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End Term Evaluation Report

SVEP BLOCKS

(Hajo, Pub-Mangaldoi & Sidli Chirang Blocks)



Submitted to:

Assam State Rural Livelihoods Mission (ASRLM), Guwahati, Assam



Submitted by:

Wangjing Women and Girls Society (WWAGS), Thoubal, Manipur



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Karanjeet Laishram
Director



MESSAGE

FROM THE DESK OF SECRETARY

On behalf of the organization, I am thrilled to extend my heartfelt appreciation to each of you for your exceptional work on the end-term evaluation of the SVEP program across three blocks under the Assam State Rural Livelihoods Mission (ASRLM). The quality and depth of the evaluation study truly exceeded expectations and reflect the dedication and commitment of everyone involved.

Special thanks go to the Director, Shri Karanjeet Laishram, and the Chief Advisor Shri. Dr. K.I. Meitei, whose leadership and guidance have been instrumental in making this evaluation a success. Your meticulous efforts have highlighted our commitment to providing valuable insights for ASRLM future projects, and I am grateful for your hard work and professionalism throughout the process.

I would also like to extend my sincere thanks to ASRLM for trusting us with this important opportunity. This partnership has been a valuable experience, and we look forward to continuing our collaboration in strengthening rural livelihoods. Once again, thank you all for your outstanding contributions.

L. Premananda Singh
Secretary

ACRONYMS

AGR	Average Gross Revenue	ICT	Information and Communication Technology
BLF	Block Level Federation	ITDA	Integrated Tribal Development Agency
BPL	Below Poverty Line	IWMP	Integrated Water Management Programme
BRC	Block Resource Centre	MoRD	Ministry of Rural Development
CBO	Community Based Organization	NMMU	National Mission Management Unit
CEF	Community Enterprise Fund	NRLM	National Rural Livelihoods Mission
CIF	Community Investment Fund	NRO	National Resource Organization
PRI	Panchayati Raj Institution	NTFP	Non-Timber Forest Produce
CRP-EP	Community Resource Person- Enterprise Promotion	PIA	Project Implementation Agency
DMMU	District Mission Management Unit	PLP	Potential Linked Credit Plan
DPR	Detailed Project Report	SHG	Self Help Group
GPLF	Gram Panchayat Level Federation	CLF	Cluster Level Forum
DRDA	District Rural Development Authority	SMMU	State Mission Management Unit
EC	Empowered Committee	SPM	State Project Manager
WWAGS	Wangjing Women and Girls Society	ASRLM	Assam State Rural Livelihood Mission
EDII	Entrepreneurship Development Institute of India	BDO	Block Development Officer



Contents

Table of Contents

Acronyms	2
CHAPTER 1	7
PROFILES OF THE BLOCKS	8
1. <i>Profile of the Sidli Chirang Block</i>	8
DEMOGRAPHIC FEATURES:	8
LITERACY RATE	10
WORK PARTICIPATION	10
DURABLE ASSETS:	11
MAJOR RESOURCES:	12
STATUS OF SOCIAL MOBILIZATION AND INSTITUTION BUILDING UNDER NRLM	13
2. <i>Profile of Hajo Block</i>	14
DEMOGRAPHIC AND SOCIO-ECONOMIC PROFILE	14
LITERACY RATE	16
WORK PARTICIPATION	16
DURABLE ASSETS:	18
MAJOR RESOURCES:	18
STATUS OF SOCIAL MOBILISATION AND INSTITUTION BUILDING UNDER NRLM	19
3. <i>Profile of Pub Mangaldoi Block</i>	21
DEMOGRAPHIC FEATURES:	21
LITERACY PROFILE	23
WORK PARTICIPATION	24
DURABLE ASSETS:	26
MAJOR RESOURCES:	27



Table 1.20: Status of major produces in the block	27
STATUS OF SOCIAL MOBILISATION AND INSTITUTION	28
BUILDING UNDER NRLM	
IMPERATIVES OF START-UP VILLAGE ENTREPRENEURSHIP PROGRAMME (SVEP)	29
STRATEGY, OBJECTIVES AND COMPONENTS OF SVEP	29
KEY ACTIVITIES:	30
EXPECTED OUTCOMES:	30
SVEP IMPLEMENTATION IN THE SELECTED BLOCKS	31
NEEDS OF EVALUATION STUDY	32
OBJECTIVES OF STUDY	33
CHAPTER 2	36
METHODOLOGY OF THE STUDY	36
METHODOLOGY OF THE STUDY	37
4. <i>METHODOLOGY:</i>	37
SAMPLING:	37
METHOD OF DATA COLLECTION	38
RESPONDENTS FOR KII	38
ENTERPRISES SELECTION	39
5. <i>FOCUS GROUP DISCUSSIONS CONDUCTED (FGCDs)</i>	40
STATISTICAL TOOLS	41
CHAPTER 3	42
FINDINGS OF THE STUDY	42
A. <i>PROMOTION OF ENTERPRISES</i>	43
B. <i>Analysis on Entrepreneurs:</i>	48
C. <i>Creation of Employment Avenue:</i>	51
D. <i>Income Earning Capacity</i>	52



E. Analysis on CRP-EPs:	55
F. PIA -CORE FUNCTIONAL ROLES	58
G. BRC - FUNCTIONAL ROLES	59
H. COMPARISON BETWEEN ASPIRATIONAL INCOME AND CURRENT INCOME	60
I. MENTORS:	61
J. BLOCK PROJECT MANAGER	61
CONCLUSION	63
RECOMMENDATIONS:	64

List of Tables

<i>Table 1.1: Basic demographic details of Sidli Chirang Block</i>	9
<i>Table 1.2: Literacy amongst the population in Sidli Chirang block</i>	10
<i>Table 1.3: Work Participation</i>	10
<i>Table 1.4: Work participation - category-wise</i>	11
<i>Table 1.5: Ownership of durable assets</i>	11
<i>Table 1.6: Status of major produces in the block</i>	12
<i>Table 1.7: Status of social mobilization and institution building in</i>	13
<i>Table 1.8: Basic Demographic Details</i>	15
<i>Table 1.9: Literacy amongst the population in Hajo block</i>	16
<i>Table 1.10: Work Participation</i>	16
<i>Table 1.11: Work participation - category-wise</i>	17
<i>Table 1.12: Ownership of durable assets</i>	18
<i>Table 1.13: Status of major produces in the block</i>	18
<i>Table 1.14: Status of social mobilization and institution building in Hajo block</i>	19
<i>Table 1.15: Basic demographic details</i>	22
<i>Table 1.16: Literacy Profile</i>	23
<i>Table 1.17: Work Participation</i>	24



<i>Table 1.18: Work participation - category-wise</i>	25
<i>Table 1.19: Ownership of durable assets</i>	26
<i>Table 1.20: Status of major produces in the block</i>	27
<i>Table 1.21: Status of social mobilization and institution building in the Pub - Mangaldoi block</i>	28
<i>Table 1.22: Targets & Achievements</i>	31
<i>Table 1.23: Block Wise and Sex Wise Distribution of Entrepreneurs</i>	32
<i>Table 1.24: Type of Promoted Enterprises</i>	32
<i>Table 1.25: Sector wise Promoted Enterprises</i>	32
<i>Table 2.1: Selected Entrepreneurs by Sex and Caste: Hajo Block</i>	39
<i>Table 2.2: Selected Entrepreneurs by Sex and Caste: Mangaldoi Block</i>	39
<i>Table 2.3: Selected Entrepreneurs by Sex and Caste: Sidli Chirang Block</i>	39
<i>Table 2.4: Type of Enterprises</i>	40
<i>Table 3.1: Block wise Distribution of Type of Enterprises block wise</i>	43
<i>Table 3.2: Distribution of Enterprises by Operational Type</i>	43
<i>Table 3.3 Distribution of Entrepreneurs by Source Supports</i>	44
<i>Table 3.4: Distribution of Enterprises based on Registration</i>	44
<i>Table 3.5: Distribution of Enterprises according to Loan Sanctioned</i>	45
<i>Table 3.6: Block wise Distribution of Statistical Estimates, Minimum and Maximum Amount of the Total Loan Sanctioned</i>	45
<i>Table 3.7: Statistical Estimates</i>	46
<i>Table 3.8: Block wise Distribution of Statistical Estimates of the Total Project Cost</i>	46
<i>Table 3.9: Block wise and Sector wise statistics of Net Profit Generation during the first three months</i>	47
<i>Table 3.10: Two-way ANOVA Analysis</i>	48
<i>Table 3.11: Block wise Distribution of Entrepreneur surveyed</i>	49
<i>Table 3.12: Distribution of Entrepreneurs by caste</i>	49
<i>Table 3.13: Block wise Distribution of Entrepreneur by Age</i>	50
<i>Table 3.14: Distribution of Entrepreneurs by Educational Level</i>	50
<i>Table 3.15: Distribution of Entrepreneurs by Family Size</i>	50



<i>Table 3.16: Distribution of Entrepreneurs by creating employment avenue</i>	51
<i>Table 3.17: Distribution of Entrepreneurs by Annual working days available</i>	52
<i>Table 3.18: Previous Income Range</i>	52
<i>Table 3.19: Present Income Range</i>	53
<i>Table 3.20: Paired Samples Statistics</i>	53
<i>Table 3.21: Paired Samples Correlations</i>	54
<i>Table 3.22: Paired Samples Test</i>	54
<i>Table 3.23: Statistics of Per Capita Income</i>	54
<i>Table 3.24: Paired Samples Statistics</i>	55
<i>Table 3.25: Paired Samples Correlations</i>	55
<i>Table 3.26: Paired Samples Test</i>	55
<i>Table 3.27 Paired Statistical Estimates</i>	56
<i>Table 3.28 Paired Samples Test</i>	56
<i>Table 3.29: Perception of CRP-EPs about SVEP?</i>	56
<i>Table 3.30 of SVEP Live software?</i>	57
<i>Table 3.31: Mode of Business Plan Preparation</i>	57
<i>Table 3.32: Average business plan prepared monthly</i>	57
<i>Table 3.33: Distribution of CRP-EPs by Training Agency</i>	58
<i>Table 3.34: Distribution of CRP-EPs by Certifying Agencies</i>	58
<i>Table 3.35.: Comparison of Monthly Aspirational Income vs Current Income</i>	60



CHAPTER 1

PROFILE OF THE BLOCKS



PROFILES OF THE BLOCKS

In this chapter brief profiles of Sidli Chirang Block, Pub-Mangaldoi Block and Hajo Block are presented.

