

END EVALUATION REPORT

(Dhupguri , Manikchak & Dinhata -1 Blocks)

START UP VILLAGE ENTREPRENURSHIP PROGRAMME (SVEP)



**West Bengal State Rural Livelihoods Mission
Kolkata , India.**



**Study Conducted by:
Wangjing Women and Girls Society (WWAGS)
Wangjing, Manipur - India**

ACKNOWLEDGEMENT

With a sense of honour, on behalf of the organisation, Research team takes this opportunity to thank all the people who have helped through the entire journey towards conducting this end evaluation study and producing the report. The team is deeply indebted to the enthusiastic supervision and supports of Mr. Laishram Premananda Singh, General Secretary, WWAGS. The team feels grateful for the leadership support and guidance of. Dr. K.I. Meetei, Principal Advisor-Development Projects, WWAGS. Thanks go to Dr. Laishram Jelshyam Singh and Data Visualizer Dr. Mr. Bijoy Salam who have supported a lot to the study. The team extends its gratitude to all the officials of West Bengal State Livelihoods Mission (WBSRLM), Block Development Office, Entrepreneurship Development Institute of India (EDII), Block Resource Centres (BRCs), Community Resource Person Enterprise Promotion (CRP-EPs), Representative of Community Base Organisation (CBOs) and Bankers for their supports extended for providing required data.

Over and above, the team take this opportunity to express the sincere gratitude to all the respondents of the survey and participants of Focus Group Discussions (FGDs), without their valuable responses it would not have been possible to conduct the study. Finally, the project team thanks to all the field evaluators (FEs) who help to furnish and complete the data collection work without them this studies work would not have been able to produce the report.



Karanjeet Laishram
Project Director

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	WBSRLM	West Bengal State Rural Livelihood Mission
EDII	Entrepreneurship Development Institute of India	BDO	Block Development Officer

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CHAPTER 1

PROFILE OF THE BLOCKS

PROFILES OF THE BLOCKS

In this chapter brief profiles of Dhupguri Block, Manikchak Block and Dinhata-1 Block are presented.

1. PROFILE OF THE DHUPGURI BLOCK

DEMOGRAPHIC FEATURES:

Dhupguri Block has 16 Gram Panchayats and 102 villages. The total geographical area of the block is 523.22 sq. km. According to 2011 Census the total population of the block was 4,14,854, out of which 3,80,090 were rural population and 34,764 were urban. The rural population constituted 91.62 percent. In the population 1,86,089 and 77,161 were Scheduled Caste and Scheduled Tribes respectively. The block has high concentration of SC with 48.96% of the total rural population. ST constitutes 20.3% of the total rural population.



Table 1: Basic demographic details of Dhugguri Block

	Number	% of Total Population
Total No. of Gram Panchayat	16	—
Total HH	83,652	—
Total Deprived HH1	69183	82.70%
Total Population	380,090	---
Total Male Population	193,071	50.79%
Total Female Population	187,019	49.20%
Total Population 0-6 years	48,928	11.79%
Total Male 0-6 years	24,942	50.97%
Total Female 0-6 years	23,986	49.02%
Total Population - Scheduled Castes	186,089	48.96%
Male - Scheduled Castes	95574	51.35%
Female - Scheduled Castes	90515	48.64%
Total Population - Scheduled Tribes	77,161	20.3%
Male - Scheduled Tribes	38168	49.46%
Female - Scheduled Tribes	38993	50.53%

Source: Census of India, 2011

The total number of households in the block was 83,652, out of these 82.70% are estimated as deprived households.

LITERACY RATE:**Table 2: Literacy amongst the population in Dhupguri block**

	Total	Male	Female
Literate people – All	229257	129872	99385
Literacy rate - All	60.31%	67.26%	53.14%
Literate people - SC	116881	66388	50493
Literacy rate - SC	50.98%	56.79%	43.20%
Literate people - ST	38008	22235	15773
Literacy rate - ST	16.57%	58.50%	41.49%

Source: Census of India 2011

Overall literacy rate of the Block is 60.31%. Literacy rate of male and female are 67.26% and 53.14% respectively. Literacy rates of SC and ST are 50.98% and 16.57% as per census 2011.

WORK PARTICIPATION:**Table 3: Work Participation**

Total workers		Main Worker		Marginal Worker	
		Numbers	% of all workers	Numbers	% of all workers
All	155,421(40.89 % of population)	110,431	29.05%	44,990	11.84%
Male	104435 (54.09% of male population)	85213	44.14%	19222	9.96%
Female	50986 (27.26% of female population)	25218	13.48%	25768	13.78%

Source: Census of India 2011

The census of India, 2011 recorded that 1,55,421 persons were workers accounting for 40.89% of rural population. Out of these, 29.05% and 11.84% were main workers and marginal workers respectively.

Table 4: Work participation – category-wise

Category of worker	Total Worker	Main Worker	% of main workers	Marginal Worker	% of marginal workers
Cultivator	28226	24119	85.44%	4107	14.55%
Agriculture Labour	55414	33730	60.86%	21684	39.13%
Household Industries	2229	1206	54.1%	1023	45.89%
Others	69552	51376	73.86%	18176	26.13%
Non-Workers			224669 [59% 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 Potato and Jute Storage Units in the block.

DURABLE ASSETS:

Table 5: Ownership of durable assets

Asset / Facility	No of HH	% of HH
Radio/ Transistor	4524	5.44
Television	16817	20.22
Landline telephone	909	1.09
Mobile telephone	23408	28.14
Both landline and mobile telephone	983	1.18
Bicycle	47859	57.54
Scooter/ Motorcycle/Moped	3519	4.23
Car/ Jeep/Van	1050	1.26
None of the assets specified	25201	30.3
Households availing banking services	47892	57.57

Source: DPR of SVEP Implementation in Dhugguri Block.

About one-third of the households in the block report did not own any of the above listed durable assets. One-fourth 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 transportation facility. More than half of the total number of households in the block have access to banking services.

STATUS OF SOCIAL MOBILIZATION AND INSTITUTION BUILDING UNDER NRLM: Dhupguri 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.

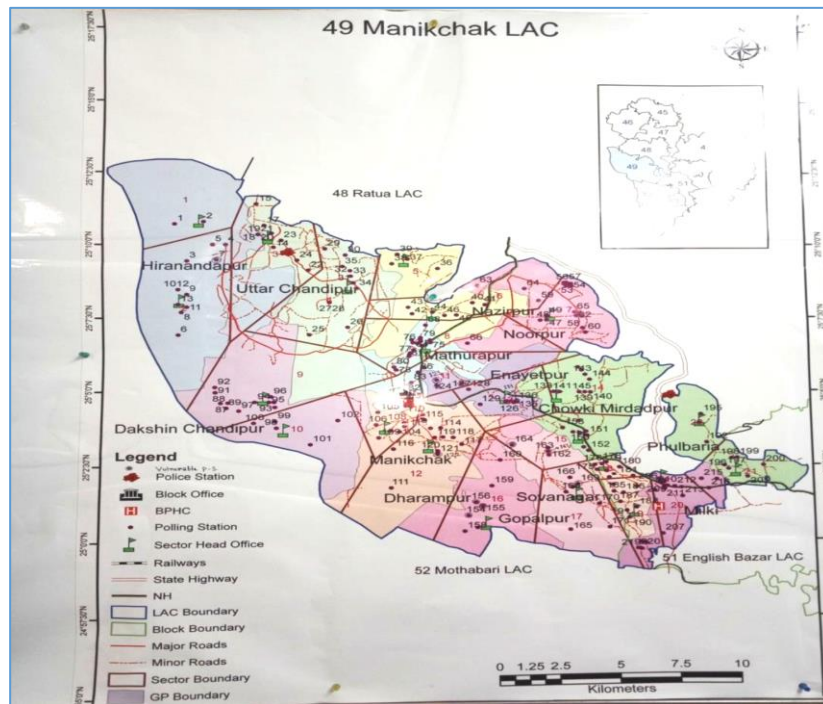
Table 6: Status of social mobilization and institution building in

Number of gram panchayats in which intensive strategy initiated	16
Number of villages in which intensive strategy initiated	102
Total number of SHGs under NRLM fold in intensive blocks	8454
Number of predominantly SC-SHG (SC members \geq 50%)	3084
Number of predominantly ST-SHG (ST members \geq 50%)	679
Total households mobilized into all SHGs	50432
Total SC households mobilized into all SHGs	30843
Total ST households mobilized into all SHGs	7021
Total amount of savings mobilized in all SHGs (INR in lakhs)	404.86
No of SHGs with bank accounts	5282
No of SHGs with bank linkage	6922
Number of Total SHGs provided RF	2637
Amount of RF provided to all SHGs (in Rs. lakh)	368.65
Total number of all SHGs provided CIF	738
Total amount of CIF provided to Clusters;(Clusters; Rs. lakh)	361.76
Number of households covered under livelihood activities	2932
Number of VOs formed (1st level SHG federations)	210
Number of SHGs holding membership in the VOs	4967

Source –DPR of SVEP Implementation in Dhupguri Block.

