



ARCHITECTS OF
RURAL ENTREPRENEURSHIP
COMMUNITY LEADERS AND RESOURCE PERSONS REDEFINING LIVELIHOODS

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Executive Director



Kudumbashree
(State Poverty Eradication Mission)
www.kudumbashree.org

Foreword

With immense satisfaction and pride, we share the inspiring stories of women community leaders and resource persons from rural India. *Architects of Rural Entrepreneurship – Community Leaders and Resource Persons Redefining Livelihoods* throws light at some of the impressive experiences emerging from the pilot implementation of Phase I of Start-Up Village Entrepreneurship Programme (SVEP) in the states of Bihar, Jharkhand, Kerala, and Rajasthan.

Deendayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM) has been instrumental in creating efficient and effective institutional platforms for the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. Facilitating knowledge dissemination, skill-building, access to credit, access to marketing, and access to other livelihood services underpins the upward mobility of the community and effectively catalyses poverty eradication. SVEP is an exclusive intervention that focuses on the promotion of nano and micro-enterprises in the rural landscape across India. The programme is being implemented through the Community Based Organisations (CBO) setup of the women Self Help Group (SHG) network that has been established and functional under the DAY-NRLM.

As a National Resource Organisation (NRO), Kudumbashree NRO has supported the State Rural Livelihood Missions in developing the capacity of resource persons and CBO leadership. Interventions over the last 4 years have shown the tremendous potential that the community leaders, resources, and institutions can bring into such a program.

These inspiring narratives will help in developing a better understanding of the programme and the role of community engagement for meaningful output. It will also help various stakeholders in designing much better interventions and support for the rural community.

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Preface

Every development programme in a country as large and diverse as India will have numerous stories to tell. Start-Up Village Entrepreneurship Programme (SVEP) is no different. Having completed four years of its implementation as a scheme promoting enterprises among rural communities, SVEP has its own stories of successes, struggles, and hope.

It is at a juncture when the National Rural Livelihoods Mission (NRLM) has declared an exit strategy for the Phase 1 blocks under SVEP, extending the tenure of the project for a year that we are coming up with this volume. Titled *Architects of Rural Entrepreneurship – Community Leaders and Resource Persons Redefining Livelihoods*, it is an attempt to showcase the stories of some of the extraordinary people who contributed to making the programme impactful.

Kudumbashree National Resource Organisation (Kudumbashree NRO) has been providing technical support to a number of States since the launching of SVEP. As part of this, Kudumbashree NRO designed the training and built the capacity of Community Resource Persons for Enterprise Promotion (CRP-EP) in such a way that they could rise to the expectations of the programme in the field. It supported and guided the Block Enterprise Promotion Committee (BFPC) in evolving institutionally, as envisaged in the programme design.

CRP-EP, the Block Resource Centre for Enterprise Promotion, and BEPC have been some of the innovative components in SVEP. The current volume tells the stories of some of the leaders of BEPCs and also of the CRP-EPs from the first four States where Kudumbashree NRO supported implementation – Bihar, Jharkhand, Kerala and Rajasthan.

We, at Kudumbashree NRO, think the stories of these people should be known to a wider audience. For one, these are people who came up from some of the toughest conditions and demonstrated extraordinary will and resolve to struggle against odds and make tremendous achievements. And the fact that they worked on a pilot project with not many models to learn from, and moved forward is laudable. We also hope that the stories of these outstanding performers would be an inspiration to a larger audience connected to programmes in livelihoods and enterprise promotion.

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COMMUNITY RESOURCE PERSON FOR ENTERPRISE PROMOTION

START-UP VILLAGE ENTREPRENEURSHIP PROGRAMME



BREAKING DOWN THE BARRIERS

Vadavucode SVEP Block, Kerala



Bini Sunil, a graduate from Vadavucode, Kerala, was not really sure what she was signing up for when she applied to the Micro Enterprise Consultant (MEC) under the Start-Up Village Entrepreneurship Programme (SVEP). However, she decided to take the leap of faith and went forward anyway. She was the chairperson of the Community Development Society (CDS) at her Panchayat. And she realised her work as a MEC would take up a large share of her time and she will not be able to do justice to both roles. Hence, she stepped down from her position as a chairperson.

