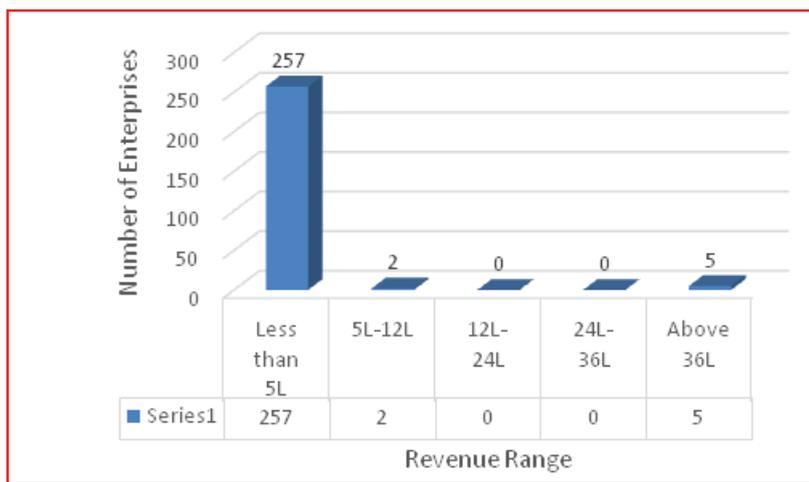
Social Category: The data shows that ST owns most enterprises in the social category. This amounts to 189 (72%) enterprises, two-thirds of the total enterprises. There is no SC population in the block; hence, SC-owned enterprises are 0.



Investment Range: According to data, it is evident that most investments in SVEP Enterprises are in the range of less than 25K, with 108 Enterprises, which accounts for around 42% of the total enterprises. This is followed by 60 Enterprises in the range of 25K-50K and 48 enterprises in the range of 50K-1.5L and above 1.5L. This shows that most investments in SVEP Enterprises are in the lower range.



Annual Revenue: From the data given, it can be seen that most of the revenue of SVEP Enterprises is below 5L. Two enterprises have revenue between 5L-12L, and none with revenue between 12L-24L and 24L-36L. There is one enterprise with revenue above 36 L.



Key Interventions/Activates

Rural Mart Approved by NABARD at Putikham PLF in Sulungtoo, Namsai Circle

NABARD has extended support for establishing new Rural Haats and creating basic infrastructural facilities in existing Rural Haats, providing rural communities with an accessible market to buy and sell their farm and off-farm produce. Rural Haats have emerged as forward linkages for Producer Organizations, Village Watersheds, and Tribal Development Committees. The Project Sanctioning Committee (PSC) of NABARD has sanctioned the proposal of the ArSRLM for the construction of a Rural Haat at Solungtoo, Lathao, Namsai, through the Puthikham PLF, with a grant assistance of Rs 15.00 lakh. Additionally, there are 2 more proposals for NABARD's Rural Haat that are pending consideration before its Project Sanctioning Committee, and it is anticipated that these will be approved by April 2023.

Exhibition cum Sales Point on Statehood Day and Women's Day

In order to assist the SVEP entrepreneurs in selling their products, CRP-EP Group acted as a marketing unit by setting-up outlets at various events organized by the District Administration and SRLM at multiple locations to commemorate Arunachal Pradesh's Statehood Day and International Women's Day. The products were procured from various entrepreneurs in different areas of the block. Through these two sales days, the group generated total revenue of Rs 22,870.



Exhibition and sales haat

Skill Building

For Skill building, a partnership has been reached between ArSRLM, NABRD, Bethel Lifecare Charitable Trust (BLCT), Arunachal University of Studies (AUS) and Lohit Green Foundation for conducting skill development training as per requirement posed by the community institutions through the project. NABARD, under the MEDP program, has facilitated skill training in candle making, soap making, bakery etc., for potential entrepreneurs (being implemented through Bethel Lifecare Charitable Trust and AUS). Recently another skill-building training was conducted in convergence with the Khadi & Village Industries Commission (KVIC) for Waste Wood Craft.



Candle making skill training in Namsai block



Arunachal CRP-EP showcased SVEP products to the Union Home Minister at the launch of nationwide Vibrant Village Program.

2.4.2 Assam

Kudumbashree NRO has supported conducting baseline reports for implementing SVEP in five blocks of Assam spread across five districts. To facilitate this, mentors with prior experience in DPR preparation were placed in Assam to guide the data collectors. Mentors also supported collecting data related to sub-sector categories like the scope of tourism-based enterprises, the scope of developing artisanal products and value addition in the block. A detailed project report encompassing the analysis and results generated from secondary and primary sources was prepared and submitted to the SRLM highlighting the potential of enterprises in the blocks.

2.4.3 Bihar

In 2013, Kudumbashree NRO and Bihar SRLM formed a partnership wherein NRO supported the Micro Enterprise Consultant Program in two districts. This partnership strengthened in 2016 with the inception of the SVEP, when NRO supported Bihar SRLM as the PIA for the SVEP implementation in 6 blocks in the first phase from 2016-2020 and later 6 blocks in the second phase from 2018-22. In FY 2022-23, Kudumbashree NRO has again extended its support for the implementation of the SVEP in 10 blocks, acting as a capacity-building partner while the SRLMs remain at the forefront of the project execution. The preparatory activities ongoing in this period include DRP preparation, Section and Capacity building of CRPEP, and setting up of BRC.

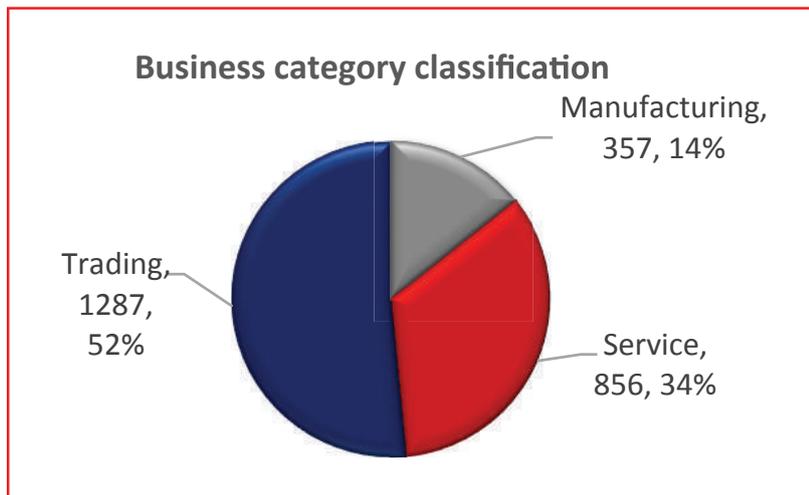
2.4.4 Jharkhand

In 2013, Kudumbashree NRO and Jharkhand SRLM established a partnership wherein the Kudumbashree NRO supported Jharkhand SRLM in implementing MEC Program in 3 districts. This partnership was further strengthened in 2016 when NRO acted as the PIA for the SVEP implementation in 5 blocks during the first phase (2016-2020), followed by 4 blocks in the second phase (2018-2022), and 3 blocks in the third phase (2019-2023). However, due to the completion of the project timeline, Kudumbashree NRO has already withdrawn from the phase I and II blocks. In FY 2022-23, Kudumbashree NRO has continued supporting the SVEP implementation in Phase III blocks of Jharkhand as a capacity-building partner, while the SRLMs are leading the project execution. The block's overall performance is discussed below, focusing on the business category, gender, social category, and investment and revenue ranges.

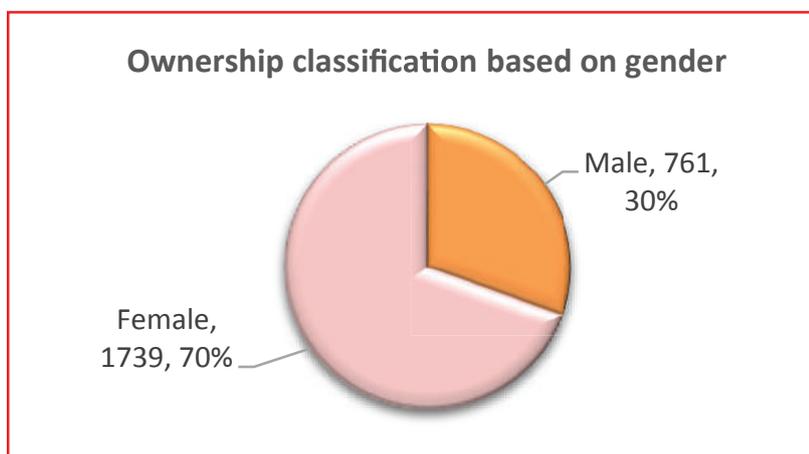
Physical Progress Overview: The data shows the performance of the 3 blocks in achieving their target. Daru-taijhariya block achieved 107%% of its cumulative target of Feb 2023, Domchanch block achieved 86% of its target, and Gola block achieved 85% of its target. When looking at the total of all three blocks achieved 90% of their overall target till Feb 2023. Under SVEP, Rs. 739,48,000 has been disbursed to 1899 entrepreneurs across the 3 blocks. A total of 2500 enterprises have been promoted, including 401 existing enterprises. In terms of formalization, 72 enterprises have been enabled with UdyamAadhar and 55 with PAN cards.

Block	Target		Achievement Feb 2023
	4 Years	Feb. 2023	
Daru Tatijhariya	814	610	655 (107 %)
Domchanch	1415	1110	944 (86 %)
Gola	1320	1045	901 (85 %)
Total	3549	2765	2500 (90 %)

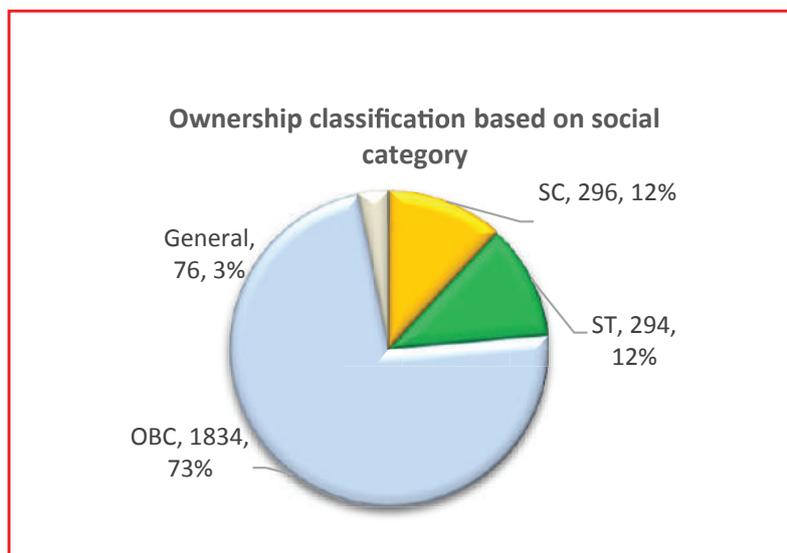
Business Category The sector with the most enterprises is Trading, which has 1287 (52%), followed by Service, which has 856 (34%) businesses. The sector with the fewest enterprises is manufacturing, with only 357 (14%).



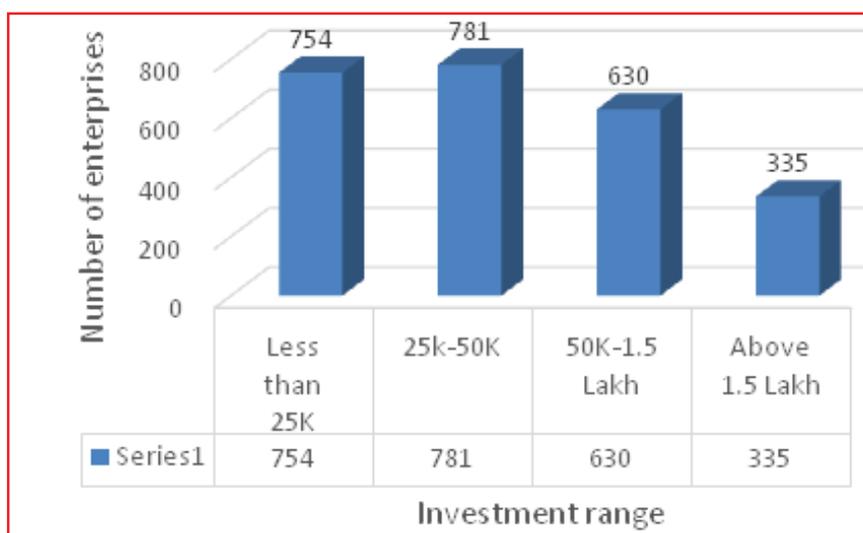
Gender: The data shows that Women own 70% of the business and men own 30%.



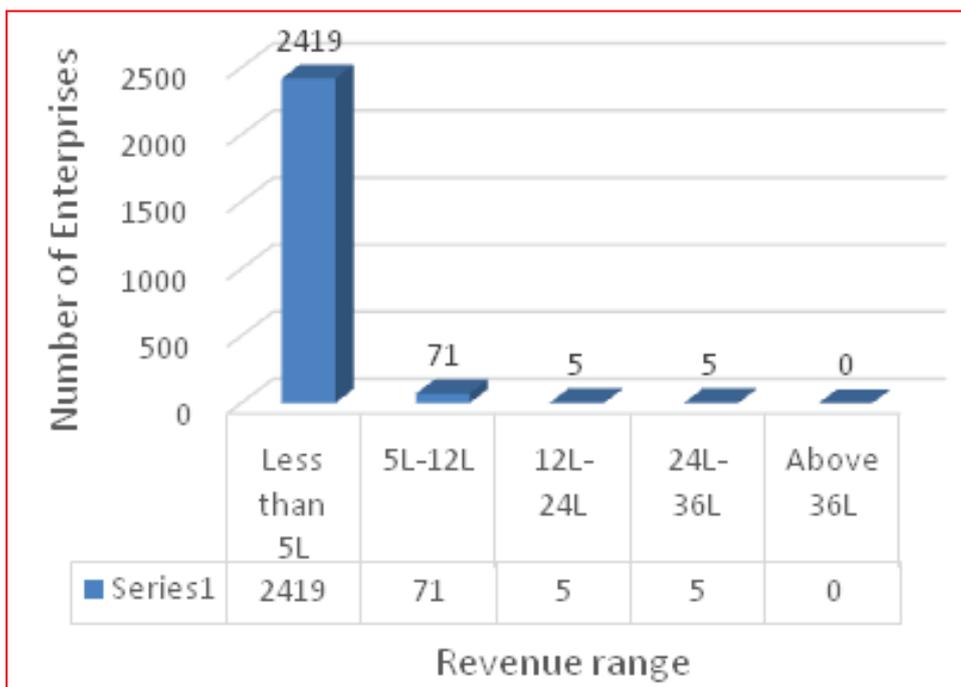
Social Category: The data shows that OBCs own most enterprises in the social category. This amounts to 1834 enterprises, more than two third of the total enterprises. The Scheduled Caste (SC) and Scheduled Tribe (ST) enterprises account for 296 and 294 respectively, while the General category enterprises account for only 76. This indicates that the OBCs, SCs and STs are taking more advantage of SVEP.



Investment Range: The data shows that investment in more than 60 % of SVEP businesses is concentrated in the lower end. 754 enterprises have invested less than 25K, and 781 enterprises have invested between 25K and 50K. In comparison, 630 enterprises have invested between 50K and 1.5 Lakh and 335 invested above 1.5 Lakh.



Annual Revenue: From the data given, it can be seen that most of the revenue of SVEP Enterprises is below 5L, which is around 97 % of total enterprises, followed by 3 % in the range of 5L-12L. It shows that only a few enterprises are earning revenue of more than 5L. Therefore, to increase the annual revenue of SVEP Enterprises, it is necessary to focus on developing strategies to increase its growth potential.



Key Activities/Interventions

Weekly Market in Domchanch Block.

SVEP-BRC of Domchanch established a weekly market in the Domchanch block. Earlier entrepreneurs had to rely on the main market of block, which was approximately 20 kilometres away and required connectivity. This resulted in additional transportation costs and time, which impacted their profit margins. The markets were set up in strategic locations that were easily accessible to the entrepreneurs and locals. The initiative has helped entrepreneurs and locals to sell and buy household consumer products and commodities, including vegetables locally. The market has been a game-changer for the SVEP entrepreneurs, who now earn an average of 2000- 2500 rupees per market day.

Weekly Market in Gola Block.

The president of Gola Panchayat and CRP-EP recognized the need for a weekly market in the Uparbarga village. They noticed that people had to travel 4 km to Barlanga to purchase household commodities, causing inconvenience and unnecessary expense. To address this, they decided to establish a weekly market in the public area near the Uparbarga Panchayat Bhavan. The association between CRPEP and Panchayat members proved crucial in launching the market. Together, they gathered village organization leaders of Uparbarga to set up the weekly haat. Nowadays, around 60-70 entrepreneurs are involved in the market, and 40 of them are from SVEP. This market has been a boon for entrepreneurs, generating an average income of around 800-1000 rs per enterprise.



Weekly market in Gola block

Festival Markets

The festival markets set up in different locations by the CRP-EP group have played a significant role in marketing SHG products and commodities and increasing revenue. In Domchanch, the CRPEP group set up a Chatt puja market that generated a revenue of 10,000. Similarly, in Gola, five entrepreneurs set up a Chatt puja market that generated a revenue of 1,95,000. During the Push Parv, stalls set up by the CRPEP group of Gola generated revenue of 35,000, and they also set up the four-day generated revenue of 98,000. During Rakhi, CRPEP set up a festival market that generated a revenue of 3,500. These festival markets have generated significant revenue for entrepreneurs and the CRPEP group and provided a platform for them to learn new marketing techniques.



Festival market in Gola

BEPC Refresher Training

The BEPC is a critical component of the SVEP program; hence the capacity building of BEPC remains a core area to work to make the SVEP program community led. In line with this objective, a BEPC refresher training was conducted in July 2022 to enhance the capacity of BEPC members to assume leadership roles in the implementation of SVEP independently, without relying on support from NRO and SRLM stakeholders. The training, which spanned three days, was delivered to BEPC members across all phase-3 Blocks, including Darun Tati- Jhariya, Domchanch, and Gola. A training highlight was a field visit skit performed by BEPC and imparting knowledge about the guidelines and budget heads. A senior mentor from Kudumbashree NRO facilitated the training.

2.4.5 Kerala

Along with the partner state, Kudumbashree NRO has collaborated with Kerala SRLM to implement SVEP from 2016 onward. In Phase I, Kudumbashree NRO supported the implementation of SVEP in 2 blocks. In Phase II, from 2018-2022, NRO extended its support to 12 blocks; in Phase III, from 2021-2025, it supported 1 block. In FY 2022-2023, Kudumbashree NRO extended its support to Kerala SRLM for implementing SVEP in 10 blocks in Phase IV. However, in this Phase, Kudumbashree NRO's role was limited to being a capacity-building partner while the SRLM remained in control of project execution. In FY 2022-2023, Kudumbashree NRO has been conducting preparatory activities, such as preparing a DPR, the sectioning and capacity-building of CRPEP, and establishing BRC.

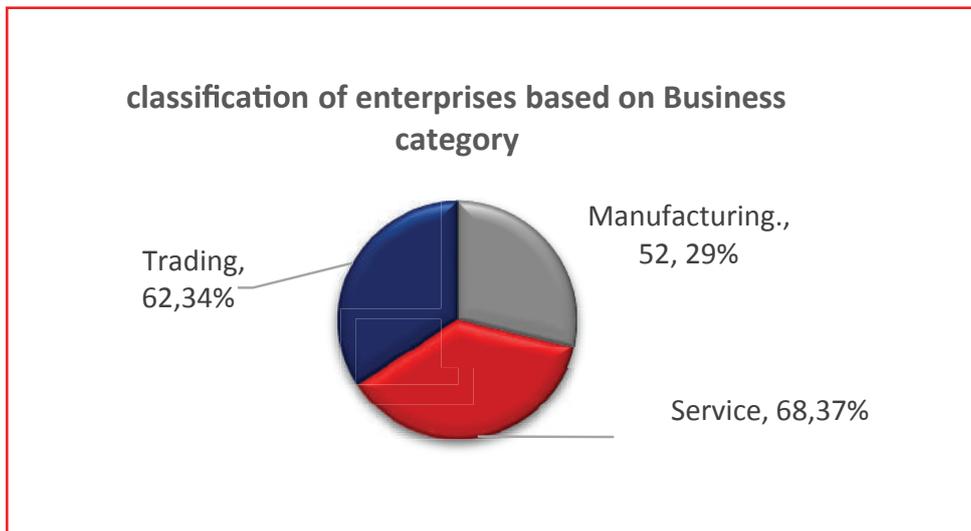
During FY 2022-2023, Kudumbashree NRO was involved in implementing SVEP in the Phase III Vyppin block. The performance of the Vyppin block in terms of business category, gender, social category, and investment range is discussed in detail below.