2. PROFILE OF MANIKCHAK BLOCK

Manikchak is an administrative division in Malda Sadar subdivision of Malda district in the state of West Bengal. It is 344 Kms away from Kolkata city on the way towards Northern parts of the state.



DEMOGRAPHIC AND SOCIO-ECONOMIC PROFILE:

Manikchak Block has a total population of 269813 (Census 2011). The geographical extent of the project area extends from 24° 51'N to 25° 14'N and 87° 46'E to 88° 06'E. Manikchak Block comprises 11 Gram Panchayats, 72 villages and 89 Mouzas. In the Gram panchayats of Manikchak block panchayat samiti are: Nurpur, Nazirpur, Hiranandapur, Mathurapur, Gopalpur, Manikchak, Chowki Mirdadpur, Uttar Chandipur, Dakshin Chandipur, Dharampur and Enayetpu.

The total geographical area the block is 316.39 sq. km with total population density of 839 people per sq. km. The surrounding blocks are Ratua Block II in the East, it is connected to Interstate Border of Bihar state and West Bengal in the West and North and Kaliachak II Block in the South. Majority of the population in Manikchak Block belongs to Hindu community i.e. 55.96% and other majority community group belongs from Muslim community i.e. 43.88% of the total

population. Around 42% of the total population engaged in agriculture and belongs to the category of landless labourers. Women comprise 27% of the total main workforce in this block. Women population also comprises 73% of the total marginal workers.

The block area is under the Diara physiographic divisions. Diara means newly created land by the river action. So the area is mainly flood prone but the soil is very much suitable for agricultural activities. For this reason the whole area is under the cultivated land. The block is also known for its famous Mango production of major varieties Fajli, Himsagar, Langra, and Mallika. Apart from Mango crops vegetable cultivation is also very much preferable by the local people. The area of the block are affected with flood during monsoon season as most of the river beds are extremely fertile and are used for vegetables cultivations. Major growing crops in the river beds are mainly Dal [Urad / Kolai Dal] and Maize [Bhutta] are cultivated there. The major industry in this block are cottage based industry like Handloom, Tailoring, Bidi making, Saw Mill, Wheat grinding, Brick Manufacturing etc.

Table 7: Basic Demographic Details

Variables	Number	% of Total Population
Total No. of Gram Panchayat	11	-
Total HH	59733	-
Total Deprived HH	27199	46
Total Population	269813	-
Total Male Population	139,593	52
Total Female Population	1,30,220	48
Total Population 0-6	43282	16
Total Male 0-6	22198	51
Total Female 0-6	21084	49
Total Population - Scheduled Castes	74,816	27.7%

Male - Scheduled Castes	38,913	52
Female - Scheduled Castes	35,903	48
Total Population - Scheduled Tribes	40,125	14.9%
Male - Scheduled Tribes	20,889	52
Female - Scheduled Tribes	19,236	48

Source: Census of India, 2011

Manikchak Block in Malda district has total population of 269,813 as per the Census Data 2011. Out of which 139,593 are males (52 %) while 130,220 are females (48%). In 2011 there were a total of 59,567 families residing in Manikchak Block. The population of Children of age 0-6 years in Manikchak Block is 43282 which constitutes 16% of the total population. Bengali Muslims accounts for 51.27% of Malda District population whereas Bengali Hindus are the second largest community forming about 48% of District population. In the block Schedule Caste (SC) constitutes 27.7% while Schedule Tribe (ST) 14.9% of total population.

LITERACY RATE:

Table 8: Literacy profile

	Total	Male	Female
Literate people – All	130874	75340	55534
Literacy rate – All [In Percentage]	57.77 %	53.97 %	42.65 %
Literate people – SC	74,816	38,913	35,903
Literate people – SC [In Percentage]	57.16 %	52 %	48%
Literate people – ST	40,125	20,889	19,236
Literate people – ST [In percentage]	30.65 %	52 %	48 %
Illiterate	138,939	64,253	74,686

Source: Census of India, 2011

Average literacy rate of Manikchak Block in 2011 was 57.77% in which, male and female literacy rates were 53.97% and 42.65% respectively. The block literacy rate is considerably lower in comparison to state over literacy rate i.e. 76.26 percentage and district literacy rate i.e. 61.73 percentage.

WORK PARTICIPATION:

Table 9: Work Participation

	Total Workers	Main Workers		Marginal Workers	
		Numbers	% of all Workers	Numbers	% of all Workers
All	97,646	54,673	56%	42973	44%
Male	70,312	47287	67%	23025	33%
Female	27,334	7,386	27%	19948	73%

Source: Census of India, 2011

In Manikchak Block out of total population, 97,646 were engaged in work under the category as main and marginal workers. It is evident from the above table that majority of males are main workers as compared to female worker in the block. 56% of the total workers were Main Works (Employment or Earning more than 6 Months), while 44% were involved in marginal activities having their livelihood for less than 6 months. In the main worker category major portion of the workers engaged in agricultural farm activities as labour / wage worker in other farms and marginal number of workers have their own cultivation practices. As there is significant number of female marginal workers engaged in petty activities as farm labour, bidi making, raw mango packaging, Mango products- Amasatta making etc.

Table 10: Work participation – category-wise

	Main Worker		Marginal Worker	
	Numbers	% of all Workers	Numbers	% of all Workers
Cultivator	7,587	14	1,466	3
Agriculture Labour	22,922	42	23,146	54
Household Industries	3,458	6	6,737	16
Others	20,706	38	11,624	27
Non-Workers	172,167 (63.80% 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 activities in the block. Among total working population in the block, 14 percent are Main cultivators, whereas 42 percentage of the population are main agricultural labourers. While 54% were involved in Marginal Agricultural labour activity providing livelihood for less than 6 months. Only 6 percentage of the total population are working as main workers engaged in household micro industries. In the block about 64 percentage of the total population are unemployed, the reason are lack of education / literacy villagers, cultural stigma's, lack awareness and skill for identification and use of local resources in economic activities.

DURABLE ASSETS:**Table 11: Ownership of durable assets**

Asset / Facility	No of HH	% of HH
Radio/ Transistor	5,021	8.41%
Television	5,264	8.81%
Computer/ laptop With Internet	79	0.13%
Computer/ laptop Without Internet	3,092	5.18%
Landline telephone	477	0.8%
Mobile telephone	13,436	22.49%
Both landline and mobile telephone	586	0.98%
Bicycle	21,573	36.12%
Scooter/ Motorcycle/Moped	1,399	2.34%
Car/ Jeep/Van	347	0.58%
None of the assets specified	30,519	51.09%
Households availing banking services	17,684	29.61%

Source: Census of India, 2011

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 2996 functional SHGs; total numbers of all the members in these SHGs are 32956. There are total 165 VOs and 11 CLFs in the block.

Table 12: Status of social mobilisation and institution building in Manikchak block

Number of gram panchayats in which intensive strategy initiated	11
Number of villages in which intensive strategy initiated	98
Total number of SHGs under NRLM fold in intensive block Number of predominantly ST & SC-SHG (ST/SC members >=50%)	2996
Total households mobilized into all SHGs	50993
Total ST and SC households mobilized into all SHGs	8965
Total amount of savings mobilized in all SHGs (INR in lakhs)	647.11
No of SHGs with bank accounts	27024
No of SHGs with bank linkage	1712
Number of Total SHGs provided RF (New)	2380
Amount of RF provided to all SHGs (in Rs. lakh)	357
Total number of all SHGs provided CIF	1712
Total amount of CIF provided to Clusters (In Lakhs)	842.92
Number of households covered under livelihood activities	226
Number of VOs formed	165
Number of SHGs holding membership in the VOs	2053
Number of CLFs formed	11

Source: DPR of SVEP implementation in Manikchak Block

3. PROFILE OF DINHATA-1 BLOCK

DEMOGRAPHIC FEATURES:

Dinhata – 1 Block has 16 Gram Panchayats covering 128 villages. The total geographical area of the block is 279.67 sq. km. Total population of the block was 2,86,269 according to Census of India, 2011. The composition of male and female population of SC and ST are 1,25,873 (43.9%) and 1,171 (0.4%) respectively.

Out of the total population, 1,13,733 (39.7%) are workers. The main workers according to Census of India, 2011 is 89,784, which shares 78.9% of the total workers. Marginal workers constitute 21.1%.