As a MEC, her work involved extensive travel

and meeting different stakeholders within and outside the block in association with various enterprise development activities, which was quite interesting to her. But to her dismay, her family was not supportive enough. She even had to take a break and settle at home, after 4 months of work as a MEC at Vadavucode. However, her teammates of the MEC Group she was part of were not ready to quit on her yet as they had seen how capable Bini was. The community leaders, the Block Nodal Society for Enterprise Promotion (BNSEP) and her teammates stepped in and convinced Bini's family to look at how competent she was at what she did. Seeing such a kind of confidence in Bini, not only brought around her family but raised Bini's self esteem.



Earlier, despite being a graduate, Bini was unable to earn a steady income from the jobs she did. But once she became a MEC, after the training and began supporting enterprises in her village, with her family and the MEC group backing her she was able to earn a steady income. Over the period of the project, Bini was able to support over 100 enterprises and ensure improved turnover to her clients with her business consultancy. The project did not only contribute to her income, but also helped her to grow as an individual. From her social circle being limited to the people she met at CDS office, today, Bini has built contacts with people within and outside the block, from all walks of life. Initially, she wasn't very good with computers or did not have much technical knowledge. The four years in SVEP has enabled her to learn managing her files digitally. Today, she not only manages all her work that often requires usage of computers but also helps her fellow members whenever required. Bini and her MEC team were also able to undertake work on project preparation of Mahila Kisan Sashaktikaran Pariyojana (MKSP), a sub component of the National Livelihood Rural Mission (NRLM), and through this, the group was able to earn around 2.5 lakhs as their fee.

As a part of sub sector analysis for better enterprise promotion, she travelled with her group to Bangalore and explored various different market opportunities. These visits helped her to gather better information on the market and bulk purchase opportunities to her clients. Bini did not stop there. With the information in hand, she began her own garment enterprise – Butterfly Garments and this initiative fetches her an additional income of around ten thousand every month apart from the earnings as a MEC. Being an MEC has changed life for good, according to Bini. With a better social and economic capital, Bini is in charge of her finances and has gained agency to travel anywhere, negotiate with her family and take part in decision making more than ever.



PICKING UP STONES AND TURNING THEM INTO MILESTONES

Begun SVEP Block, Rajasthan



Pinky is a 37 year old Community Resource Person for Enterprise Promotion (CRP-EP) from Nanodi town in Begun. She has been associated with the SVEP project since 2016. The first woman from her family to step out and work in the field, she feels extremely proud in sharing her life experience after becoming a CRP-EP. She shares, “My family used to think that it is just a field job which involves a lot of travelling and filling some applications. But later when they witnessed me sharing the stage with the then Deputy Chief Minister of Rajasthan, Mr. Sachin Pilot, to talk about my experience of working as a resource person for the community and

supporting first generation rural entrepreneurs in setting up profitable enterprises, my family realised that I have done some efficient work in my life. It was after this incident when my family started supporting and believing in my work”.

It was not an easy journey for her. Being married at an early age and then the sudden demise of her husband made her vulnerable. She had the future of her two children in front of her and a family to look after. The opportunity of being a CRP-EP came to her as a ray of hope like a straw supporting a sinking man and therefore she took it up. She says, “Initially I was not able to deliver desired services to the entrepreneurs but with time and continuous practice and guidance from the Mentor I was able to learn and perform tasks as expected”.

“I understood the minute details of preparing the business plans, doing accurate viability checks of an enterprise so that the entrepreneur can make better profit, understanding market opportunities etc” she said. In this journey of interacting with the community and understanding their needs she has also learned and developed different soft skills. She shares that she has been able to take up different approaches to solve the real world problems of her entrepreneurs.