Physical Progress Overview:

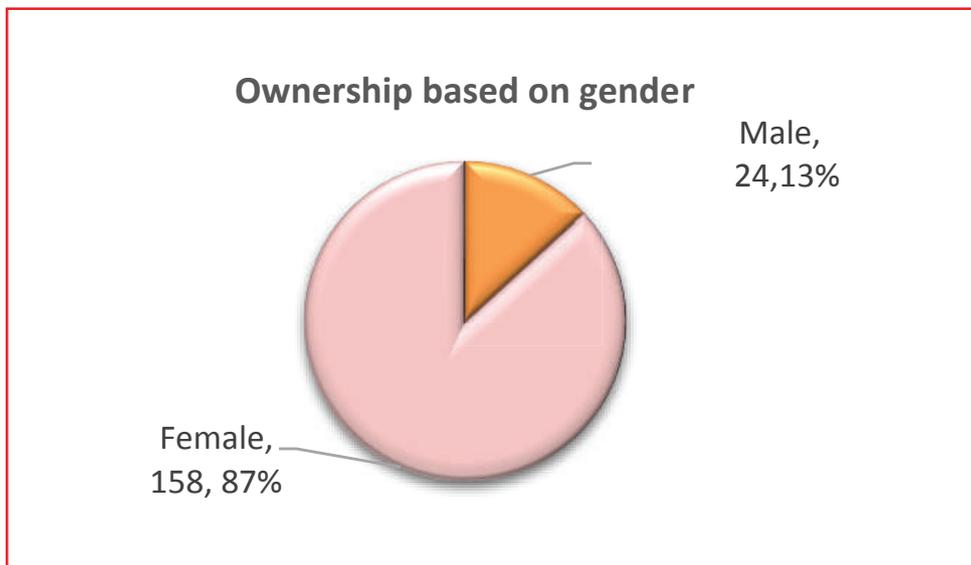
The data shows the performance of the Vyppin block in achieving its target. The block has achieved 91 % of its cumulative target of Feb. 2023. Under SVEP, Rs. 5835000 has been disbursed to 164 entrepreneurs. A total of 182 enterprises have been promoted, including 12 existing enterprises and 11 group enterprises. In terms of formalization, 5 enterprises have been enabled with FSSAI licenses, whilst 11 enterprises have been enabled with other licenses.

Block	Target		Achievement Feb 2023
	4 Years	Feb. 2023	
Vyppin	1500	200	182 (91 %)
Total	1500	200	182 (91 %)

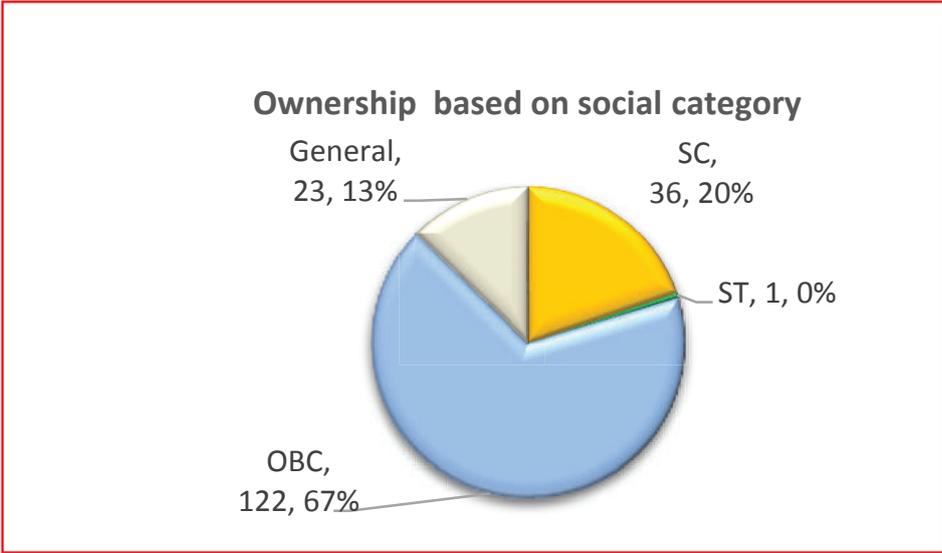
Business Category: The data shows 62 (34%) businesses in the trading sector, 68 (37%) in the services sector, and 52 (29%) in the manufacturing sector.



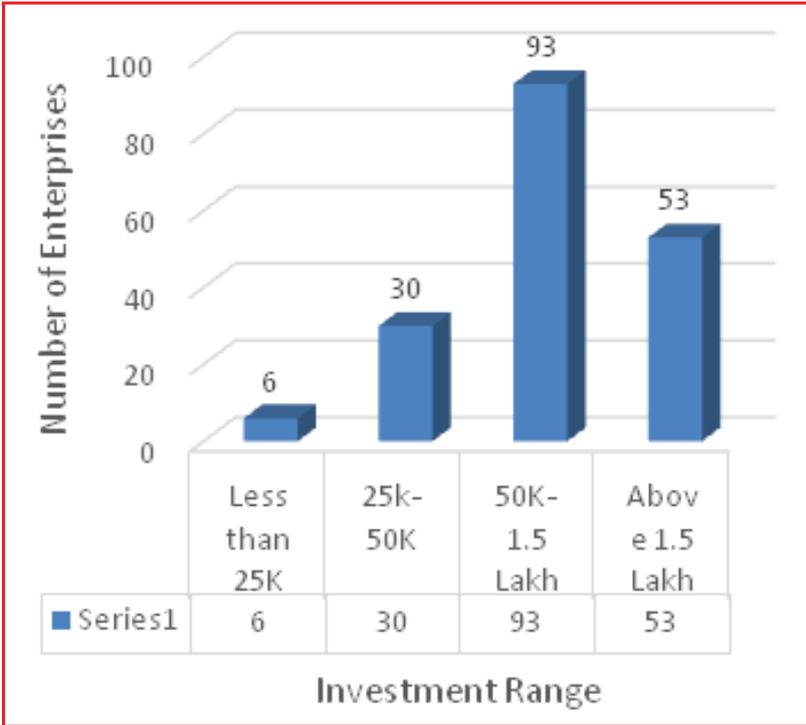
Gender: The data shows that Women own 87% of the business and men own 13%. Having more female-owned enterprises is generally a positive sign for a project. It shows that the project is empowering women, encouraging women entrepreneurs, and increasing economic opportunity for them.



Social Category: The data shows that OBC owns most enterprises in the social category. This amounts to 122 (67%) enterprises, more than half of the total enterprises. The SC and ST enterprises account for 36 and 1 respectively, while the General category enterprises are 23. While OBCs, SCs and General population have been major beneficiaries under SVEP as per the proportions available in the blocks, and there is a need to work on strategies to promote ST-owned enterprises.



Investment Range: According to data, it is evident that most of the SVEP Enterprises have made investments in the range 50K-1.5L (93 Enterprises). Around 53 Enterprises have made an investment above 1.5L and 30 enterprises invested in the range of 25K-50K. There are only 6 enterprises in the range of less than 25K. This shows that most investments in SVEP Enterprises are in the higher range. This also suggests that the enterprises have the potential to produce a higher return on investment.



Annual Revenue: The enterprise promotion is recently started in Block, and most enterprises are in the initial phase of the business cycle. Hence all the entrepreneurs are yet earning revenue of more than 5L.

2.4.6 Chhattisgarh

In 2018, the Chhattisgarh SRLM partnered with Kudumbashree NRO, wherein the Kudumbashree NRO acted as PIA to support the implementation of the SVEP project in Balarampur, Chhura and Rajnandgaon from 2018 to 2022. Upon completing the project timeline in June 2022, the NRO exited from all the blocks. The team achieved commendable success in enterprise promotion, surpassing their target of 4561 enterprises with 4658 being promoted. Specifically, in Balarampur, the team promoted 1118 enterprises against the target of 1108, while 1572 enterprises were promoted in Chhura, and 1968 enterprises were promoted in Rajnandgaon against the target of 1527 and 1926, respectively. The project also had a dedicated Community Enterprise Fund (CEF); A total of around 9.5 Cr CEF has been disbursed against the DPR allocation of 7.5cr supporting 2765 entrepreneurs, i.e., around 60% of the total entrepreneurs promoted under SVEP. A detailed exit report discussing all the activities undertaken during the project's timeline is attached in Annexure II.

2.4.7 Haryana

In 2017, the Haryana SRLM partnered with Kudumbashree NRO, wherein the Kudumbashree NRO acted as PIA to support the implementation of the SVEP project in the Pinjore and Gharaunda blocks from 2018 to 2022. Upon completing the project timeline in November 2022, the NRO exited from both blocks. The team achieved commendable success in enterprise promotion, surpassing their target of 2418 enterprises with 2535 being promoted. Specifically, in Gharaunda, the team promoted 1400 enterprises against the target of 1285, while 1135 enterprises were promoted in Pinjore against the target of 1133. The project also had a dedicated CEF; 697 out of 1400 enterprises in Gharaunda and 455 out of 1135 enterprises in Pinjore have provided CEF, and the total CEF disbursement percentage of Gharaunda and Pinjore was around 157% and 137%, respectively, owing to satisfactory repayment rates in both the blocks. A detailed exit report discussing all the activities undertaken during the project's timeline is attached in Annexure II.

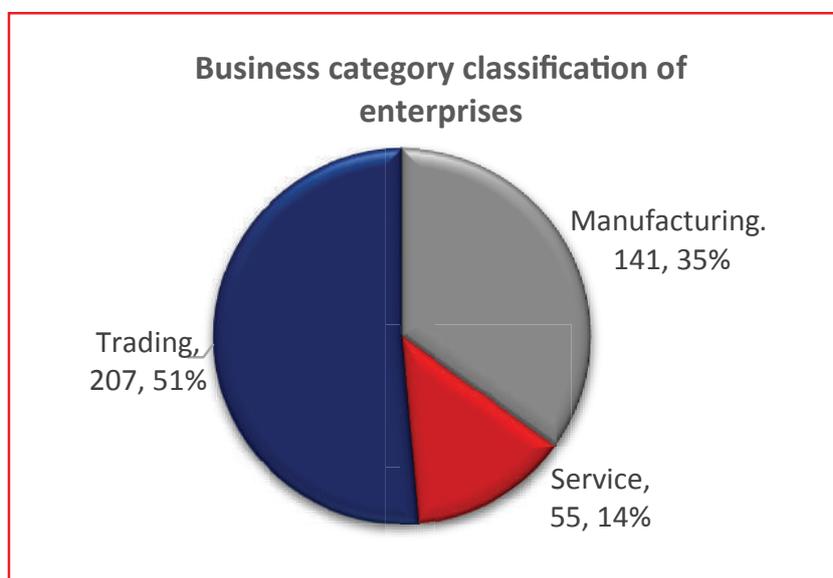
2.4.8 Mizoram

In 2019, the Mizoram SRLM partnered with the Kudumbashree NRO to implement the SVEP in Serchhip and EastLungdar, a merged block, from 2019 to 2023. This partnership has flourished over the years. In 2022, the Kudumbashree NRO extended its support as a PIA to implement SVEP in two more blocks in Phase II from 2022 to 2026. The Kudumbashree NRO, with the help of Mizoram SRLM, has undertaken preparatory activities, including preparing a DPR, CRP-EP selection and capacity building, and staff orientation for the Phase II blocks. However, the enterprise promotion activities are scheduled to begin in the Financial Year 2023-24. The overall performance of the Serchhip & EastLungdar block in FY 2022-23 is discussed below, including a discussion on the business category, gender, social category, and investment range.

Block	Target		Achievement Feb 2023
	4 Years	Feb. 2023	
Serchhip& E Lungdar	580	450	403 (90 %)
Total	580	450	403 (90 %)

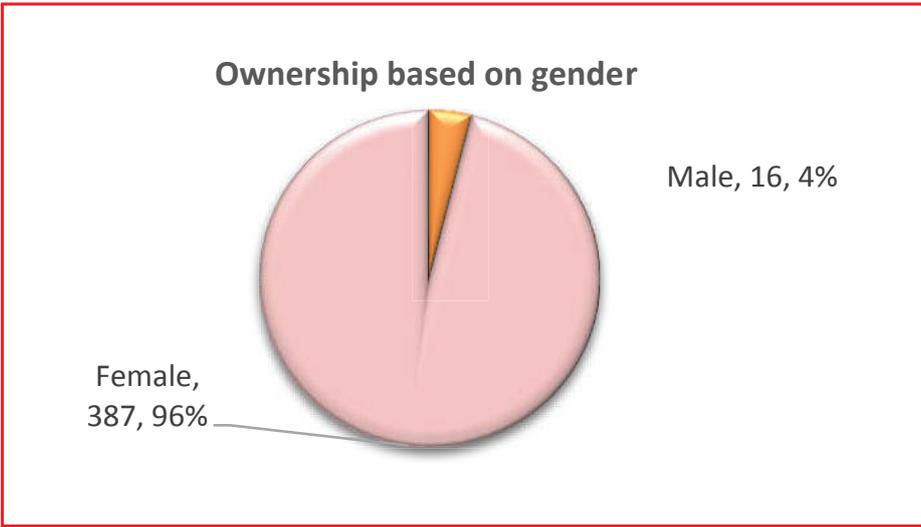
Physical Progress Overview: The data shows the performance of the Serchhip& E Lungdar merge block in achieving its target. The block has achieved 90% of its cumulative target of Feb. 2023. Under SVEP, Rs. 94,90,000 has been disbursed to 205 entrepreneurs in the block. A total of 403 enterprises have been promoted, including 155 existing enterprises and 28 group enterprises. Regarding formalization, 3 enterprises have been enabled with FSSAI licenses, and 30 with UdyamAadhar. 19 entrepreneurs received a total of **Rs. 4250000 through bank loans.**

Business Category: The data shows 207 (51%) businesses in the trading sector, 55 (14%) in the services sector, and 141 (35%) in the manufacturing sector. It is positive that the manufacturing sector has a noteworthy representation, with 141 (35%) businesses.

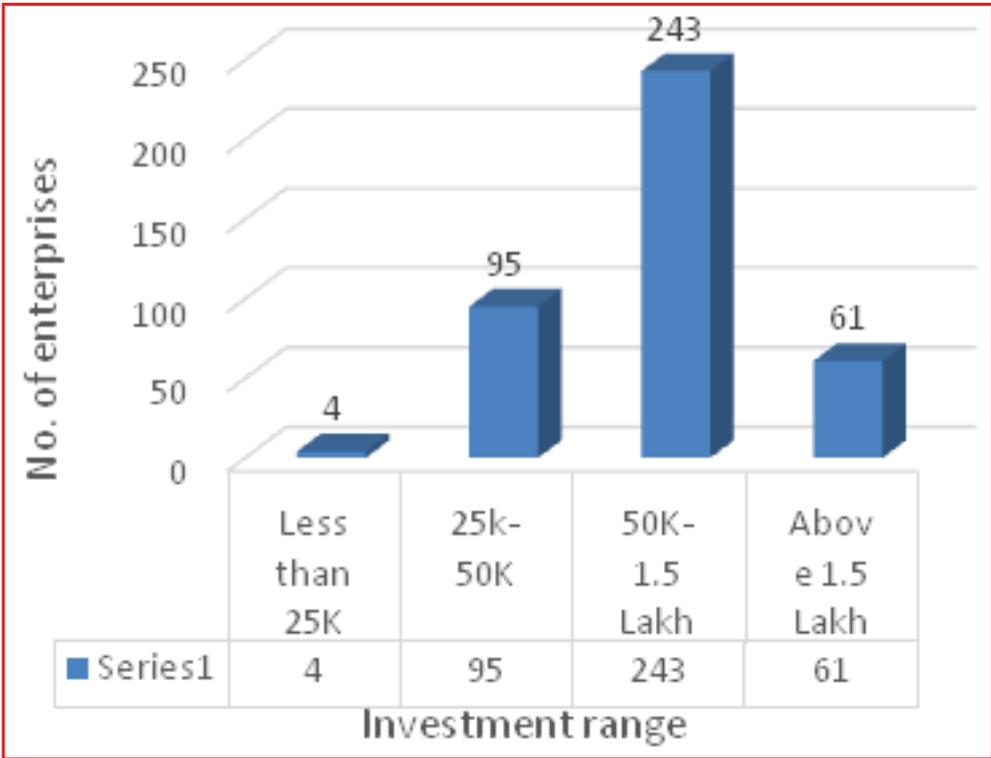


Gender: The data shows that women own 96% of the business and men own only 4%. Having more female-owned enterprises is generally a positive sign for a project. It shows that the project is empowering women, encouraging women entrepreneurs, and increasing economic opportunity for them.

Social Category: Block is an ST-dominated area, meaning almost all of the population belongs to the ST community. As a result, all SVEP enterprises are owned by ST entrepreneurs.



Investment Range: According to data, it is evident that most of the investments in SVEP Enterprises are in the range of less than 50K-1.5L, with 243 Enterprises, which account for around 60% of the total enterprises. This is followed by 95 Enterprises in the range of 25K-50K and 61 enterprises in the range of above 1.5L, and only 4 (1%) Enterprises less than 25K. This shows that most investments in SVEP Enterprises are in the higher range.



Key Interventions

Christmas Mela

Christmas is the main festival in Mizoram, observing remarkable crowds during the season. To tap this opportunity, Serchhip and East Lungdar Block have organized a Christmas Mela in seven locations under SVEP to create revenue-generating opportunities for the entrepreneurs associated with SVEP. The initiative was also aimed at promoting community-based organizations' ownership in SVEP by encouraging their involvement in the organization and execution of the event.

The Mela was a grand success, generating a total sale of 6,39,270 Rs across seven different places. The major attractions of the mela included Garments and readymade shops, Vegetable shops, Snacks and edible items, Shoe shops, Plastic items, utensils, toy shops, Fruit stalls, Gaming zones for children, and Lucky Picks. The meal was well received by the locals and was an excellent platform for entrepreneurs to showcase their products and services. The success of this event has motivated the CRP-EP and BEPC to organize more such events in the future to create more opportunities for entrepreneurs and promote community involvement.



Christmas mela organized under SVEP through CBO network

2.4.9 Punjab

In 2021, the Punjab SRLM and the Kudumbashree NRO joined hands to facilitate the implementation of the SVEV in the Guruharsahai block. However, the lack of funds has hindered the initiation of enterprise promotion activities in the block. Despite the setback, the Guruharsahai SVEP team was able to begin enterprise promotion with help of CBO. The performance of the block discussed below which includes discussion on business category, gender, social category and investment range and revenue range.

Physical Progress Overview: Enterprise promotion has been recently started in Punjab. As the state has received the second tranche of fund only in the month of December 2022 and the same has been received at BRC only in the month of March 2023, the loan disbursement process has been recently initiated. The progress shown below is of the period before the receipt of funds. A total of 4 enterprises are promoted in the block till February 2023. Meanwhile mobilization activities and other non-farm enterprise promotion activities are being done through CBO network.

Block	Target		Achievement Feb 2023
	4 Years	Feb. 2023	
Guruhar Sahai	1205	180	4 (2 %)
Total	1205	180	4 (2 %)

Of the four enterprises promoted under SVEP, three new enterprises are promoted and one existing enterprise is supported. One group enterprise has also been promoted under SVEP. The first three enterprises promoted under SVEP are owned by the Scheduled castes. It is encouraging to see that the SC community is showing an active interest in the program. It is essential that the SC community continues to be engaged and that their participation is supported and encouraged. Gender classification of the enterprises displayed equal ownership among men and women. The performance tracking of these enterprises has also begun.

Key Activities/Interventions

CRP-Training on the SVEP App

A seven-day CRP-Training was conducted on the SVEP App, including a demo App practicum. Thirteen CRP-EP, as well as accountant and BEPC members, participated in the training. The topics covered included Enterprise Registration, Entrepreneur Registration, Business Plan Preparation, Loan Management and Enterprise Tracking. The CRP-EP found the training comfortable and valuable as it could be utilized offline. However, more practice was encouraged to minimize errors. To date, the CRP-EP has completed more than ten business plans online, and this number is still growing.

Lohri Exhibition Fair.

On the occasion of the Lohri Festival, the BRC office organized Lohri Exhibition Fair. The BRC office invited entrepreneurs from their SHG network to exhibit their handmade products and crafts. There was a great response from the local villages, as representatives from CBOs and school and college students visited the exhibition and purchased the products. The Block Development and Panchayat Officer (BDPO) appreciated the initiative taken by BRC-EP. The dedication and hard work of BEPC, CRP-EP, and BMMU enabled the event to be successful and beneficial for the SHG women, with each entrepreneur earning an average profit of around 1200-1500.



Lohri market in Guruharsahai block organised by BEPC

2.4.10 Rajasthan

In 2015, Kudumbashree NRO and Rajasthan SRLM formed a partnership wherein NRO supported the MEC Program in 3 districts. This partnership strengthened in 2016 with the inception of the SVEP, when NRO supported Rajasthan SRLM as the PIA for the SVEP implementation in 2 blocks in phase I from 2016-2020 and 3 blocks in phase II from 2018-22. In 2021, Kudumbashree NRO again extended its support for the implementation of the SVEP in 2 blocks, acting as a capacity-building partner while the SRLMs remain at the forefront of the project execution.

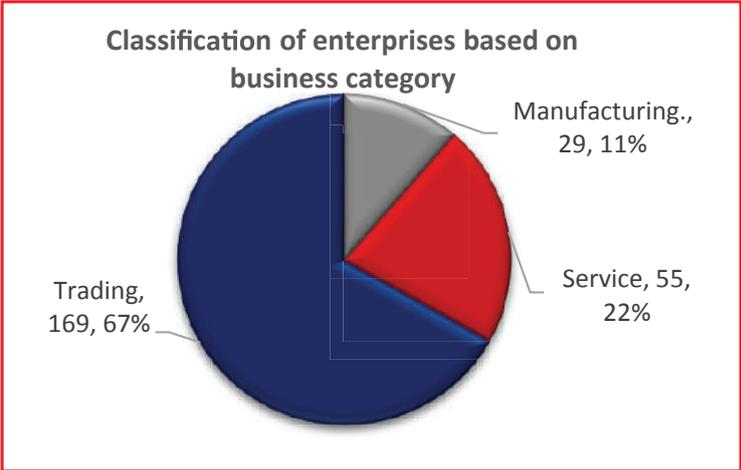
In October 2022, upon completing the project timeline in November 2022, the NRO exited from Phase III blocks Antah, Deoli, and Taranagar. The team achieved commendable success in enterprise promotion, surpassing their target of 4852 enterprises with 4868 being promoted. In Antah, the team promoted 1610 enterprises against the target of 1608, while 1577 and 1681 enterprises were promoted in Deoli and Taranagar blocks against the target of 3027 and 1681, respectively. The project also had a dedicated CEF; 3027 out of 4868 enterprises across the blocks have provided CEF, owing to satisfactory repayment rates. A detailed exit report discussing all the activities undertaken during the project's timeline is attached in Annexure II.