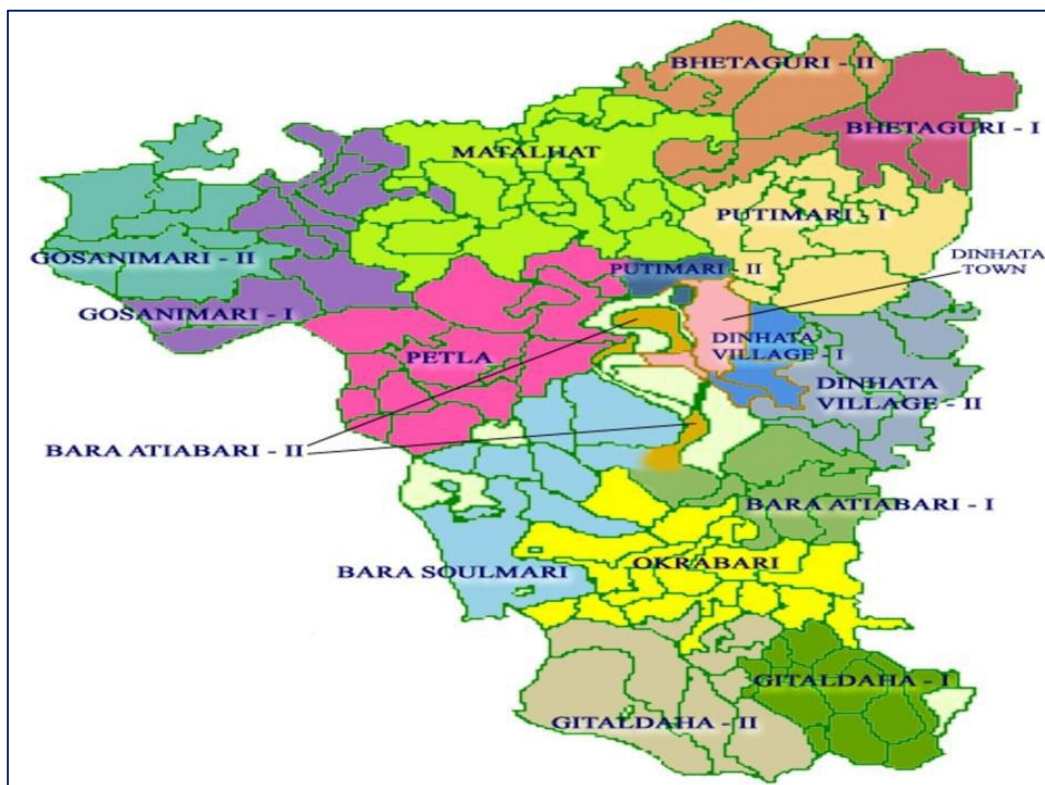


Table 13: Basic demographic details

Variables	Number	% of Total Population
Total HH	67,587	
Total Population	286,269	
Total Male Population	147,602	51.6%
Total Female Population	138,667	48.4%
Total Population 0-6	35,376	12.3%
Total Male 0-6	18,165	51.4%
Total Female 0-6	17,211	48.6%
Total Population - Scheduled Castes	125,873	43.9 %
Male - Scheduled Castes	64,992	51.6%
Female - Scheduled Castes	60,881	48.4%
Total Population - Scheduled Tribes	1,171	0.4%
Male - Scheduled Tribes	593	50.7%
Female - Scheduled Tribes	578	49.3%

Source: Census of India, 2011

The average literacy rate is 64.2% while the literacy rate of SC is 65%.

LITERACY PROFILE:

Table 14: Literacy Profile

	Total	Male	Female
Literate people – All	183,737	101,983	81,754
Literacy rate - All	64.2%	55.5%	44.5%
Literate people - SC	81,831	45,990	35,841
Literacy rate - SC	65%	56%	44%

Source: Census of India, 2011

WORK PARTICIPATION:**Table 15: Work Participation**

	Total Workers	Main Workers		Marginal Workers	
		Numbers	% of all Workers	Numbers	% of all Workers
All	113,733 (39.7 % of population)	89,784	78.9 %	23,949	21.1 %
Male	86,631 (76.2 % of male population)	76,568	85.3 %	10,063	42 %
Female	27,102 (23.8 % of female population)	13,216	14.3 %	13,886	58 %

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 16: Work participation – category-wise

Category of worker	Main Worker	% of main workers	Marginal Worker	% of marginal workers
Cultivator	30,351	34 %	4,322	18 %
Agriculture Labour	32,402	36 %	12,038	50 %
Household Industries	2,456	3 %	1,689	7 %
Others	24,575	27 %	5,900	25 %
Non-Workers	0		172,536	-----

Source: Census of India, 2011

The work participation rate indicates that there is higher participation of local people in agriculture work by both main and marginal workers. Apart from the mentioned category of worker there is another group of workers falling under Others Category having significant percentage of people involved as labour in Tobacco and Jute Storage Units in the block.

DURABLE ASSETS:

Table 17: Ownership of durable assets

Asset / Facility	% of HH
Radio/ Transistor	4.56%
Television	10.59%
Landline telephone	0.85%
Mobile telephone	26.79%
Both landline and mobile telephone	1.22%
Bicycle	54.65%
Scooter/ Motorcycle/Moped	4.16%
Car/ Jeep/Van	0.94%
None of the assets specified	33.97%
Households availing banking services	48.86%

Source: Census of India, 2011

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

STATUS OF SOCIAL MOBILISATION AND INSTITUTION BUILDING UNDER NRLM:

Dinhata-1 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 18: Status of social mobilisation and institution building in Dinhata-I block:

Number of gram panchayats in which intensive strategy initiated	16
Number of villages in which intensive strategy initiated	128
Total number of SHGs under NRLM fold in intensive blocks	3511
Number of predominantly ST & SC-SHG (ST/SC members >=50%)	ST & SC 1386
Total households mobilized into all SHGs	33535
Total ST and SC households mobilized into all SHGs	60 and 17416
Total amount of savings mobilized in all SHGs (INR in lakhs)	1826.46
No of SHGs with bank accounts	3511 (100%)
No of SHGs with bank linkage	1582 (45%)
Number of Total SHGs provided RF	2423
Amount of RF provided to all SHGs (in Rs. lakh)	361.75
Total number of all SHGs provided CIF	4
Total amount of CIF provided to Clusters;(11 Clusters; Rs. lakh)	115
Number of households covered under livelihood activities	Data not available
Number of VOs formed	175
Number of SHGs holding membership in the VOs	3347
Number of CLFs formed	16

Source: DPR of SVEP Implementation in Dinhata-1 Block

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 helping them set 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 enable effective programme implementation. As of 31st March, 2022, about 2,03,649 enterprises have been set-up in the various Block 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 Centres (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 reparation.

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.

SVEP IMPLEMENTATION IN THE SELECTED BLOCKS:

In the three selected blocks, the WBSRLM implemented SVEP in phase manner. The Dinhata-1 block of Cooch Bihar district is one of the first phase SVEP Implemented blocks and the remaining Dhupguri block of Jalpaiguri district and Manikchak block of Malda district are among the second phase SVEP implemented blocks of West Bengal.

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

Table 19: Targets & Achievements:

Sl. No.	Block		Target (DPR)	Achievement	%
1	Dinhata-1	Enterprises	1236	1250	101
		CRP-EPs	15	14	93
2	Dhupguri	Enterprises	1715	1749	102
		CRP-EPs	18	16	89
3	Manikchak	Enterprises	1259	1306	104
		CRP-EPs	12	12	100

Source: Concerned BRCs

Table 20: Block Wise and Sex Wise Distribution of Entrepreneurs

Block	Sex wise Entrepreneurs		Total
	Male	Female	
Dhupguri Block	770	979	1749
Manikchak Block	615	691	1306
Dinhata-I Block	638	612	1250
Total	2023	2282	4305

Source: Internal Records of the Blocks

Table 21: Type of Promoted Enterprises

Block	Enterprises Type		Total
	New	Existing	
Dhupguri Block	1363	386	1749
Manikchak Block	1007	299	1306
Dinhata-I Block	929	321	1250
Total	3299	1006	4305

Source: Source: Internal Records of the Blocks

Table 22: Sector wise Promoted Enterprises:

Block	Manufacturing	Service	Trading	Total
Dhupguri Block	200	597	952	1749
Manikchak Block	173	379	754	1306
Dinhata-I Block	313	353	584	1250
Total	686	1329	2290	4305

Source: Internal Records of the Blocks

NEEDS OF EVALUATION STUDY:

The initial years of the SVEP implementation focused on mobilising 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

METHODOLOGY:

The evaluation study on implementation of SVEP in three blocks – Dhupguri, Manikchak and Dinhata-1 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; Dhupguri Block, Manikchak Block and Dinhata-1 Block have been selected purposively as assigned by WBSRLM, Kolkata to undergo End Evaluation Study. In the second stage sample enterprises are selected based on stratified random sampling method. As per terms of reference given by WBSRLM, Kolkata 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 WBSRLM, 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 attendance of the following stake holders:

- i)** Community Resource Persons (CRP-EPs) – 90% of total
- ii)** SVEP Promoted Entrepreneurs – Three entrepreneurs from each GP
- iii)** Community Based Organization (CBOs) – One representative from each CLF plus BRC-MC

RESPONDENTS FOR KII:

Following are the respondents of the study with their respective minimum target numbers;

- Entrepreneurs under SVEP - 3 Entrepreneurs from each GP
- CRP-EPs – minimum 90% of the total
- BPMs – Each Block
- Mentors – Each Block
- BRC-MCs – Minimum 3 from each BRC
- Representatives of CBOs – 3 from SHGs and 2 from VO and 1 from CLFs
- BDO – Each Block

ENTERPRISES SELECTION:

According to terms of reference 900 enterprises 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: 23, 24, 25.