Being an active cadre responsible for enterprise promotion and supporting entrepreneurs for market linkage and other business development activities Pinky has attended Jodhpur Saras Mela, India Food Court - Kerala along with her entrepreneurs. She supported her entrepreneurs with different promotional and marketing strategies in the Mela. She mentions, “After understanding the demand of the customers to taste the ethnic cuisine from states at India Food Court, I helped my entrepreneurs in finalising the Rajasthani dishes and its prices.”



Her experiences have now made her confident to converse and approach senior officials from Bank, RSETI and SRLM. Through her dedication and efforts she has supported a total of 205 entrepreneurs in her block across service, trading and manufacturing enterprises. With her help 14 entrepreneurs have been able to successfully avail bank credit support. She says, "It was difficult to convince the Bank Manager to provide credit

support to my entrepreneurs but with the help of significant business records, adequate business plans and different convincing strategies I was able to get 14 bank loans for my entrepreneurs."

Working as a CRP-EP has brought a lot of personal and professional milestones for Pinki. When she started working she was only 10th pass but currently she is pursuing a B.A. course. She

is comfortable in handling and working on the computer now. She has been able to meet the daily expenditure of her household and her children are getting a good education.

Talking about her future she says, "I have been selected to become a Master Trainer by Kudumbashree NRO. I am attending an ongoing training programme through which I will be able

to support the development of more CRPs-EP like me in other states." She is also looking forward to starting her own tailoring business. She says, "If I will be an entrepreneur myself then I can understand the first hand problems faced by my entrepreneurs on my own. Through this way I will be able to solve their problem in all the possible manner I can." She is determined to encourage her children to take up higher education and become successful in life.





SOARING BEYOND DISABILITIES

Dhanarua SVEP Block, Bihar



“**M**ere liye SVEP sirf ek project nahi hai, ek ehसाas hai,” said Musharraf Hussain, a 22 year old Community Resource Person for Enterprise Promotion (CRP-EP) who has been associated with Start-Up Village Entrepreneurship Programme (SVEP) since its inception in the Dhanarua SVEP Block, Bihar.

Musharraf’s story is nothing but extraordinary. He had just graduated in BSc Physics when the post for CRP-EP had opened up in his village. His aunt heard about the same and informed Musharraf who was looking out for opportunities.

Musharraf was a keen student and was always curious to learn new things. He was affected by polio when he was a child and had his mobility restricted. However, he never let it define him. He studied well in school, and then went on to graduate in Physics honours. Him being the eldest son, and his father being the sole breadwinner, Musharraf quickly needed a job with which he could support his family. He then took up training to be a CRP-EP and has been the friendliest face around in the block, helping community members setting up new enterprises. He quickly picked up MS Excel skills and says it has helped him to look at data more sensibly as a business consultant. He has supported more than 300 entrepreneurs to set up their enterprises in Dhanarua SVEP Block and is currently supporting more than 50 enterprises by regularly doing their performance tracking.

Apart from being a CRP-EP, Musharraf also tutors children around his neighbourhood. Being a smart student himself, he knows that some children need that extra attention that is often lost during regular classes. He says he pays individual attention to all his students. *“CRP-EP ka kaam bhi kuch milta julta hi hai. Har ek udyami ko kya zaroorath hai, unka kya ichchaa hai, aur kahan unko madad chahiye, gaur se dekhna padta hai,”* mentioned Musharraf as he draws parallels between his students and the entrepreneurs he supports. He refuses to let his growth be restricted by anything. He is currently training to be a master trainer where his love for teaching and his experience of business consultancy form a perfect blend. He hopes to train other CRP-EPs with the skill, experience and knowledge he has gained over the years.

