

Cultivators of Entrepreneurship



Start-Up Village Entrepreneurship Programme,
Uttar Pradesh State Rural Livelihood Mission
Uttar Pradesh.

Progress of April to September 2021

Start-Up Village Entrepreneurship Programme,
Uttar Pradesh State Rural Livelihood Mission
Uttar Pradesh.

Supported By
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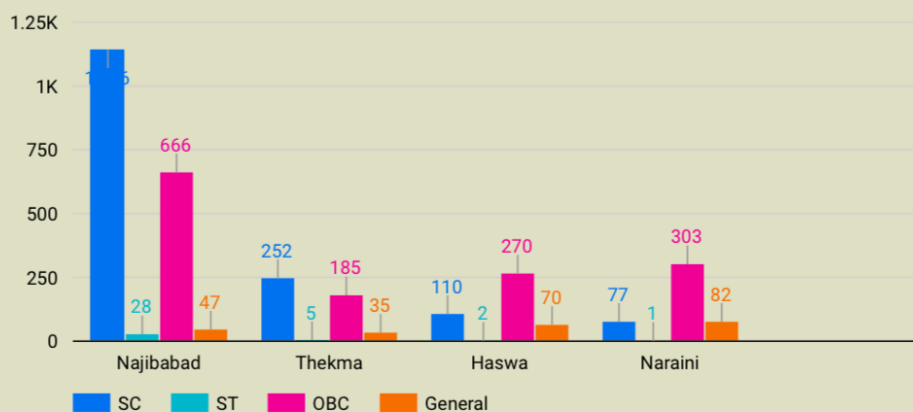
Part I Overview



Sectorwise

Block	Trading	Service	Manufacturing
1. Najibabad	728	889	270
2. Naraini	239	143	81
3. Haswa	236	165	51
4. Thekma	210	165	102

Castewise



Part II

Enterprise Promotion

Meetings of Project Approval Committee.



From April 2021 to September 2021, Kudumbashree NRO SVEP block Najibabad, Haswa, Naraini, and Thekma have conducted cumulative 22 meetings of Project Approval Committees. In these meetings, along with BEPC members, BMMs, and mentors were also present. In these meetings, 1154 business plans were prepared by CRP-EP, out of which a total of 310 entrepreneurs sanctioned a loan of Rs 77,00,000. These loans have been approved to promote different enterprises like surf production, bangle making, broom making, mehndi making, tea shop, grocery, namkeen making, transportation service, stone items, sewing shop, canteen, clothes, etc.

Rakhi and Bracelet



Through the BRC offices of Naraini, Haswa, and Thekma, 30 potential women entrepreneurs were given training in Rakhi and Bracelet making under SVEP. . In Naraini and Thekma, training has been given by SVEP entrepreneurs of Bihan Chhattisgarh. She taught new designs by using seeds, paddy, wheat, and various natural materials. While in Haswa, the training was given by SHG members of the block who has good knowledge and experience of Rakhi and bracelet making.

Broom Making Training



Through the BRC offices of Najibabad, Haswa, and Thekma of the state, 109 SHG members or their family members were given training in broom-making under SVEP. BRC conducted this training to enable the people of rural areas, especially women, to link with self-employment. These trainings were organized by keeping in view the demand of domestic needs and the demand for community toilets started by the government. This training was given in Najibabad under the Rural Livelihood Program of the ICICI Foundation. This is the second time the training was conducted in Najibabad. The number of broom-making units given training through ICICI and BRC a year ago is running well. Therefore, understanding the needs and demands of the community and the market's needs, this training was organized.

Bangle Making Training



Through the BRC offices of Thekma, Haswa, and Naraini, seven days of non-residential training in bangle making were given to 95 potential women entrepreneurs under the SVEP. In this training, a total of 95 women entrepreneurs from more than 50 villages participated. This training was given by the trainers Asif Raja and Samma Zafri of Bihar. They taught the women different types of bangle designs and informed them about the use of the internet for new designs.

Artificial Flower Training



In the office premises of Arpan Cluster of Najibabad block, 45 SHG members or their family members were given three days of non-residential training of artificial flower making under the SVEP. This training was aimed at promoting skill-based enterprises in the block and linking the SHG members with self-employment. CRP EP Wajida has good knowledge and experience in making artificial flower vases. Therefore CRP EP Wajida gave this training to the entrepreneur. On the last day of training, she shared all the information about the raw material with the entrepreneurs. All participants were certified on the day of completion of training. CRPEP Wajida is also helping entrepreneurs to build backward-forward linkages. She has identified budgetary sources of raw materials in Delhi and places where products can be sold.