Table 23: Block Wise and Sex Wise Distribution of Entrepreneurs

Block	Sex wise Entrepreneurs		Total
	Male	Female	
Dhupguri Block	139	161	300
Manikchak Block	141	159	300
Dinhata-I Block	162	138	300
Total	442	458	900

Table 24: Type of Enterprises

Block	Enterprises Type		Total
	New	Existing	
Dhupguri Block	217	83	300
Manikchak Block	253	47	300
Dinhata-I Block	240	60	300
Total	710	190	900

Table 25: Block wise Distribution of Entrepreneurs by Caste and Sex

Sex	Block	No. of Entrepreneurs			Total
		General	OBC	SC	
Female	Dhupguri	13	12	136	161
	Manikchak	43	36	80	159
	Dinhata-I	21	64	53	138
	Sub-Total	77	112	269	458
Male	Dhupguri	10	35	94	139
	Manikchak	75	33	33	141
	Dinhata-I	28	56	78	162
	Sub-Total	113	124	205	442
	Total	190	236	474	900

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	Dhupguri Block		Manikchak Block		Dinhata-1 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	01/09/2022	21	05/08/2022	11	16/08/2022	14
Entrepreneurs	08/09/2022	25	18/08/2022	29	29/08/2022	42
CBOs	22/09/2022	18	21/09/2022	25	24/09/2022	23

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.

Mean and Standard Deviation are estimated to measure the statistical changes of Employment Generation in terms of number of days available for avenue of employment, working hour per day and Income Generation per month before and after SVEP. Three measures – Low, Medium and High levels are estimated by the formula:

- Low level : Less than $\bar{x} - s$
- Medium Level : Between $\bar{x} - s$ and $\bar{x} + s$
- High Level : More than $\bar{x} + s$

Where, \bar{x} = Mean and s = Standard Deviation

Comparison of the variables – Employment, Working Hour and Income before SVEP and after SVEP is made.

CHAPTER 3

FINDINGS OF THE STUDY

FINDINGS OF THE STUDY

A. PROMOTION OF ENTERPRISES:

Promotion of newly set up and existing enterprises for ensuring rural livelihood is the main aim of SVEP. The PIA concerned has given all possible efforts to set up new enterprises and to promote both newly set up and existing enterprises.

- A. 1 The total Enterprises promoted in the Dhupguri Block is 1749, against the target of 1715. The recorded achievement is 101.98%.

In Manikchak Block the achievement of total enterprises promoted is 1075, against the target of 1306. The achievement is of target by 121.49%.

In case of Dinhata -1 Block the achievement of enterprise promotion exceeded by 1.13%. The total number of enterprises promoted during the project implementation period is 1250, against the target of 1236.

- A. 2 The norms of the SVEP promotion have been followed by the PIA as to cover existing (25%) and new (75%) enterprises.

In Dhupguri Block, it is recorded that 77.93% of the total rural enterprises set up are new units, the rest are existing enterprises (22.07%).

Almost similar pattern is observed in Manikchak Block. The new enterprises promoted in Dinhata – 1 Block constitute 74.32%. The total number of existing enterprises accounts for 25.68%.

Gender equality is maintained on promotion of enterprise set up. Details are shown in Table: 19, 20, and 21. It is observed that the West Bengal State Rural Livelihood Mission (WBSRLM) has given all possible efforts to achieve the target of enterprises to be promoted with a strategic monitoring of project activities undertaken by the concerned Project Implementing Agency (NRO-PIA).

A. 3 Enterprises promoted in the SVEP implemented blocks are categorised into three sectors – Manufacturing, Services and Trading. Trading enterprises dominate in all selected blocks. In Dhupguri block which has recorded highest achievement with 1749 enterprises, has achieved 54.43% trading enterprises formation. The estimated proportions of services and Manufacturing are respectively 34.13% and 11.43%.

In Manikchak block and Dinhata -1 block the share of trading enterprises set up are 57.73% and 46.72% respectively.

Detailed absolute figures of sector wise enterprises are set out in Table: 22.

A. 4 From sample survey, it reveals that young people have the zeal to set up their own enterprises for ensuring their livelihood. It is clearly identified that 46.67% of the total surveyed entrepreneurs are in the age group of 22-25 years. Next to this age group, the age group 36-45 years shares 30.33%. It implies that 77% of the total entrepreneurs are 22-45 years old, who are at the energetic stage of life. They grow their business activities upto a very high level with possible business diversification.

Table 26: Block wise Distribution of Entrepreneurs by Age Group and Sex

Sex	Block	Age Range (Yrs.)				Total
		22-35	36-45	46-55	56-66	
Female	Dhupguri	56	62	31	12	161
	Manikchak	101	36	22	0	159
	Dinhata-I	53	32	42	11	138
	Sub-Total	210	130	95	23	458
Male	Dhupguri	74	35	20	10	139
	Manikchak	50	66	17	8	141
	Dinhata-I	77	42	42	1	162
	Sub-Total	201	143	79	19	442
	Total	411	273	174	42	900

Source: Field Survey

From the above Table: 26, it is observed that 174 entrepreneurs, out of 900 entrepreneurs surveyed are in the age group of 46-55 years, which constitute 19.33%. Uppermost age group 56-66 years takes a share of 4.67%. The appreciable remark is that because of SVEP implementation various ranges of age of rural masses got opportunity to start up entrepreneurship venture irrespective of age for creation of their socio – economic freedom. Block wise detailed feature is depicted in Table: 26.

Table 27: Status of Registration of Enterprises

Block Name	Registered		Total
	No	Yes	
Dhupguri Block	80	220	300
Manikchak Block	39	261	300
Dinhata-I Block	15	285	300
Total	134	766	900

Source: Field Survey

Table: 27 shows the status of Registration of enterprises surveyed. It is recorded that 766 units out of 900 units are registered accounting for 85.11%. From the field survey, highest registration figures were mainly due to special initiative of respective BRCs. It is worth mentioning that a special services window is opened in each Block Development Office for extending maximum support to enterprises to get registered as many as possible including Shop license registration which leads to increase in registration status above the usual BRCs UDYAM registration.

Out of 300 units, 220 units (73.33%) are registered in Dhupguri Block. In Manikchak Block 261 (87%) got registration. The highest registration is marked in Dinhata -1 Block with 95% achievement.

Table 28: Registered Enterprises Base on Sex of the Entrepreneurs

Sex of the Entrepreneurs			Registered		Total
			No	Yes	
Male	Block	Dhupguri Block	37	102	139
		Manikchak Block	13	128	141
		Dinhata-I Block	6	156	162
	Sub - Total	56	386	442	
Female	Block	Dhupguri Block	43	118	161
		Manikchak Block	27	132	159
		Dinhata-I Block	9	129	138
	Sub - Total	79	379	458	

Source: Field Survey

From Table: 28, Sex wise performance of registration is identified. Block wise performance is also seen. Male entrepreneurs have higher achievement of registration with 87.33% and that of female entrepreneurs is 82.75%, which is quite encouraging.

B. IMPACT ON GENDER EQUITY:

B.1 SVEP has given leasing of hidden talent and capability of women work force. There was less involvement of women in running enterprises before implementation of SVEP in each block under study. Out of 190 sample units, only 81 units are found operated by women entrepreneurs. The proposition of women run units (enterprises) is 42.63 percent. The rest proposition is meant for men run units which accounts for 57.37%

Table 29: Enterprises Type and Sex of Entrepreneurs

Sex of the entrepreneurs		Enterprises Type		Total
		New	Existing	
Male	Dhupguri Block	97	42	139
	Manikchak Block	114	27	141
	Dinhata-I Block	122	40	162
	Sub - Total	333	109	442
Female	Dhupguri Block	120	41	161
	Manikchak Block	139	20	159
	Dinhata-I Block	118	20	138
	Sub - Total	377	81	458
Total		710	190	900

Source: Field Survey

SVEP implementation has given impact on promising women entrepreneurs to start up new enterprises. Table: 29 shows the composition of male and female entrepreneurs in respect of new and existing enterprises run by them. It is noted that after SVEP implementation women entrepreneurship has made leading over men entrepreneurship. Thus, gender equity has been brought by SVEP.

Before SVEP implementation male entrepreneurs dominated in each block. while after SVEP female entrepreneurs exceed over the male entrepreneurs. As such, perceptible gender equity in sustainable livelihood creation has been made by SVEP.

- B.2 In sector wise analysis of enterprises in each block, it is recorded that trading sector takes a lead role. From Table: 30, it is recorded for Dhupguri Block that trading units account for 48% followed by Services (33.33%) and Manufacturing (18.67%). In the case of Manikchak Block the share of trading units to total units surveyed is 56.67%. The respective shares of

services and manufacturing are 29.67% and 13.66%. Different pattern of sector wise sharing to total enterprises count is observed in Dinhata-1 Block. Marginal differences among sectoral units is found.

Table 30: Sector wise Enterprises

	Manufacturing	Service	Trading	Total
Dhupguri Block	56 (18.67%)	100 (33.33%)	144 (48%)	300 (100%)
Manikchak Block	41 (13.66%)	89 (29.67%)	170 (56.67)	300 (100%)
Dinhata-I Block	101 (33.67%)	94 (31.33%)	105 (35%)	300 (100%)
Total	198(22%)	283 (31.44)	419 (46.56)	900 (100%)

Source: Field Survey

Looking into the view of gender potential and capability, there is almost equality of strengths of male and female entrepreneurs under SVEP in the case of setting up manufacturing units.