1. PROFILE OF THE SIDLI CHIRANG BLOCK

DEMOGRAPHIC FEATURES:

Sidli Chirang is an administrative community development block which has 31 Gram Panchayats / Village Council Development Committee (VCDC) and 233 villages. The total geographical area of the block is 606.61 sq. km. According to 2011 Census the total population of the block was 216974. All of them are all rural resident and out of the total there are 98656 Scheduled Tribes and 6683 Scheduled Caste population respectively. The block has high concentration of ST with 45.47% of the total rural population. SC constitutes 3.08% of the total rural population.

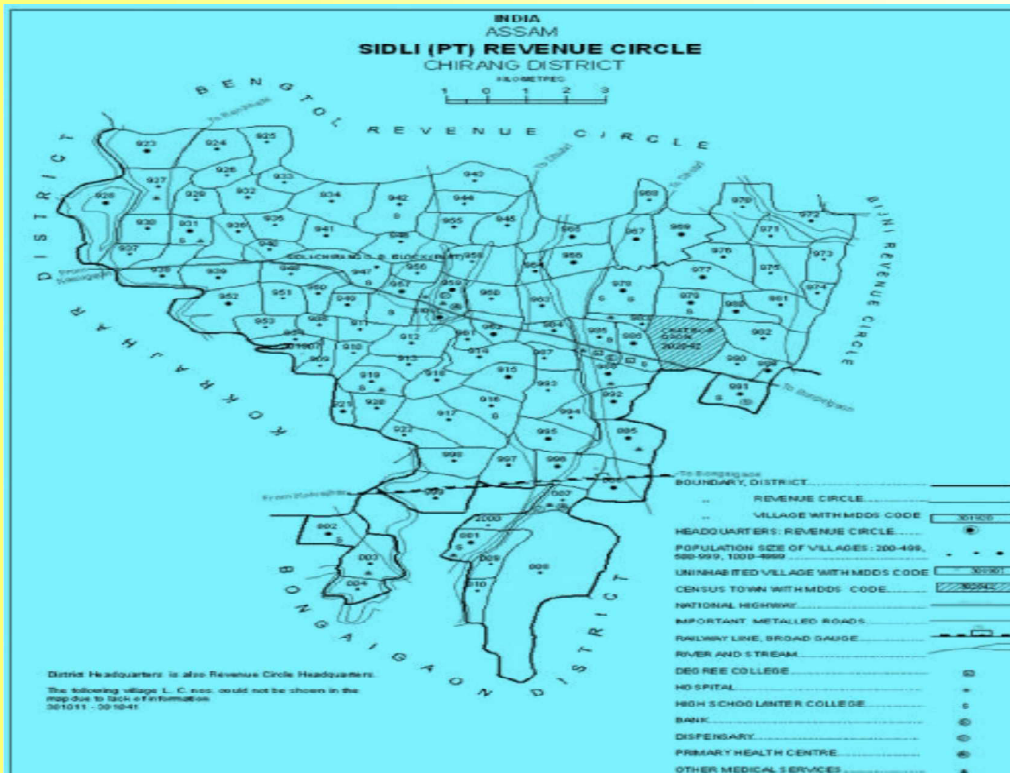




Table 1.1: Basic demographic details of Sidli Chirang Block

Variables	Number	% of Total Population
Total No. of Gram Panchayat / VCDC	31 /30	-
Total HH	43651	-
Total Deprived HH*	6752	3.11
Total Population	216974	-
Total Male Population	110591	50.97%
Total Female Population	106383	49.03%
Total Population 0-6	33960	15.65%
Total Male 0-6	17357	51.11%
Total Female 0-6	16603	48.89%
Total Population - Scheduled Castes	6683	3.08%
Male - Scheduled Castes	3408	51%
Female - Scheduled Castes	3275	49%
Total Population - Scheduled Tribes	98656	45.47%
Male - Scheduled Tribes	49748	50.43%
Female - Scheduled Tribes	48908	49.57%

Source: Census of India, 2011

The total number of households in the block is 43651, out of these 3.11% are estimated as deprived households. The density of population is 465.09 sq. Km. Scheduled Caste & Schedule Tribe together constitute almost 48.54% (SC-3.08% & ST-45.46%) of the total population in the Sidli Chirang Block.

LITERACY RATE:
Table 2.2: Literacy amongst the population in Sidli Chirang block

	Males	Females	Total
Literate persons – All	61994	47007	109001
Literacy rate — All [in %]	56.06	44.19	50.24
Literate Persons – SC	1917	1369	3286
Literacy Rate – SC [in %]	56.25	41.8	49.17
Literate Persons – ST	29297	23331	52628
Literacy Rate – ST [in %]	58.89	47.70	53.34

Source: Census of India 2011

Overall literacy rate of the Block is 50.24%. Literacy rate of male and female are 56.06% and 44.19% respectively. Literacy rates of SC and ST are 49.17% and 53.34% as per census 2011.

WORK PARTICIPATION:
Table 1.3: Work Participation

Segment	Total Workers	Main Worker		Marginal Worker	
		Numbers	% of workers	Numbers	% of workers
All	90578 (41.75% of total Population)	64084	70.76	26494	29.24
Male	57388 (51.89% of total Male Population)	46010	80.17	11378	19.82
Female	33190 (31.18% of total Female Population)	18074	54.45	15116	45.54

Source: Census of India 2011



The census of India, 2011 recorded that 90578 persons were workers accounting for 41.75% of rural population. Out of these, 70.76% and 29.24% were main workers and marginal workers respectively.

Table 1.4: Work participation - category-wise

Category of worker	Total Worker	Main Worker	% of main workers	Marginal Worker	% of marginal workers
Cultivator	39960	33425	52.16	6535	44.12
Agriculture Labour	13679	6029	9.41	7650	15.10
Household Industries	3577	1912	2.98	1665	3.95
Others	33362	22718	35.45	10644	36.83
Non-Workers	126396 (58.25% of total population)				

Source: Census of India, 2011

The work participation rate indicates that there is higher participation of local people in Cultivation work as main workers. Apart from the mentioned category of work participation there is another group of workers falling under Others Category having significant percentage of people involved as labour in Paddy and other agro vegetable products in the block.

DURABLE ASSETS:

Table 1.5: Ownership of durable assets

Asset / Facility	No of HH	% of HH
Radio/ Transistor	4001	12.57%
Television	4834	15.19%
Computer/ laptop with Internet	275	0.86%
Computer/ laptop Without Internet	2184	6.86%
Landline telephone	694	2.18%
Mobile telephone	11372	35.72%
Both landline and mobile telephone	422	1.33%
Bicycle	22203	69.75%

Scooter/ Motorcycle/Moped	2211	6.95%
Car/ Jeep/Van	622	1.95%
None of the assets specified	6247	19.62%
Households availing banking services	8642	27.15%

Source: Census of India 2011

As per Census 2011, around 35.72% Household use mobile phone, 69.75% of the household have Bicycle for their transport system. While only 27.15% of the household have access to banking system.

However, there is significant population base of 19.62% of the households who doesn't own any of the above listed durable assets. However, over the years, there has been significant increase in number of user based in mobile phones, Motor Bikes, computer and laptops and television with DTH connection in the block, shared by the locals during the FGDs.

MAJOR RESOURCES:

Table 1.6: Status of major produces in the block

Major Resource Base	Produces
Agriculture	Paddy, Rape seed, Mustard, Nizer, Sesamum, Potato, Tomato, Sugarcane, Banana, Jute, Black gram, Turmeric, Pulses Arahar, Chilli, Coconut, Tapioca
Poultry	Meat and Egg
Fishing	Fish
Animal Husbandry	Piggery, Milk, Duck

Source: Focus Group discussion



STATUS OF SOCIAL MOBILIZATION AND INSTITUTION BUILDING UNDER NRLM:

Sidli Chirang block is an intensive Block under NRLM. Key statistics on the social mobilization and institution building process in the block is depicted in the table below.

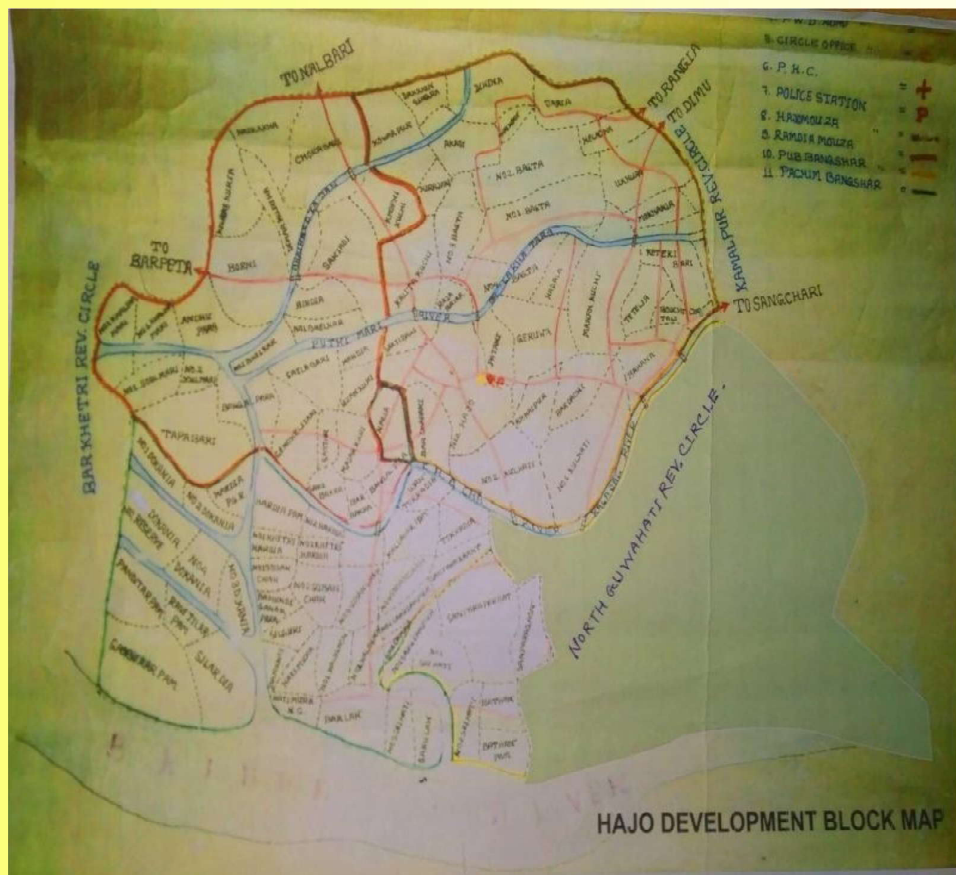
Table 1.7: Status of social mobilization and institution building in

Number of Gram Panchayats / VCDC in which intensive strategy initiated	30
Number of villages in which intensive strategy initiated	236
Total number of SHGs under NRLM fold in intensive block	1121 out of total
Number of predominantly ST & SC-SHGs (ST/SC members >=50%)	2042(2257 SHG were formed, out of which 215 have been deactivated)
Total households mobilized into all SHGs	22233
Total ST and SC households mobilized into all SHGs	11151+863= 11998
Total amount of savings mobilized in all SHGs (INR in lakhs)	359.68
No of SHGs with bank accounts	2042
No of SHGs with bank linkage	1163
Number of Total SHGs provided RF (New)	2092
Amount of RF provided to all SHGs (in Rs. lakh)	296.8
Total number of all SHGs provided CIF	1083
Total amount of CIF provided to Clusters (In Lakhs)	541.5
Number of households covered under livelihood activities	1318.2
Number of VOs formed	121
Number of SHGs holding membership in the VOs	2036
Number of CLFs formed	4

Source –DPR of SVEP Implementation in Sidli Chirang Block.