Musharraf knew from a very young age that he absolutely cannot let obstacles be the deciding factor in his life. He knew if he needed to be able to support himself and his family, he needed to keep overcoming his challenges. He is not only an inspiration to his students and the entrepreneurs that he supports but most of the villagers around are amazed at what he has achieved. Musharraf hopes to renovate his house and start a family of his own soon.



FAITH IN THE FACE OF TRIALS

Littipara SVEP Block, Jharkhand

When the going gets tough, the tough get going. Summarises the story of Ramkumar Pahlaria, a diligent Community Resource Person for Enterprise Promotion from Jharkhand (CRP-EP) quite well.

Ramkumar comes from a big family. He has 4 brothers and 3 sisters. He managed to study till matriculation but was not able to get any employment. Hence he had no other option but to become a daily wage labourer to support his family. However, things became even more difficult when he decided to start a family. The wages he earned were not even enough for the family to have three square meals a day. Survival had become extremely difficult for Ramkumar.

It almost felt like a godsend when, Start-Up Village Entrepreneurship Programme (SVEP) was announced in Littipara, Jharkhand. His wife, who was the President of her SHG Group, encouraged her husband to put down the application for the CRP-EP positions, along with mobilising more applications from her community. He was selected and eventually trained to be a business consultant in his block.

Words fail Ramkumar when asked what if SVEP had not come to his block. “*Hum ko nahi malum hum khud ko aur apne parivaar ko sambhaalne ke liye kya karte,*” said Ramkumar. He barely had any dreams at all other than to be able to keep the wolf from the door. In the initial months when he was still in training, he was still finding it difficult to believe that it might be possible to have a better life. He eventually started supporting more and more enterprises and started to earn a decent income for himself. He also developed relationships across the village as part of his work.

As he kept an eye out for better income opportunities for his clients in the block, he also

decided to start an enterprise of his own. “*Hum chaahte the ki humaari biwi dehaadi na kare*” recalled Ramkumar as he explains that he wanted his wife to switch from daily wage. The couple decided to open a general store within their village after Ramkumar did a thorough study of the business viability. After all, as a consultant he needed his business to run well, not just for the sheer income but also to prove the worth of his knowledge and skills. The enterprise earns a profit of over Rs. 10,000 every month. The household has been able to sustain themselves well with these profits and the honorarium Ramkumar receives for his services as CRP-EP. The family hopes to work harder and expand their business further.



BLOCK ENTERPRISE PROMOTION COMMITTEE

START-UP VILLAGE ENTREPRENEURSHIP PROGRAMME

STANDING TALL ABOVE LIFE'S CHALLENGES

Kekri SVEP Block, Rajasthan



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

She did not let her early marriage and her domestic duties restrict her dreams. She started her preparations for Class 12 boards. Working

diligently, she was able to get past a wide range of family and cultural issues that came in her way. Pushpa has kept on fighting with a smile on her face. When she had joined as a member of BEPC, she was not confident enough to manage individuals from different walks of life. In addition, social pressure did not make her work easier. However, she did not lose hope.

Gradually, with the support of other community leaders and the Mentor, Pushpa was able to take more ownership of her duties at the BRC. She began to attend the meetings with more vigour and pay attention to the matters being discussed. Her life experiences added a lot of value to her decision making process. *“Arrey zindagi mei jab kuch bura hota hai, toh kaisa lagta hai humko malum hai!”*

she says and emphasises that she always tries to watch out for community members that need an extra hand to support them. The burden that often falls upon the women in the household in difficult times is something she knows first hand. Having an independent source of income becomes extremely crucial in such situations. *"SVEP pariyojna se didi logo ko apne balpe khade hona ka sahayatha milta hai. Aur hum didi log ko dekhe bhi hai apna apna udhyam shuru karte hue. Kaafi achaa lagta hai"* says Pushpa as she looks back at the last few years at her post.