Teddy Bear Training



In the BRC office of the Najibabad block, 20 potential SHG women entrepreneurs were given four-day teddy bears making training from 28 August 2021 to 01 September 2021 under SVEP. CRP-EP assesses the market. near Najibabad like Moradabad, Haridwar, Kotdwar, etc., to

understand the demand and supply of Teddy Bear and their raw material with the help of Mentor and SPC NRO. By understanding the availability of the market, they planned the training to grab the market opportunity. The BRC accountant is trained in this and has good knowledge of teddy bear production, so she was responsible as a trainer. She gave detailed training for four days. We have not started the enterprises yet as the trainee needs more practice to ensure the quality of the product. They are practicing, and the ME is expected to be formed by the end of October.

Amrit Mohostav



7th September 2021 to 12th September 2021, BRC office of Najibabad, Haswa, Naraini, and Thekma, 75th Azadi Ka Amrit Mahotsav was celebrated to mark the 75 years of independence. The special PAC meetings were held for Amrit Mahotsav, 254 business plans were approved, in which a total of 144 entrepreneurs were given loans of Rs.29,50,000. BEPC members, Mentors, BMMs, CRP EPs, and entrepreneurs also attended the PAC meetings. On this occasion, the participants of skill training given by BRC in the Haswa block were certified. On 11 September 2021, a special program was organized in Najibabad block. SHG members were honored for timely repayment of CEF in the program, and certificates were also distributed to SHG members who completed skill training.

Participation in Garib Kalyan Mela



Block level Garib Kalyan Mela was organized on 25/9/21 in Thekma Block. Taking advantage of this opportunity, CRPEP invited the entrepreneurs of SVEP to this fair and set up six stalls of products produced by SVEP entrepreneurs. These products included surf, incense sticks, namkeen, bangles, brooms, and solar. A total of Rs 8400 was sold at this fair in 2 hours. Entrepreneurs Atul Srivastava-Namkeen, Seema-Surf, Renu Rai-Agarbati, got a new idea and were inspired that if such a program takes place, if they set up their stalls, then there will be good sales and publicity.

Reopeing of weekly Market

The weekly market was started in March in the village Sada of the block. In April, this weekly market was closed due to the lockdown in the second wave of Covid. CRPEP Pappi, Sunita, and Pooja discussed with VO, SVEP entrepreneurs, village entrepreneurs, and influential people of the village to restart the market. With the help of mentor and BMU, CRP EP propagated the weekly market. Due to the hard work of the CRP_EP, the market was started again. Earlier, the market was held on every Saturday; its day was changed to every Wednesday. Fifty entrepreneurs set up their shops in this market after reopening.