2. PROFILE OF HAJO BLOCK

The Hajo is one of the 14 CD Blocks of Kamrup (Rural) district. The block is situated in the western border of the Guwahati Municipal Corporation and in the north of the river Brahmaputra. Agriculture is the main occupation of the people of the block. Rice, maize and pulses, are major agricultural produce of the block and Jute was once the main cash crop of the Block. It is also famous for its bell metal industry and production of silk fabric in the state.



DEMOGRAPHIC AND SOCIO-ECONOMIC PROFILE:

As a Community Development Block, Hajo has 16 Gram Panchayats and 93 villages. The total area of the block is 239.86 sq.km. As per the census data 2011, there are 37607 households and the total population of the block is 193,980, out of which 99,920 (52 %) are males, while 94,060 (48 %) are females.



Table 1.8: Basic Demographic Details

Variables	Number	% of Total Population
Total No. of Gram Panchayat	16	-
Total HH	37607	-
Total Deprived HH	12252	32.6%
Total Population	193980	-
Total Male Population	99902	52%
Total Female Population	94060	48%
Total Population 0-6	26577	13.70%
Total Male 0-6	13527	50.90%
Total Female 0-6	13050	49.10%
Total Population - Scheduled Castes	25025	12.9%
Male - Scheduled Castes	12746	50.93%
Female - Scheduled Castes	12279	49.07%
Total Population - Scheduled Tribes	837	0.43%
Male - Scheduled Tribes	411	49.10%
Female - Scheduled Tribes	426	50.90%

Source: Census of India, 2011

The density of population is 772.30/ sq. km. Scheduled Castes/Scheduled Tribes, both constitutes almost 13.33% (SC 12.90% & ST 0.43%) of the total population in the Pub-Mangaldoi Block.

LITERACY RATE:
Table 1.9: Literacy amongst the population in Hajo block

	Males	Females	Total
Literate persons – All	70434	56095	126529
Literacy rate – All (%)	70.49	59.64	65.23
Literate Persons – SC	10231	8221	18452
Literacy Rate – SC (%)	80.27	66.95	73.73
Literate Persons – ST	293	271	564
Literacy Rate – ST (%)	71.29	63.62	67.38

Source: Census of India, 2011

Overall literacy rate of the Block is 70.49%. Literacy rate of male and female are 65.23% and 59.64% respectively. Literacy rate of SC and ST are 80.27% and 71.29%. The block has moderately low literacy rate as compared to state literacy rate (73.18%).

WORK PARTICIPATION:
Table 1.10: Work Participation

Segment	Total Workers	Main Worker		Marginal Worker	
		Numbers	% of worker	Numbers	% of workers
All	76876 (39.63% of total Population)	51166	66.56%	25710	33.44%
Male	52358 (52.41% of Total Male Population)	41476	79.22%	10882	20.78%
Female	24518 (26.07% of Total Female Population)	9690	39.52%	14828	60.48%

Source: Census of India, 2011



About 39.63% of the total population of the Block are workers who are further classified as Main Workers (66.56% of total workers) Who have engagement of work for and over 6 months in the last one year and Marginal Workers (33.44% of total workers) Who gainfully employed for 3-6 months in the last one year. However, it is reflected from the facts that much larger segment of the women population is engaged in marginal work contributing to 60.48 percentage of the total women population. So, it is evident that majority of the women in the block are also contributing to the household income.

Table 1.11: Work participation - category-wise

Category of worker	Total Worker	Main Worker	% of main workers	Marginal Worker	% of marginal workers
Cultivator	19110	16600	32%	2510	10%
Agriculture Labour	9461	46060	08%	5401	21%
Household Industries	12296	4872	10%	7424	29%
Others	36009	25634	50%	10375	40%
Non-Workers	117104 (60.37% of total population)				

Source: Census of India, 2011

The study of work participation helps in understanding the stage of cultural advancement reached by a community and the socio-economic condition of inhabitants of the region. The above data reveal that majority of the work force are associated with agro based cultivating activities in the block. Among total working population in the block, 32 percent are Main cultivators, whereas 8 percentage of the population are main agricultural laborers. While 21% were involved in Marginal Agricultural Labor activity providing livelihood for less than 6 months. Only 10 % of the total population are working as main workers engaged in household micro industries. In the block about 60.37percentage of the total population are unemployed. The reasons are lack of education of villagers, cultural stigma, lack of awareness and skill for identification and use of local resources in economic activities.

DURABLE ASSETS:
Table 1.12: Ownership of durable assets

Asset / Facility	No of HH	% of HH
Radio/ Transistor	18429	35.28%
Television	20555	39.34%
Computer/ laptop with Internet	603	1.15%
Computer/laptop Without Internet	3254	6.23%
Landline telephone	1419	2.72%
Mobile telephone	26835	51.37%
Both landline and mobile telephone	891	1.71%
Bicycle	32946	63.06%
Scooter/ Motorcycle/Moped	7030	13.46%
Car/ Jeep/Van	1900	3.64%
None of the assets specified	8827	16.90%
Households availing banking services	25110	48.06%

Source: Census of India, 2011

MAJOR RESOURCES:
Table 1.13: Status of major produces in the block

Major Resource	Produces
Base	
Agriculture	Paddy, Rape seed, Mustard, Nizer, Sesamum, Potato, Tomato, Sugarcane, Banana, Jute, Black gram, Turmeric, Pulses Arahar, Chilli, Coconut, Tapioca
Poultry	Meat and Egg
Fishing	Fish
Animal Husbandry	Piggery, Milk, Duck

Source: Focus Group discussion



STATUS OF SOCIAL MOBILISATION AND INSTITUTION BUILDING UNDER NRLM:

The block has community-based institution like SHGs, their federations, farmer clubs and farmer producer cooperatives. This Block has registered 2097 functional SHGs; total number of all the members in these SHGs are 22405. There are total 120 VOs and 4 CLFs in the block.

Table 1.14: Status of social mobilization and institution building in Hajo block

Number of gram panchayats in which intensive strategy initiated	16
Number of villages in which intensive strategy initiated	94
Total number of SHGs under NRLM fold in intensive block Number of predominantly ST & SC-SHGs (ST/SC members >=50%)	581
Total households mobilized into all SHGs	22405
Total ST and SC households mobilized into all SHGs	3787
Total amount of savings mobilized in all SHGs (INR in lakhs)	55.1
No of SHGs with bank accounts	2097
No of SHGs with bank linkage	183
Number of Total SHGs provided RF (New)	1782
Amount of RF provided to all SHGs (in Rs. lakh)	26.73
Total number of all SHGs provided CIF	449
Total amount of CIF provided to VO (In Lakhs)	350.5
Number of households covered under livelihood activities	22405
Number of VOs formed	120
Number of SHGs holding membership in the VOs	1868
Number of CLFs formed	4

Source: DPR of SVEP implementation in Hajo Block.

3. PROFILE OF PUB MANGALDOI BLOCK

DEMOGRAPHIC FEATURES:

Pub - Mangaldoi is a community Development block of district Darang of Assam which has 11 Gram Panchayats covering 76 villages as per census 2011, but in present it has 13 GPs covering 84 villages. The total geographical area of the block is 198.87 sq. km. There are 34295 households and the total population of the block is 176604 out of which 90899 are males while 85705 are females as per census 2011. The density of population is 841 persons per sq. km as compared to 188.59 persons per sq. km of the overall population density of the state.