Table 31: Sector Wise Enterprises Based on Sex of Entrepreneurs

Sex of the Entrepreneurs		Sector wise No. of Enterprises			Total
		Manufacturing	Services	Trading	
Male	Dhupguri Block	29	60	50	139
	Manikchak Block	22	54	65	141
	Dinhata-I Block	57	60	45	162
	Sub - Total	108	174	160	442
Female	Dhupguri Block	28	39	94	161
	Manikchak Block	19	35	105	159
	Dinhata-I Block	43	35	60	138
	Sub - Total	90	109	259	458
Total		198	283	419	900

Source: Field Survey

Variation of gender participation is observed in setting up services units and trading units in all blocks. In services sector male entrepreneurs enjoy higher proposition, while in trading sector female entrepreneurs get much higher proposition – details are shown in Table 31.

C. IMPACT ON INCOME AND EMPLOYMENT GENERATION:

The focal objective of SVEP is to promote rural enterprises to ensure livelihood of poor people by generating sustained income earnings and employment.

- C.1 Out of the 300 respondents, 189 respondents were non-earning persons in Dhupguri block before SVEP. That means 63% of the SVEP entrepreneurs did not have means of earnings. In Manikchak block 41% were non-earning persons, while 55.67% were non-earning persons in Dinhata-1 block. Before SVEP number of female non-earning was higher than male by two fold.

Table 32: Status of Beneficiaries Before SVEP by Earnings:

Sex of the Entrepreneur	Block	Before SEVP, Status of Entrepreneur		Total
		No. of Non-Earning Persons	No. of Earning Persons	
Female	Dhupguri	105	39	144
	Manikchak	108	61	169
	Dinhata-I	100	8	108
	Sub - Total	313	108	421
Male	Dhupguri	84	72	156
	Manikchak	15	116	131
	Dinhata-I	67	125	192
	Sub - Total	166	313	479
	Total	479	421	900

Source: Field Survey

C.2 Before SVEP most of the respondents got very less opportunity to work even for 180 days in a year. Out of 900 respondents, 485 worked for earning less than 180 days a year constituting 53.89%. Very less number of entrepreneurs under SVEP are found working more than 292 days and even between 180 to 292 days before getting facilities of SVEP in all blocks under study as indicated in Table: 33.

Table 33: Working Days Before SVEP:

Sex of the Entrepreneur	Block	Working Days before SVEP			Total
		Low (<180 days)	Medium (180 to 292) days	High (> 292 days)	
Female	Dhupguri	111	5	28	144
	Manikchak	100	23	46	169
	Dinhata-I	100	8	0	108
	Sub - Total	311	36	74	421
Male	Dhupguri	84	39	33	156
	Manikchak	23	16	92	131
	Dinhata-I	67	25	100	192
	Sub - Total	174	80	225	479
	Total	485	116	299	900

Source: Field Survey

A notable change has been recorded after SVEP that all the respondents have developed their capability to engaged more than 180 days a year. 396 women respondents (94.06%) are found engaged in their business more than 292 days a year, which is a great achievement of the project venture. At the same time 93.11% of the surveyed male entrepreneurs are also able to engaged for more than 292 days a year. The rest surveyed entrepreneurs are able to engage in their enterprises ranging from 180 to 292 days a year in all blocks – clear data are shown in Table: 34.

Table 34: Working Days After SVEP:

Sex of the Entrepreneur	Block	Working Days after SVEP		Total
		Medium (180 to 292) days	High (> 292 days)	
Female	Dhupguri	17	127	144
	Manikchak	8	161	169
	Dinhata-I	0	108	108
	Sub-Total	25	396	421
Male	Dhupguri	17	139	156
	Manikchak	8	123	131
	Dinhata-I	8	184	192
	Sub-Total	33	446	479
	Total	58	842	900

Source: Field Survey

- C. 4.** Monthly income change of entrepreneurs is examined based on the shifting of monthly income classification – Low, Medium and High. Income shifting is observed by referring Table: 35 and 36.

Table 35: Range of Income Generation of Beneficiaries Before SVEP

Sex of the Entrepreneur	Block	Monthly income before SEVP (Rs.)			Total
		Low (<1958	Medium (1958 to 8816)	High (> 8816)	
Female	Dhupguri	105	39		144
	Manikchak	108	61		169
	Dinhata-I	100	8		108
	Sub - Total	313	108	0	421
Male	Dhupguri	84	28	44	156
	Manikchak	15	77	39	131
	Dinhata-I	67	109	16	192
	Sub - Total	166	214	99	479
	Total	479	322	99	900

Source: Field Survey

Table: 35 depicts that out of 144 female entrepreneurs in Dhupguri block, 105 fall under low income category – constituting 72.92%. Remaining 27.08% are in the level of medium. Similar phenomenon is observed in Manikchak and Dinhata-1 blocks before accessing SVEP facilities. Heterogenous pattern is noted among the male entrepreneurs – as shown in Table: 35.

Table 36: Range of Income Generation of Beneficiaries After SVEP

Sex of the Entrepreneur	Block	Monthly income Range after SEVP		Total
		Medium (1958 to 8816)	High (> 8816)	
Female	Dhupguri	28	116	144
	Manikchak	69	100	169
	Dinhata-I	66	42	108
	Sub – Total	163	258	421
Male	Dhupguri	28	128	156
	Manikchak	0	131	131
	Dinhata-I	50	142	192
	Sub – Total	78	401	479
	Total	241	659	900

Source: Field Survey

Table: 36 Shows the income generation of beneficiaries after SVEP. Both male and female entrepreneurs have shifted maximum to high level of income generation and the rest shifted to medium level in all blocks – details in Table: 36.

Positive impact on income generation of selected entrepreneurs under SVEP is perceptibly observed.

C.5. Employment Generation Beyond Self:

One encouraging finding has been made that SVEP has created entrepreneurship ability, which has resulted employment generation for self and others. 78.22% of the total surveyed entrepreneurs are able to generate employment for self and one more employee. 10.44%, 94 out of

900, can generate employment of two persons above self. 7.24% of the surveyed entrepreneurs have the ability to engaged 3 to 4 persons as full-time employees in their micro enterprises. 3.68% of them have the capacity to appoint 5 to 11 persons as full-time employees.

Majority of the entrepreneurs, 863 constituting 95.89% have given employment opportunity for unemployment opportunity for unemployed persons ranging from one to four persons.

Exceptional cases are identified in terms of employment generation that one manufacturing unit employed 19 persons as full times in Dinhata-1 block and in the same block one trading unit appointed as many as 38 persons as full-time employees.

The real features of employability in three sectors across the block are set out in Table: 37.

Table 37: Employment Generation in selected Units

Sector	Block	Total number of employees engaged								Total
		1	2	3	4	5	6	8	11	
Manufacturing	Dhupguri	34	12	6	0	0	0	4	0	56
	Manikchak	32	6	3	0	0	0	0	0	41
	Dinhata-I	52	24	0	8	0	8	0	8	100
	Sub-Total	118	42	9	8	0	8	4	8	197
Service	Dhupguri	89	11	0	0	0	0	0	0	100
	Manikchak	68	7	0	0	7	6	0	0	88
	Dinhata-I	85	0	8	0	0	0	0	0	93
	Sub-Total	242	18	8	0	7	6	0	0	281
Trading	Dhupguri	112	8	0	24	0	0	0	0	144
	Manikchak	144	26	0	0	0	0	0	0	170
	Dinhata-I	88	0	16	0	0	0	0	0	104
	Sub-Total	344	34	16	24	0	0	0	0	418
Total		704	94	33	32	7	14	4	8	896

Source: Field Survey

Thus, SVEP has given commendable impact on employment generation for entrepreneurs under the programme as well as other job seekers, which creates the livelihood of people within the preview of project areas.

D. SALES AND PROFIT MANAGEMENT DURING THE FIRST SIX MONTHS:

- D.1. Many of the start-up enterprises become downfall or failure due to lack of knowledge, skill and experience of the entrepreneur during the initial period of six months.

It is very common that sales momentum cannot grow during the initial six months. As a result, profitability variation or unstable happens. So ecosystem of sales (turn over) and profit (net income) management needs critical care.

- D.2. To study the dynamics of sales and profit mechanism an in-depth study on 129 enterprises (selecting 43 units from each sector) has been carried out. The study reveals that the average sales value (turn over) of first month of the enterprises studied is Rs. 43,600.00. Gradually it has grown to Rs. 53,800.00 in sixth month.

The minimum sales value in first month is recorded as Rs. 4,000.00. It rose to Rs. 6,000.00 in sixth month. The maximum sales value recorded is Rs. 6,00,000.00 in first month. It substantially geared up to Rs. 8,50,000.00 in sixth month. The mean sales value in the first month recorded is Rs. 43,600.00. In the sixth month the estimated average sales value has gone up to Rs. 53,800.00. The standard deviation values indicate that there is variation among enterprises in sales performance. Details of month wise changes are shown in Table: 38.