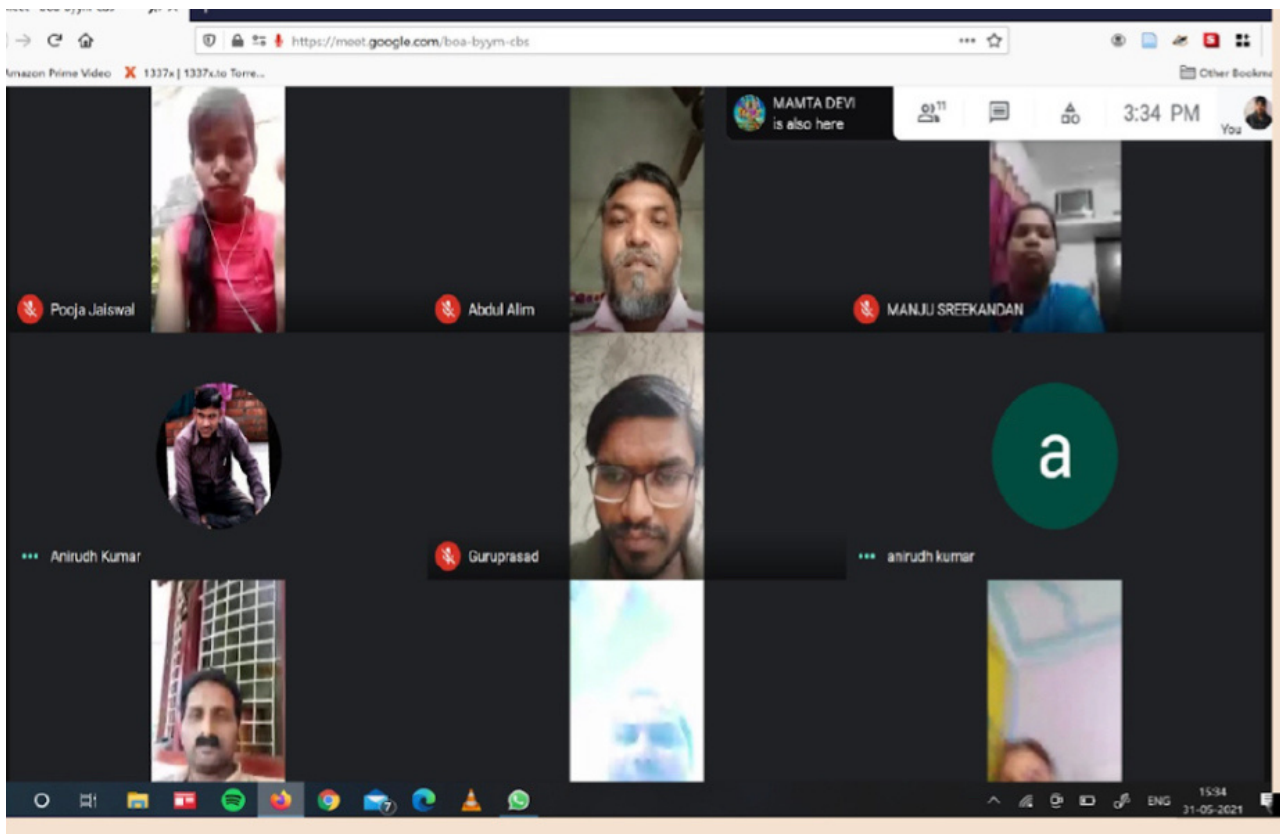


Part III

Capacity Building

Training of BRC Accountants

On 24th April 2021, the Uttar Pradesh team of Kudumbashree NRO started training BRC (Block Resource Center) Accountants of all four blocks in UP. The participants included the accountants of Najibabad, Haswa, Naraini, and Thekma blocks along with the State Program Coordinator, Field Coordinator, Block Anchor Person, and the trainer (mentor of Najibabad block) in the online training mode.



The objective of the training was to educate accountants on their role in the SVEP project, the accounting process involved in SVEP, and books of records under the SVEP project. The mentor of Najibabad and BAP were the key faculties for the training, while a few sessions were also conducted by the Field Coordinator and the State Program Coordinator.

It was an eight-day-long training program emphasizing the enhancement of the accounting capabilities of the accountants. The curriculum of training involved both theories as well as practice sessions. To ensure quality of learning process, PowerPoint presentations made for content delivery and soft copy sample templates of books of records were created for the accountant's reference and ensured that they followed the same in the assignments.

Online TOT of CRP-EP

In Naraini, Thekma, and Haswa, the CRPEP group was given an online TOT of orientations of CBO orientation and Triggering, GOT, and EDP. Each session was explained in great detail. Along with this, how to use the IEC material field and which IEC to use in which session was also taught. In this training, the FC and BAP also participated. The CRPEP shared that it was a good learning experience.

SVEP App

Every Sunday of July, online training of SVEP-app is given to the mentors of Thekma, Naraini, and Haswa blocks. The training is given by NRO's BAP and Najibabad mentor. This training aimed to orient and train the new blocks mentors on the SVEP app and start SVEP work in the app as soon as possible. After the mentor's training, they will be given the same training to the CRP-EP group.

PTS Refresher Training of CRP-EP



CRP_EP group of Thekma, Haswa, and Naraini has given two days of non-residential training for PTS. This training aims to reeducate CRPEP to maintain and collect accurate financial data of enterprises. It mainly included cash and credit sales, stock inventories, and other expenses, prepared financial statements, and recorded profit and loss to understand the status of the enterprise's progress. They were also oriented on providing consultancy services based on a PTS basis. The training will help CRP-EP in getting and understanding financial information easily. In this training, the BAP of Kudumbashree NRO played the role of a trainer.

Refresher Training on Business Plan and Viability study



One day refresher training on business plan preparation and viability study was given to Samridhi CRP- EP group at BRC office in Naraini on 19th July 2021. The training was conducted to alleviate the problems arising while preparing the business plan and conducting viability studies.

New CRP-EP Training



In Najibabad, a total of 30 CRPEPs are required in the block as per DPR. More than 30 CRPs were initially selected and trained, but few CRP EPs resigned due to personal issues. It is imperative to ensure the required number of CRPEP in the block for the smooth functioning of enterprise promotion activities. For this, CRPEP was selected for the second time in the Najibabad block. Presently 28 new CRP EPs are being trained in the block. In the block, team B1 and Ted 3 training are completed, and activity of B2 and B3 will be conducted soon.