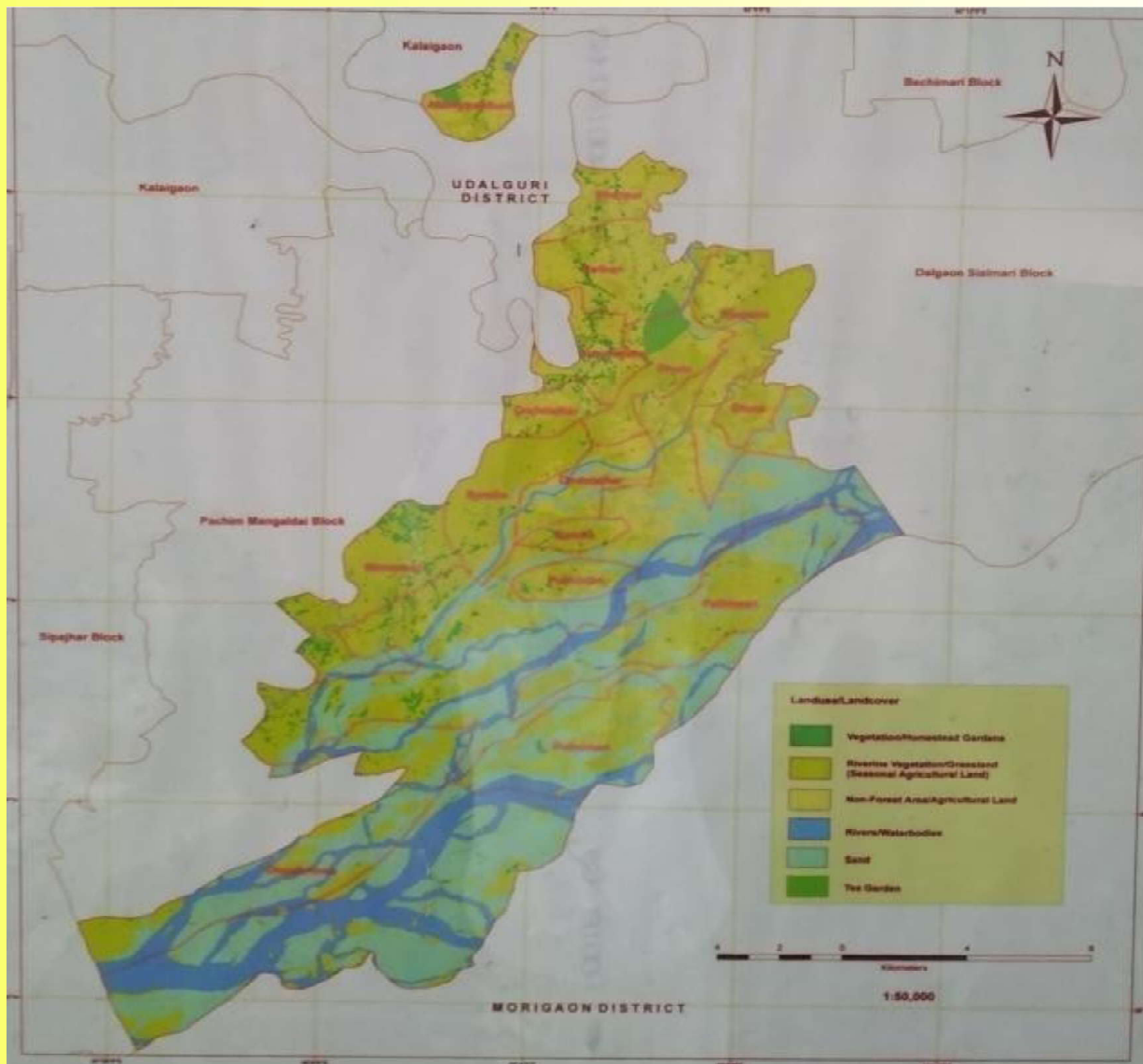




Table 1.15: Basic demographic details

Variables	Number	% of Total Population
Total No. of Gram Panchayat	11	-
Total HH	34295	-
*Total Deprived HH	10481	21.78
Total Population	176604	100
Total Male Population	90899	51.47
Total Female Population	85705	48.53
Total Population 0-6	37586	21.28
Total Male 0-6	19154	50.96
Total Female 0-6	18432	49.04
Total Population - Scheduled Castes	11710	06.63
Male - Scheduled Castes	6051	51.67
Female - Scheduled Castes	5659	48.33
Total Population - Scheduled Tribes	1486	00.84
Male - Scheduled Tribes	797	53.63
Female - Scheduled Tribes	689	46.37

Source: Census of India, 2011

The total number of households in the block is 34295, out of these 21.78% are estimated as deprived households. The density of population is 841 per sq. Km. SC & ST constitute almost 7.17% (SC- 6.63% & ST- 0.84%) of the total population in the Pub Mangaldoi block.

LITERACY PROFILE:*Table 1.16: Literacy Profile*

	Males	Females	Total
Literate persons – All	37243	27888	65131
Literacy rate – All [In Percentage]	40.97	32.54	36.88
Literate Persons – SC	3542	2470	6012
Literacy Rate – SC [In Percentage]	58.54	43.65	51.34
Literate Persons – ST	585	414	999
Literacy Rate – ST [In Percentage]	73.40	60.09	67.23

Source: Census of India, 2011

Overall literacy rate of the Block is 40.97%. Literacy rate of male and female are 32.54% and 36.88% respectively. Literacy rate of SC and ST are 58.54% and 73.40%. The block has considerably low literacy rate as compared to state literacy rate (73.18%).



WORK PARTICIPATION:

Table 1.17: Work Participation

Segment	Total Workers	Main Worker		Marginal Worker	
		Numbers	% of workers	Numbers	% of workers
All	55800 (31.60% of total Population)	43399	77.78	12401	22.22
Male	44600 (79.93% of total Male Population)	38823	87.05	5777	12.95
Female	11200 (20.07% of Total Female Population)	4576	40.86	6624	59.14

Source: Census of India, 2011

It is evident from the above table that majority of males are main workers as compared to female worker. As majority of the male workers are associated with regular income activity and involved in agriculture work. The percentage of female marginal workers is high as they are hired by local land owners to undertake pre & post harvesting activities only during agricultural season.

Table 1.18: Work participation - category-wise

Category of worker	Total Worker	Main Worker	% of main workers	Marginal Worker	% of marginal workers
Cultivator	21505	19177	44.19	2328	18.77
Agriculture Labour	12581	8008	18.45	4573	36.88
Household Industries	1535	973	2.24	562	4.53
Others	20179	15241	35.12	4938	39.82
Non-Workers	120804 (68.40% of total population)				

Source: Census of India, 2011

Analysing the work force profile of the block, main workers are generally engaged in agricultural activities. Out of the total strength of the workforce, large percentage of women work as marginal workers, this is primarily to create multiple sources of income. About 44.19% of Main & 18.77% of Marginal workers are cultivators whereas 18.45% of main & 36.88% of marginal workers are agricultural labourers. 02.24% of main & 4.53% of marginal workers are working in household industries which are significantly low and 68.40% of the population in the block are non-workers



DURABLE ASSETS:

Table 1.19: Ownership of durable assets

Asset/ Facility	No of HH	% of HH
Radio/ Transistor	15786	36.59
Television	12594	29.18
Computer with internet	510	1.18
Computer laptop without internet	3173	7.35
Landline telephone	1171	2.71
Mobile telephone	19831	45.95
Both Landline & Mobile Telephone	462	1.07
Bicycle	28304	65.59
Scooter/ Motorcycle / Moped	5472	12.68
Car/ Jeep/ Van	1635	3.79
None of the assets Specified	7825	18.13
Households availing Banking Services	18620	43.15

Source: Census of India, 2011

About one-third of the households in the block did not own any of the above listed durable assets except mobile phone. Almost all of the houses have mobile phone connection, while about 60% have motorized or non-motorized form of transport system i.e. Bicycle. This is a clear indication that the block has good means of transportational facility. About half of the households in the block have access to banking services.

**MAJOR RESOURCES:***Table 1.20: Status of major produces in the block*

MAJOR RESOURCE BASE	PRODUCES
Agriculture	Paddy, Mustard, Maize, Vegetables, Pulses, Potato
Poultry	Meat and Egg
Natural Fibre [Water Hyacinth]	Bags, Basket, Handmade Crafts
Animal Husbandry	Milk, Meat, Organic Manure
Pisciculture	Fishery

Source: Focus Group discussion



STATUS OF SOCIAL MOBILISATION AND INSTITUTION BUILDING UNDER NRLM:

Pub - Mangaldoi block is an intensive Block under NRLM. Key statistics on the social mobilisation and institution building process in the block is depicted in the table below.

Table 1.21: Status of social mobilisation and institution building in the Pub - Mangaldoi block:

Number of gram panchayats in which intensive strategy initiated	13
Number of villages in which intensive strategy initiated	84
Total number of SHGs under NRLM fold in intensive block	435 out of total
Number of predominantly ST & SC-SHGs (ST/SC members >=50%)	2825 SHGs
Total households mobilized into all SHGs	31241
Total ST and SC households mobilized into all SHGs	4568
Total amount of savings mobilized in all SHGs (INR in lakhs)	542.5768 Lakh
No of SHGs with bank accounts	2314
No of SHGs with bank linkage	102
Number of Total SHGs provided RF (New)	1838
Amount of RF provided to all SHGs (in Rs. lakh)	268.9 Lakh
Total number of all SHGs provided CIF	719
Total amount of CIF provided to Clusters (In Lakhs)	359.5 Lakh
Number of households covered under livelihood activities	22,525
Number of VOs formed	171
Number of SHGs holding membership in the VOs	2560
Number of CLFs formed	4

Source: DPR of SVEP Implementation in Pub-Mangaldoi Block

Intensive strategy implementation for mobilization of SHGs is in progress. There is 2825 number of SHGs formed in the Block. In total 171 Village Organizations (VO) have been formed and bank accounts have been opened for 2314 SHGs.

IMPERATIVES OF START-UP VILLAGE ENTREPRENEURSHIP PROGRAMME (SVEP):

Start-up Village Entrepreneurship Programme (SVEP) is a sub-scheme under the DAY-National Rural Livelihoods Mission which was announced at the budget session 2014-15 and approved on May 6th, 2015. The objective of SVEP is to help the rural poor come out of poverty by setting up enterprises and provide support till the enterprises stabilize. It focuses on providing sustainable livelihoods and self-employment opportunities with financial assistance and training in business management of soft skills while creating local community cadre for promotion of enterprises. The programme is expected to promote 1.8 lakh enterprises in 125 blocks in 24 states in four years and create employment for 3.78 lakh rural poor in four years beginning from 2015. The SVEP proposes to address three major problems of rural start-ups - missing financial, incubation and knowledge ecosystems.

Till March, 2022, SVEP projects spread over 238 Blocks across 29 States/UT. A Community Resource Persons Enterprise Promotion (CRP-EP) cadre has been developed in all the SVEP blocks to improve the sustainability of the promoted enterprises by creating local knowledge and resource persons. SVEP Block Project Managers (BPMs) are placed in the selected blocks by SRLMs apart from the mentors who are placed by NRO/PIA in all the blocks under SVEP. Specific training programs are designed for BPMs, mentors and CRP-EPs to secure effective programme implementation. As of 31st March, 2022, about 2,03,649 enterprises have been set-up in the various Blocks where the programme is under implementation.

STRATEGY, OBJECTIVES AND COMPONENTS OF SVEP:

Through the program, the rural entrepreneurs get technical as well as financial support such that the enterprises (both existing and newly promoted) would be profitable. The SVEP is implemented in a project mode through the State Rural Livelihoods Missions (SRLMs). The state may select Project Implementation Agencies (PIAs) to support it in the implementation. The PIAs selected by the state are eminent



organizations, which have done considerable work in the area of promoting diversified non-farm rural livelihoods. The current pattern of central assistance for SVEP projects is 60:40 (center-state) in respect of projects implemented in major states, while in the north-eastern and Himalayan states the ratio of central to state assistance is 90:10. The ceiling on administrative cost of SVEP projects is 6% of the total approved cost.

KEY ACTIVITIES:

The activities undertaken under SVEP are consistent with the larger objectives of promoting village entrepreneurship across the country. More particularly, the emphasis has been on the following activities:

- Developing a cadre of Community Resource Persons-Enterprise Promotion (CRP-EP);
- Setting up of Block Resource Centre (BRC) in all the SVEP blocks. The BRC monitors and manages the CRP-EPs, appraises SVEP loan applications and acts as the repository of enterprise related information in the block;
- Promoting individual and group enterprises;
- Set-up and promote enterprises spread across manufacturing, trading and services;
- Building capacities of entrepreneurs to understand markets and run businesses profitably; and
- Use of ICT to create standard modules for minimizing the transmission loss in technical aspects like business plan and profit & loss account preparation.