Table 38: Trend of Monthly Sales Value (Rs.)

	Minimum	Maximum	Mean	Std. Deviation
First month Sale	4000	600000	4.36E4	84537.966
Second month Sale	3000	650000	4.42E4	83415.768
Third month Sale	4000	700000	4.69E4	89171.312
Fourth month Sale	5000	750000	4.97E4	93456.579
Fifth month Sale	6000	800000	5.47E4	101142.623
Sixth month Sale	6000	850000	5.38E4	101598.586
Valid N (listwise)	129			

*E4 = 10⁴

Source: Field Survey

D.3. Increasing trend of average monthly profit generation is observed during the initial six months. The mean value of first month of the surveyed enterprises is Rs. 8,332.95. In the second month the value has rose to Rs. 9,770.85. In the fifth and sixth month the mean value of profit substantially has grown upto Rs. 11,700.00 and Rs. 12,600.00 respectively. Thus the propensity of earnings of entrepreneurs is observed encouraging.

High variation among entrepreneurs is also found out. As the mean value of profit increases the standard deviation value also increases. It implies that among the entrepreneurs there is high potential of growth of their business activities. Table 39 shows details of minimum, maximum and mean monthly profit earnings; and also variation among the entrepreneurs in terms of profit maximisation.

Table 39: Trend of Monthly Profit Generation (Rs.)

	Minimum	Maximum	Mean	Std. Deviation
First month Profit	1500	30000	8332.95	5655.616
Second month Profit	2000	90000	9770.85	9431.852
Third month Profit	2000	43200	9647.71	7237.633
Fourth month Profit	2200	255000	1.26E4	23233.027
Fifth month Profit	2500	72000	1.17E4	10848.439
Sixth month Profit	3000	86400	1.26E4	12481.753

*E4 = 10⁴

Source: Field Survey

Further Table: 40 indicates the proportionate upward movement of sales value and profit during the starting six months.

Table 40: Paired Sales & Profit (Rs.)

		Mean	Std. Deviation	Std. Error Mean
Pair 1	First month Sale	4.36E4	84537.966	7443.153
	First month Profit	8332.95	5655.616	497.949
Pair 2	Second month Sale	4.42E4	83415.768	7344.349
	Second month Profit	9770.85	9431.852	830.428
Pair 3	Third month Sale	4.69E4	89171.312	7851.096
	Third month Profit	9647.71	7237.633	637.238
Pair 4	Fourth month Sale	4.97E4	93456.579	8228.393
	Fourth month Profit	1.26E4	23233.027	2045.554
Pair 5	Fifth month Sale	5.47E4	101142.623	8905.111
	Fifth month Profit	1.17E4	10848.439	955.152
Pair 6	Sixth month Sale	5.38E4	101598.586	8945.257
	Sixth month Profit	1.26E4	12481.753	1098.957

*E4 = 10⁴

Source: Field Survey

Table 41: Block Wise Sales Values (Rs) for six months

Block Wise Statistic		First month	Second month	Third month	Fourth month	Fifth month	Sixth month
Dhupguri	Mean	50814.81	45962.96	45583.33	46981.48	43564.81	40601.85
	N	54	54	54	54	54	54
	Std. Deviation	82000.707	71660.616	74889.400	77057.989	63953.406	61979.408
	Minimum	8000	7000	8000	7000	8000	8000
	Maximum	400000	400000	400000	450000	350000	400000
Manikchak	Mean	52968.97	61171.03	69209.38	75795.13	94329.38	94243.82
	N	39	39	39	39	39	39
	Std. Deviation	109347.506	117002.298	125868.979	135672.330	155606.790	157623.016
	Minimum	8000	8900	9500	10000	11000	12500
	Maximum	600000	650000	700000	750000	800000	850000
Dinhata-I	Mean	22611.11	23000.00	24777.78	25444.44	28444.44	29666.67
	N	36	36	36	36	36	36
	Std. Deviation	48385.522	44943.774	48223.356	39877.272	47741.234	47622.924
	Minimum	4000	3000	4000	5000	6000	6000
	Maximum	300000	280000	300000	250000	300000	300000
Total	Mean	43595.27	44152.48	46919.89	49682.25	54692.60	53767.51
	N	129	129	129	129	129	129
	Std. Deviation	84537.966	83415.768	89171.312	93456.579	101142.623	101598.586
	Minimum	4000	3000	4000	5000	6000	6000
	Maximum	600000	650000	700000	750000	800000	850000

Source: Field Survey

D.4 From Table: 41 it is noted that Manikchak block records the highest achievement of mean sales value of enterprises during the initial six months and followed by Dhupguri block. Dinhata-1 block records the least achievement in sales performance of enterprises. The trend of mean sales value is about half of the overall figures throughout the reference period.

D.5 It is recorded that enterprises under trading sector have highest degree of performance in sales from first to sixth month, followed by services sector and manufacturing sector in terms of mean sales value. However, in terms of maximum sales value manufacturing sector takes a lead role – phenomenon is depicted in Table:42.

Table 42: Sector Wise Sales Values (Rs.)

		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
First month Sale	Manufacturing	43	3.63E4	88822.871	1.355E4	5000	600000
	Service	43	4.48E4	87872.728	1.340E4	4000	400000
	Trading	43	4.97E4	77937.366	1.189E4	5000	360000
	Total	129	4.36E4	84537.966	7443.153	4000	600000
Second month Sale	Manufacturing	43	3.85E4	96404.226	1.470E4	6000	650000
	Service	43	4.09E4	77959.417	1.189E4	3000	400000
	Trading	43	5.31E4	75562.283	1.152E4	5000	378000
	Total	129	4.42E4	83415.768	7344.349	3000	650000
Third month Sale	Manufacturing	43	4.15E4	104249.265	1.590E4	5000	700000
	Service	43	4.43E4	84013.389	1.281E4	4000	400000
	Trading	43	5.50E4	78763.410	1.201E4	5000	396000
	Total	129	4.69E4	89171.312	7851.096	4000	700000
Fourth month Sale	Manufacturing	43	4.39E4	111519.616	1.701E4	8000	750000
	Service	43	4.60E4	84679.681	1.291E4	5000	450000
	Trading	43	5.92E4	82890.700	1.264E4	6000	416745
	Total	129	4.97E4	93456.579	8228.393	5000	750000
Fifth month Sale	Manufacturing	43	4.78E4	119812.125	1.827E4	6000	800000
	Service	43	4.56E4	76318.948	1.164E4	6000	350000
	Trading	43	7.06E4	102985.293	1.571E4	7000	437582
	Total	129	5.47E4	101142.623	8905.111	6000	800000
Sixth month Sale	Manufacturing	43	5.14E4	127644.392	1.947E4	10000	850000
	Service	43	4.34E4	76654.961	1.169E4	6000	400000
	Trading	43	6.65E4	94907.540	1.447E4	8000	463837
	Total	129	5.38E4	101598.586	8945.257	6000	850000

*E4 = 10⁴

Source: Field Survey

D.6 Among three sectors manufacturing sector can generate highest mean profit, followed by trading and services sectors during initial six months. In terms of capacity of maximum profit generation trading sector keeps highest records during the span of six months – details are set out in Table: 43.

Table 43: Sector wise Profit Statistic Trend (Rs.)

		N	Mean	Std. Deviation	Std. Error	Minimum	Maximum
First month Profit	Manufacturing	43	9868.60	5388.171	821.688	2000	25000
	Service	43	7137.21	4108.891	626.600	1500	20000
	Trading	43	7993.02	6897.045	1051.790	1500	30000
	Total	129	8332.95	5655.616	497.949	1500	30000
Second month Profit	Manufacturing	43	1.07E4	5414.389	825.687	2500	24000
	Service	43	8243.26	5755.492	877.704	2000	27600
	Trading	43	1.04E4	14319.823	2183.753	2000	90000
	Total	129	9770.85	9431.852	830.428	2000	90000
Third month Profit	Manufacturing	43	1.09E4	5771.491	880.144	2000	25200
	Service	43	8693.60	6696.127	1021.150	2000	41400
	Trading	43	9300.47	8871.691	1352.920	2000	43200
	Total	129	9647.71	7237.633	637.238	2000	43200
Fourth month Profit	Manufacturing	43	1.20E4	6387.677	974.112	4000	33600
	Service	43	1.50E4	38347.977	5848.012	2500	255000
	Trading	43	1.07E4	11106.343	1693.701	2200	57600
	Total	129	1.26E4	23233.027	2045.554	2200	255000
Fifth month Profit	Manufacturing	43	1.28E4	7277.501	1109.809	4000	42000
	Service	43	1.02E4	10243.385	1562.102	3000	69000
	Trading	43	1.22E4	14030.844	2139.684	2500	72000
	Total	129	1.17E4	10848.439	955.152	2500	72000
Sixth month Profit	Manufacturing	43	1.40E4	8444.813	1287.822	4000	50400
	Service	43	1.12E4	12207.661	1861.651	3000	82800
	Trading	43	1.27E4	15826.991	2413.593	3000	86400
	Total	129	1.26E4	12481.753	1098.957	3000	86400

*E4 = 10⁴

Source: Field Survey

In referring Table: 44, the estimates of F values indicate that calculated F values are less than the table value of F with d.f. 2,126 (2.99 at 5% level of probability). It implies that the growth momentum is there, but it does not show significant growth between months and there is no significant difference in growth among sectoral enterprises.