BRC Exposure Visit

Exposure visit of BRC Haswa and BRC Naraini was hosted by BRC office Najibabad from 5th August 2021 to 8th August 2021. The BEPC of Najibabad had organized a special meeting to discuss the plan of exposure visit and its arrangements. A plan was made for the field visit with the CRP EP in the meeting. CRPEP Nitin and Poonam were responsible for arrangement in the Dhanora cluster and Geeta and Wajida in the Arpan cluster. The mentor played the role of a facilitator in the planning process. The objective of the exposure visit is to interact with and learn from each other, allowing BEPC members to view best practices & interventions from the field and use them in the implementation of the project in their block.



On 4th August 2021, the seventeen BEPC members, BPM and Mentor of Block Resource Center (BRC) Haswa, District Fatehpur, and BRC Naraini, District Banda, started their journey for the exposure visit to Najibabad block of Bijnor District. SVEP-BRC, Najibabad is one of the finest and oldest BRC under the SVEP program under Kudumbashree NRO. The journey was done via train and also utilized local transport services whenever required and possible.

The BEPC members were assisted by Mentors, BPM-SVEP, and field coordinators from Kudumbashree NRO of Haswa and Naraini blocks. It was a six-day program (including traveling days) emphasizing the building of the capacity of BEPC members. The principal activities conducted during the visit were interaction with DC-NRLM, BPM, BEPC, and CRP-EP group, the session on SVEP guidelines, roles and responsibilities of SVEP - BRC stakeholders, the session on loan repayment & repayment tracking with the BEPC, SVEP Micro, and scalable enterprises visit, mock BRC meetings, PAC meeting, and debriefing of the learning of the team with BRC Najibabad team.

Technical Training



September 2021, the Uttar Pradesh team of Kudumbashree - National Resource Organization (NRO) started Technical Training of Mentors of all the four blocks in Uttar Pradesh. The participants included the mentors of Najibabad, Haswa, Naraini, and Thekma blocks and State Program Coordinator, Field Coordinator (FC), and Block Anchor Person (BAP). The training focused on enhancing mentors' knowledge of basic computer-based documentation skills, uses of online methods like google form and drive for capturing data, and educating them on creating micro-enterprise formalization documents, reports, case studies, and letter writing skills. It was a five-day program where the last day was dedicated to revision and reviewing the four-day learnings.

Part IV From Field

Journey of Mithilesh and Pawan

Mithilesh Sharma husband of Pawan Kumar Sharma, resident village Bhaguwala, Najibabad. Her family has six members, three children and husband, mother-in-law, and herself. But her financial condition was not good due to her husband's disability. Pawan Kumar used to work as a laborer in a furniture shop and used to get '4000' as income in a month. But with this money, the household expenses could not be met. There was no money for the education of the children. One day Mithilesh Sharma came to know that women's groups were being formed. Some Didis who came from outside is forming the group. So Mithilesh went there and listened to them and joined the SHG. After joining the group for some time, she took some money from the SHG and took a sewing machine because she knew the work of sewing. Even after her, the house's condition not improved, and she used to work in the home.



Now Mithilesh was doing her sewing work at home. One day in the SHG meeting, Mithilesh got information from CRPEP about the SVEP. CRPEP told about the program in the meeting and was also convinced that we could change our economic condition by setting up a small business. Mithilesh didi heard about SVEP, and she discussed with her husband why not we should also start furniture work under SVEP". Mithilesh took complete information from "CRPEP. And Pawan Kumar participated in triggering GOT EDP training, and Didi took a loan of '50000' from BRC for his shop. Then Didi also took some loans from the SHG and started their furniture shop. Pawan Kumar is now making a good profit from his business and is taking care of his children's education and household expenses. Pawan Kumar is earning a '6000' profit from his business; now, his financial condition is getting better.

Standing Again

The initial days of the 34-year-old Syama's life were pleasant as her father used to work in the government office, due to which the family was running well. After completing her studies till BA, Shyama got married to a farmer family in the nearby Kheria village. In her in-laws' house, all the people used to work in the fields. Shyama used to feel uncomfortable while working in the field because she was not used to working. Because of this, her father-in-law used to be very angry. After a few days of marriage, her in-laws separated her by giving part of the farmland. There was some difficulty, in the beginning, then gradually, life started getting back on track.



Now Shyama had also started helping her husband in the fields and had learned sewing work in her house, so after working in the field, she used to do sewing work. After a few years, Shyama didi had two children, a girl, and a boy. The family was going well, but destiny had something else in mind. After showing her husband to the doctor, it came to know that he had heart disease. Even after getting treatment at many places, he died in 2016 after 12 years of marriage.