Moreover, in FY 2022-23, NRO was actively involved in Hindoli and SawaiMadhopur blocks. For these blocks, Kudumbashree NRO has partnered with the Rajasthan SRLM to offer capacity building support to cadres, CBOs and staff. As has been mutually agreed in an MoU, the capacity building support includes hand holding to the cadres and CBOs for a brief period with set deliverables in each stage. Different from the implementation support partnership, SRLM staff takes the lead in all the stages of the program while the NRO provides advisory support. In these lines, the progress against the set deliverables for both the blocks are accomplishment of training of CRP-EP on foundation modules, TED modules, Mobilization and Entrepreneur training modules etc., training of BEPC on the BEPC module 1 & 2 and community based monitoring system modules, accountants training and time to time orientations to staff on different stages of the process. Simultaneously, the Kudumbashree NRO team has supported the cadres in the non-farm enterprise promotion process under SVEP and the overall performance of the same is as follows:

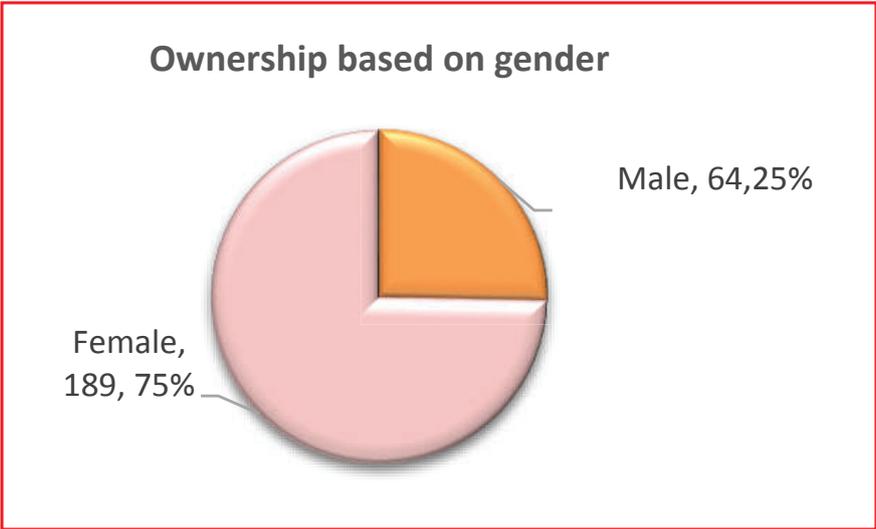
Physical Progress Overview: The data shows the performance of 2 blocks in achieving their target. Hindoli block achieved 44 %, and SawaiMadhopur block achieved 41 % of its cumulative target of Feb. 2023. Looking at the total, both blocks achieved 43% of their overall target till Feb 2023. Under SVEP, Rs.1,00,93,200 has been disbursed in both blocks to 236 entrepreneurs. A total of 253 enterprises have been promoted, including 2 existing enterprises and 5 group enterprises. In terms of formalization, 7 enterprises have been enabled with FSSAI licenses, 31 enterprises with Udhyaam Aadhar and 31 with PAN cards.

Block	Target		Achievement Feb 2023
	4 Years	Feb. 2023	
Hindoli	1700	282	124 (44 %)
SawaiMadhopur	2100	311	129 (41%)
Total	3800	593	253 (43 %)

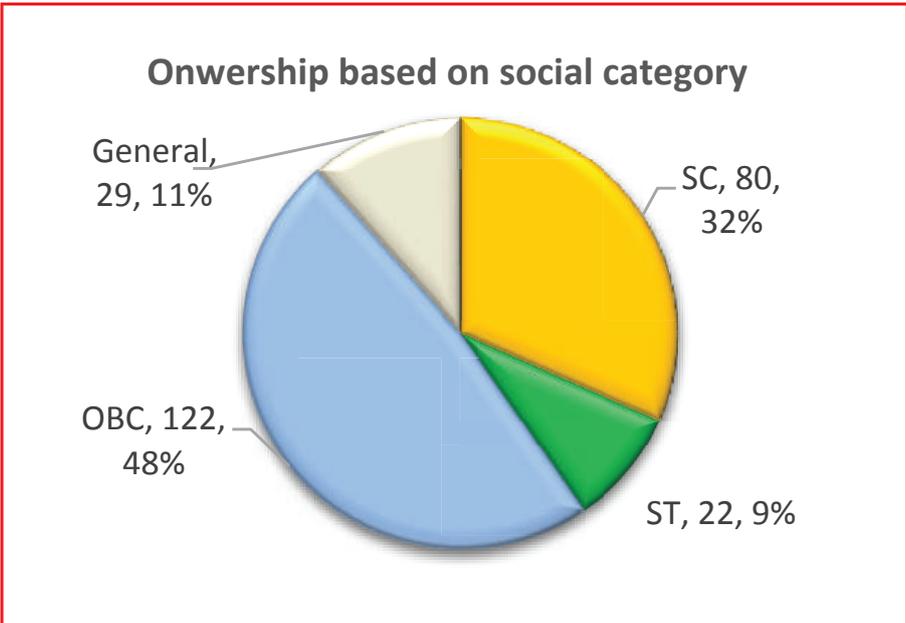
Business Category: The data shows 169 (67%) businesses in the trading sector, 55 (22%) businesses in the services sector, and 29 (11%) businesses in the manufacturing sector. This indicates that most of their businesses are in the trading sectors, while the service and manufacturing sector is much smaller.



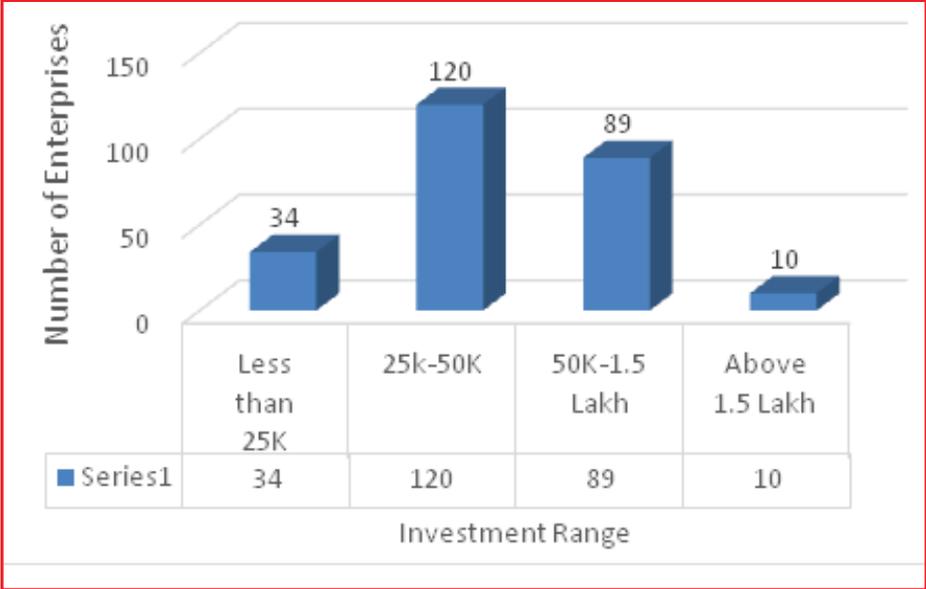
Gender: The data shows that Women own 79% of the business and men own 21%. Having more female-owned enterprises is generally a positive sign for a project. It shows that the project is empowering women, encouraging women entrepreneurs, and increasing economic opportunity for them.



Social Category: The data shows that most enterprises in the social category are owned by Other Backward Classes (OBCs). This amounts to 122 (48%) enterprises, around half of the total enterprises. The Scheduled Caste (SC) and Scheduled Tribe (ST) enterprises account for 80 and 22, respectively, while the General category enterprises are 29. This indicates that the OBCs and SCs have been major beneficiaries under SVEP.



Investment Range; According to data, it is evident that most investments in SVEP Enterprises are in the range of 25K-50K, with 120 Enterprises. This is followed by 89 Enterprises in the range of 50K-1.5L. There are only 34 investments in the range of less than 25K and only 10 Enterprises above 1.5L.



Annual Revenue

The enterprise promotion is recently started in block, and most enterprises are in the initial phase of the business cycle. Based on the current earnings, the annual revenue estimates reflect majorly below 5 lakhs.

Key Activities/Interventions

Festival and weekly Market

The SVEP team in Rajasthan has taken steps to set up a weekly haat in villages to provide a platform for rural entrepreneurs to buy and sell products. They conducted surveys and viability checks, discussed strategies with the Panchayat Presidents, BRC-MCs, CRP-EPs, BPM and CLF staff, and identified entrepreneurs to participate. The SVEP team organized 14 markets to provide a marketing platform to rural entrepreneurs. 10 of these were weekly markets in Hindoli, with 199 participants, and earned a revenue of 183211. There was also a festival market in Hindoli and 3 festival melas in Sawai Madhopur, with 21 and 7 participants and revenue of 14700 and 199250, respectively. This has helped villagers buy and sell products in their villages, generated employment opportunities and allowed SVEP and other seasonal businesses to earn more revenue.



Weekly market in Bundi district, Hindoli block

Skill Training

In order to maximize the potential of the Market, the BRC provided skill training in addition to soft skill training to SVEP entrepreneurs. With the support of SRLM staff, this training was beneficial for the participants to discover unique opportunities and improve their business-related knowledge in their respective domains. As a result, BRC Hindoli organized training in Pickle and Pappad Making and Detergent and Soap Making, with 25 and 22 participants, respectively, in collaboration with NABARD, wherein BRC Sawai Madhopur organized training in Bangle Making, Detergent and Soap Making, and Home Decor Product, with 28, 25 and 20 participants respectively, with the help of RUDSETI. Following the completion of the training, the entrepreneurs established their enterprises, while some formed groups and established group enterprises.

Tapping on Tourism Potential

Several sites in the Sawai Madhopur Block attract significant tourists annually. To capitalize on the tourism sector, the BRC Sawai Madhopur has held a meeting with district officials to discuss the possibility of allocating space in the tourist area to the BRC. The purpose is to promote SHG products and services and enhance the livelihood opportunities of SHG members. Approval has been granted for 2 footfalls in Shilpgram, the rural arts and crafts complex. Consequently, the BRC has enabled 2 entrepreneurs, one in food and another in handicrafts, to set up businesses in Shilpgram.

BEPC Exposure Visit

The BEPC team from Hindoli and Sawai Madhopur undertook a three-day exposure visit to Deoli to understand the SVEP implementation comprehensively. During their visit, the team interacted with stakeholders, visited model enterprises, experienced innovative initiatives, verified CRP-EPs footprints on enterprise promotion, engaged in group discussions, and

witnessed live demonstrations of the BEPC's work in the block. In addition, the team gained insights into the documentation process, PSC, field visits, and BRC meetings. As a result, the BEPC members thoroughly understood the program and their roles in community-based monitoring.

Workshop on Bank linkage

This two-day workshop was organized to build the capacity of CRP-EP to support businesses in obtaining bank loans. The district FI (Finance Institution) manager briefed them on the various loan programs, such as MUDRA loan and IM Shakti loan, and how to complete the application forms. On the second day, the CRP-EP submitted the IM Shakti loan online and visited the bank to submit the documents for the Mudra loan. The bank manager discussed with the CRP-EP and reviewed their documents, explaining why the application was rejected and approved. As a result of the workshop, 30 applications for bank loans were submitted, 12 of which were approved, and a total of 6,55,000 rupees was provided to the 12 entrepreneurs for running their businesses through the bank.

CBMS roll-out:

Capacity building of Community Based Organisation (CBO) in SVEP project is a combination of imparting knowledge to the Self Help Group network (SHG, VO & CLF) & Block Enterprise Promotion Committee (BEPC) and developing the capabilities of the committee in specific to sustain the utility of resources developed under the project and perform their duties and responsibilities independently. At this juncture, a refresher cum community based system roll-out is conducted with the BEPC of both the blocks with an objective to enable them ideate the implementation of the project independently and in its full scope. The BEPC is made to realise the importance of monitoring and the possible outcomes of the monitoring.



BEPC conducting mock PSC/PAC

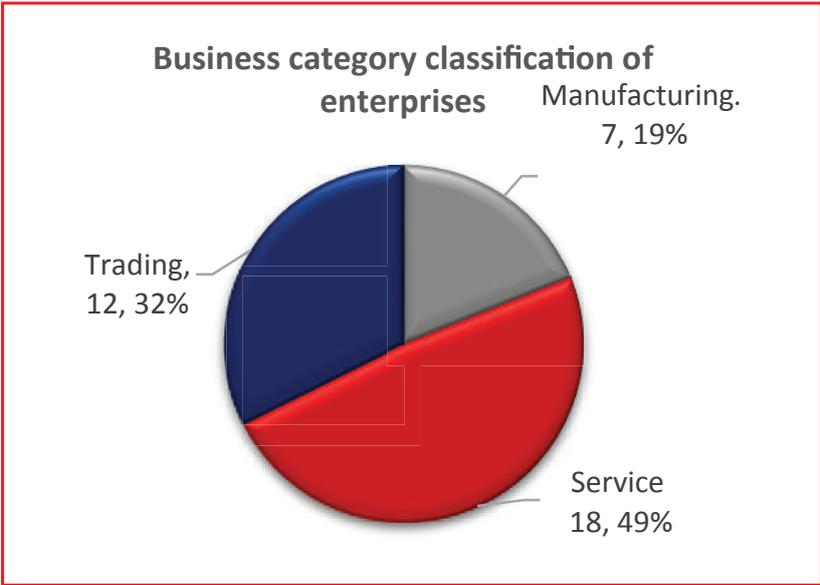
2.4.11 Sikkim

In 2021, Kudumbashree NRO partnered with the Sikkim SRLM as a PIA to facilitate the implementation of the SVEP in the Pakyong, Rhenock and parakha block. The Kudumbashree NRO, with the assistance of Sikkim SRLM has conducted preparatory activities such as the formulation of Detailed Project Reports (DPRs), selection of CRP-EP, capacity building, and orientation of SRLM staff in FY 2021-22. The enterprise promotion activities were initiated during the FY 2022-23. The overall performance of the block is discussed below, with emphasis on business category, gender, social category, and investment range.

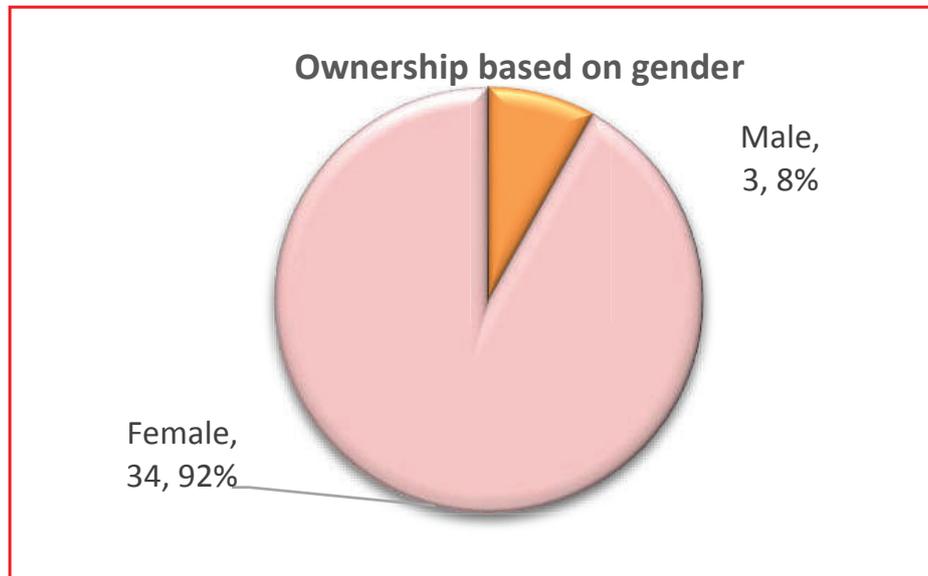
Physical Progress Overview: The data shows the performance of the Pakyong, Rhenock & Parakha merge block in achieving its target. The block has achieved 90% of its cumulative target of Feb. 2023. From february 2023 onward, CEF has been disbursing to the block entrepreneurs. A total of 37 enterprises have been promoted, including 6 group enterprises. ME Formalization process of enterprises has also been initiated in the block.

Block	Target		Achievement Feb 2023
	4 Years	Feb. 2023	
Pakyong, Rhenock & Parakha	1110	50	37 (74 %)
Total	1110	50	37 (74 %)

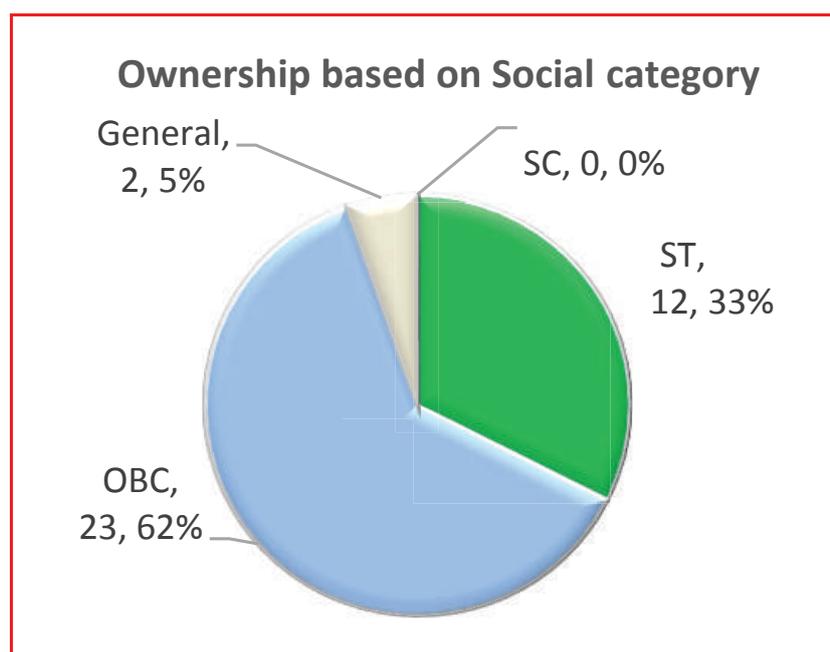
Business Category: The data shows 18 (49%) businesses in the service sector, 12 (32%) in the trading sector, and 7 (19%) in the manufacturing sector. This indicates that most of the businesses are in the service and trading sectors, while the manufacturing sector is much smaller. Therefore, there is also a need to promote more manufacturing sector enterprises.



Gender: The data shows that women own 92% of the business and men own only 8%. Having more female-owned enterprises is generally a positive sign for a project. It shows that the project is empowering women, encouraging women entrepreneurs, and increasing economic opportunity for them.



Social Category: The data shows that OBC owns most enterprises in the social category. This amounts to 23 (62%) enterprises, more than half of the total enterprises. The ST enterprises account for 12 (33%), representing their population percentage in the block, while the General category enterprises are 2 (5%). The block has a meagre SC population; hence, SC-owned enterprises are 0.



Investment Range: According to data, it is evident that most investments in SVEP Enterprises are in the range of 50K-1.5L and less than 25K, with 11 Enterprises in both ranges, which accounts for around 30 % of each range of the total enterprises, s followed by 9 Enterprises in the range of 25K-50K and only 6 Enterprises in less than 25K. This shows that most investments in SVEP Enterprises are in the higher range.



Annual Revenue

The enterprise promotion ais recently started in Block, and most enterprises are in the initial phase of the business cycle. Hence all the entrepreneurs are yet earning revenue of more than 5L.

Key Activities/Interventions

Fair on International Women’s Day

The Pakyong ADC Department organized an event to commemorate International Women’s Day. It convened a meeting with the SRLM Block Team to invite guests, including the ADC, BDO, GP President and other departmental guests and SHG members, to the event. To utilize this opportunity with the assistance of the SVEP In charge, SHG were mobilized to set up stalls of vegetables, plants, handicrafts, handlooms, pickles, local flours, honey, baskets, etc., at the vent location. 2-3 members from SHG participated in the activity. The primary objective of these stalls was introducing the SVEP and providing marketing exposure to the SHG members through CRP-EPs. The event was successful, generating 37,550 in revenue in just one day. The profit earned was also impressive, with a total of 18,250. Plenty of people visited stalls and bought SHG products.

Festival Market on the occasion of the Ram Navami.

A two-day festival market was organized at a Temple in Latuk Chochenpheri GP in Parakha Block under the SVEP Project on the occasion of the Ram Navami Festival. CRP-EP planned this event with the involvement of SHG Members, and the details were discussed in an SHG meeting. Readymade garments, Pooja items, Food items, Handicrafts and Handmade items, Fruits, etc., entrepreneurs participated in the event. One of the SHGs also provided food for the festival. The activity was organized with the cooperation of the Gram Panchayats and active participation from the CRP-EPs. The GPs appreciated the event and have promised to cooperate for similar activities in the future. The primary purpose of these stalls was to provide the SHG members with ideas about non-farm livelihoods and marketing opportunities during various festivals throughout the year. The festival Market has generated an average of 3500-4000 profit for entrepreneurs within 2 days.