EXPECTED OUTCOMES:

The following outcomes are expected from SVEP interventions:

- Increased understanding of business by entrepreneurs in the rural areas;
- A trained cadre of CRP-EPs in the local area to support the rural entrepreneurs;
- Willingness and positive outlook of entrepreneurs towards the services of CRP-EPs;

- Training and certification of CRP-EPs for providing business support services;
- E-learning modules developed on all the identified areas for effective dissemination of important business concepts across the country;
- Net increase (matched with aspirational income as defined in the DPR) in the incomes of entrepreneurs on a sustainable basis;
- BRCs, set-up across the country, have sustainable revenue model to operate effectively and are not dependent on outside funding after the project period.
- To fulfill the government initiative on promotion of inclusive organize enterprises operation with required compliances.

SVEP IMPLEMENTATION IN THE SELECTED BLOCKS:

In the three selected blocks, the ASRLM implemented SVEP in phase wise manner. All of the three Sidli Chirang block of Chirang district, Hajo block of Kamrup (Rural) district and Pub - Mangaldoi block of Darang district are all among the first phase SVEP implemented blocks of Assam.

In these blocks SVEP has been implemented with the EDII as Project Implementing Agency (PIA). As a partner Implementing agency, EDII prepared DPRs of the concerned blocks and took responsibility for providing all the necessary technical supports in the implementation of this program. As of now all these blocks have almost completed their first four-year of project tenure.

Table 1.22: Targets & Achievements:

Sl. No.	Block		Target (DPR)	Achievement	%
1	Sidli Chirang	Enterprises	1255	1412	112
		CRP-EPs	15	14	93
2	Hajo	Enterprises	1209	1463	121
		CRP-EPs	16	15	94
3	Pub - Mangaldoi	Enterprises	1160	1245	107
		CRP-EPs	13	13	100

Source: Concerned BRCs



Table 1.23: Block Wise and Sex Wise Distribution of Entrepreneurs

Block	Sex wise Entrepreneurs		Total
	Male	Female	
Sidli Chirang	68	1344	1412
Hajo	448	1133	1581
Pub - Mangaldoi	752	493	1245
Total	1268	2970	4238

Source: Internal Records of the Blocks

Table 1.24: Type of Promoted Enterprises

Block	Enterprises Type		Total
	New	Existing	
Sidli Chirang	1184	228	1412
Hajo	1151	430	1581
Pub Mangaldoi	927	318	1245
Total	3262	976	4238

Source: Source: Internal Records of the Blocks

Table 1.25: Sector wise Promoted Enterprises:

Block	Manufacturing	Manufacturing & Trading	Service	Trading	Total
Sidli Chirang	341	NA	374	697	1412
Hajo	603	108	209	661	1581
Pub - Mangaldoi	204	NA	240	801	1245
Total	1148	108	823	2159	4238

Source: Internal Records of the Blocks

NEEDS OF EVALUATION STUDY:

The initial years of the SVEP implementation focused on mobilizing communities, setting up and strengthening community structures, training and capacity building on business

management aspects for the BRC members. Besides focusing on creating a cadre of CRP-EPs, intensive training for the cadre, supporting existing enterprises, scaling up these enterprises, supporting new enterprises, etc.

The next three years saw the project scaling up in the existing blocks and new blocks being added to the SVEP fold. The current evaluation will enable the project to reflect on the outcomes and

- A. To develop the learning for the improvement of upcoming activities
- B. Identify potential strategies for ensuring the sustainability of project outcomes, especially the sustainability of the business support services, essential to ensure the continuity of ecosystem for entrepreneurship in the village.

OBJECTIVES OF STUDY:

The broad objective of the study is to review and analyse the three rural ecosystems- Knowledge, incubation and finance which are the significant barriers for entrepreneurs in establishing and managing enterprises in rural areas. The following are the specific objectives in brief:

- To understand the socio-economic profile of rural entrepreneurs
- To assess the knowledge of rural entrepreneurs on the business aspects associated with different trades (various manufacturing, services and trading related enterprises).
- To assess the knowledge of CRP-EPs on business aspects and rural enterprise development.
- To understand the assistance extended by CRP-EPs to rural entrepreneurs on enterprise start up and their development, further to know the gaps between rural entrepreneurs and CRP-EPs (if any).
- To understand the available loan sources for enterprise, start up and further scale up.



- To assess the net income of the entrepreneurs and compare these incomes with aspirational incomes as reported in DPR.
- To understand the performance of BRCs and revenue models set up by them to operate and manage the rural enterprises.
- To understand the usefulness of E-learning modules developed in all the identified areas and enterprises.
- To suggest a suitable revenue model for the sustainability of rural enterprises.



CHAPTER 2

METHODOLOGY OF THE STUDY



METHODOLOGY OF THE STUDY

4. METHODOLOGY:

The evaluation study on implementation of SVEP in three blocks - Sidli Chirang, Hajo and Pub - Mangaldoi is designed with the approach of mix methodology. Both quantitative and qualitative components are adopted for drawing out expected outcomes of the study. Separate analysis of each block and cross-sectional analysis among the three blocks have been carried out. The following parameters are used for analysis;

- Socio Economic Profile of the selected Entrepreneurs;
- Creation of Entrepreneurship ability;
- Accessibility of required Financial Capital;
- Production capacity and sales revenue generation;
- Net Profit Generation as Sustainable income;
- Ability to generate employment for self and others;
- Availability of forward and backward support system;
- Roles of stake holders and
- Ability for future expansion of business.

SAMPLING:

Multi-stage sampling method has been adopted in the study. In the first stage three blocks namely; Sidli Chirang Block, Hajo Block and Pub - Mangaldoi Block have been selected purposively as assigned by ASRLM, Guwahati to undergo Endline Evaluation Study. In the second stage sample enterprises are selected based on stratified random sampling method. As per terms of reference given by ASRLM and with reference of NRLM guideline, 300 enterprises from each Block have been selected with appropriate and unbiased representativeness of sample units. All sectors are carefully covered proportionately with gender equity. According to the terms of reference sample units are taken covering the proportionate numbers of Gram Panchayats and villages in the concerned block.



METHOD OF DATA COLLECTION:

The study is based on both primary and secondary data. Necessary secondary data are collected from ASRLM, BDO Office, BRC, CBOs, etc. Primary data are collected through the pre-designed and pre-tested Questionnaires and Interview Schedules. Questionnaires and interview schedules are used for quantitative data collection. For qualitative data collection Focus Group Discussion (FGD) and Key Informant Interview (KII) methods are adopted. In each block three different FGDs have been conducted with the target respondents including their respective minimum number of attendances of the following stake holders:

- i) Community Resource Persons (CRP-EPs) - 95% of total
- ii) SVEP Promoted Entrepreneurs - Three entrepreneurs from each GP
- iii) Community Based Organizations (CBOs) - One representative from each CLF plus BRC-MC

RESPONDENTS FOR KII:

Following are the respondents of the study with their respective required number:

- Entrepreneurs under SVEP - 3 Entrepreneurs from each GP
- CRP-EPs - minimum 90% of the total
- BC - SVEP - Each Block
- Mentor - Each Block
- BRC-MCs - Minimum 3 from each BRC
- Representatives of CBOs - 3 from SHGs and 2 from VOs and 1 from CLFs
- BPM - Each Block

ENTERPRISES SELECTION:

According to terms of reference 900 enterprises (300 enterprises from each block) have been selected on Stratified Random Sampling technique. These respondents have been selected based on sex, type of enterprises and social classification as depicted in Table: 2.1, 2.2, 2.3. & 2.4

Table 2.1: Selected Entrepreneurs by Sex and Caste: Hajo Block

Gender of the Entrepreneur	Caste of the entrepreneur					Total
	General	OBC	SC	ST	Other minorities	
Male	22	10	13	11	13	69
Female	71	33	34	34	59	231
Total	93	43	47	45	72	300

Table 2.2: Selected Entrepreneurs by Sex and Caste: Mangaldoi Block

Gender of the Entrepreneur	Caste of the entrepreneur					Total
	General	OBC	SC	ST	Other minorities	
Male	1	0	0	2	1	4
Female	80	39	18	65	94	296
Total	81	39	18	67	95	300

Table 2.3: Selected Entrepreneurs by Sex and Caste: Sidli Chirang Block

Gender of the Entrepreneur	Caste of the entrepreneur					Total
	General	OBC	SC	ST	Other minorities	
Male	4	7	0	2	0	13
Female	75	37	6	121	48	287
Total	79	44	6	123	48	300



Table 2.4: Type of Enterprises

Block	Enterprises Type		Total
	New	Existing	
Hajo	216	84	300
Pub-Mangaldoi	60	240	300
Sidli Chirang	140	160	300
Total	416	484	900

5. FOCUS GROUP DISCUSSIONS CONDUCTED (FGCDs):

Focus Group Discussion (FGDs) method has been used to collect information from CRP-EPs, Entrepreneurs and CBOs from each block. Details of the FGDs are furnished as follows:

Participants	Sidli Chirang Block		Hajo Block		Pub-Mangaldoi Block	
	Date of FGDs Held	No. of Participants Attended	Date of FGDs Held	No. of Participants Attended	Date of FGDs Held	No. of Participants Attended
CRP-EPs	27/08/2024	12	20/08/2024	15	30/08/2024	14
Entrepreneurs	27/08/2024	17	21/08/2024	24	31/08/2024	21
CBOs	16/09/2024	24	22/08/2024	26	03/09/2024	20

STATISTICAL TOOLS:

The Statistical Package for Social Sciences (SPSS) has been used for data classification and analysis. Block wise, Sector wise and Gender wise classification have been made for the purpose of analysis of various parameters (variables). Percentage, Mean, Standard Deviation, Paired t-test and Two-way ANOVA analysis have been used to draw the results of impact factors of post - SVEP implementation.



CHAPTER 3

FINDINGS OF THE STUDY



FINDINGS OF THE STUDY

A. PROMOTION OF ENTERPRISES:

The core objective of the Start-Up Village Entrepreneurship Programme (SVEP) is to promote potential old and new enterprises in the concerned block area. Thus dual activities are executed. One is identification of old rural enterprises for promotion, other activity is to set up new enterprises in the field of manufacturing, trading and service and promoting them.

Table 3.1: Block wise Distribution of Type of Enterprises block wise

Block	Type of Enterprises		Total
	New	Existing	
Hajo	216	84	300
Pub-Mangaldoi	60	240	300
Sidli Chirang	140	160	300
Total	416	484	900

Source: Field Survey

- A.1.** Table 3.1 shows that setting up new enterprises was major concern in Hajo block. In this block 216 (72%) are newly set up enterprises. In contrast 240 (80%) are found old enterprises, the rest 60 (20%) are newly set up enterprises in Pub -Mangaldoi block. In Sidli Chirang Block 160, sharing 53.33% are found old (existing) enterprises and the remaining are recorded as new enterprises.
- A.2.** In sectoral distribution trading-based enterprises take lead in two blocks - Pub-Mangaldoi and Sidli Chirang. Manufacturing sector dominates in Hajo block. Considering for all blocks together the trading sector contribute higher share with 56.78% - as depicted in Table 3.2.