Table 44: ANOVA Analysis of Six Monthly Sales Values

		Sum of Squares	df	Mean Square	F
First month Sale	Between Groups	3.989E9	2	1.994E9	.276
	Within Groups	9.108E11	126	7.228E9	
	Total	9.148E11	128		
Second month Sale	Between Groups	5.242E9	2	2.621E9	.373
	Within Groups	8.854E11	126	7.027E9	
	Total	8.906E11	128		
Third month Sale	Between Groups	4.342E9	2	2.171E9	.270
	Within Groups	1.013E12	126	8.043E9	
	Total	1.018E12	128		
Fourth month Sale	Between Groups	5.887E9	2	2.943E9	.334
	Within Groups	1.112E12	126	8.826E9	
	Total	1.118E12	128		
Fifth month Sale	Between Groups	1.643E10	2	8.214E9	.800
	Within Groups	1.293E12	126	1.026E10	
	Total	1.309E12	128		
Sixth month Sale	Between Groups	1.184E10	2	5.919E9	.570
	Within Groups	1.309E12	126	1.039E10	
	Total	1.321E12	128		

** Computed based on data furnished in Table 42 & 43.*

E. ACTIVITIES OF CRP-EPs:

CRP-EPs have been selected for each block. They perform their duties as facilitators, trainers, promoters, planners and overall mentors of the rural entrepreneurs, both newly set up and existing enterprises.

Just after selection they have been trained for 53 days by PIA as part of capacity building and skill development covering all contents of promotion of enterprises, entrepreneurship development, business planning, book keeping and accounting etc.

- E. 1 Dinhata-1 block has engaged 14 CRP-EPs out of which 6 CRP-EPs and 4 CRP-EPs are from SC and ST categories. One is OBC and three are general. They have dedicated themselves for bringing more than cent percent achievement of the target of the project implementation.

Out of 14 CRP-EPs, 11 CRP-EPs have become successful entrepreneurs. They have shown success full business model to others.

- E. 2 In Dhupguri block 16 CRP-EPs have been engaged and proportionality of population is concerned at the time of engagement. Seven SC, two ST, five OBC and two general have made the composition of total CRP-EPs. Out of 16 CRP-EPs, 12 CRP-EPs have become successful entrepreneurs.

- E. 3 Twelve CRP-EPs have been selected in the composition of 3 SC, 3 ST, 4 OBC and 2 General Categories in Manikchak block. Out of 12 CRP-EPs nine CRP-EPs have set up their own enterprises and they have set example of successful entrepreneurs.

In all blocks all CRP-EPs have got required trainings and none of them dropped out during the whole course of project implementation. They are still serving as local consultants in their area of operations.

- E. 4 Substantial change of monthly income earnings is traced out. In Dinhata-1 block the selected CRP-EPs did not have income earnings at all before

joining to SVEP. Only after joining to SVEP their average monthly income has come up to Rs. 7,500.00.

The average monthly income generation of the CRP-EPs in Manikchak before SVEP was Rs. 2,000.00 only. It has rose to Rs. 7,000.00 after SVEP.

In Dhupguri block the average monthly income generation of selected CRP-EPs was Rs. 3,000.00 before SVEP. After SVEP it has changed to Rs. 5,000.00.

- E. 5 Apart from self-development CRP-EPs play very important role in terms of hand holding support and incubation including business plan development of assigned enterprises.

It is recorded that all CRP-EPs have extended their services with a sense of dedication as revealed by entrepreneurs surveyed.

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.

- F.1. 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 WBSRLM 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 entrepreneurs. Block wise and sex wise details are set out in Table no. 45 and 46.

Table 45: Distribution of Sex Wise Entrepreneurs Based on Knowledge Acquired

Knowledge Acquired			Sex wise entrepreneurs		Total
			Male	Female	
No	Block Name	Dhupguri Block	7	4	11
		Manikchak Block	3	0	3
		Dinhata-I Block	0	3	3
	Sub- Total		10	7	17
Yes	Block Name	Dhupguri Block	133	156	289
		Manikchak Block	139	158	297
		Dinhata-I Block	162	135	297
	Sub-Total		434	449	883
Total			444	456	900

Source: Field Survey

Table 46: Sex wise classification of Entrepreneurs based on Skill Development training received from BRC or CRP-EPs

Skill training from BRC or CRP-EP		Sex wise entrepreneurs		Total
		Male	Female	
No	Dinhata-I Block	3		3
	Sub - Total		3	
Yes	Dhupguri Block	139	161	300
	Manikchak Block	141	159	300
	Dinhata-I Block	159	138	297
	Sub-Total		439	458
Total		442	458	900

Source: Field Survey

G. BRC – FUNCTIONAL ROLES:

The Block Resource Centre (BRC) is a core in 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.
- G. 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.
- G. 4. A critical observation is made that sustainability model of BRC in Dinhat – 1 block has not been developed even though the SVEP implementation has been completed one year back. However, sustainability planning has been initiated.

In other two blocks – Dhugguri and Manikchak blocks sustainability planning has been carried out following the directions from WBSRLM.

H. FINANCIAL SUPPORT FROM CEF:

Financial exclusion is the main issue of enthusiastic rural entrepreneurs. So SVEP has incorporated a component of financial inclusion. To ensure financial assistance to promoted enterprises from Community Enterprise Fund (CEF) is a prime concern. Without finance any entrepreneur cannot start any business venture. Two possible sources of business enterprises are own source and external source.

Thus after estimate of total cost of business plan the entrepreneur concerned used to arrange accessibility of financial gap of his/her business plan, after arranging own means.

- H. 1 In Dhupguri block all promoted enterprises have got CEF to meet the gap of total cost of planned business. Accessibility of this fund ranges from Rs. 10,000.00 to Rs. 1,20,000.00. The highest scale of fund has been accessible to manufacturing and services sectors to the tune of Rs. 1.20 Lakhs. The upper limit of funding to trading is recorded as Rs. 50,000.00.
- H. 2 In Manikchak block the accessibility of CEF has been observed ranging from Rs. 10,000.00 to Rs. 70,000.00. The average amount of CEF provided to entrepreneurs belong to services is estimated as Rs. 32,945.45. Upper limit of CEF provided is same for all sectoral enterprises i.e., Rs. 70,000.00.
- H. 3 In Dinhata – 1 block the range of CEF provided is from Rs. 9,000.00 to Rs. 1,50,000.00. Observation on sector wise enterprises, manufacturing and services sectors received the upper most scale finance i.e. Rs. 1,50,000.00. Trading sector received Rs. 1,00,000.00.

Block wise and sector wise CEF accessibility pattern is shown in Table: 47

Table 47: CEF Amount invested status

Blocks CEF Amt. in Sector-wise		Total Enterprises	Min CEF Amt.	Mean	Max.CEF Amt.
Dhupguri	Manufacturing	56	10000	33557.69	120000
	Services	100	10000	30344.09	120000
	Trading	144	10000	26059.7	50000
Manikchak	Manufacturing	40	13000	38500.0	70000
	Services	90	10000	32945.45	70000
	Trading	170	10000	32907.41	70000
Dinhata-1	Manufacturing	101	10000	40261.54	150000
	Services	94	9000	34524.59	150000
	Trading	105	10000	26029.41	100000

Source: field survey

- H. 4 The study has identified that the rural entrepreneurs have the high calibre to contribute to their required business cost.

In Dinhata-1 block on an average 59.03% of the total cost of business plan of enterprises is taken from CEF. Remaining 40.97% is equity fund (self-source).

In Dhugpuri block the average CEF available to the enterprises is 48.71% and the rest is contributed by the entrepreneur to the extent of 51.29% of the total business cost. It means higher contribution is from promoters side.

- H.5 Much higher credit contribution is made from promoters (entrepreneurs) for business development in Manikchak block. On an average only 35% of the total business cost is found delivered from CEF. Entrepreneurs themselves manage to meet the financial gap of 65% from own source. Considering such capability of self-credit mobilisation of entrepreneurs surveyed, it is to be stated that entrepreneurs under SVEP are motivated for self-initiation.
- H. 6 A noteworthy finding of the study is that repayment of loan from CEF is very high. The repayment rate of Dhugpuri block is 98.7%. The highest recovery rate is recorded for Manikchak block with 99.7%. Dinahata – 1 block has recorded 96.32%. Very few entrepreneurs could not repay loan due to repeated occurrence of COVID – 19 pandemic.

I. ENTERPRISES HAVING BANK LINKAGE:

Beyond CEF support enterprises need credit support from banks also for business diversification. Some enterprises have made bank linkage for further expansion of their business activities.