Food fest stalls organised by CBO network with the support of Sikkim SRLM and Kudumbashree NRO

Skill Training on Bakery Products

A 3-day Skill Training on Bakery Products was arranged at Denzong Hotel. An experienced Resource Person, who owns a Baking Institute in Siliguri, was invited to conduct the training. Around 20 potential entrepreneurs and CRP-EPs attended the workshop. During the training, the participants were taught to make a variety of bakery items, including Cakes, Muffins, sandwiches, burgers, Biscuits, etc. Upon completion of the training, each participant was issued a Certificate. Subsequently, the participants started opening their own Bakery Shops with the help of SVEP and CBO.



Participants trying the bakery products during the skill training



Skill training on Bakery product making in sikkim

2.4.12 Telangana

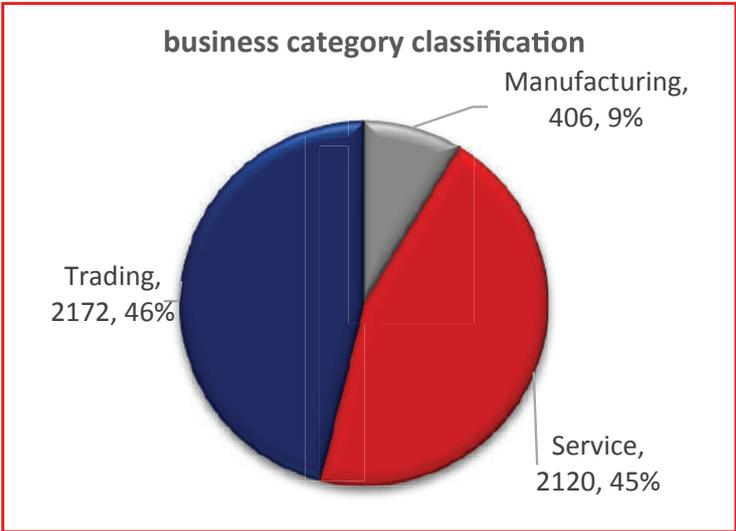
The Sikkim SRLM collaborated with Kudumbashree NRO in 2021 to facilitate the implementation of SVEP in the Pakyong block. The Kudumbashree NRO has carried out preparatory operations with the help of Sikkim SRLM, including the creation of Detailed Project Reports (DPRs), the choice of CRP-EP, capacity building, and orientation of SRLM staff in FY 2021–2022. During the FY 2022–2023, the enterprise promotion activities were launched. Below, we discuss the block’s overall performance with a focus on the business category, gender, social category, and investment range.

Block	Target		Achievement Feb 2023
	4 Years	Feb. 2023	
Amangal	1571	1266	1317 (104%)
Devarakonda	1672	1204	1041 (86 %)
Makthal	1787	1491	1438 (96 %)
Uttoor	1836	845	489 (58 %)
Wardhannapet	2400	440	413 (94 %)
Total	9266	5246	4698 (90%)

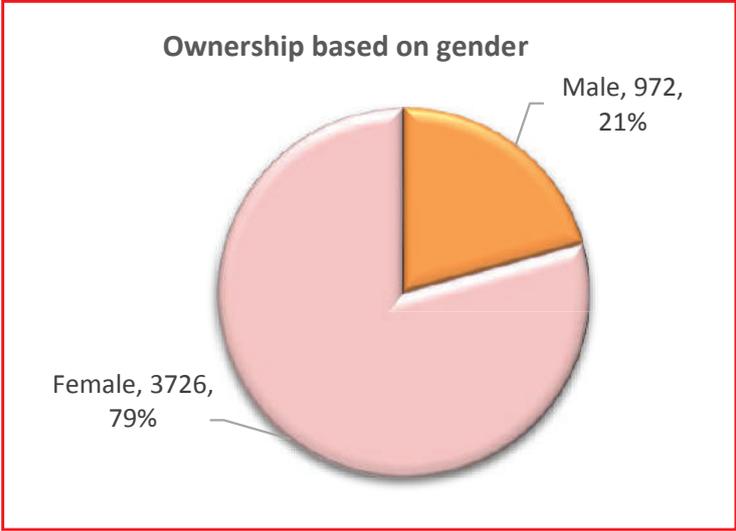
Physical Progress Overview: The data demonstrates the performance of the blocks against the targets. By February 2023, the following blocks had reached their respective cumulative targets: Amangal block (104%), Devarakonda block (86%), Makthal block (96%), Utnoor block (58%), and Wardhannapet block (75%). Up to February 2023, all 5 blocks collectively accomplished 90% of their overall goal.

Under SVEP, around 2470 entrepreneurs received CEF across the 5 blocks. A total of 4698 enterprises have been promoted, including **707 existing enterprises**. In terms of formalization, 5 enterprises have been enabled with FSSAI licenses, 21 enterprises with UdhyaAadhar and 5 with PAN cards. 12 entrepreneurs helped acquire a total of **Rs. 1,750,000 in bank loans**.

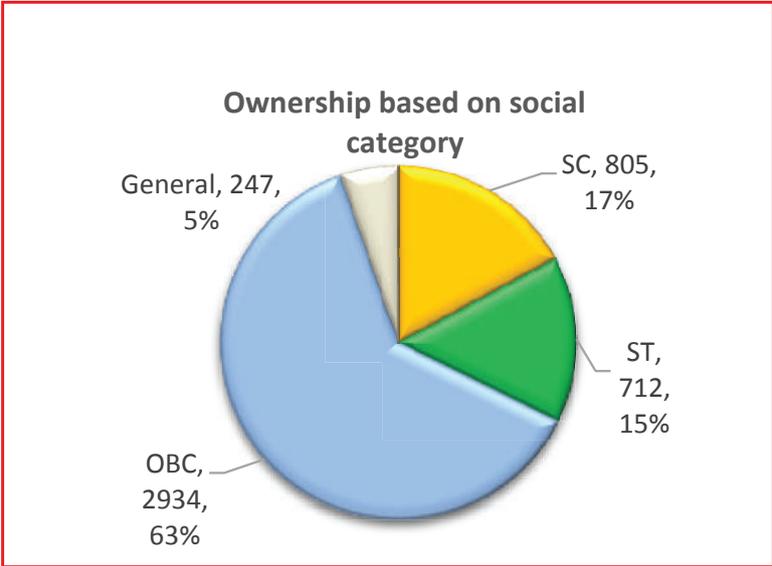
Business Category: The data shows 2171 (46%) businesses in the trading sector, 2120 (45%) in the services sector, and 406 (9%) in the manufacturing sector. This indicates that most of their businesses are in the trading and services sectors, while the manufacturing sector is much smaller. This could suggest that SVEP Enterprises is more focused on trading and services than manufacturing; hence there is a need to focus more on the manufacturing sector.



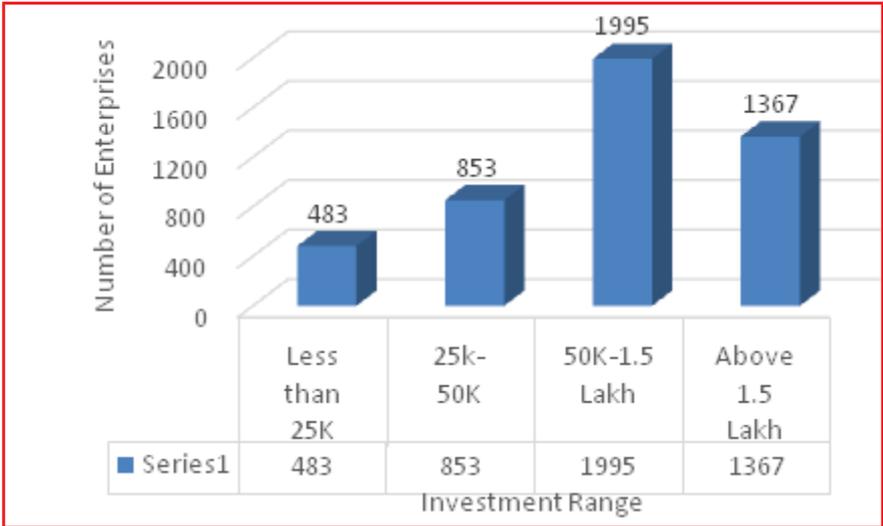
Gender: The data shows that Women own 79% of the business and men own 21%. Having more female-owned enterprises is generally a positive sign for a project. It shows that the project is empowering women, encouraging women’s entrepreneurship, and increasing economic opportunity for them.



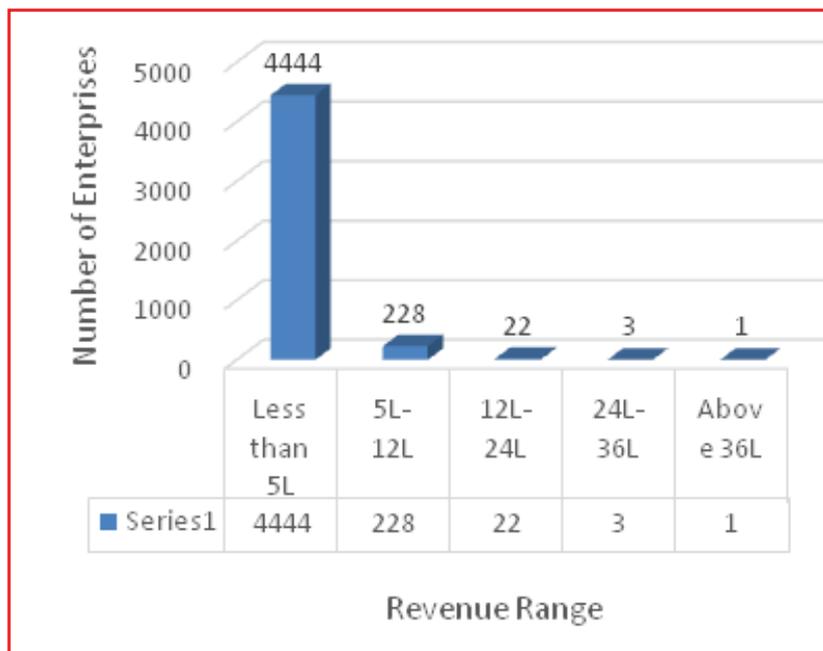
Social Category: The data shows that most enterprises in the social category are owned by Other Backward Classes (OBCs). This amounts to 2934 enterprises, over half of the total enterprises. The Scheduled Caste (SC) and Scheduled Tribe (ST) enterprises account for 805 and 712, respectively, while the General category enterprises account for only 247. This indicates that the OBCs, SCs and STs are taking more advantage of SVEP.



Investment Range: The data indicates that most investments made in SVEP Enterprises are between 50K and 1.5L (1995 enterprises). There are fewer investments below 25K (483 enterprises) and between 25K and 50K (853 enterprises). The fewest investments are above 1.5L (1367 enterprises).



Annual Revenue: From the data given, it can be seen that most of the revenue of SVEP Enterprises is below 5L, which is around 95 % of total enterprises, followed by 4 % in the range of 5L-12L. It shows that only a few enterprises are earning revenue of more than 5L. The growth potential of the enterprises can be explored to increase the revenues.



2.4.13 Tripura

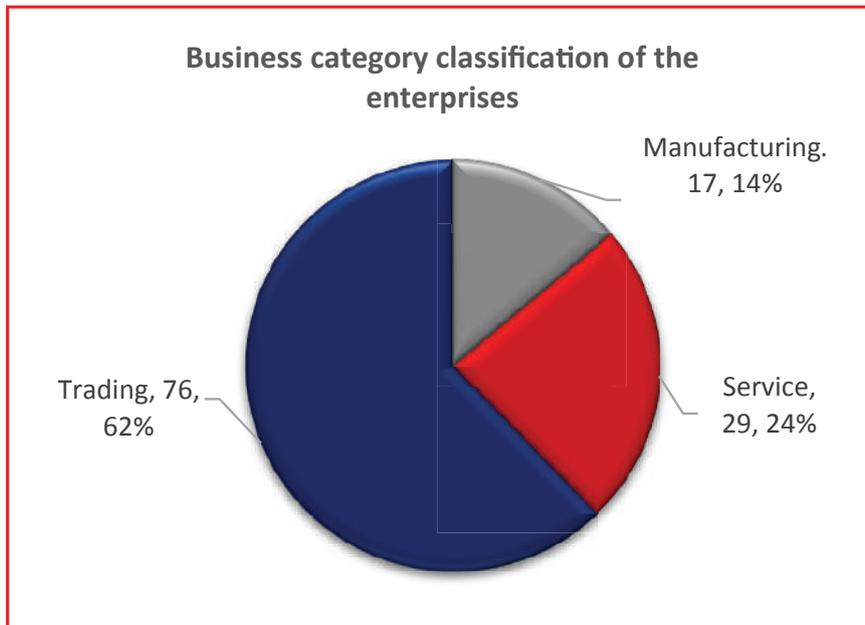
The Tripura SRLM and the Kudumbashree NRO entered MoU in 2021 to implement the SVEP in the blocks Ambassa and Salema from 2021 to 2025. The Kudumbashree NRO extended its support as a PIA to execute SVEP in two additional blocks of Tripura during Phase II from 2022 to 2026, thus solidifying this collaboration in 2022. The Kudumbashree NRO and the Tripura SRLM have worked together to complete a number of preliminary tasks in advance of this expansion, including the preparation of DPR and the selection of CRP-EP workers for the Phase II blocks. However, the business promotion initiatives are planned to start in FY 2023–24.

This covers the overall performance of the Ambassa, Salema block in FY 2022-23, including a detailed analysis of the business category, gender, social category, and investment range.

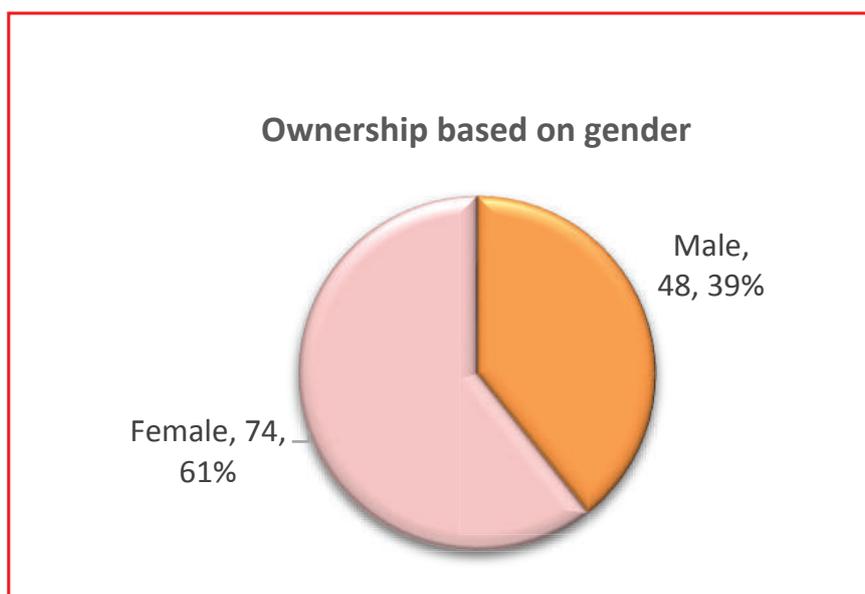
Physical Progress Overview: The data demonstrates the performance of Ambassa, Salema merged block. The block has already reached 82% of its overall goal for February 2023. Rs. 4552000 has been given to 109 entrepreneurs through the SVEP. A total of 403 businesses, including 13 current businesses and 2 group businesses, have been promoted. Regarding formalisation, 43 Udhya Aadhar and 3 FSSAI licences have been made available to businesses.

Block	Target		Achievement Feb 2023
	4 Years	Feb. 2023	
Ambassa, Salema	1500	149	122 (82%)
Total	1500	149	122 (82%)

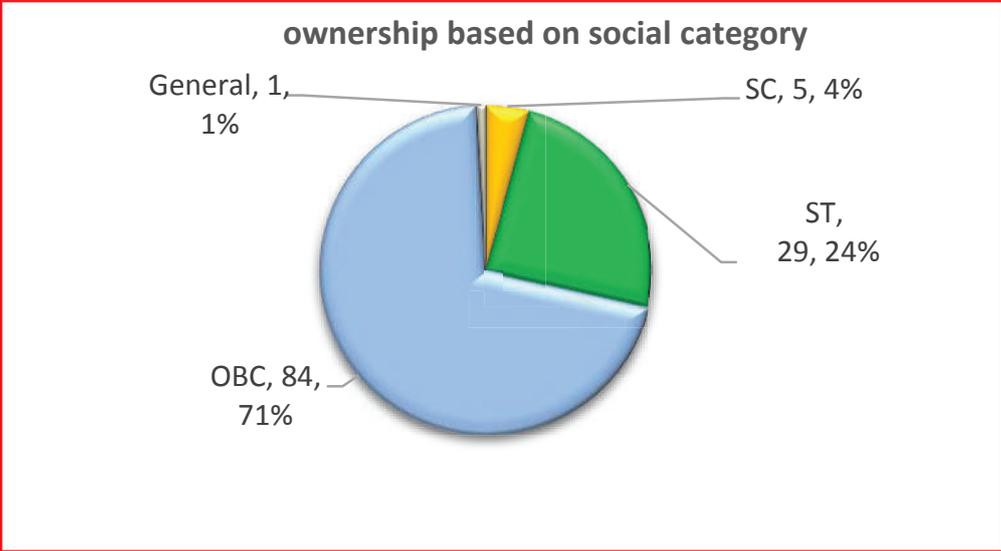
Business Category: According to the data, trading sector accounts for 76 (62%) firms, while the service sector accounts for 29 (24%) and manufacturing accounts for just 17 (14%) businesses. This shows that the majority of their operations are in the trading and service sectors, with a significantly lesser presence in manufacturing. Therefore, it is also necessary to encourage more businesses in the manufacturing sector.



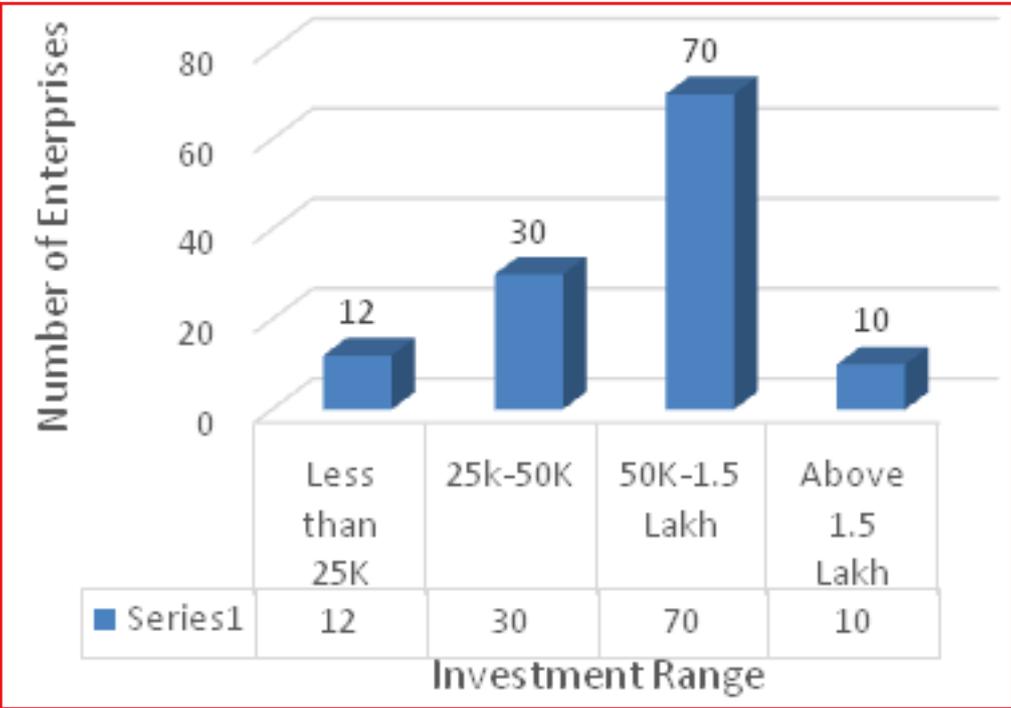
Gender: According to the data, women own 61% of the enterprises while men own 39%. More female-owned businesses demonstrates how the project is fostering women’s entrepreneurship and increasing their access to the workforce.



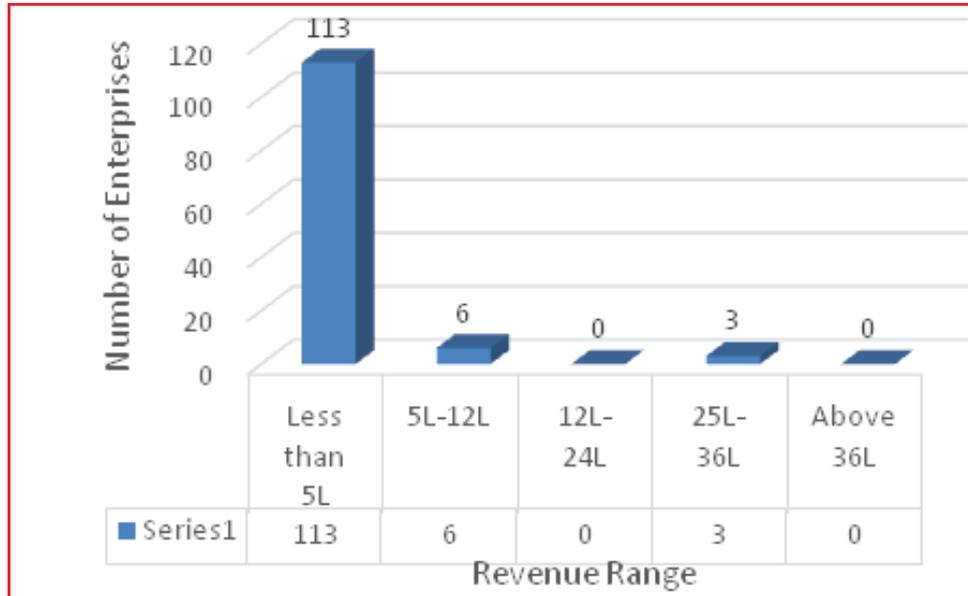
Social Category: The data shows that OBC owns most enterprises in the social category. This amounts to 84 (71%) enterprises, two third of the total enterprises. The ST enterprises account for 29 (24%), while 5 (4%) of SC and 1 (1%) are General category enterprises.