Syama could not bear the grief of her husband's departure and went into depression. The loan of 6 lakhs taken for the treatment of her husband and two children was now her responsibility. In this hour of grief, her parents became her support. Shyama's treatment went on for almost two years, and her debt increased. Shyama took courage and became a support for her children; meanwhile, she joined the SHG and started working as a cadre. she also started sewing

When the StartUp Village Entrepreneurship Program came in the Naraini block, she applied for the CRPEP and got selected. Her training was going on that the in-laws divided the house, land, due to which her problems started increasing once again. For a time, Shyama thought of quitting the work of CRP-EP because it was becoming difficult for her to see the house, children, farm, and animals. Shyama's father encouraged her and gave her courage.

Today Shyama also does sewing work as CRPEP. she has taken sewing machine and pico machine by taking 25 thousand loans. Now she sews even better designer blouses. Shyama children are currently studying. Today Shyama didi is ideal for her villagers because while working as CRPEP, she has connected 25 women and their families with the enterprise. She does not have to think about household expenses because 8 to 10 thousand per month are earned from the CRPEP and sewing work. Shyama is also paying off the loan of the family slowly. She wants to educate her children and make them stand on their feet. She wants to help needy people by working with the community.



Story of Kamlesh

A 51-year-old Kamlesh is a person with a disability who lives in Bilarimau village of Haswa block. Due to being a person with a disability, he was dependent on his father, mother, brother, and sister since childhood. He lived his life with the support of his family. For this reason, he also left his schooling after primary education. When Kamlesh felt the need for a life partner, his parents married a girl named Meena in the nearby village of Ramwa. After marriage, Kamlesh had two children and became a family of four members. The family was going through severe financial difficulties as the family was dependent on wages.

Kamlesh's wife was associated with the SHG in 2016. One day in an SHG meeting, Meena Devi got information about SVEP from CRPEP Mithalesh. Meena Devi liked the idea and discussed it with her husband. Husband Kamlesh also liked this thing. Kamlesh and his wife discussed the idea of starting a new business with CRPEP and learned about the services of BRC. Kamlesh recognized his potential and decided to start his venture.

Mina Devi called CRPEP to her house one day and told her about her decision to start a business. CRPEP took the name of Kamlesh for the Triggering, GOT, and EDP training provided by BRC and completed the training process. After training, Kamlesh started a grocery shop in his house on 05/03/2021 by investing his deposits. On today's date, husband and wife are running their shop together, earning 300-400 profit per day, and living their life a little easier.

Thinking Beyond Micro Enterprise

A simple woman Seema is living in Parsauli village block of Thekaman with husband and 2 children. Her main activity was to do household chores. When she joined the SHG, she started working as a Samuh Sakhi because of her education until the 12th. Her husband used to work in a private company in Mumbai. He had to face physical problems due to the work of the company. Due to this, he left his job and had to come back home. Due to the physical difficulty of the husband, the doctor suggested he not work for a while. After the husband left his job, the financial condition of the house started deteriorating. The impact was falling on household expenses, child's education, mother-in-law's medical costs, husband's medicine, and other costs. It was becoming tough to handle all these expenses.



One day Seema got information about the entrepreneurship program in SHG through CRPEP. So she also got the desire to open her enterprise. CRPEP asked Seema to come to the triggering meeting. In triggering, Seema was inspired to start the enterprise by CRPEP. Now Seema was starting to realize that doing business could improve the financial condition of her house. After triggering, Seema discussed with her husband, who was also inspired to start a business. Seema's husband got knowledge and experience making surf powder from the company, which he also taught to his wife. Then, both of them decided to start the business of producing surf powder. After that, she also completed GOT and EPD training with great interest.

A loan of Rs 40,000 was given to Seema based on the business plan prepared by the CRPEP in the approval committee meeting at the BRC office. After that, Seema and her husband started producing surf in July 2021 at her home. They made packaging arrangements for the product and named it Boss. Initially, the quality of the surf began to pose a significant challenge for the trade. Due to which it was becoming difficult to sell the product in the market. Based on the orders and feedback received from the shop through CRPEP, Seema and her husband made some changes in their product as per the customer's demand. After that, they got a good response from the shopkeepers also. They also got a lot of support through CRPEP in publicity and bringing the product's demand.

Now they get orders up to Rs 1000-1500 per day sitting at home. Now Didi does not have to spread her hands in front of people to handle household expenses. The business generates an income of 10000-12000 thousand rupees per month, and the demand for the product is also increasing day by day. Seema and her husband wish that their business should be on a large scale. They should have their small factory. Where 10-12 people work, and their product becomes the demand of every shop in the state.