Even though she found managing and adjusting to the circumstances uncomfortable, over time, she put more and more effort into it. She is now a radically different Pushpa, one who is not just

confident in herself but also keeps meeting, helping and working with new people. As a BEPC member, Pushpa is glad to work for people of her area. Her work is recognised by people around and it is what inspires her to keep working for such a cause. Through the Start-Up Village Entrepreneurship Programme, Pushpa has helped many people start their own enterprises. She herself has learned numerous things from managing people to resources, business management concepts as well as overcoming adversities. *"I am happy to been able to spread this information and help others in opening new opportunities for them...what is more is that I have also have found knowledge that I am able to use in my own life..."* adds a proud Pushpa.





TRANSFORMING FEAR INTO **POWER**

Bodhgaya SVEP Block, Bihar

Nisha Devi, a quite familiar face around Bodhgaya, is the secretary of the Block Enterprise Promotion Committee (BEPC) for Start-up Village Entrepreneurship Program (SVEP) and the President of her Cluster Level Federation (CLF). Initially, she joined Self Help Group (SHG) in an attempt to improve her savings and she has come a long way since then. She began meeting women in her group regularly and discuss matters that concerned them as a group and even at a personal level. Eventually she became the most active member in her group and was elected as the President of the SHG and then rose up to CLF President. But it was when she became the CLF President she realised her responsibility as a community leader had now expanded more than ever. She had meetings to attend on a regular basis. Discuss and decide on matters ranging from livelihood projects, matters of community health and community awareness etc. One such important responsibility that came to her was being the president of BEPC.

The first few months, Nisha Devi, was a bit skeptical of the responsibility that was handed to her. She knew the decisions she took had the power to make or break some one's life. Eventually she realized she needed to channelise this into making cautious decisions rather than being scared of the role itself. During the course of four years of implementing SVEP, she picked up knowledge of developing a business idea and making decisions about how it would help the community. As a BEPC member, she is well versed with her duty to approve or reject a business plan on the basis of efficiency. The BEPC members have not limited themselves only to paper work and their group meetings. As and when it calls for it, they also visit the field. Recently the block was facing some challenges with the repayment of loans extended to entrepreneurs from the Community Enterprise Fund. The BEPC members, including Nisha, went on a campaign drive where they ensured that every individual who took the loan repays it on time. They discussed each case and looked into the causes and hurdles faced by each entrepreneur and were able to ensure a good amount of loan repayment during that time.



Apart from SVEP, Nisha also handles different funds that come to the SHGs. She has become quite the expert in managing resources and is equipped to take forward the projects for the welfare of the community around her. With all the knowledge she picked up from years of community engagement, she also set up her own enterprise and her family has been able to run it successfully for over a year now. She wishes for more women like her to come out of the four walls of their households and pave the path to better lives for themselves and others.



THE MAKING OF A LEADER

Vadavucode SVEP Block, Kerala

It was with years of experience of working with the community that Vishalam took office as Chairperson of the Block Nodal Society for Enterprise Promotion (BNSEP) at Vadavucode SVEP Block. As someone actively involved in the public issues in her locality, she was elected to different local government bodies multiple times over the course. Vishalam served as a block Panchayat member of Vadavucode block and also as a Panchayat member from Vadavucode-Puthencruz Panchayat. It was after the successful fruition of these terms she took charge as chairperson of Community Development Society (CDS) at Vadavucode – Puthencruz Panchayat and eventually to the BNSEP.





During her time as an elected representative, she was able to intervene in various issues in the block and take actions in her capacity. But the issues were mostly of generic nature. It was only when she was a CDS chairperson, she was able to focus on women's issues and get involved in resolving them. Vishalam served 3 terms as a CDS chairperson, during which she became a member of the BNSEP committee at Vadavucode. With her immense experience, she was selected as chairperson of the committee.

According to Vishalam, working as a chairperson of the BNSEP was challenging and satisfying at the same time. Unlike her previous engagements, she was able to engage with issues regarding people's livelihood and thereby their everyday life. The position allowed her to get involved in individual issues right from identification of entrepreneurs to the establishment of enterprises. Further, she could also ensure continued support to them through the Micro Enterprise Consultant (MEC) group as well as direct interventions as a BNSEP chairperson.