Investment Range: According to data, it is evident that most investments in SVEP Enterprises are in the range of 50K-1.5L with 70 Enterprises, which accounts for more than 50% of the total enterprises, followed by 30 (25 %) Enterprises in the range of 25K-50K and only 10 (8%) Enterprises in above than 1.5L. This shows that most investments in SVEP Enterprises are in the higher range.



Annual Revenue: The data provided shows that the majority of SVEP Enterprises' revenue is below 5L. 6 businesses have revenues between 5 and 12 million, none between 12 and 24 million, and 3 businesses have revenues between 24 and 36 million. There is one business with earnings over 36L.



Bamboo skill training:

One of the major challenges faced by handicraft artisans of rural areas is selling their products correctly. In SVEP Dhalai, bamboo skill training was provided to 18 women and their family members according to the demand and pre-orders received by vendors of the products for a guaranteed sale. Satisfactorily quality delivery will ensure long-time partners with vendors and artisans. BRC Dhalai through its CRP-EP ensures the same until the bamboo production group becomes self-sustainable in the production and sales of the products.



Bamboo skill training to SHG members in Dhalai, Tripura.

2.4.14 Uttar Pradesh

The UP-SRLM entered into a partnership with the Kudumbashree NRO in 2017. This partnership sought to assist UP-SRLM in Phase I of the SVEP implementation in the Najibabad block from 2018 to 2022. Additionally, during Phase II from 2019 to 2023, Kudumbashree NRO expanded their support to the Haswa, Naraini, and Thekma blocks. The Kudumbashree NRO participated in the Phase II block implementation of SVEP during FY 2022–2023. Considering business category, gender, socioeconomic category, investment range, and revenue range, the blocks' overall performance is presented below.

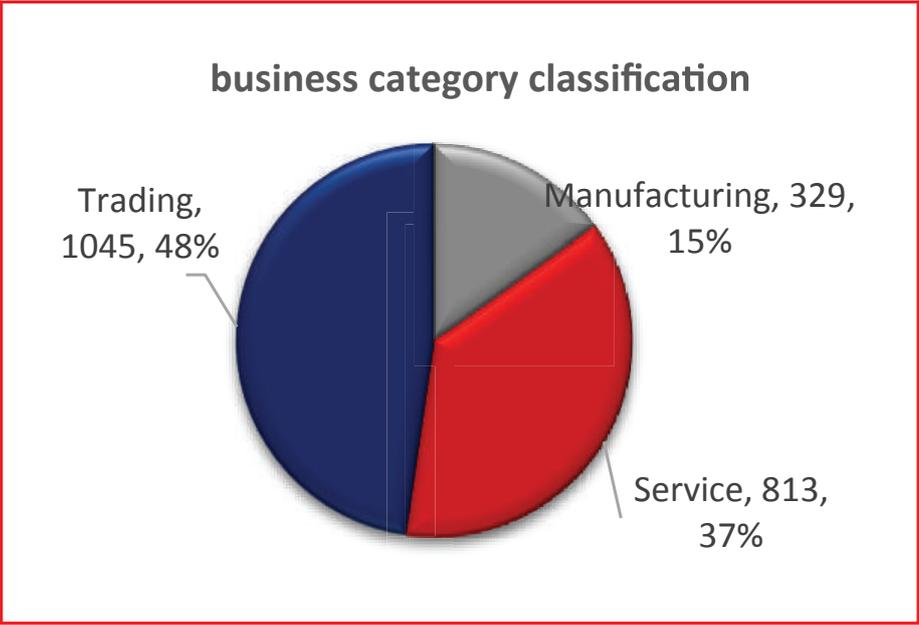
Physical Progress Overview: The data shows the performance of the 3 blocks in achieving their target. Haswa block achieved 78% of its cumulative target of Feb 2023, Thekma block achieved 77% of its target, and Naraini block achieved 75% of its target. All three blocks achieved 77% of their overall target till Feb 2023.

Under SVEP, Rs.19,425,000 has been disbursed across the 3 blocks. A total of 2187 enterprises have been promoted, including 264 existing enterprises and 30 group enterprises. In terms of formalization, 31 enterprises have been enabled with FSSAI license, 253 enterprises with UdhyaAadhar and 53 with PAN card, whilst 13 enterprises have been enabled with other licenses.

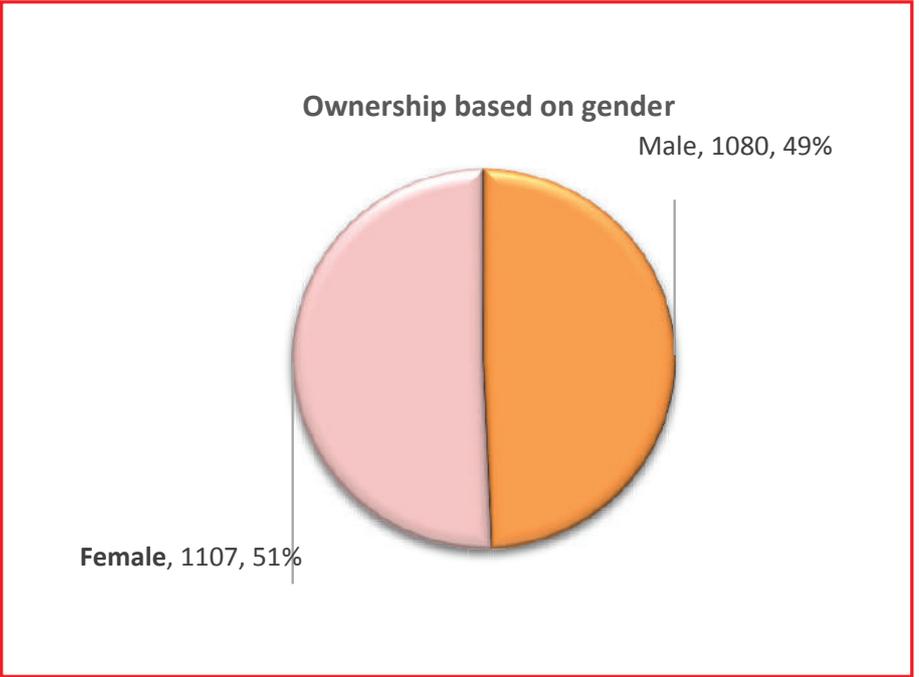
Block	Target		Achievement Feb 2023
	4 Years	Feb. 2023	
Haswa	1,317	957	742 (78 %)
Thekma	1,357	985	758 (77%)
Naraini	1,248	916	687 (75%)
Total	3,922	2,858	2187 (77 %)

Business Category

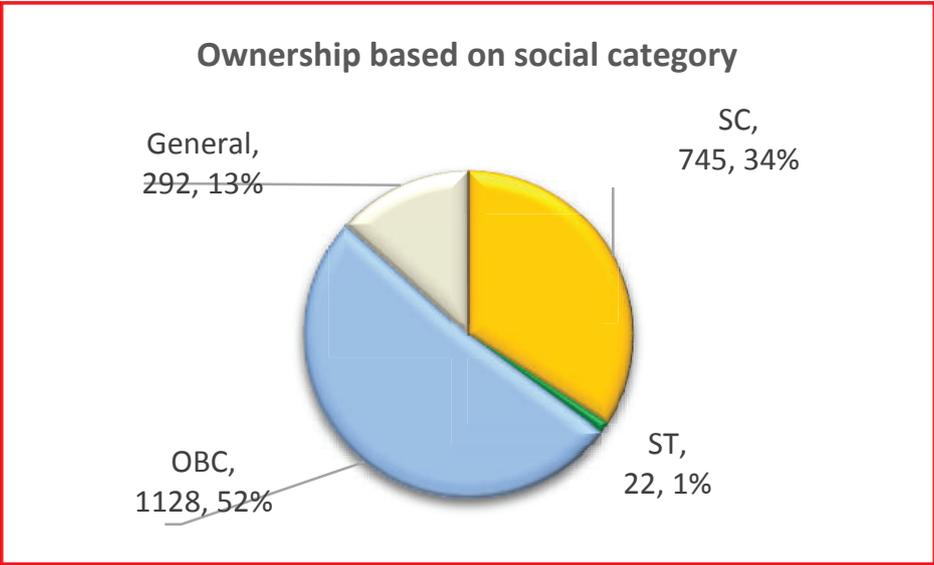
The Trading sector has the highest number of businesses, with 1045, followed by Service, with 813 businesses. Manufacturing has the lowest number of businesses, with only 329. It can be inferred that entrepreneurs may also need more capital to invest in technologies that can give them an edge over their competitors in the service and manufacturing business. Hence, there is a need to emphasize providing the resources, expertise, and knowledge necessary for entrepreneurs to compete in the market.



Gender: The chart shows that in terms of gender, there are 1107 female entrepreneurs and 1080 male entrepreneurs. A nearly equal proportion of male and female entrepreneurs are promoted under SVEP. The efforts of the team to ensure gender balance in the entrepreneurial space in SVEP is clearly implied from the data



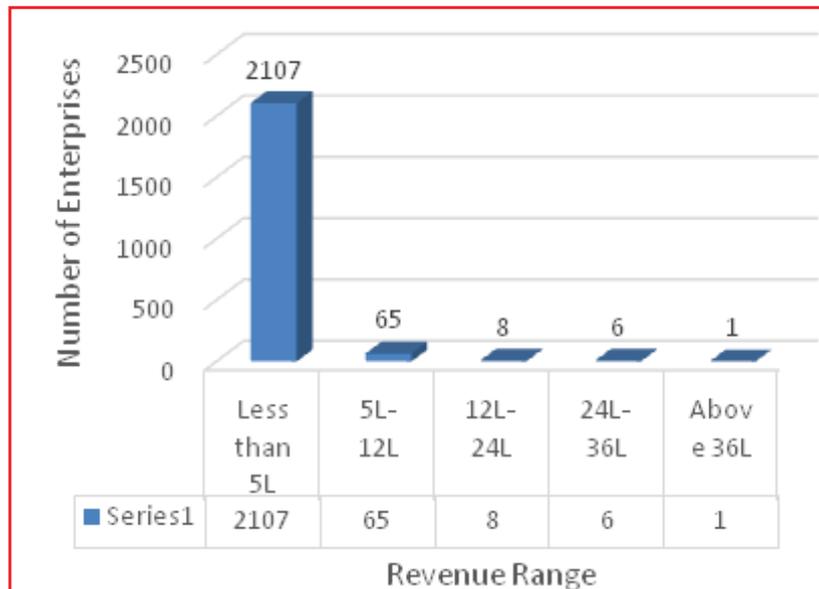
Social Category: One can see that out of a total of 2187 SVEP entrepreneurs in Uttar Pradesh, the majority of them (1128) fall under the OBC group, followed by the SC (745), General (292) and ST (22).



Investment Range: The data shows that investment in SVEP businesses is heavily concentrated in the lower end. 985 enterprises have invested less than 25K, 526 enterprises have invested between 25K and 50K, and 546 enterprises have invested between 50K and 1.5 Lakh. The number of enterprises investing above 1.5 Lakh is significantly lower at 130. This suggests that most SVEP businesses rely on smaller investments to operate.



Annual Revenue: From the data given, it can be seen that most of the revenue of SVEP Enterprises is below 5L, which is around 96 % of total enterprises, followed by 3 % in the range of 5L-12L. It shows that only a few enterprises are earning revenue of more than 5L. Therefore, to increase the annual revenue of SVEP Enterprises, it is necessary to focus on developing strategies to increase its growth potential.



Key Activities/Interventions

BEPC Refresher Training

BEPC assessments of all 3 SVEP blocks conducted by the BAP and FC revealed gaps in their understanding and clarity of the project. In order to fill in these gaps, tailored refresher training was planned according to the requirements of each block BEPC member. The senior mentors of Kudumbashree NRO conducted the refresher training. The focus was to enhance the BEPC members’ knowledge of the project and business and strengthen their sense of ownership. The results of this training showed an increase in the BEPC’s engagement in project activities and involvement in the field.

ME Formalization Training for CRP-EP

The Micro Enterprise (ME) Formalization Training for CRP-EPs was conducted for CRP-EP of SVEP Blocks focused on capacity building and improving the technical knowledge related to the formalization process. The training aimed to ensure the formalization of SVEP enterprises with on-door support to SVEP entrepreneurs. The training successfully enhanced CRP-EPs’ knowledge regarding formal documents such as PAN cards, Udyam Aadhar and FSSAI. The CRP-EPs were also oriented on Gmail and Google, which is significant in generating online documents. Mentors played an integral role in the training. There has been a positive change in the CRP-EPs since the training, with some generating PAN cards, FSSAI and Udyam Aadhar using their mobiles. As a result, ME formalization has received a boost, and the numbers have improved in all the blocks this year.

2.5 Case Studies

Unpacking Sonia's Aspirations-

Sonia lived with her in-laws, husband, and daughter in Bastara, a village in the Gharaunda block of Karnal district, Haryana. As a homemaker, she also took tuition classes for some children in the neighbourhood to uphold the family's financial condition. Her brother-in-law was still studying, and her husband was working in a private company; the household could hardly meet finances despite the fact they both were working.

She got some relief when she joined Self Help Groups (SHGs). She used to take small loans from SHGs to meet the financial requirement of the family. As she became more aware of the livelihood mission, her aspiration to learn and earn increased.

She learned about the Start-up Village Entrepreneurship program in an SHG orientation organized by a Community Resource Person for Enterprise Promotion (CRP-EP). Her ingrained aspiration to make money to make life comfortable for her family found the way. She grasped that the business opportunity would enable her to run the family's financial affairs smoothly. Though full of questions and doubts, she started exploring business ideas. After much thought, she decided to start packaging tape production as there was a requirement from companies near the block.

Everything seemed right, but raising capital was an arduous task for her. CRP-EP Rimple advised her to start a business with a second-hand machine. Sonia took that suggestion and attended the training organized by Block Resource Centre (BRC) to support first-generation entrepreneurs like her in starting a business. The BRC looking at her business plan and capital requirement, also provided a loan of 1,00,000 rupees under SVEP.

Sonia began the packaging tape production. Initially, she struggled, but her strong willpower to run a business led her to build company connections. Her business gradually got the required boost and eventually made ten companies as clients. Currently, she earns around Rs. 80,000 a month through her business. She is contributing significant money to the household and taking responsibility for all major household expenses. Further, she wishes to scale up her business and serve as many companies as possible.



Sonia with her tape production unit

Homemakers who forayed into entrepreneurship

Seema's transition from a homemaker to an entrepreneur has been a source of inspiration to many women like her. A resident of Parasauli village in Thekma block of Azamgarh district, Seema, till July 2021, was like any other homemaker, looking after her husband and two children. Her life changed for the better when she joined a self-help group. Educated as she was, she started working as a 'SamuhSakhi'.

Seema's husband worked for a private company in Mumbai but had to quit his job due to health problems following which her family's financial condition started deteriorating. With limited resources, Seema was burdened with responsibilities like paying for the household, children's education, and treatment of her mother-in-law and husband.

One day a community resource person for enterprise promotion (CRPEP) informed Seema about the SVEP. Seema realized that running a business would help her run the family affairs smoothly. She started exploring the idea of producing detergent powder. Subsequently, she contacted CRPEP and was given training in detergent production. Seema was also offered financial assistance of 40,000 by the SVEP BRC Thekma and started production of detergent with the brand name "Boss". Initially, there were some issues with the product, and she had a tough time selling it in the market. Seema changed the product's formula in response to client demand and started receiving positive feedback from shop owners.

Currently, she is getting 50,000- 60,000, including a profit of 15,000- 20,000 per month, from her business. "The demand for products is increasing. I am able to contribute a significant amount of money to the household and take responsibility for all major expenses. I want to expand my business and build a factory for cleaning supplies so that my company's goods are in high demand," she said.



Seema (entrepreneur) packing detergent powder

Success Story of Rualthanzami: A Tailoring Entrepreneur from East Lungdar

Rualthanzami, aged 36, is a tailoring entrepreneur from Senhri village in Khawlailung Block, East Lungdar district, Serchhip. She belongs to a family of 8 members and has four children. Her husband is a Grade 4 staff at a government high school. Rualthanzami has only 10th standard education, and before marriage, she was already stitching on her own. Apart from her enterprise, she also owns an orange and lemon garden.

Rualthanzami's entrepreneurial journey began at Christmas when she saw the poor people in her community who couldn't stitch their clothes due to a lack of financial resources. This inspired her to start her own business, and she decided to take tailoring as her profession. Rualthanzami was able to start her enterprise with the help of the CRP-EP. With the help of CRPEP, she made a business plan and viability. The CRP-EP also helped her to get a shop in the market in May 2022 and to procure raw materials from Aizawl.

She also got orders from 3 different schools for supplying school uniforms. Rualthanzami also got a CEF (Credit Enhancement Fund) amount of 30000 from SVEP (Socio-Economic Viability and Promotion). Rualthanzami's enterprise is called 'Angles Tailoring', a service enterprise. She invested 20000 of her funds to start her shop, which opened in October 2021. Her monthly revenue is 12000, and her monthly profit is 80000. She has been maintaining records of her enterprise. Rualthanzami wants to expand her business but is facing the challenge of a lack of funds. She is seeking government sector convergence to get more orders from the block. She also wants a sewing machine to make readymade clothes and items like mosquito nets. Rualthanzami's enterprise has had a significant impact on her family. Before she started her business, she had no money to serve them in an emergency. She would often have to borrow from moneylenders during these times. Now, she has a steady income from her business, enabling her to support her children's education. Rualthanzami's plans for the future include giving training to other entrepreneurs and expanding her business. She aims to become a successful entrepreneur and make a mark in her community.

2.6 Learning and Challenges

Delay in Fund Transfer

The delay in transferring funds to BRC offices has had a significant adverse effect on implementing the SVEP. This has caused a lack of resources to carry out the mandatory activities associated with entrepreneurship development under SVEP, a delay in the implementation process, and a decrease in the program's effectiveness. This has made it difficult for BRC to continue with the project planned and has caused a loss of momentum, making it more difficult to generate interest in the program among stakeholders.

DPR Approvals Delayed:

Delay in DPR approvals is another major challenge faced in implementing the SVEP. DPR approvals are the official documents needed to initiate the program and involve detailed plans and strategies for implementing the project. Delays in DPR approvals disrupt the program's timeline, making initiating capacity-building activities for community resource persons challenging.



National Rural Economic Transformation Project (NRETP)

3.1 Overview

The Ministry of Rural Development (MoRD) has initiated the National Rural Economic Transformation Project (NRETP) to promote clusters in the farm and non-farm sectors. The project's objective is to enable members of institutional groups to become gainfully engaged in farm and non-farm activities, making them financially viable. NRETP aims to provide technical, capacity-building, marketing, governance, and infrastructure support to facilitate their transition into profitable clusters.

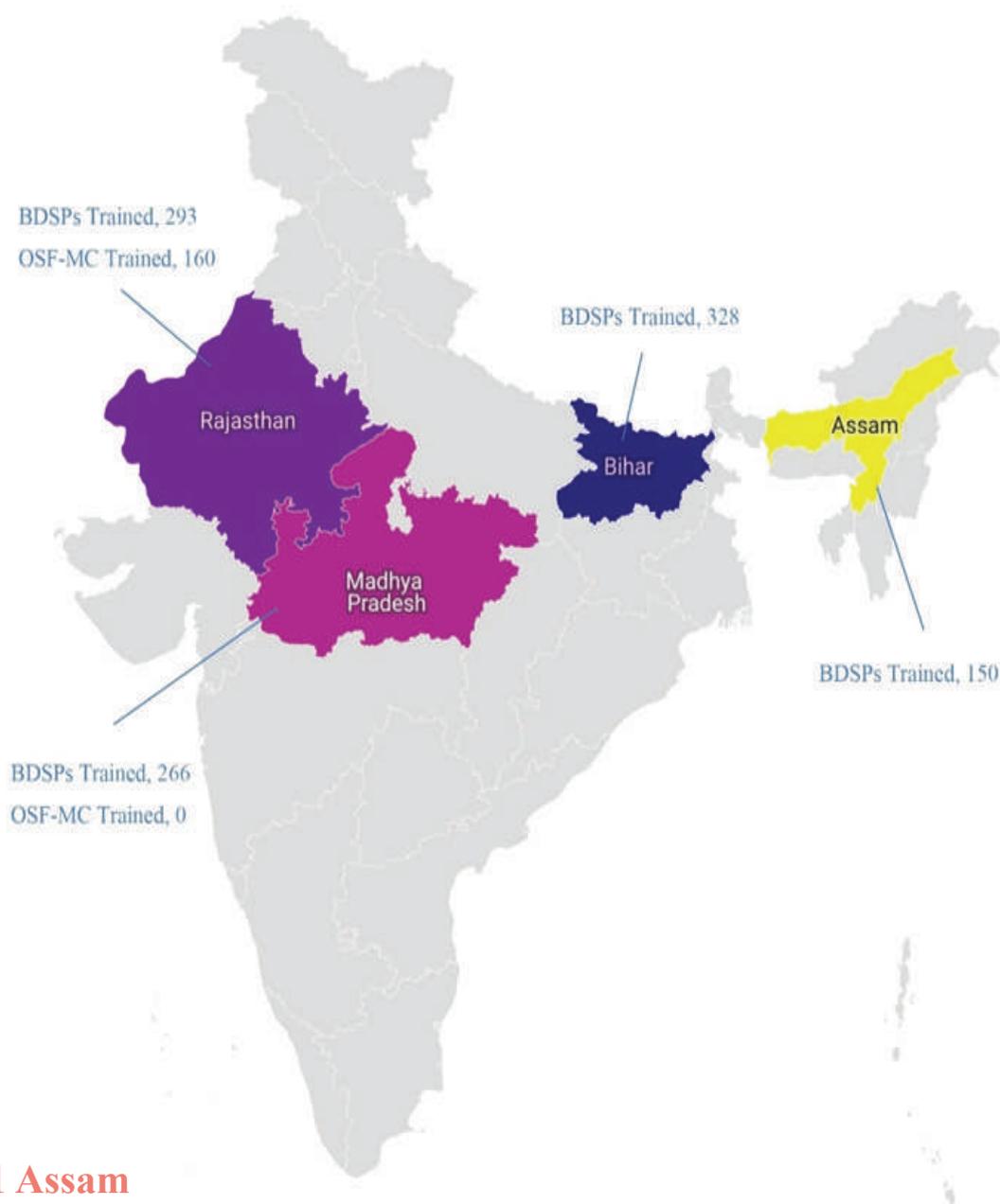
The cluster development component of NRETP supports a variety of clusters which focus on boosting revenue-generating activities. Under the NRETP, Kudumbashree NRO has taken steps to support two vital programs: the One Stop Facility (OSF) program and the Sectoral Cluster program. In the OSF program, Kudumbashree NRO has supported Assam, Bihar, Madhya Pradesh, and Rajasthan SRLMs by training their Business Development Service Providers (BDSP) and members of the OSF Management Committee. The Sectoral Cluster Program is centered on creating and promoting women-run canteen clusters. The Madhya Pradesh, Odisha, and Uttar Pradesh SRLMs have partnered with Kudumabshree NRO for this program.