Table 3.2: Distribution of Enterprises by Operational Type

Block	Sector of Enterprises			Total
	Service	Trading	Manufacturing	
Hajo	40 (13.33%)	114 (38%)	146 (48.67%)	300
Pub-Mangaldoi	53 (17.67%)	217 (72.33%)	30 (10%)	300
Sidli Chirang	106 (35.33%)	180 (60%)	14 (4.67%)	300
Total	199 (22.11%)	511 (56.78%)	190 (21.11%)	900

Source: Field Survey.

- A.3.** Availability of support to entrepreneurs makes success of enterprises. From different sources entrepreneurs received supports monetarily and non-monetarily. Table 3.3 indicates sources of receiving motivational support in terms of capacity building training, skill development training and financial support from family, friends, BRC etc



Table 3.3 Distribution of Entrepreneurs by Source of Supports.

Block	No. of entrepreneur based on sources of supports.						Total
	CRPEP	Family Members	CRPEP and Family	CRPEP and Friends	BRC and Family	SVEP CEF Loan	
Hajo	250	0	30	1	0	0	281
Pub-Mangaldoi	61	7	25	20	0	0	113
Sidli Chirang	36	5	224	1	2	1	269
Total	347	12	279	22	2	1	663

Source: Field Survey

- A.4.** Proper guidance for getting registration of enterprises is very important. Table 3.4 shows that maximum number of enterprises, accounting for 94.33% have got registration in Sidli Chirang Block, followed by Pub-Mangaldoi with 88.67%. In Hajo 77.33% of the enterprises have got registration. Further efforts from the stakeholders are required to achieve 100% registration of enterprises for all blocks.

Table 3.4: Distribution of Enterprises based on Registration

Block	Enterprises registered with Udhyam Aadhaar or Register from GP		Total
	Yes	No	
Hajo	232 (77.33%)	68 (22.67%)	300
Pub-Mangaldoi	266 (88.67%)	34 (11.33%)	300
Sidli Chirang	283 (94.33%)	17 (5.67%)	300
Total	781 (86.77%)	119 (13.23%)	900

Source: Field Survey

- A.5.** The study reveals that the loan made available to the enterprises varies from Rs. 10,000/- to Rs. 3,50,000/-. Maximum number of enterprises are found accessible to business loan through BRCs in the range of Rs. 10,000/- to Rs. 50,000/-
- A.6.** All enterprises surveyed in Hajo block received business loan through BRC ranging from Rs. 10,000/- to Rs, 50,000/- only. In the case of Pub-Mangaldoi and Sidli Chirang blocks 292 (97.33%) enterprises and 298 (99.33%) enterprises respectively have received loan in the same range. Only 6 (2%) enterprises got loan in the range of Rs. 5,000/- - 1,00,000/-. In exceptional case 2 (0.07%) enterprises and one enterprise respectively in Pub-Mangaldoi and Sidli Chirang got loan in the highest range, Rs. 2,00,001/- - 3,50,000/-. Details are set out in Table 3.5.

Table 3.5: Distribution of Enterprises according to Loan Sanctioned

Loan Sanctioned (in Rs)	Block wise no. of Enterprises			Total
	Hajo	Pub-Mangaldoi	Sidli Chirang	
10000-50000	300	292	298	890
50001-100000	0	6	0	6
100001-200000	0	0	1	1
200001-350000	0	2	1	3
Total	300	300	300	900

Source: Field Survey

- A.7.** Block wise statistical estimates have clearly depicted variation of mean, standard deviation, maximum and minimum amounts of loan sanctioned for enterprises covered under SVEP.

The highest mean loan amount is recorded for Sidli Chirang Block. The maximum loan amount provided to enterprises is to the extent of Rs. 3,50,000/-. The second position is taken by Pub Mangaldoi block considering the quantum to mean loan and maximum loan sanctioned to enterprises under the programme. The least values of these two parameters are observed for Hajo block. Table 3.6 shows the block wise statistical estimates.

Table 3.6: Block wise Distribution of Statistical Estimates, Minimum and Maximum Amount of the Total Loan Sanctioned

NAME OF THE BLOCK	Mean	Standard Deviation	Standard Error of Mean	Amount in Rs.	
				Minimum	Maximum
Hajo	25693.33	8383.430	484.018	10000	50000
Pub-Mangaldoi	31763.33	20593.875	1188.988	10000	250000
Sidli Chirang	34100.00	21980.304	1269.033	10000	350000

Source: Field Survey



Table 3.7: Statistical Estimates

	Total Loan sanctioned from BRC under SVEP	Total cost of the project	Average profit of the last 6 months
Valid	900	900	900
Mean	30518.89	83961.11	18915.26
Std. Error of Mean	612.539	2071.782	627.319
Std. Deviation	18376.158	62153.472	18819.571
Minimum	10000	12000	417
Maximum	350000	350000	125000

Source: Field Data

- A.8.** The sample survey has identified having variation of total cost of project in three blocks under study. In Hajo block the minimum total project cost of enterprises is sRs. 12,000/- and maximum project cost are Rs. 20,000/- and Rs. 3,50,000/- in both Pub-Mangaldoi and Sidli Chirang blocks. The highest mean project cost is computed for Pub-Mangaldoi. Details of statistical estimates of enterprises in three blocks are presented in Table 3.8

Table 3.8: Block wise Distribution of Statistical Estimates of the Total Project Cost

NAME OF THE BLOCK	Amount in Rs.				
	Mean	Standard Deviation	Standard Error of Mean	Minimum	Maximum
Hajo	44866.67	22083.959	1275.018	12000	200000
Pub-Mangaldoi	109300.00	74920.404	4325.532	20000	350000
Sidli Chirang	97716.67	56095.383	3238.668	20000	350000

Source: Field Data

- A.9.** In the initial stage enterprises come across several crises which lead to failure. To combat such problems hand holding for certain period is required and monthly business plan is required for every enterprise to generate net profit sustainably.

Table 3.9: Block wise and Sector wise statistics of Net Profit Generation during the first three months.

Block	Month wise Profit	Operational Sector	Mean	Standard Deviation	Minimum	Maximum	Standard Error
Hajo	Average for 1 st 3 month (1 st Month)	Service	12850.00	8709.117	1500	40000	1377.032
		Trading	12384.96	5754.66	2000	30000	541.353
		Manufacturing	8993.20	3638.637	2000	30000	300.10
	Average for 1 st 3 month (2 nd Month)	Service	15817.50	10112.233	2500	45000	1598.684
		Trading	14703.98	6879.317	2000	35000	647.152
		Manufacturing	10663.77	4676.514	3000	35000	380.764
Average for 1 st 3 month (3 rd Month)	Service	20397.50	14349.296	4000	25000	2268.823	
	Trading	18030.97	9272.965	2000	50000	872.367	
	Manufacturing	12646.26	5620.172	5000	40000	463.544	
Pub-Mangal doi	Average for 1 st 3 month (1 st Month)	Service	13849.06	12881.705	1000	70000	1769.438
		Trading	16080.28	13337.924	0	70000	903.358
		Manufacturing	12103.45	19533.113	1000	100000	3627.208
	Average for 1 st 3 month (2 nd Month)	Service	16226.42	15031.239	2000	90000	2064.699
		Trading	17862.39	14492.072	0	80000	981.527
		Manufacturing	13627.59	22978.031	1500	120000	4266.913
Average for 1 st 3 month (3 rd Month)	Service	17683.02	16149.61	2500	100000	2218.320	
	Trading	19348.17	15455.789	0	85000	1046.795	
	Manufacturing	12844.90	15245.634	1500	70000	2831.043	
Sidli Chirang	Average for 1 st 3 month (1 st Month)	Service	10239.62	3638.28	5000	25000	353.38
		Trading	12620.28	15763.33	3750	210000	1174.929
		Manufacturing	15335.71	22248.409	3000	90000	5946.137
	Average for 1 st 3 month (2 nd Month)	Service	13663.21	4655.306	6900	30000	452.163
		Trading	16482.22	15028.759	6000	200000	1120.178
		Manufacturing	17571.43	19234.241	5000	80000	5140.567
Average for 1 st 3 month (3 rd Month)	Service	18386.79	6216.446	9000	40000	603.795	
	Trading	21524.72	15296.61	7500	200000	1140.142	
	Manufacturing	20892.85	17334.025	6000	70000	4632.713	

Source: Field Data

Table 3.9 shows the mean values and other statistic of net profit generation of sectorial units during initial three months. It is clearly seen that there are differences among sectorial enterprises and month wise in mean values, standard deviation, minimum and maximum values of net profit generation.

Further two way ANOVA Analysis has displayed highly significant difference of net profit generation by three sectorial enterprises within three months. The net profit also has grown up significantly in between months during the first three months of operationalising enterprises as shown in Table 3.10



Table 3.10: Two-way ANOVA Analysis

		Sum of Squares	df	Mean Square	F	Sig.
Average profit or Loss for last 6 months	Between Groups	11890512408.850	2	5945256204.425	17.399	.000
	Within Groups	306513927717.032	897	341710064.345		
	Total	318404440125.882	899			
Average monthly profit or Loss for initial 3 months: 1st month	Between Groups	2563575299.601	2	1281787649.801	9.455	.000
	Within Groups	121598101575.399	897	135560871.322		
	Total	124161676875.000	899			
Average monthly profit or Loss for initial 3 months: 2nd month	Between Groups	3579846780.200	2	1789923390.100	11.999	.000
	Within Groups	133807930494.800	897	149172720.730		
	Total	137387777275.000	899			
Average monthly profit or Loss for initial 3 months: 3rd month	Between Groups	5970091758.656	2	2985045879.328	18.338	.000
	Within Groups	146014927380.784	897	162781412.911		
	Total	151985019139.440	899			

Source: Field Data

B. ANALYSIS ON ENTREPRENEURS:

For the purpose of performance analysis 900 entrepreneurs have been interviewed by deploying interview schedule. In all blocks female entrepreneurs dominate in taking up enterprises under SVEP.