Ten enterprises in Dhugpuri block have bank linkage. In Manikchak block there are 170 enterprises which have bank linkage. In Dinahata-1 block six enterprises have linkage with bank. These bank link enterprises have got credit financing under MUDRA Scheme.

Proportion of bank linked enterprises is meagre. Larger proportion need to be developed.

Table 48: Enterprises having Bank Linkage

Blocks	Total promoted enterprises	Bank Credit Linkage Enterprises	% of Bank linked
Dhupguri	1749	10	057
Manikchak	1306	170	13.01
Dinhata-1	1250	6	0.48

Source: BRCs

J. COMPARISON BETWEEN ASPIRATIONAL INCOME AND CURRENT INCOME:

At the time of DPR preparation monthly aspirational income of target entrepreneurs used to be estimated. During the implementation of SVEP PIA and WBSRLM jointly give efforts to achieve the aspirational income.

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

- J. 1 The estimated monthly aspirational income of entrepreneurs for Dhupguri block was Rs. 2,250.00 (DPR of Dhupguri block). The current monthly average income of entrepreneurs of Dhupguri block is Rs. 13,545.00., which is six times higher than the aspirational income.
- J. 2 For Manikchak block the estimated aspirational income was Rs. 2,550.00 and the current average income is Rs. 17,269.00. The magnitude of the current income is 6.77 fold of the aspirational income.
- J. 3 For Dinhata – 1 block the estimated aspirational income was Rs. 3,120.00. The current monthly average income is Rs. 11,972.00, it is four times greater than the aspirational income – as shown in following Table: 49.

Table 49: Comparison of Monthly Aspirational Income vs Current Income

(Rs.)

Block	Aspirational Income as per DPR	Present Actual Income
Dhupguri	2550	13545
Manikchak	2550	17269
Diinhata – 1	3120	11972

Source: 1. Concerned DPRs 2. Field Survey

K. 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 is also found done satisfactorily. These mentors are deputed from the Project Implementing Agency (PIA), engaged by WBSRLM.

L. BLOCK PROJECT MANAGER:

Block Project Managers are officers, deputed from the department of Rural Development & Panchayati Raj, Govt. of West Bengal 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.

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 - Dhupguri, Manikchak and Dinhata – 1.

As many as 4305 rural enterprises have been promoted in the said three blocks. Enterprises are categorised into three sectors – manufacturing, Services and trading. There is no defunct or sick enterprise 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 SVEP. After SVEP current income has overtaken 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 estimate 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.

For further business expansion some of the entrepreneurs have made bank linkage and accessed MUDRA loans for business diversification. In all blocks the number of entrepreneurs who have bank linkage is meagre. Support for scaling up is required.

RECOMMENDATIONS:

The following recommendations are drawn from the evaluation study: -

1. Registration of Enterprises is made easy by opening a special cell at BDO office under the initiative of State Government of West Bengal. The same is replicable to other places.
2. Strong network of CBOs (BLF, CLF, VO and SHG) is the foundation of strategic approach of financial delivery. As a results, loan recovery is substantially high. This is worth mentioning for replicability.

3. Accounting system needs to be modified. All account entries are made in one book called, "Challan 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.
4. 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 block.

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Annexure - 1

DETAILED STAGE-WISE RESEARCH EVALUATION PLAN:

PHASE 1: PRE-EXECUTION STAGE

Planning and Correspondences

- Received of requisition from WBSRLM
- 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 WBSRLM including IIE
- Development of Actual methodology wrt. TOR presented from NRLM
- Informal Virtual meeting with IIE for Uniformed methodology
- Submission of 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
- On field Testing of pre designed Qs at SVEP Implementation site of Manipur SVEP block
- Correction and prepared for execution of study
- Forwarding of deputed personnel credential to WBSRLM

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

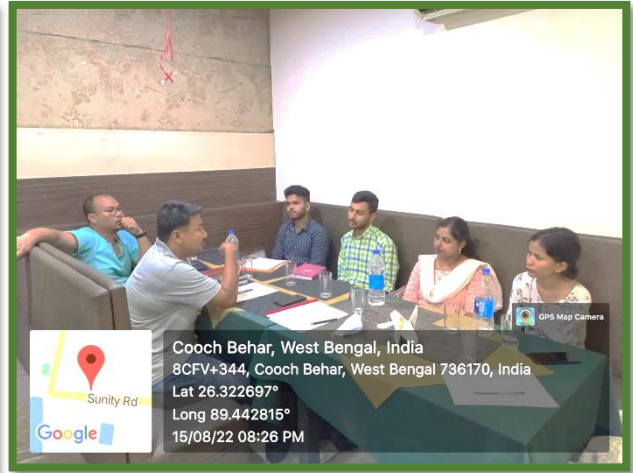
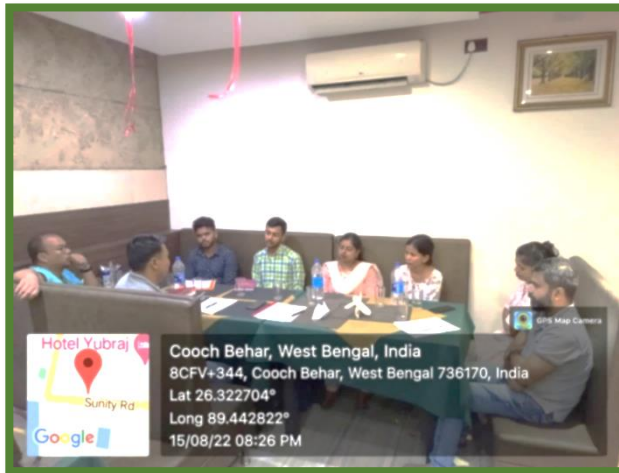
Starting data analysis and report formation

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

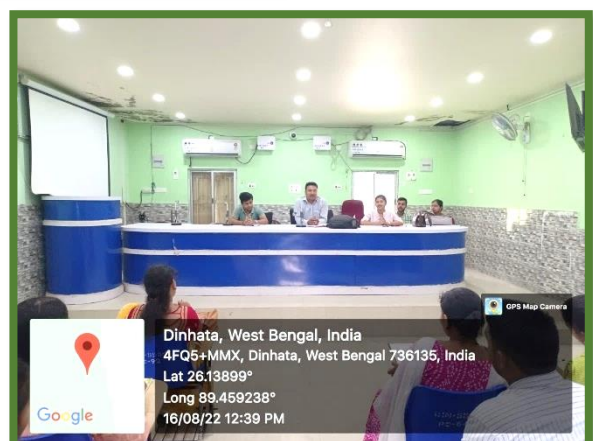
Annexure – 2

KEY ACTIVITIES SNAP – SHOT

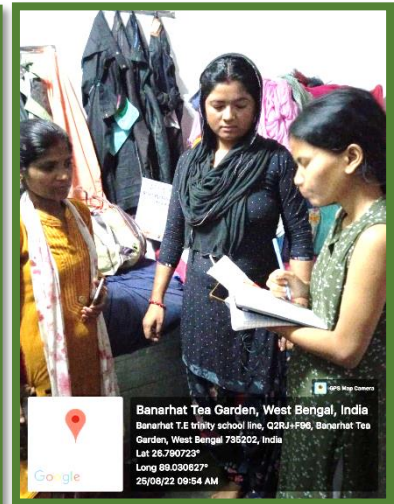
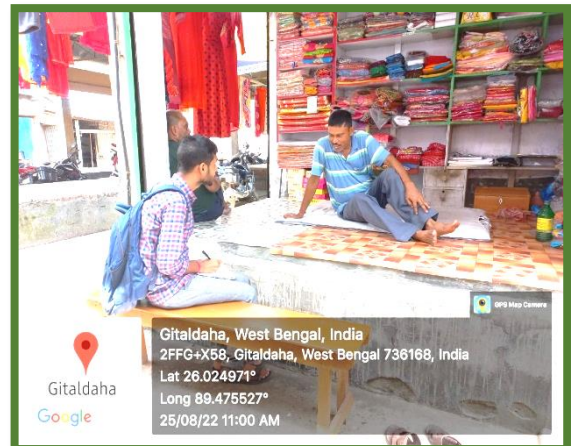
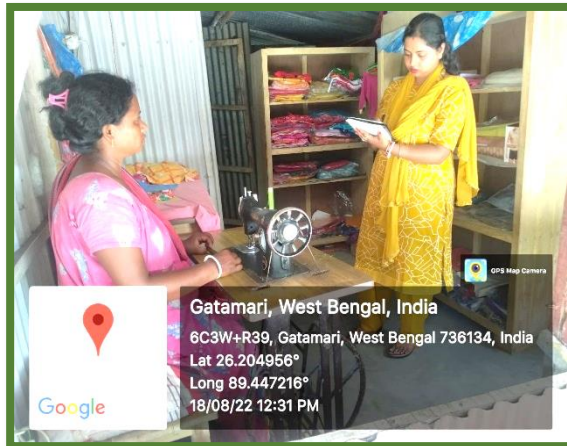
1. Training Of Field Evaluators



2. FGDs of CRP-EPs



3. Onfield Enterprises Survey



4. FGDs of Entrepreneurs



4. FGDs of CBOs



5. Analysis and Report Formulation