3.2 NRETP - One Stop Facility (OSF)

Kudumbashree NRO has developed the training materials for BDSPs, namely the Foundation and Growth Module, for NRLM. Foundation Module is an adapted version of SVEP Training in Enterprise Administration, and Management (TEAM) customized to cater to the advanced learning requirement of viability; business plan preparation for BDSPs. The growth Module, on the other hand, caters to the requirement of supporting a nano-enterprise to be on the growth track. It extensively covers five strategies which can be adopted best suited in the context of an enterprise for it to grow. The training modules are developed to provide technical and practical training sessions, assignments, group discussions, outdoor visits, and other relevant field visits as required.

In the FY 2022-23, Kudumbashree NRO provided refresher training to 43 Master Trainers who have undergone training in Foundation Module to support the SRLM in training their BDSPs. Apart from this, a 13-member pool of senior mentors from Kudumbashree NRO has been trained in growth concepts to support the SRLM in their Non-Farm based interventions.

During FY 22-23, Kudumbashree NRO also developed modules for staff training to SRLM under NRETP specifically for DTE-EP and BTC-EP. We have received requests from states to provide capacity-building support for training their staff. Kudumbashree NRO has signed MoUs with the Rajasthan SRLM, Madhya Pradesh SRLM, Assam SRLM, and Bihar SRLM for training BDSPs and Rajasthan SRLM, Madhya Pradesh SRLM for OSF-MC and BDSP for the NRETP.



3.2.1 Assam

Assam SRLM has partnered with the Kudumbashree NRO to seek support in developing the BDSP cadre for the National NRETP. An MoU was signed in August 2021, outlining the details of the collaboration. As per the MOU, 150 BDSPs are to be trained. In line with the MoU, the training of the BDSPs has been completed across 5 districts of Assam. The training consists of a comprehensive curriculum that covers all aspects of business development, including growth components.

3.2.2 Bihar

In September 2021, the Bihar SRLM and the Kudumbashree NRO signed an MoU to support developing and training a BDSP cadre for NRETP. As part of the agreement, the Kudumbashree NRO agreed to train 12 batches of BDSPs across 12 districts of Bihar. Thus far, 328 BDSPs have been successfully trained across the 12 batches in Bihar. In addition to the MoU, the Kudumbashree NRO also delivered service in training District Technical Experts and developing modules for Block Technical Coordinator (BTC) training. The partnership between the Bihar SRLM and Kudumbashree NRO has enabled it to produce competent human resources for the program to contribute to the rural economy and enhance the welfare of the people of Bihar.

3.2.3 Madhya Pradesh

In February 2021, MPSRLM entered into a MoU with Kudumbashree NRO to ensure assistance in developing and training a BDSP cadre for the NRETP. According to MoU, Kudumbashree NRO agreed to train 375 BDSP and 150 OSF-MC across Madhya Pradesh. To date, 266 BDSP have been trained across the state in 9 batches, with the 10th batch still in progress in Rajgarh District. Furthermore, upon the request of MP-SRLMs, Kudumbashree NRO has committed to initiate the training of 150 OSF-MC at the onset of the 2023-24 financial year. The training has equipped the BDSP cadre with the necessary skills to function for the NRETP.



BDSP training in Madhya Pradesh

3.2.4 Rajasthan

In May 2022, the Rajasthan SRLM entered into an MOU with the Kudumbashree NRO to seek support for developing and training BDSPs and OSF-MC cadres for the NRETP. According to MOU, the Kudumbashree NRO agreed to train 365 BDSPs and 150 OSF-MCs across Rajasthan. Subsequently, the Kudumbashree NRO has been conducting training sessions for the BDSPs and OSF-MCs. So far, 293 BDSPs have been trained across the state in 9 batches, and training is still ongoing with 3 batches. Moreover, 160 OSF-MCs are currently undergoing training, and the training is expected to be completed shortly. The primary aim of training sessions is to provide the BDSPs and OSF-MCs with the requisite skills and knowledge to effectively implement the NRETP and enhance the rural livelihoods of the people of Rajasthan.

3.3 NRETP- Food Cluster

The food service cluster's history can be traced to the early 2000s; the Kudumbashree Mission identified the food service sector as a potential avenue for women's economic empowerment. The Café Kudumbashree model was developed to promote and develop women-run food service enterprises. The model involves building community-owned enterprises into professionally run food service units, engaging with the market from a relative position of strength. The approach also focused on developing wider market opportunities for women in the form of food courts and food fests.

One of the unique propositions of the Kudumbashree food service units was the appeal of 'home-cooked' food. The approach from the beginning focused on building women's ability to cook and serve food that was 'local' and 'natural' to them. Each food service unit catered to specific tastes from their social-cultural-geographic specificities. When aggregated at the State level, the Kudumbashree food service units provided diverse culinary traditions and products. This helped in promoting local cuisine and creating employment opportunities for women.

As of September 2020, the Café Kudumbashree network in Kerala has a significant presence with 2425 food service enterprises, employing 9825 women who are owner-workers. Catering units are the most common food service enterprises in the Kudumbashree network, accounting for 40% of the total share. Kiosks, tea shops, and mini cafeterias constitute 33% of the enterprises, and 18% are office canteens. Only 9% of the enterprises are categorized as full-fledged restaurants. The presence of a significant number of food service enterprises within the Café Kudumbashree network highlights the potential of the network to provide women with employment opportunities and boost entrepreneurship in the food industry. The success of the Café Kudumbashree model has inspired similar initiatives in other states of India.

In October 2018, Bihar Rural Livelihoods Promotion Society (BRLPS) collaborated with Kudumbashree NRO to launch an institutional canteen model known as "Didi Ki Rasoi" in district hospitals in Bihar. As of March 2021, 13 Didi Ki Rasoi are running in district hospitals in Buxar, Purnia, Sheikhpura, Vaishali, Gaya, and other districts. According to an assessment conducted in July 2020, the investment size for Didi Ki Rasoi ranged from Rs. 8,00,000 to Rs. 20,00,000, and these enterprise units were earning an average monthly revenue ranging between Rs. 1,40,000 to Rs. 7,00,000. These impressive figures reflect the success of this initiative in generating income and creating job opportunities for women entrepreneurs in Bihar.

NRLM recognizes the potential of the sectoral cluster program to establish and promote women-run canteen clusters. NRLM included this as one of the components under the cluster development component of the NRETP. On January 4, 2022, the Empowered Committee of the Ministry of Rural Development approved the Diagnostic Study Reports (DSRs) submitted by three states, namely Madhya Pradesh, Odisha, and Uttar Pradesh, for the development of women-led canteen clusters. However, the MoU with the states was delayed due to the need for more clarity on the RFP document.

The Kudumbashree NRO signed an MoU to support as a TSA for the NRETP-Food Cluster with MPSRLM, Odisha and UPSRLM. To initiate the implementation of the project, the respective SRLMs signed an MoU on June 1, 2022, and June 17, 2022, for Odisha and Madhya Pradesh, respectively. The MoU was signed with SRLM Uttar Pradesh on March 19, 2021, but required an addendum to incorporate changes in the DSR.

3.3.1 State Wise Progress

State	Districts		Number of enterprises (1,2 Quarter)			
	Target-3 Years	Covered so far	Target	Entrepreneur Trained	CBO Mobilized	Inaugurated
Madhya Pradesh	25	16	12	125	16	5
Odisha	30	6	12	136	21	7
Uttar Pradesh	25	5	15	0	0	0
Total	80	27	39	261	37	12

In July 2022, the implementation of the sectoral food cluster program was initiated in Odisha, followed by Madhya Pradesh in August 2022. This section provides a detailed overview of the state-wise progress of NRETP Food Cluster implementation in three states of India. The progress of each state is discussed in detail below.

3.3.2 Madhya Pradesh

The partnership between MPSRLM and Kudumbashree NRO for the food cluster program was initiated in June 2022, with the signing of the MoU. The food cluster project aims to promote 110 enterprises based on models that will benefit at least 610 SHG members/households. An approved budget of 11.43 Crores has been allocated for the project. The intervention points for this project are training, start-up & hand holding support and performance improvement support. The project's expected impact on the members is an enhancement of income by at least Rs.8000 per month. The project is expected to provide the SHG members/households with a steady source of income, with the potential to increase it by taking advantage of the training, start-up & hand holding support, and performance improvement support provided.

According to the DSR approved by NRLM, 110 enterprises are to be promoted within three years across 25 districts. The enterprise coverage plan outlines the number of enterprises to be covered each year and the enterprise model-wise target. The first year's target is 27 enterprises, the second year's target is 50, and the third year's target is 33. The enterprise model-wise target is divided into five categories: Canteen Type A, Catering, Kiosk Structure, Kiosk Food Truck, and Canteen Type B (Block Level). The potential number of enterprises for each model is 15, 30, 20, 15, and 30, respectively.

The Project has made significant progress since its inception, the completion of State Team Orientation and Action Plan Finalization on 17th June 2022. An online orientation was conducted for 8 districts to locate and identify suitable areas. Following this, a one-day workshop was conducted in Bhopal, with participation from 15 district functionaries. Kudumbashree NRO placed 1 professional and 3 mentors, and a point person from SRLM for smooth coordination. 4 SRG members have been placed out of the required 8 members, with 3 joined in November 2022 and 1 in January 2023.

An Expert Working Group has been formed at the SMMU level to approve business plans. The Policy and Branding Policy are currently in progress, with the final branding documents yet to be finalized based on the submitted prototype. The SRG Capacity building of SRG has yet to be initiated, and the dates are finalized based on the submitted plan. There is ongoing progress in partnership and scope of convergence with other agencies/ departments.

The project has seen commendable achievement by March 2023, 16 districts covered. The team has identified 38 potential locations and conducted assessments of their viability, prepared floor plans for 26 of them. 23 CBOs have been identified in the vicinity of the selected sites, and mobilization efforts have been conducted for 21 of them. 125 women entrepreneurs have been selected and trained, with a business plan being prepared for all 26 enterprises.

Additionally, possession of the unit to the (NCLF) has been finalized, and the business plans for 23 enterprises have been approved. Moreover, fund transfers to 10 enterprises have been completed, and the formalization of 15 enterprises has been achieved. The target for the first six months was to open 12 enterprises, out of which 5 were set up in the following locations Vallabh Bhawan, the state secretariat in Bhopal, the Collectorate in Raisen District, the Collectorate in Sehore District, the Community Training Centre in Sehore District, and a food truck in Gwalior District.



Inauguration of Canteen in secretariat constituted by MPSRLM with the support of Kudumbashree NRO's Café mentors

3.3.3 Odisha

The partnership between Odisha SRLM and Kudumbashree NRO for the food cluster program was initiated in June 2022. with the signing of the MoU. The food cluster project aims to promote 120 enterprises based on models that will benefit more than 700 SHG members. An approved budget of 11.88 Crores has been allocated for the project. The intervention points for this project are training, start-up & hand holding support and performance improvement support. The project's expected impact on the members is an enhancement of income by at least Rs.8000 per month. According to the DSR approved by NRLM, 120 enterprises are to be promoted within three years across state. The enterprise coverage plan outlines the number of enterprises to be covered each year. The first year's target is 30 enterprises, the second year's target is 54, and the third year's target is 36.

In June 2022, the team completed the State Team Orientation and Action Plan Finalization, followed by the finalization of the Brand Name and Logo. Moreover, in July 2022, a detailed 7-day training program was developed, including practical and theory sessions in Odia, English, and Hindi for entrepreneurs. To ensure smooth coordination and implementation, Kudumbashree NRO has placed one professional and three mentors on the 25th of June and 25th of July, respectively. Also, the onboarding of 4 out of 8 professionals for the SRG has been completed

from SRLM. To further strengthen the project's implementation, a draft document on the Expert Working Group and Advisory Committee has been prepared, which will be finalized soon.

The progress project has been commendable; by March 2023, the project has achieved coverage of 30 districts. The team has identified 30 potential locations for setting up enterprises and conducted assessments of their viability for 16 locations. Business plans and floor plans have been prepared for 6 of these locations, mobilization efforts have been made for 21 CBOs in the vicinity of the selected sites, and 47 women entrepreneurs have been selected and trained. The project has set up 6 enterprises in Kurta, Hemgir, Tangarpali, Subdega, Rairakhol, and Boudh Block offices, and one Kiosk: Mission Shakti Millet Café, started in Pipli block.



Inauguration of canteen under NRETP in Sundargarh district, Orissa.

3.3.4 Uttar Pradesh

The partnership between the UPSRLM and Kudumbashree NRO for the food cluster program began in March 2022. This project aims to promote 150 enterprises based on sustainable business models to benefit at least 850 SHG members and households. An approved budget of 14.69 Crores has been allocated for the project. The food cluster project will focus on three main intervention points: training, start-up & hand holding support, and performance improvement support. These interventions will help build the SHG members' capacity and enable them to successfully start and manage their own enterprises. The project's goal is to enhance the income of the SHG members by at least Rs.8000 per month.

NRLM approved DSR, which outlines the promotion of 150 enterprises across Uttar Pradesh within three years. However, the project implementation was discontinued due to an addendum that required changes to the MoU, including changes in the implementation strategy. Despite this, the project has made some progress towards achieving its objectives. As of March 2023, the project team identified 11 viable locations for setting up canteens, oriented three community-based organizations, and initiated a business plan for five enterprises.



Overarching Non-farm Support to SRLM

4.1 Overview

Apart from the flagship programs of SVEP and NRETP, Kudumbashree has been actively providing extensive support to SRLMs in implementing non-farm initiatives. This support includes the provision of technical guidance, the development of training materials and capacity-building activities. In FY 2022-23, the Kudumbashree NRO extended its support to the SRLMs in areas like Food Sector, Training to SRLM Staff, Resource Pool Development, Implementation of RKI-EDP and MED and Support for Non-Farm Expansion

In the food sector, NRO has provided technical support in implementing interventions in Bihar, Chhattisgarh, Karnataka, Mizoram, and Sikkim. This support has included conducting feasibility studies, developing proposals, training stakeholders, and facilitating the promotion of food sector enterprises. NRO has also facilitated the development of resource pools in Bihar and Kerala, designed to provide technical support to the SRLMs in SVEP expansion and implementing various non-farm livelihood initiatives. Moreover, NRO has trained Goa's SRLM and Project Implementing Agency (PIA) personnel on various topics such as entrepreneurship development, financial management, and marketing. Furthermore, NRO has played a crucial role in facilitating the SRLMs of Mizoram and Tripura in rolling out their Non-Farm Action Plans. Lastly, the NRO has visited Sikkim to strategize implementing the MED program.

State	Area of Interventions					
	Food Sector Interventions	Training to SRLM	Resource Pool Development	RKI-EDP	Support for Non-Farm Expansion	MED
Bihar	✓		✓			
Chhattisgarh	✓					
Goa		✓				
Karnataka	✓					
Kerala			✓	✓		
Mizoram	✓				✓	
Sikkim	✓					✓
Tripura					✓	

4.2 Bihar

The Kudumbashree NRO has extended overarching support to the BRLPS in two core domains: food sector interventions and identifying and developing a state-wide resource pool for non-farm activities. Specifically, the NRO and BRLPS have worked together to explore alternative models along with DidikiRasoi, such as food kiosks, trucks, and central kitchens in the food sector, and identify and develop resource pools for non-farm activities. These efforts are discussed in greater detail below.

4.2.1 Food Sector Interventions

Kudumbashree NRO and BRLPS have been working on Didi Ki Rasoi based on the learnings of Café Kudumbashree models in Kerala. The strategy was field tested on a pilot scale and has shown promising signs of success. Presently, Jeevika intends to explore more opportunities for the SHG network to promote other models like kiosk food trucks and central kitchens with the support of Kudumbashree NRO, seeing the project's potential.

During the year, the Kudumbashree NRO has supported Jeevika in the capacity building of entrepreneurs for 68 Units. Support was extended in the capacity building of Cafe Consultant with ToT for entrepreneurs training. Other supports to Jeevika include a Standard Business Plan for three types of Canteens, Model Prototypes of DidikiRasoi Canteen (A, B, C) and an Operational Manual for food service enterprises



COO, Kudumbashree NRO visiting DidikiRasoi unit

4.2.2 State Resource Pool

The NRO has supported the SRLM in selecting and capacity-building state resource pools for Bihar from the experienced BEPC of SVEP blocks. It is envisaged that the state resource pools will play a crucial role in the expansion of non-farm interventions of the state. A total of 26 SRGs from Bihar, across 12 blocks, were selected and trained. Their capacities have been developed to train and build capacities of the new BEPC, mentor and community cadre for SVEP and non-farm expansion. Furthermore, the State Resource Pools from Bihar were given orientation to the NRETP to train the OSF-MC programs.



State resource pool training

4.3 Chhattisgarh

Kudumbashree NRO supported a BRC Balrampur of Chhattisgarh SRLM to establish a permanent food court called BihanChaupati in the Balrampur block of Balrampur district. Chhattisgarh district SRLM team and district-level government departments supported in providing the platform to rural entrepreneurs by offering infrastructure with facilities for setting



Chaupati developed by BRC, Balrampur with the support from Kudumbashree NRO and Balrampur District staff

up the food court. NRO conducted capacity-building activities for entrepreneurs under SVEP to promote food service enterprises. BRC Balrampur has supported the trained entrepreneurs in establishing the food court, for which planning, and viability preparations were made. A bank loan of 2 lakhs has been taken to meet the financial requirement for this purpose. The Gram Panchayat provided infrastructure development support, while the Nagar Palika provided basic cleaning, electricity, and dustbin for the area. Under BihanChaupati, SVEP BRC promoted 6 enterprises with special menus and storage rooms. BRC provided handholding and performance tracking to these enterprises through CRP-EP. An agreement was signed between BRC and entrepreneurs to ensure smooth business operations.

4.4. Goa

Kudumbashree NRO conducted a three-day workshop for the Goa SLRM and its PIA to facilitate the implementation of the SVEP. The workshop was held to train participants on the Field Facilitation Guide curriculum, which primarily focuses on understanding the SVEP process within the NRLM framework. Representatives from PIAs, and SRLM attended the workshop. The workshop allowed all stakeholders to exchange ideas and learn from each other's experiences. The workshop covered various topics, such as the mobilization of CBOs, identification of entrepreneurs and the ME development Process, providing handholding support to entrepreneurs, and budgetary components under SVEP. The NRO facilitators also discussed the budgetary components of SVEP and the different ways the funds can be used to support the SVEP implementation. They also discussed the importance of monitoring and evaluating the SVEP and the need to document all activities properly.

Kudumbashree NRO employed various methods, such as interactive sessions and group activities, to impart knowledge and ensure the participants' optimum understanding of the scheme. The NRO also utilized SVEP-IEC materials developed by NRO to deliver the training. The interactive sessions, conducted over three days, covered a wide range of topics, including the basic framework of the SVEP, details of the PIA and SRLM roles and responsibilities, the importance of and scope for community participation, and the role of the PIA and SRLM in the process of mobilizing beneficiaries and monitoring activities under SVEP. The group activities, meanwhile, encouraged the participants to think critically and apply the knowledge they had acquired during the training. Some activities included formulating a plan of action and developing strategies to ensure that the plan was implemented effectively. At the end of the workshop, the NRO helped the SRLM and PIA to develop a three-month action plan for SVEP implementation.



Kudumbashree NRO team with Goa SRLM staff; SRLM Orientation on SVEP

4.5 Kerala

The Kudumbashree NRO has leveraged its extensive experience working with different states across India, including the experience gained through its work in Kerala. Building on this experience, the Kudumbashree state mission sought support from the Kudumbashree NRO in two vital areas: entrepreneurship development to implement the state government's flagship program, Rebuild Kerala Initiative and the identification and development of a state resource pool for developing a community cadre for SVEP. These measures are discussed in detail below.