- B.1.** In Hajo block 231 female entrepreneurs have been selected in proportion to the total number of enterprises promoted. Largest share is taken by women entrepreneurs in Pub-Mangaldoi block. Out of 300, the total women entrepreneurs surveyed is 296, which constitutes 98.67%; the rest 1.33% is male entrepreneurs. Sidli Chirang block follows almost similar pattern of entrepreneurship sharing - details are shown in Table 3.11

Table 3.11: Block wise Distribution of Entrepreneur surveyed

Block	Gender of the Entrepreneur		Total
	Male	Female	
Hajo	69	231	300
Pub-Mangaldoi	4	296	300
Sidli Chirang	13	287	300
Total	86	814	900

Source: Field Survey

Table 3.12: Distribution of Entrepreneurs by caste

Block	Caste of the entrepreneur					Total
	General	OBC	SC	ST	Other minorities	
Hajo	93	43	47	45	72	300
Pub-Mangaldoi	81	39	18	67	95	300
Sidli Chirang	79	44	6	123	48	300
Total	253	126	71	235	215	900

Source: Field Survey

B.2. The stratified sample survey has indicated that 213 entrepreneurs accounting for 23.67% are in the age group of 20-30 years and 470 entrepreneurs belong to 31-40 years. Further identified that 22.78% fall in the age group, 41-49 years. Thus the study has discovered that 98.67% of the total entrepreneurs are in the age range of 20 years to 49 years. The rest 1.33% are in the age range of 50-57 years.

B.3. It is noted from the study that the majority of entrepreneurs selected are in the active and vibrant age range. Among the three blocks under study Hajo block has the highest concentration of entrepreneurs in the age group of 20 - 30 years and Pub-Mangaldoi follows in this age group. The detailed features of concentration of entrepreneurs in four ranges of age in the three blocks are presented in table 3.13.



Table 3.13: Block wise Distribution of Entrepreneur by Age

Block	Age group				Total
	20-30	31-40	41-49	50-57	
Hajo	80	149	64	7	300
Pub-Mangaldoi	72	160	65	3	300
Sidli Chirang	61	161	76	2	300
Total	213	470	205	12	900

Source: Field Survey

- B.4.** The field survey has found out that 16.11% and 18.89% of the entrepreneurs covered under the project are at the Primary and Jr, High School level respectively. Concerning the educational level of entrepreneurs 46.22% are upto high school. Among them 14.11%, 4.11 % and 0.44% are up to the level of Sr. Secondary, graduate and postgraduate respectively. Distribution of entrepreneurs surveyed by educational level of the concerned blocks are set in Table 3.14.

Table 3.14: Distribution of Entrepreneurs by Educational Level

Block	No. of entrepreneurs based on educational level						Total
	Primary School (up to Class V)	Jr High School (Class VI to VIII)	High School (IX and X)	Sr Secondary (XI to XII)	Graduate	Post Graduate	
Hajo	37	57	161	33	10	2	300
Pub-Mangaldoi	61	52	125	51	9	2	300
Sidli Chirang	47	61	130	43	18	1	300
Total	145	170	416	127	37	5	900

Source: Field Survey

Table 3.15: Distribution of Entrepreneurs by Family Size

Block	Family Size					Total
	1-2	3-4	5-6	7-8	9-10	
Hajo	13	210	74	3	0	300
Pub-Mangaldoi	8	170	107	11	4	300
Sidli Chirang	9	159	118	12	2	300
Total	30	539	299	26	6	900

Source: Field Survey

- B.5.** From table 3.15 the distribution of entrepreneurs based on family size is noted. Out of the total entrepreneurs, 539 (59.89%) are recorded having family size in the range, 3-4. It is followed by family size 5 to 6, constituting 33.22%.

C CREATION OF EMPLOYMENT AVENUE:

Successful entrepreneurs have the capacity to create employment opportunities for self and others. It is generally accepted that entrepreneurs are job creators. The expected outcome of the SVEP is to generate gainful self-employment and provide roadway of employment opportunities for the job seekers in the block where the project is implemented.

- C.1.** The academic exercise has brought out the abilities of employment generation of entrepreneurs covered under the study have expressed their capability to create fulltime employment for self and others including family members.

Table 3.16: Distribution of Entrepreneurs by creating employment avenue

Block	No. of persons employed			Total
	1-2	3-4	5-6	
Hajo	275	24	1	300
Pub-Mangaldoi	254	44	2	300
Sidli Chirang	275	24	1	300
Total	804	92	4	900

Source: Field Survey

- C.2.** From Table 3.16 the extent of employment generation has been noted. In all blocks maximum entrepreneurs are able to create Employment Avenue for one to two persons in their enterprises. That is out of 900 entrepreneurs, 804 (87.33%) can employ one to two persons in their units and 92(10.22%) entrepreneurs can employ three to four persons in their respective enterprises. Very few of them can generate employment for five to six persons. Block wise details of entrepreneurs capability of employment generation is shown in Table 3.16.
- C.3.** After accessing facilities of SVEP selected beneficiaries (entrepreneurs) have got new opportunity to engage in their entrepreneurial activities. Large proportion of selected beneficiaries have got work engagement for more than 200 days annually. That is 93.56% of beneficiaries who have become entrepreneurs get work engagement for more than 200 days a year. To a remarkable extent of 42.11% of the entrepreneurs are able to engage themselves for more than 300 days a year.

Annual working days of entrepreneurs in each block are shown in table 3.17.



Table 3.17: Distribution of Entrepreneurs by Annual working days available

Block	No. of Entrepreneurs according to available					Total
	160-200	201-250	251-300	301-336	5	
Hajo	29	57	125	89	0	300
Pub-Mangaldoi	28	71	119	82	0	300
Sidli Chirang	1	27	64	122	86	300
Total	58	155	308	293	86	900

Source: Field Survey

D. INCOME EARNING CAPACITY:

To push up ability to generate income of beneficiaries who have been promoted to entrepreneurs is also very important outcome of SVEP Implementation.

- D.1.** The previous income generation before accessing the facilities of SVEP the minimum monthly income generation was Rs. 881/- only. The maximum monthly income identified was Rs. 1,07,143.
- D.2.** At the time of beginning of the project 78.56% entrepreneurs were earning their monthly income varying from Rs. 881-20,000/-. Only 16.89% of the entrepreneurs were recorded earning in the range of Rs. 20,001-40,000/-. As the income range goes up the number of entrepreneurs goes down as shown in Table 3.18

Table 3.18: Previous Income Range

Income Range (Rs.)	No. of Entrepreneurs	Percent
881-20000	707	78.6
20001-40000	152	16.9
40001-60000	28	3.1
60001-80000	6	.7
80001-107143	7	.8
Total	900	100.0

Source: Field Survey

Table 3.19: Present Income Range

Income Range (Rs.)	No. of Entrepreneurs	Percent
1500-20000	602	66.9
20001-40000	194	21.6
40001-60000	68	7.6
Valid 60001-80000	24	2.7
80001-100000	4	.4
100001-150000	8	.9
Total	900	100.0

Source: Field Survey

D.3. Breaking of concentration of entrepreneurs is found at present after completion of the project implementation in the concerned blocks. The minimum monthly income earning has gone up to Rs. 1,500/- and maximum to Rs. 1,50,000/-. Substantial numbers of entrepreneurs have shifted to higher income slab. Table 3.19 depicts the change of income slab of entrepreneurs in comparison with data set out in Table 3.18.

D.4. It is observed in Table 3.20 that the overall monthly average income of entrepreneurs was Rs. 14,685.35 and the same has changed notably to Rs. 21,550.78

D.5.

Table 3.20: Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
Previous income before SVEP	14685.35	900	13268.422	442.281
Present Income after SVEP	21550.78	900	20006.169	666.872

Source: Field Survey

Correlation value shown in Table 3.21 reveals that the changes of monthly income earnings in the blocks are significantly correlated ($P > 0.000$).

Further highly significant change of monthly income earning capacity is observed though paired 't' Test $P > 0.000$ - Table 3.22



Table 3.21: Paired Samples Correlations

	N	Correlation	Sig.
Previous income before SVEP & Present income after SVEP	900	.967	.000

Source: Field Data

Table 3.22: Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Previous income before SVEP - Present income after SVEP	-6865.432	7916.605	263.887	-7383.338	-6347.526	-26.017	899	.000

Source: Field Data

Table 3.23: Statistics of Per Capita Income

	Per capita Income before SVEP	Per capita Income after SVEP
Mean	3652.7472	5336.5621
Std. Deviation	3609.95820	5433.97112
Minimum	147.00	250.00
Maximum	50000.00	75000.00

Source: Field Data

- D.6. Further assessment of per capita income changes in the families of entrepreneurs under SVEP in three blocks is carried out.
- D.7. Highly significant correlation among the block wise data and highly significant growth of monthly income is evident in referring Table 3.22, 3.23, 3.24, 3.25, 3.26.

Table 3.24: Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
Per capita Income before SVEP	3652.7472	900	3609.95820	120.33194
Per capita Income after SVEP	5336.5621	900	5433.97112	181.13237

Source: Field Data

Table 3.25: Paired Samples Correlations

	N	Correlation	Sig.
Per capita Income before SVEP & Per capita Income after SVEP	900	.972	.000

Source: Field Data

Table 3.26: Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Per capita Income before SVEP - Per capita Income after SVEP	-1683.81488	2104.28261	70.14275	-1821.47749	-1546.15228	-24.006	899	.000

Source: Field Data

E. ANALYSIS ON CRP-EPs:

In the SVEP implementation CRP-EPs take various roles. They are trained resource persons for beneficiaries under SVEP. On other sided they are also beneficiaries. As such monthly income enhancement for CRP-EPs is also a core objective of the project.

- E.1.** In three blocks 39 CRP-EPs have been appointed. They have been trained by the trainers from SRLM, NRO/PIA, and RSETI. Maximum of them were trained by NRO/PIA. That is out of 39 CRP-EPs 33 CRP-EPs (84.62%) received capacity building from PIA. Five of them got training from ASRLM and one from RSETI - as shown in Table 3.33
- E.2.** In the matter of certification 25 of total CRP-EPs have got certificate from NAR and 13 from PIA. One of them has not received certificate after training - Table 3.34



- E.3.** As CRP-EPs are also beneficiaries they could maintain income growth. The average monthly income earning of CRP-EPs before SVEP was Rs. 2141.03. After SVEP implementation their average monthly income has reached to 9,230.77 - as shown in Table 3.27.
- E.4.** The increase in monthly income of CRP-EPs has marked highly significant at 5% level of probability - shown in Table 3.28.
- E.5.** For as a part of handholding of entrepreneurs CRP-EPs used to help in Business plan preparation through online, offline and both modes. Five CRP-EPs helped business plan through online mode. One help through offline mode. Majority of them, 33 (84.62%) are found adopted both online and offline modes - Table 3.31.

Table 3.27 Paired Statistical Estimates

Amount in Rs.				
	Mean	N	Std. Deviation	Std. Error Mean
Monthly income before SVEP?	2141.03	39	2731.273	437.354
Monthly income after SVEP?	9230.77	39	3168.193	507.317

Source: Field Survey

Table 3.28 Paired Samples Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Monthly income before SVEP? – Monthly income after SVEP?	-7089.744	2797.724	447.994	-7996.661	-6182.826	-15.826	38	.000

Source: Field Survey

Table 3.29: Perception of CRP-EPs about SVEP.