Many community members had already availed home loans and other loans from banks, and this made credit inaccessible to them even when they had a solid business idea. As a BNSEP chairperson, Vishalam is happy that she and her committee was able to help them realize their dreams through the effective management of Community Enterprise Fund

(CEF), which is a completely community owned fund at the block level to support entrepreneurial activities. Additionally, with the support of the MEC Group, Vadavucode SVEP Block was also able to arrange credit from bank linkages as well. Though the target for enterprises to be established was 2054, Vadavucode SVEP Block was able to support over 2100 enterprises during the 4 years of the project. More than 900 entrepreneurs were given CEF loans which helped them start, or expand their business. Vishalam believes that an intervention at this scale was possible only because of the community ownership in the project. The community owned CEF, transfers true power to the committee to take decisions and route finances to implement those decisions.

As the 4 years come to an end at Vadavucode SVEP Block, Vishalam is not ready to simply pack her bags and go back home. With keen interest in working with people and their issues of livelihood, she applied to be a mentor with Kudumbashree National Resource Organisation and got selected. She was trained to support the MECs in a block and her rich experience in such wide roles as a community leader adds depth and makes her one of the most resourceful mentors. Currently, she is working as a mentor in Chalakkudy, Thrissur District, Kerala.





THE PERFECT ART OF MULTITASKING

Bodhgaya SVEP Block, Bihar

Amola Devi, always with a confident look and ready to work attitude, has earned a respectful position among the women and in the society. She is the president of the Cluster Level Federation (CLF) of her community network. And eventually she also became the president of the Block Enterprise Promotion Committee (BEPC) responsible for the management of the Block Resource Centre (BRC) of Bodhgaya Block, Start-up Village Entrepreneurship Program (SVEP). A multitasker,

Amoladidi is handling the position efficiently. She is a leader and inspiration to many.

When asked about her source of motivation to work and how SVEP has helped her, she replied that it was the lived experiences, her family and personal backgrounds that have shaped her motivation to work. Amoladidi believes, gaining community level trust is the key. Building trust and engagement with the community is important. It was only by establishing a direct and intimate connection with

the women that enabled Amola to be a leader. The social capital and the trust that she built helped her to claim the right to represent and speak for the women of the society.

Training and collective effort made her more confident and capable of advocating for their priorities, and opened her eyes to the possibilities

around. Sharing and discussing issues and aspirations in the self help groups (SHG) proved to be fruitful in more ways than one. Despite being uneducated, didi has a good understanding and all the knowledge about the project and her role as a community leader to bring in change. Starting from handling the budgets under different categories to checking a business plan,





and organising regular meetings, didi has always ensured that the project runs smoothly. After she gained a good understanding of the project, she proactively engaged with other members of the block team and kept everyone updated about how they have to engage with the project and their roles and responsibilities.

Didi has learned to look at herself outside the roles of being a mother to her children, a wife to her husband and a daughter-in-law to her in-laws, which has placed her at a position of respect among the members of the community. She added that the programme has also encouraged the women in their society to take more interest in their communities and to become more active catalysts of change. Through their engagement in the activities of the project, women leaders at



grass root level are able to voice their opinions better and demand the services and resources needed to improve rural people's lives.

Apart from monitoring the SVEP at her block, Amoladidi is an entrepreneur herself. She took out a loan for her own business under SVEP. She runs a sanitary hardware store. She knows her position also comes with the added responsibility of being a role model. Hence, she makes sure that her loan repayment is done on time. She also did a campaign among the community members focusing on loan repayment and how it will ensure more members of the community benefits from the project. Visiting banks for bank linkage, meeting officials for any opportunity that the women can get, didi is always on a run. As the 4 years of the project are coming to an end, she is now more determined to lead and make more promising entrepreneurs in her locality.





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