4.5.1 Rebuild Kerala Initiative- Entrepreneurship Development(RKI EDP)

The Government of Kerala launched the Rebuild Kerala Initiative with World Bank funding to combat the severe devastation caused by consecutive floods in 2018 and after. Kudumbashree Mission, the State Poverty Eradication Mission of Govt. of Kerala, being a partner in the initiative, started a livelihood program similar to Start-up Village Entrepreneurship Program (SVEP), called Rebuild Kerala Initiative- Entrepreneurship Development Program (RKI EDP). The Program's design helps develop and sustain non-farm livelihoods for the poor to foster post-flood livelihood support in the identified blocks.

Kudumbashree NRO has supported Kudumbashree mission in implementing the program across the 14 blocks in 8 districts and trained the Micro-Enterprise Consultants (MECs) and Block Nodal Society for Enterprise Promotion (BNSEP) members. The program has succeeded in establishing 7,736 non-farm enterprises as of December 2022 and currently has 211 active MECs and 202 BNS-EP members.

For the next level of interventions in the blocks, Kudumbashree NRO also extended support in preparing a DPR, focusing on locally available resources and their market potential. The DPR and Baseline study was done in several rounds, involving the SRLM staff and cadre, and gives an overview of the potential scope of the block in developing non-farm enterprises linked to Agriculture, Animal Husbandry, Fisheries, Non-Timber Forest Produce, as well as Tourist areas, Festival Markets and through convergence with Government schemes.

Sr. No.	District	Block	Achievement
1	Alappuzha	Champakkulam	489
2	Alappuzha	Chengannur	517
3	Alappuzha	Veliyanad	508
4	Ernakulam	North Paravoor	712
5	Idukki	Adimaly	627
6	Idukki	Devikulam	604
7	Kasargod	Parappa	618
8	Palakkad	Mannarkad	379
9	Pathanamthitta	Pulikkeezhu	657
10	Thrissure	Chalakkudy	295
11	Thrissure	Cherppu	329
12	Thrissure	Mathilakom	518
13	Wayanad	Kalpetta	709
14	Wayanad	Mananthavady	774
Total			7736

Best Practices in RKI-EDP blocks:

Although Community Enterprise Fund is a crucial component of RKI EDP, this may not be sufficient to meet all the requirements of enterprises promoted through RKI EDP. In order to support larger enterprises, the initial capital required for startup may not be met through CEF. Based on the requirements, the MECs should support the entrepreneur in availing bank loans. The BNSEP committee should initiate methods to build relationships with various banks within the block, through frequent visits, follow ups and other initiatives such as Bankers Meet. The BRC should also follow up on the loan repayments so that the banks continue to maintain a healthy relationship with the BRC, to facilitate further financial support.

The BNSEP committee, while making the Joint Action Plan every quarter or half yearly basis, ensures that the bank linkages form major interventions for the planned period of project implementation. CBO Ownership in the project makes the community leaders from the

Kudumbashree network at the ADS, CDS and BNSEP level to constantly monitor and advocate these bank linkages as planned. The RKI-EDP blocks ensure that the CDS chairpersons and ME convenors do a regular follow up with the banking institutions about the bank loans applications submitted.

Due to these efforts, the bankers were familiar with the Kudumbashree system of community network as well as the role and functioning of CDSs in panchayats. The banks had issued guidelines related to the Kudumbashree network. Further, the RKI-EDP block teams invite bankers to visit the micro-enterprises under the project. Bank Managers visit the enterprises before the sanction of particular loans for RKI-EDP entrepreneurs. This constant communication has built a good rapport between the CDSs and the banks, helping entrepreneurs achieve higher bank linkages.

Sl. No.	District	Block	Cumulative Achievement till Dec 2022		
			No. of Bank Loans applied for	No. of Bank Loans Approved	Amount of Bank Loans approved
1	Alappuzha	Champakkulam	19	8	28,65,300
2	Alappuzha	Chengannur	20	18	39,00,000
3	Alappuzha	Veliyanad	13	7	30,90,000
4	Ernakulam	NorthParavoor	97	83	2,28,09,999
5	Idukki	Adimaly	18	11	63,00,000
6	Idukki	Devikulam	14	10	37,87,500
7	Kasargod	Parappa	83	72	2,49,90,000
8	Palakkad	Mannarkad	12	10	11,30,000
9	Pathanamthitta	Pulikkeezhu	21	10	29,70,000
10	Thrissur	Chalakkudy	28	17	34,50,000
11	Thrissur	Cherppu	14	8	27,20,000
12	Thrissur	Mathilakom	7	6	12,05,000
13	Wayanad	Kalpetta	36	34	98,10,000
14	Wayanad	Mananthavady	33	27	96,40,000
Total			415	321	9,86,67,799

Around 986 lakhs of bank linkage loans have been provided to entrepreneurs in the 14 RKI-EDP blocks. The following practices have also led to this result, and hence needs to be continued in the upcoming years-

- MECs in many RKI blocks are given special training on bank projects in order to be prepared to submit a project proposal and follow up its progress.
- BRCs also host quarterly bankers meet at BRC to discuss the SVEP and RKI-EDP programs, their structure, functioning, stakeholders, and scope of banks converging with the project. They also provide RKI-EDP and SVEP exposure to the banking officials through micro-enterprise visits.
- The Block Level Bankers Committee (BLBC) meeting is attended by stakeholders of a project, such as the MECs, Mentor, and DPM. At the meeting, the status of bank loan applications is presented, and pending loans are discussed.
- The BNSEP committee meets regularly to monitor the status of bank loans, including the number of loans rejected and pending. They discuss possible interventions to improve bank linkages and implement joint action plans.
- The Bank Monitoring Committee is an initiative of the Kudumbashree network, operating at the leadership of CDS at the Panchayat level. The committee meets monthly to ensure bank services are provided to the needy in the area.



Market promoted in RKI-EDP blocks



Bicycle club activity in veliyanad block; food for the participants supplied by RKI-EDP entrepreneurs

4.5.2 State Resource Pool

The NRO has supported the SRLM in selecting and capacity-building state resource pools for Kerala from the experienced BEPC of SVEP blocks. It is envisaged that the state resource pools will play a crucial role in the expansion of SVEP across state. A total of 29 SRGs from Kerala, across 14 blocks, were selected and trained. Their capacity has been developed to train the new BEPC, and community cadre for SVEP expansion.

4.6 Mizoram

The Kudumbashree NRO has played a crucial role in facilitating the Mizoram SRLMs for non-farm livelihoods. The NRO's support has focused on two core areas: food sector interventions and helping in Action Plan for non-farm expansion. These interventions are discussed in more detail below, highlighting efforts towards setting up a Permanent Food Court in Thenzawl and supporting the SRLM in planning strategies for implementing the Action Plan.

4.6.1 Facilitation in rolling out the Action Plan

The Kudumbashree NRO was invited by the SRLM of Mizoram to provide facilitation support in the rolling out of the state's Action Plan for the promotion of the Non-Farm Livelihoods for the year 2022-23. The NRO accepted the invitation and participated in the Annual workshop hosted by the Mizoram SRLM. During the workshop, the NRO supported the non-Farm teams of the SRLM in planning the strategies for implementing the Action Plan and identifying the essential areas to focus on to create an enterprise-friendly environment at the block level. The NRO offered advice and guidance on the various components of the Action Plan, explicitly highlighting the areas that needed to be addressed to create a conducive environment that encourages and promotes Non-Farm Livelihoods. The NRO also helped the SRLM identify and develop strategies to benefit both states' local economic development.



Kudumbashree NRO supporting MzSRLM in rolling out of MED & SVEP AAP

4.6.2 Food Sector Interventions

Kudumbashree NRO has been supporting the block team of SRLM in setting up a Permanent Food Court in Thenzawl. The SVEP team has completed a café viability study, prepared a Business Plan for the food court, and prepared input on the layout plan and utensils with the help of café mentors from kudumbashree NRO. Additionally, a strategy for entrepreneur identification has been developed, and two group entrepreneurs have already been selected. Planning is underway for the training of entrepreneurs.

4.7 Sikkim

Sikkim SRLM received support from the Kudumbashree NRO for MED and food sector initiatives. The below section delves deeper into these interventions, focusing on establishing a food enterprise in Pakyong, Rhenock, and Parakha, as well as the Kudumbashree NRO's role in assisting the SRLM in developing implementation strategies for MED.

4.7.1 Recce Visit in Namchi and Soreng District

Sikkim SRLM has proposed implementing the MED project in 12 blocks across 4 districts of Sikkim in the AAP of 2022-23. SRLM has selected Kudumbashree NRO as the technical support agency for the MED project. The implementation and scope of work of NRO needed to be strategized based on a thorough understanding of the community's involvement in non-farm interventions, the role of different cadres in supporting the community members, and the facilitation of different line departments to formulate a proper mechanism. Hence, a three-day recce visit was conducted by the Kudumbashree NRO team from 14th to 16th October 2022 in Daramdin and Chumbong blocks from Soreng district and Namchi and Jorethang block from Namchi District. A detailed report was submitted to the state with significant observations, learning and reflections.

4.7.2 Food Sector Interventions

Kudumbashree NRO has extended its support to block team of Sikkim SRLM in promoting food service enterprises with the support of SVEP. Kudumbashree NRO has provided technical assistance to SRLM in identifying suitable locations and enterprise models for promoting food service enterprises. The location identification process involved assessing the demand for food service enterprises in different locations.



Tin café promoted in sikkim under SVEP

4.8 Tripura

The Kudumbashree NRO was invited by the SRLM of Tripura to provide facilitation support in the rolling out of the state's Action Plan for the promotion of the Non-Farm Livelihoods for the year 2022-23. The NRO accepted the invitation and participated in the Annual workshop hosted by the States of Tripura SRLM. During the workshop, the NRO supported the non-Farm teams of the SRLM in planning the strategies for implementing the Action Plan and identifying the essential areas to focus on to create an enterprise-friendly environment at the block level. The NRO offered advice and guidance on the various components of the Action Plan, explicitly highlighting the areas that needed to be addressed to create a conducive environment that encourages and promotes Non-Farm Livelihoods. The NRO also helped the SRLM identify and develop strategies to benefit both states' local economic development.

4.9 Non-Farm Apprenticeship Program

The Non-farm Apprenticeship Program, an initiative of Kudumbashree NRO, is an excellent opportunity for the SRLM to expand its non-farm-based livelihood interventions in the state under NRLM. The Program is designed to provide practical exposure to SRLM and government personnel on non-farm interventions and activities, identify potential issues and challenges, and provide on-site guidance and practical skills.

One of the significant benefits of the program is that it allows the SRLM to learn from the experiences of the Kudumbashree. Kudumbashree NRO has facilitated exposure visits for SVEP BPMs from Jharkhand, Chhattisgarh, and Rajasthan SRLMs. This exposure provides an opportunity to learn about successful non-farm interventions implemented in Kerala and how these interventions were developed and implemented.

Additionally, a customized 7-day non-farm exposure visits have been provided to the Mizoram SRLM. This exposure helps the SRLM learn about non-farm interventions that have been successful in Kerala and how they can be adapted to suit Mizoram's specific needs and requirements.

A standardized non-farm apprenticeship has been developed and delivered to SRLM personnel from Arunachal Pradesh and Sikkim. This program helps SRLMs to ensure that the non-farm initiatives and programs planned in states are effective and well-targeted. The program is designed to provide hands-on experience in non-farm activities such as food processing, handicrafts, and tourism. The apprenticeship program was intended to equip SRLM personnel with the necessary skills to implement non-farm livelihood interventions effectively.

Non-farm Apprenticeship Program is a remarkable initiative by Kudumbashree NRO, which has the potential to substantially contribute to the strategies of the SRLM in expanding non-farm-based livelihood interventions in the state under NRLM. The program provides practical exposure to non-farm interventions and activities, offers guidance and practical skills, and ensures that non-farm initiatives and programs planned in states are effective and well-targeted.



The Aajeevika India Food Court

5.1 About Ajeevika India Food Court

Kudumbashree's foray into the food service sector began very early when women-led food-based micro-enterprises were promoted. The mission made remarkable efforts to promote women entrepreneurs in food service with home-cooked meals as the USP of their businesses. Cafe Kudumbashree is an umbrella brand under which Kudumbashree promotes several canteen/ catering units. This brand aims to create high-standard food service business models by raising the standards of hospitality in catering and restaurant enterprises. Kudumbashree has focused on universalizing the operations of cafe/catering units under the brand through specialized training, technology, and management support and further bringing individually commissioned projects under one umbrella.

The concept of India Food Court was developed in 2015 when a Malayalam news daily, Mathrubhumi, collaborated with Kudumbashree for their Mega Consumer Festival at Thiruvananthapuram. The idea was conceptualized to provide a common platform for marketing the diverse food traditions of India under a single roof. With its grand success, the second food court was organized with SARAS Mela, held at Kollam in 2016.

In 2019, NRO broadened its support to the Food Court to a national level, launching the India Ajeevika Food Court at India Gate in New Delhi. India Ajeevika Food Court is an initiative to promote the authentic rural cuisines of India at a national level platform. The warm response to the fusion of art, craft, culture, and food has made these food courts an annual occurrence and are now organized jointly with SARAS melas in collaboration with the Ministry of Rural Development. To date, the national resource wing of Kudumbashree, known as Kudumbashree NRO, has organized more than eleven such food courts, which has witnessed the participation of more than 1200 entrepreneurs from 15-20 States and UTs across India.

The success of the India Food Court lies in its unique approach to following a standard protocol of operation where a healthy, hygienic environment is ensured at every level of program conduct. Further, the uniform standards, personal and kitchen hygiene practices, maintenance of clean dining space, scientific waste management, proper medical checkup, compliance to legal formalities, and food and fire safety norms. etc., are Some areas of emphasis taken care of through proper training sessions before the start of the food court event. The participating entrepreneurs are provided with a detailed orientation on the standard norms, dos, and don'ts of the food court that helps their familiarisation with the professionalism required in running a food service business. In addition, India Food Court adheres to the green protocol and therefore tries not to use plastic or other non-biodegradable materials as much as possible. The art and design of the stall are also done using natural materials such as jute and coir.

Kudumbashree NRO has developed a human resource pool to facilitate such food courts. The team includes master chefs and trainers from AIFRHM (Adebha Institute for Food Research and Hospitality Management, a Yuvashree enterprise under Kudumbashree, formed to aid this process), support staff, mentors, and development professionals from Kudumbashree NRO. Another set of HR supporting the entrepreneurs is the Cafe mentors, who have been identified and trained by Kudumbashree NRO in food service administration and management.

Through this initiative, 12+ Food Courts have been set up across India, including at National-level SARAS Melas. The Food Courts have provided opportunities to over 300 first-generation food service entrepreneurs from rural India to be trained and certified in providing quality and hygienic food services. Over 5.82+ crores of revenue have been generated through these initiatives, indicating this event's extent and success. With such platforms, the women from the

SHG network have gotten a chance to convert their traditional knowledge of food into economic activity. The units participating in such platforms have realized a higher profit margin in the food service business. The exposure has helped women develop a professional knowledge of business operations, stock management, marketing techniques, hygiene, food quality, customer relations and customer service.

Ultimately, the model aims to create acceptability for SHG-based food service units and products, mainstreaming them by providing support under the national brand of Aajeevika India Food Court to serve 'India on your plate.' The initiative has set new entrepreneurship culture in the cafe and canteen sector, creating awareness of the importance of such platforms for our SHG women and creating an end-to-end cycle of prosperity from SHG to SHG.

5.2 Highlights for FY 2022-23



Kudumbashree NRO has supported the regional fest and AajeevikaIndia Food Court (IFC) initiative by providing technical assistance to the SARAS team and entrepreneurs across India. NRO has been working closely with the SRLM to identify entrepreneurs based on the customer base of a specific location, along with providing inputs in the layout and floor plan for IFC to ensure efficient utilization of the space. In addition, NRO has been managing the purchase and store management for IFC facilitation, revenue management through a coupon-billing reconciliation system, and ensuring quality control through health and hygiene, fire and safety, routine cleaning, and waste management. NRO has also supported entrepreneurs in training and building capacity for better business management. This has enabled IFC to provide quality food to customers at an affordable price.

Name of the event	Venue	Period	States	Stalls	Entrepreneurs	Total sales
Regional Saras Fair	Trivandrum	2022 April	13	24	96	8,242,520
AIFC- SARAS Gurugram	Gurugram	2022 Oct	17	23	108	5,152,210
SARAS Food festival	Delhi	2022 Nov	15	21	90	12,247,840
Regional Saras Fair	Kottayam	2022 Dec	13	23	90	10,224,410
AIFC- SARAS NOIDA Haat	Noida	2023 March	18	28	112	67,40,000
		Total				42,606,980

In the financial year of 2022-23, Kudumbashree NRO supported the National and Regional SARAS in setting up 5 Food Courts in various cities. The first Food court of the financial year was set up in the Regional Saras Fair held in Trivandrum in April 2022, where 13 states participated with 24 food stalls and 96 entrepreneurs. The event was a great success, with the total revenue earned amounting to 8,242,520. This was followed by the Food Court set up in SARAS Gurugram in October 2022, where 17 states participated with 23 food stalls and 108 entrepreneurs, generating 5,152,210 in revenue.

The Delhi Food Fair in November 2022 saw 15 states participating with 21 food stalls and 90 entrepreneurs, resulting in a total revenue of 12,247,840. In December 2022, the food court was set up in the Regional Saras Fair held in Kottayam, with 13 states participating with 23 food stalls and 90 entrepreneurs, generating 10,224,410 in revenue. Finally, the SARAS in Noida held a Food Court in March 2023, with 18 states participating, 28 food stalls and 112 entrepreneurs, generating a total of 67,400,000 in revenue. Throughout the year, entrepreneurs from all around the country participated in the events, offering a wide range of delicacies. The events were popular, attracting thousands who enjoyed the food, music, and atmosphere. The events were a massive success, with a total revenue of 42,606,980 from the food courts.



Crowd in IFC at Connaught place



Resource Development

6.1 - Overview

Kudumbashree NRO has completed ten years of its journey supporting the SRLMs in implementing the non-farm programs and strengthening the capabilities of the community resources in different partner states. As a resource organisation, to be able to provide services as per the requirements, NRO have always invested in developing resources of all sorts. These are categorized into Human resources and knowledge resources. The major objective behind immense investment in resource development is to ensure knowledge transfer and sustainability through the knowledge repositories and stakeholders like mentors and master trainers through whom the knowledge is delivered to the community members.

6.2 Human Resources

Over the last decade, Kudumbashree NRO has been providing its support to SRLMs in implementing and developing non-farm livelihood programs and interventions. The primary aim of these programs has been to promote rural enterprises by adopting innovative strategies and models for enterprise development. To ensure the success of these initiatives, Kudumbashree NRO has continuously focused on building the capacity of existing human resources and developing new ones.

In the past ten years, Kudumbashree NRO has trained over 1,000 CBO members, 1,800 Community Resource Persons for Enterprise Promotion (CRPs-EP), 273 mentors, and more than 200 master trainers from over 100 Blocks. These individuals have received training in various aspects of non-farm livelihood programs, such as project design, financial management, leadership, stakeholder management, and soft skills. The training of these individuals has been instrumental in implementing and succeeding non-farm livelihood programs at the grassroots level.

Currently, The Kudumbashree NRO has a team of 21 professionals working to implement various programs such as SVEP, MED, RKI-EDP, and NRETP across 11 states in India. The NRO has a team of professionals at the Head Office comprising 6 professionals responsible for capacity building, monitoring, and evaluation. The Program Manager oversees the organization's activities to ensure their success.

The NRO have 90 active Mentors who play a vital role in the organization's off-field and on-field operations. These mentors provide mentorship and support to the community cadre and are responsible for implementing non-farm livelihood and entrepreneurship programs in Kerala and partner states. The Mentors' team comprises 30 mentors from partner states and 60 professionals from Kerala, including 7 MCG members and 15 senior mentors.

The NRO has nurtured 78 new mentors, including 38 Cafe mentors, recognizing the need and demand from SRLMs seeking support in non-farm livelihood programs. The Cafe mentors are specially trained to support co in setting up cafes and other food-related businesses.

Furthermore, the NRO has 140 Master Trainers working with the organization to build community cadre capacity for SVEP and NRETP. Of these, 45 Master Trainers are from Kerala, while the remaining 95 Master Trainers are from partner states. The Kudumbashree NRO's focus on building capacity through its Master Trainers and Mentorship ensures that the initiatives implemented are successful and sustainable in the long run. The Kudumbashree NRO has a highly skilled and dedicated team of professionals working tirelessly to promote entrepreneurship and livelihood programs in India.

6.2.1 Mentors Development

Kudumbashree NRO has also focused on leveraging its experience and expertise to support SRLMs in the food service domain along with SVEP and NRETP. Food service is an easily accessible opportunity for food service enterprises, utilizing the existing skill sets of women and opening opportunities to enhance the livelihoods of women entrepreneurs. The potential for promoting budgetary food service enterprises has also been observed in SVEP and other non-farm interventions like MED.

Therefore, FY 2022-2023, the Kudumbashree NRO has taken a significant step in developing and training 38 Community Professional/ Cafe mentors for food cluster project and more than 40 mentors for SVEP/MED/RKI-EDP. These mentors have expertise in their domain to support community-based entrepreneurs in managing and operating food service enterprises. These mentors guide and support women entrepreneurs in business planning, financial management, marketing, and operational management. This support is critical for the success of food service enterprises, as many women entrepreneurs lack the necessary skills and resources to run a business. These new mentors have extensive experience working in the field and have been selected to participate in an immersive learning process.