Perception	No. of CRP-EPs	Percent
Not Good	2	5.1
Good	10	25.6
Very Good	27	69.2
Total	39	100.0

Source: Field Survey

Table 3.30 knowledge of SVEP Live software of CRP-EPs.

Response	No. of CRP-EPs	Percent
No	2	5.1
Yes	37	94.9
Total	39	100.0

Source: Field Survey

Table 3.31: Mode of Business Plan Preparation

	No. of CRP-EPs	Percent
Online	5	12.8
Offline	1	2.6
Both	33	84.6
Total	39	100.0

Source: Field Survey

Table 3.32: Average business plan prepared monthly

	Frequency	Percent	Valid Percent	Cumulative Percent
1	1	2.6	2.6	2.6
2	3	7.7	7.7	10.3
3	1	2.6	2.6	12.8
4	4	10.3	10.3	23.1
5	16	41.0	41.0	64.1
6	5	12.8	12.8	76.9
7	2	5.1	5.1	82.1
8	3	7.7	7.7	89.7
10	1	2.6	2.6	92.3
12	1	2.6	2.6	94.9
25	1	2.6	2.6	97.4
80	1	2.6	2.6	100.0
Total	39	100.0	100.0	

Source: Field Survey



Table 3.33: Distribution of CRP-EPs by Training Agency

Training Agency	No. of CRP-EPs	Percent
SRLM	5	12.8
NRO/PIA	33	84.6
RSETI	1	2.6
Total	39	100.0

Source: Field Survey

Table 3.34: Distribution of CRP-EPs by Certifying Agencies

Certifying Agencies	No of CRP-EPs	Percent
NAR	25	64.1
NRO/PIA	13	33.3
Not certified	1	2.6
Total	39	100.0

F. PIA-CORE FUNCTIONAL ROLES:

The core functions of the PIA are providing technical support, capacity building, business planning etc. for selected entrepreneurs; and annual planning including budgeting of SVEP implementation.

- a. The study has found out that the above functional activities have been carried out from time to time by the concerned PIA in consultation with ASRLM and also involved in quarterly evaluation in collaboration with other stakeholders.

- F.2.** Maximum Entrepreneurs received both basic business knowledge and skill for running their enterprises. Out of 900 surveyed entrepreneurs, 883 have acquired knowledge.

In the case of skill development, out of 900 entrepreneurs, 897 got required skill development facilities In all selected blocks more number of female entrepreneurs have got both knowledge and skill development facilities than male entrepreneur.

G. BRC - FUNCTIONAL ROLES:

The Block Resource Centre (BRC) is a core body in the implementation of SVEP in a block. Block Project Manager (BPM), Mentor and CRP-EPs are attached to BRC. In addition to these CBOs like BLF, CLF and VLF are also stakeholders of BRC.

- G.1.** Block Development Officer (BDO) is the chairperson of BRC in all blocks under study. Representatives of Cluster Level Federations (CLFs) are constituent members of Management Committee, BRC - MC.
- B.2.** Physical achievement is managed properly. Quarterly appraisal is done in regular manner with involvement of DRDC personnel.
- G.3.** Financial budgeting is done properly and expenditure is found managed within the budget. However, annual statement of accounts is not found audited by any chartered accountant firm.



H. COMPARISON BETWEEN ASPIRATIONAL INCOME AND CURRENT INCOME:

At the time of DPR preparation the respective monthly aspirational income was estimated to be generated by the selected entrepreneurs. During the period of implementation of SVEP in Hajo, Pub-Mangaldoi and Sidli Chirang, PIA and ASRLM have jointly given all possible efforts to achieve the aspirational income for each block.

The study has traced out that the estimated average monthly income of surveyed entrepreneurs is much higher than the expected aspirational income for each block.

- G.1** The estimated monthly aspirational income of entrepreneurs for Hajo block was Rs. 4,500.00 (DPR of Hajo block). The current monthly average monthly income of surveyed entrepreneurs of Hajo block is Rs. 21,058.67., which is five times higher than the aspirational income.
- G.2** For Pub-Mangaldoi block the estimated aspirational income was Rs. 4,000.00 and the current average monthly income is Rs. 18,925.33. The magnitude of the current income is 4.73 fold of the aspirational income.
- G.3** In the case of Sidli Chirang block the estimated aspirational monthly income given according to DPR was Rs. 3,500.00. The current average monthly income is Rs. 5,954.84,. The current monthly income is higher than the inspirational income - as shown in following Table: 3.35.

Table 3.35.: Comparison of Monthly Aspirational Income vs Current Income

Block	Amount in Rs.	
	Aspirational Income as per DPR	Present Actual Income
Hajo	4500	21,058.67
Pub-Mangaldoi	4000	18,925.33
Sidli Chirang	3500	5,954.84

Source: 1. Concerned DPRs; 2. Field Survey

I. MENTORS:

The study has recorded that there is only one mentor in each block. Every mentor provides necessary technical services to CRP-EPs and Entrepreneurs. Annual plan and budget preparation are also found done satisfactorily. These mentors are deputed from the Project Implementing Agency (PIA), engaged by ASRLM.

J. BLOCK PROJECT MANAGER:

Block Project Managers are officers, deputed from the department of Rural Development & Panchayati Raj, Govt. of Assam for the purpose of SVEP implementation. BPM of each block took overall control of SVEP implementation to achieve target of each year. In all blocks they have good interaction and relationship with entrepreneurs promoted and other concerned stake holders.





CHAPTER 4

CONCLUSION AND RECOMMENDATIONS



CONCLUSION AND RECOMMENDATIONS

CONCLUSION:

The Start-up Village Entrepreneurship Programme (SVEP) is a central sector sub- scheme under the Deendayal Antyodaya Yojana - National Rural Livelihood Mission. The objective of SVEP is to help the rural poor to come out of poverty by assisting them to set up sustainable enterprises for ensuring sustainable livelihood and self - employment opportunities.

This programme is implemented in project mode for a term of four years. It is a block-based project.

An end term evaluation study has been carried out to find out the outcomes of implementation of SVEP in three blocks - Hajo , Pub-Mangaldoi and Sidli Chirang.

As many as 3624 rural enterprises have been promoted in the said three blocks. Enterprises are categorized into three sectors - manufacturing, Services and trading. There are no defunct or sick enterprises in any sector.

In India many of the start-up enterprises become failure within six months. The study reveals that all the enterprises have remarkable turnover and net profit generation during the first six months after set up.

Commendable change in income generation of the entrepreneurs is observed after implementation of SVEP. The present average monthly income has exceeded the aspirational income of entrepreneurs. Entrepreneurs have generated employment for self and others notably.

Thus, livelihood of family and community as a whole has been created through rural entrepreneurship development under SVEP.

The successful achievement of the SVEP is attributed to three eco-systems -

1. Knowledge, 2. Incubation and 3. Financial

**(1) Knowledge Eco-system:**

Essential entrepreneurial knowledge and skill development inputs are given by CRP-EPs, Mentors and BPMs from time to time through well designed course modules.

(2) Incubation Eco-System:

One time incubation training is given by the concerned mentor of the block. Follow up incubation and hand holding is carried by CRP-EPs concerned.

(3) Financial Eco-System:

With the will of rural poor their enterprises are set up and business plans are prepared with the help of CRP-EPs. After estimation of total cost of business plan means of finance is shorted out. Loans are provided from CEF to meet the gap after netting own contribution.

RECOMMENDATIONS:

The following recommendations are drawn from the study: -

1. Strong network of CBOs (BLF, CLF, VO and SHG) is the foundation of strategic approach of financial delivery. As a result, loan recovery is substantially high. This is worth mentioning for replicability.
2. Accounting system needs to be modified. All account entries are made in one book called, "Enterprise Day Book". Entries in this book is not familiar to the entrepreneurs. So, they cannot bring out their Trading Account, Balance Sheet and Profit and Loss Account when they want.
3. A strategic plan for self-sustainability of BRCs is required. Current available fund may be lended to entrepreneurs through CBO led network. Interest generation may be accumulated from time to time for enhancing fund of the BRCs. Thus the concerned BRC can remain as nodal agency for further development and promotion of rural enterprises in the concerned blocks.
4. A feasible road map may be prepared by ASRLM for maintaining sustainability of BRCs after termination of the SVEP for which a coordinator, one MIS person and Master CRP-EPs may be appointed.

Annexure - 1

DETAILED STAGE-WISE RESEARCH EVALUATION PLAN:

PHASE 1: PRE-EXECUTION STAGE

Planning and Correspondences

- Received of requisition from ASRLM
- Acknowledgement reply with expression of interest
- Received of Award letter with proposed blocks
- Submission of Tentative timeline with proposed methodology
- Conduct of schedule meeting (virtual) with ASRLM including Blocks & District Teams
- Development of Actual methodology wrt. TOR presented from NRLM
- Submission of Inception report with final Methodology and timeline of activities
- Staffing of required manpower (On-Off Field including Technical Evaluators
- Development of questionnaires (Qs) and preparation of Qs in digitalized form (Google form)
- Training of On Field Evaluators
- Forwarding of deputed personnel credential to ASRLM

PHASE 2: EXECUTION STAGE

- Deputation of field evaluators (02 persons in each block)
- On site interaction of evaluators with BRC and respective BDOs.
- Collection of secondary information & Conduct of CRP-EPs - FGDs in each block
- Starting Stratified Enterprises Survey of SVEP promoted enterprises in villages with targets of 300 enterprises per block (minimum 03 enterprises per village / 25-30 enterprises per GP).
- Simultaneously collection of information through primary stakeholder interview (CRP-EPs, VOs & CLFs)
- Conduct of FGDs for entrepreneurs
- Starting Deep Case Study Enterprise Information Survey through random sampling of 15% enterprise from the selected Stratified Surveyed enterprises.
- Conduct of FGDs for CBOs representative
- Collection of Information, Suggestions and Achievement report data from the respective responsible entities (BPMs, Mentors, BRC-MIS, BDOs, PMs, SPMs etc)

PHASE 3: EXECUTION STAGE

Starting data analysis and report formation

- Data cleaning and application to statistical tool
- Analysis and comparison of respective data with report generation
- Formulation of Study Report and submission.

Annexure - 2

KEY ACTIVITIES SNAP - SHOT

1. Training Of Field Evaluators



2. FGDs of CRP-EPs



3. On-field Enterprises Survey





4. FGDs of CBOs



5. Analysis and Report Formulation





सत्यमेव जयते

THE MINISTRY OF RURAL DEVELOPMENT
GOVT. OF INDIA