The mentor development process is designed to equip mentors with the skills and knowledge necessary to help implement non-farm programs in partner states. The program was an immersive learning experience that included classroom learning, field practicum, assignments, and internal assessments. This comprehensive approach ensures that the mentors receive a well-rounded education that prepares them for their new roles as trainers and mentors.

The immersion program is structured to cover all aspects of project knowledge, financial statements, leadership, stakeholder management, understanding non-farm livelihoods, and foundation courses on soft skills and business management. By covering these areas, the mentors are equipped with the necessary knowledge and skills to establish better systems and processes for implementing non-farm programs.

The mentor development process was rigorous and spanned from the selection of candidates to the final presentations. This ensures that only the best candidates are selected for the program and receive a thorough education that prepares them for their new roles. The program also includes a one-month field practicum, where mentors get hands-on experience working with communities and implementing programs.

6.2.2 Development of Master Trainer Pool

Kudumbashree NRO has identified a crucial need for proficient and knowledgeable trainers to impart the necessary training and support to community cadres associated with non-farm-based programs. The goal of this initiative is part of Kudumbashree NROs commitment to providing quality support to SRLM cadres with efficient competency so that they can help the rural entrepreneur to establish and operate prosperous businesses.

In response to this requirement, Kudumbashree NRO has been developing master trainers from both Kerala and partner states. These master trainers have been a useful pool for SRLMs too in offering trainings to the other community resources in business management. In the previous fiscal year, Kudumbashree NRO has developed a new cohort of 45 proficient master trainers from partner states. These trainers possess comprehensive experience working with SVEP/ MEC and have completed specialized business management and administration training. Additionally, they exhibit an in-depth comprehension of the challenges and opportunities

confronted by entrepreneurs in their respective states and possess the requisite skills to provide customized training and support to these entrepreneurs. The master trainers are responsible for conducting training sessions for community cadres such as CRPEP, OSF-MC, and BDSP of the SVEP and NRETP programs.

6.3 Knowledge Resources

Kudumbashree NRO has developed a range of knowledge resources as part of its efforts and commitment to contribute to rural communities' local economic development. Kudumbashree NRO has taken several steps to develop knowledge resources for the SVEP/NRETP program and similar non-farm interventions to support entrepreneurship and micro-enterprises in rural India.

One such resource is the ***Field Facilitation Guide*** (FFG). This comprehensive document serves as a handbook to the SRLM team, government personnel, field facilitators working for the SVEP program, and other non-farm interventions. The FFG covers all aspects of the SVEP, detailing stakeholders' processes, roles, and responsibilities, from preparatory activities to monitoring and evaluating SVEP.

In addition to the FFG, Kudumbashree NRO has also developed ***Information, Education, and Communication*** (IEC) materials for the SVEP program. These materials include a flip chart and video that provide nuances on the SVEP process and insights into entrepreneurship. The IEC materials have been designed to make the SVEP program understandable to various stakeholders, including entrepreneurs, field facilitators, and community members.

Kudumbashree NRO has also undertaken documentation of Phase II SVEP blocks as part of the closure/exit exercise. The documentation exercise has been conducted across 15 states, and ***16 short videos have been developed on various innovative enterprises and best practices***. These resources may be used to replicate similar interventions across other blocks, thereby extending the impact of the SVEP program.

Furthermore, Kudumbashree NRO has created ***5 short videos to document the stories of resource persons***, such as mentors and master trainers from Kerala and partner states. These videos serve as an inspiration to others and depict the impact of the SVEP program on the lives of individuals and communities.

Apart from the videos, Kudumbashree NRO has also developed a ***photo book and postcard booklet at Noida's Aajeevika India Food Court***. The book features various elements across the fest, bringing together a glimpse of the entire fest. ***Modules, Standard Operating Procedures, prototype documents, menus, and recipes*** have also been developed under the food domain. These resources can help to promote entrepreneurship and micro-enterprises in the food sector, thereby contributing to the growth of rural economies.

Overall, Kudumbashree NRO's efforts to develop knowledge resources for non-farm interventions have been instrumental in promoting entrepreneurship and micro-enterprises in rural India. These resources can help build the capacity of concerned stakeholders and other program implementers, guide entrepreneurs, and present the program's impact on individuals and communities.

6.4 Workshops

In the FY 2022-23, Kudumbashree NRO hosted multiple workshops to facilitate learning, sharing of knowledge, and developing plans for implementing non-farm livelihood interventions. The

workshops included Northeast specific workshop on Non-farm livelihoods, Annual Progress review workshop and Action Plan Roll out FY 22-23, Half yearly review workshop, Senior Mentors/MCG workshop on action plan of thematic interventions, and Mentor Development. These workshops focused on various non-farm interventions such as product development, community-based marketing, community-based tourism, food-based interventions, and mentor development. The workshops aimed to equip professionals, mentors, and community leaders with skills and knowledge to implement non-farm livelihood programs successfully. The workshops facilitated cross-learning and discussions on critical issues and requirements of the Non-Farm Sector in different regions of the country.

6.4.1 Exploring non-farm in North-east

The Northeast Workshop hosted by Kudumbashree NRO was a noteworthy event held in Guwahati, Assam, with the participation of various vital players working for the non-farm sector for the northeastern region. The workshop's primary goal was to share the knowledge and resources developed by NRO while working in the Northeastern state and learn from the experiences of the SRLMs of the Northeastern states.

The workshop proved an excellent platform for learning, discussing, and brainstorming the most critical issues and needs of the non-farm sector in the Northeast region. The participants had the opportunity to share their experiences and knowledge and identify challenges and opportunities



Display of resources developed by Kudumbashree NRO in North east workshop

to improve the non-farm sector in the region. Representatives from various organizations, including the National Institute of Entrepreneurship and Small Business Development (NIESBUD), Indian Institute of Entrepreneurship (IIE), National Bank for Agriculture and Rural Development (NABARD), NorthEastern Council (NEC), Seven Sisters Development Assistance (SeSTA), and Entrepreneurship Development Institute of India (EDII) attended the workshop.

The workshop also saw the participation of the non-farm teams of the Northeastern SRLMs and the NRLM consultants of the non-farm sector. The non-farm teams from the Northeastern SRLMs shared their experiences and challenges working in the non-farm sector. They also discussed their strategies to promote non-farm activities in the region.

One of the highlights of the workshop was the release of the FFG by the dignitaries of the workshop. FFG provides comprehensive guidance on all aspects of the SVEP program. This guide has been prepared to serve as a reference for SRLM teams, government personnel, and field facilitators who work on the SVEP and similar non-farm interventions. The guide's release was a significant milestone, providing a comprehensive and standardized framework to promote SVEP activities.

Overall, the Northeast Workshop was a highly successful event that brought together key players in the non-farm sector to share their experiences and knowledge. The workshop provided an excellent opportunity to discuss the challenges and opportunities of the non-farm sector in the Northeast region and identify strategies to promote non-farm activities in the region. The release of the Field Facilitation Guide was a significant milestone. It will serve as a valuable resource for field facilitators working with the program.



Presenting FFG in the north east workshop

6.4.2 Annual Action Plan Roll out

Kudumbashree NRO is working extensively across India to support SRLMs in developing and implementing non-farm programs. As part of these efforts to continuously improve and expand services, Kudumbashree NRO conducted its Annual Action Plan (AAP) rollout for the FY 2022-2023 in April 2022 at the National Institute of Rural Development and Panchayati Raj (NIRDPR) in Hyderabad, India.

The primary objective of the workshop was to bring together professionals and mentors working in partner states to articulate and develop plans for the FY 2022-23. The workshop was designed to be participatory, and the focus was on sharing knowledge, developing new ideas, and intervention plans through cross-learning. The participants were encouraged to share

their experiences and expertise to identify critical areas for intervention and evaluate progress made in the previous year.

During the workshop, the annual progress was presented, and critical areas were evaluated to develop strategies and action plans. The platform was also used to provide a refresher on areas of impact under the SVEP, specifically repayment methods, marketing, product development, and the performance tracking system. The exit strategies were also discussed and analyzed, and plans were shared for different states.

The workshop helped the team to understand the core areas of work and the different roles of each member to enable them to perform and implement different programs in the most successful manner. Through cross-learning, the participants were able to share best practices, exchange ideas, and develop new strategies for promoting economic growth and improving the lives of women and their families in rural areas.

Overall, the Annual Action Plan Rollout workshop conducted by Kudumbashree NRO at NIRD Hyderabad was an important step towards enhancing the quality of life of women in rural areas of India. By bringing together professionals and mentors from partner states, the organization was able to foster collaborative learning, share knowledge, and develop new strategies to empower women and promote rural entrepreneurship. The workshop was a testament to Kudumbashree NRO's commitment to continuous improvement and expansion of its services to enhance the lives of the marginalized population in India.

6.4.3 Half -yearly review workshop

In November 2022, Kudumbashree NRO conducted a workshop for its professionals at KTDC Thekkady. The Kudumbashree NRO has made significant contributions to non-farm livelihoods over the past decade, and they seek to engage in different domains to support entrepreneurs across India. This workshop aimed to move towards specific areas of interventions within the non-farm spectrum under the NRLM.

The workshop focused on implementing innovative methods to increase the growth of enterprises. The team of professionals who participated in the workshop put forward their experience working in partner states and provided intervention plans for facilitating expertise in the following areas: Product Development, Community-Based Marketing, Community-Based Tourism, and Food-Based Interventions.

As Kudumbashree NRO envisions moving towards growth, it sees potential in the areas mentioned above and aims to contribute to these areas. The workshop provided an understanding of how the team would work in the following areas and develop models in partner states. The workshop was aimed at bringing together professionals from different backgrounds to provide insights and practical solutions that could be implemented to improve local economic development.

The workshop was an important step towards enhancing the livelihoods of rural entrepreneurs by focusing on non-farm-based interventions. Through cross-learning and sharing of knowledge, the participants were able to develop innovative strategies and identify critical areas for intervention that would enhance the growth of enterprises. The workshop also helped Kudumbashree NRO to refine its approach and provide targeted support to rural entrepreneurs.

The Half yearly workshop conducted was an important platform for professionals to share their expertise and develop innovative strategies to support rural entrepreneurs. The workshop focused on specific areas of intervention within the non-farm spectrum under NRLM and

provided practical solutions for facilitating expertise in product development, community-based marketing, community-based tourism, and food-based interventions. This workshop was a testament to Kudumbashree NRO's commitment to the economic empowerment of marginalized communities in India.

6.4.4 Senior Mentors/MCG workshop

The Senior Mentors/MCG workshop organized by Kudumbashree NRO at KTDC Kumarakom in Kerala was aimed at bringing together experienced mentors who have worked extensively in the field of non-farm livelihood interventions. The workshop focused on knowledge sharing and capacity building to develop strategies to support and grow entrepreneurs across different states.

The workshop provided a platform for senior mentors to share their experiences and discuss major shifts in non-farm interventions in partner states. The significant contributions that have paved the way for building capacities and developing systems in the state that has equipped community leaders to take ownership of the Programs were some areas that were deliberated on in the workshop. The discussions also highlighted Kudumbashree NRO's vision for the coming 5 years was put forward, and each mentor has taken up areas of their expertise and interest towards contributing ahead.

The workshop also helped the team review the roles and responsibilities and go ahead with implementing community-intensive programs. The significant output from the workshop was that the major resource pool of Kudumbashree NRO would start working on requirements and developing models to support SRLMs in enabling them to do more.

The workshop also helped the team understand their roles and responsibilities better and re-strategize how community-intensive programs can be implemented. Overall, the Senior Mentors/MCG workshop was a thriving process that brought together experienced mentors to discuss significant shifts in the way non-farm interventions are moving towards in partner states and develop strategies for facilitating the growth of entrepreneurs in these areas.

6.5 Learning Management System

Kudumbashree NRO has signed partnership with ICFOSS organisation for developing a learning management system (LMS). The LMS aims at offering subscription-based login access to resources and knowledge products prepared for different stakeholders such as SRLM staff including policymakers and implementers, community cadre, trainers, etc. The subscription-based model will automatically generate a log of the most accessed resources for better analysis of the impact of these resources generated. Based on this log, further improvements can be done to these resources.

Certification Course and Project Assessment Tool- Further a self-assessment option will be made available in the LMS having different levels of certification with a validity that can be used by SRLMs or other organisations interested in community based enterprise promotion.

6.6 Partnerships

The Institute of Hotel Management and Catering Technology (IHMCT) is a group of leading hospitality and culinary institutions in India. IHMCT Kovalam is among the oldest and most reputable institutions for hospitality education. At the same time, the Institute of Hotel Management, Catering Technology & Applied Nutrition (IHMCT & AN) Bhubaneswar is a newer institution with a growing reputation.

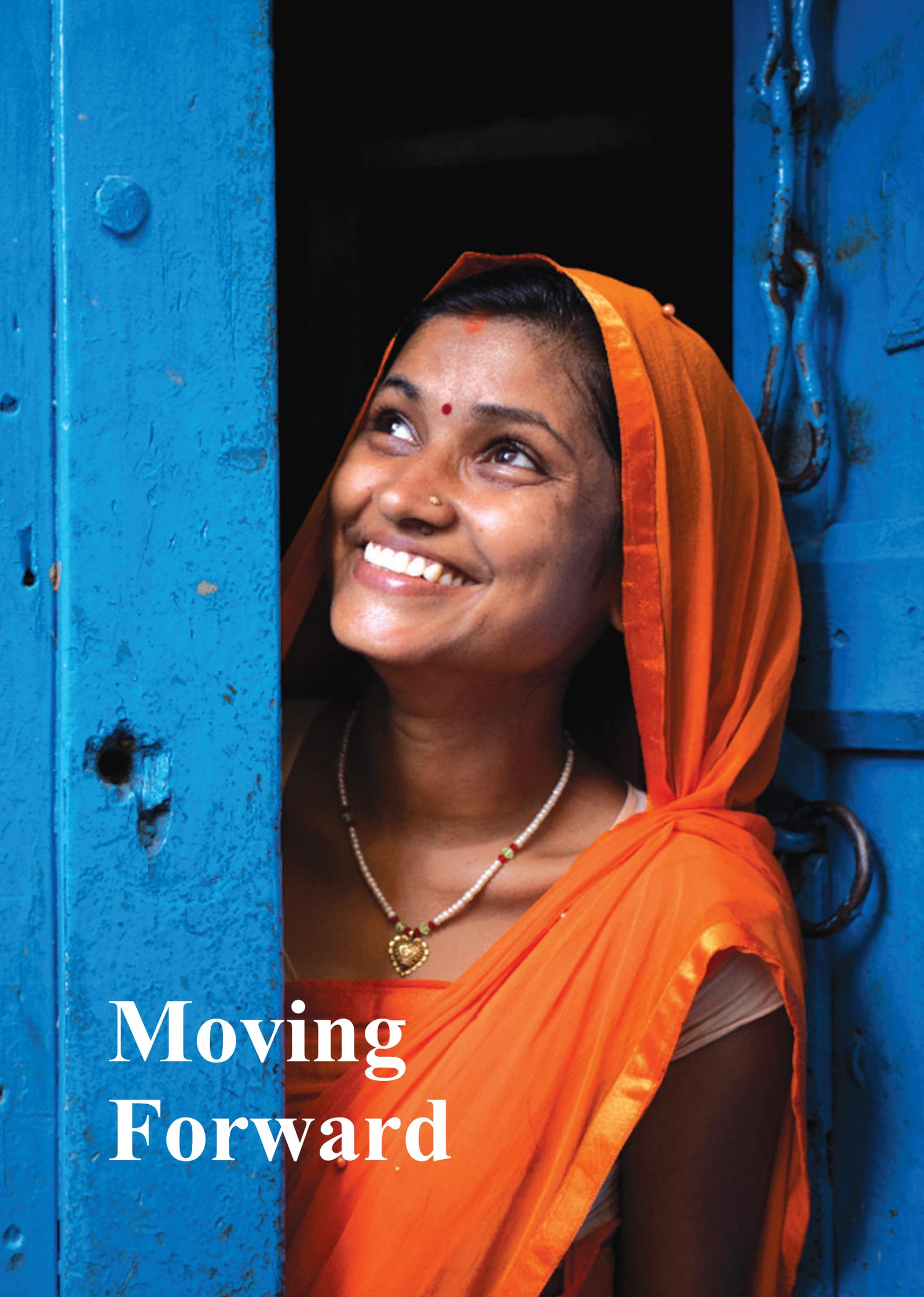
Kudumbashree NRO partnered with IHMCT Kovalam in 2018 to develop internal resources and customise training modules and relevant strategy documents for community-led food service enterprise promotion. During FY 2022-23, Kudumbashree NRO extended this strategic collaboration for another two years to enhance the skills and knowledge needed to support, promote, and develop women-led food service enterprises.

The partnership has been mutually beneficial, allowing IHMCT Kovalam to expand its reach beyond academic programs and contribute to the growth of women-led food service enterprises. In comparison, Kudumbashree NRO has been able to learn from the institute's vast knowledge and experience in the hospitality industry and apply it to their work.

Furthermore, Kudumbashree NRO has initiated a partnership with IHMCT & AN Bhubaneswar to increase the scope of work and knowledge enhancement of the NRO team. The partnership seeks to leverage the expertise of IHMCT & AN Bhubaneswar in hospitality education and research to support the development of women-led food service enterprises in Odisha and other parts of the country.

6.7 Internships

The Kudumbashree NRO has facilitated an internship for two students from the Indian Institute of Management Kozhikode, which has yielded positive outcomes for the organization, its stakeholders and students. The first intern supported the development of learning management systems and assessment frameworks to enhance stakeholders' capacity building. The second intern, in collaboration with the SVEP team and local communities, mapped tourism potential in one of the SVEP blocks in Sikkim. This involved identifying potential tourist spots and activities, analyzing their feasibility, and evaluating the strengths and weaknesses of the local tourism industry. The internships have provided interns with a valuable opportunity to work on real-life projects, augmenting their skills and knowledge.



Moving Forward

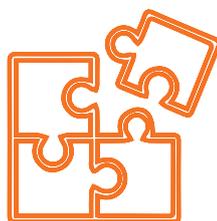
The ten years of Kudumbashree NRO have been impactful in developing and supporting enterprises across various states in India. Kudumbashree NRO has been able to establish a community-based ecosystem to support enterprises. Significant work has been undertaken in developing the capacity of the community, cadres and the SRLM staff across various states.

Community resources have been developed over the period that has been pivotal in supporting non-farm interventions in different states. As a knowledge partner, Kudumbashree NRO, from the experiences of the field, has been able to support other states in developing systems and human resources that have, in a way, contributed towards supporting entrepreneurs. Kudumbashree NRO has also created platforms like India Food Court that have been key in providing opportunities to first-generation food entrepreneurs from different states.

In the vision to promote non-farm activities across states and the requirements that have been emerging, Kudumbashree NRO is focusing on the below areas while moving ahead.



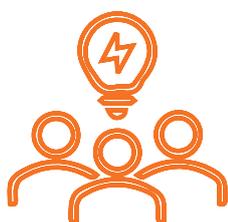
Sustainability in the Non-farm Programs



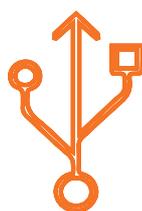
Innovation



Knowledge Management



Developing empowerment and capability of the stakeholders



Technology



Marketing

1. Sustainability in the Non-farm programmes - Sustaining the knowledge, institutions and resources developed in the blocks under different non-farm livelihood projects
2. Innovation - Tapping emerging opportunities with innovative interventions to achieve economies of scale
3. Knowledge management - Learn, share and enhance the knowledge on livelihoods in Non-farm to various stakeholders
4. Technology - Enabling efficient enterprise performance tracking across programs and resources
5. Marketing - Developing a comprehensive marketing & sales strategy for SHG products across India
6. Developing capability of the stakeholders - Enhancing the capabilities of cadres, community leaders and staff to vision, plan and execute livelihood interventions in non-farm

Kudumbashree NRO, in its 3-year vision with the focus as mentioned above, extends support to SRLMs in implementing and capacity building under different programs and plans and executing specific non-farm interventions in selected states with experienced SVEP blocks. Additionally, Kudumbashree NRO would extend support to SRLMs in Non-farm based on requirement. Broadly, the areas identified for this purpose are developing internal resources for supporting Non-farm expansion in the state, developing model enterprises, policy formulation support, staff training, Non-farm apprenticeship programs, and provision of LMS etc. For NRO to contribute better in envisioning and ensuring the knowledge transfer of Non-farm livelihoods, this year developing several knowledge products is one of the main focus areas. The knowledge repository that shall be developed include business library (Curated compilation of open-source resources such as business modules, business plans, success stories, and easy reference books that can be accessed by mentors, cadres, and entrepreneurs) and a resource repository (Tools such as multimedia resources such as teaching aid, videos, case studies, templates, and slide decks in Hindi and English and IEC Materials including animation videos, flipcharts, and infographic posters developed in English and Hindi).

Kudumbashree NRO with its experience of handling huge amounts of data, is trying to develop better platforms of data display and developing its internal capabilities to analyse and interpret data for better decision making. With a vision to help the rural enterprises sustain through the community network, Kudumbashree NRO is intending to develop its expertise in Community based tourism, food service enterprises, product development and community marketing systems. Kudumbashree NRO believes its community oriented approach to these challenges could provide sustaining solutions in the rural areas by enhancing the capabilities of the cadres and the community to anchor the initiatives in the above mentioned areas. The team of Kudumbashree NRO, professionals and mentors, with their diverse skill sets and experiences shall engage in ideating, planning and implementing the strategies developed under each focus area. As an outcome, different knowledge products like modules, IEC materials, SOPs shall be developed under each focus area. This knowledge is of immense value to the different stakeholders engaging in Non-farm livelihood promotion.



WOMEN EMPOWERMENT





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Government of India



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