



सत्यमेव जयते

THE MINISTRY OF RURAL DEVELOPMENT
GOVT. OF INDIA

END TERM EVALUATION REPORT ON

(MIRIK AND JOREBUNGLOW SUKIAPOKHRI BLOCK)



SUBMITTED TO:
(WEST BENGAL STATE RURAL LIVELIHOODS MISSION), KOLKATA, WEST BENGAL



SUBMITTED BY:
WANGJING WOMEN AND GIRLS SOCIETY (WWAGS), THOUBAL, MANIPUR

ACKNOWLEDGEMENT

On behalf of the organization, the Research Team is deeply honored to express gratitude to all those who contributed to the successful completion of this end evaluation study and the preparation of this report.

The team extends heartfelt thanks to Shri. **Laishram Premananda Singh**, General Secretary of WWAGS, for his enthusiastic supervision and unwavering support throughout the process. We are also immensely grateful for the leadership, guidance, and insights provided by Shri. **Dr. K.I. Meetei**, Principal Advisor.

Special appreciation goes to **Shri. Dr. Laishram Jelshyam Singh, Shri. Salam Bijoy,** and **Shri.**

A. Birjit Singh, whose valuable support was instrumental to this study.

The team acknowledges with gratitude the cooperation and assistance from officials of the **West Bengal State Livelihoods Mission (WBSRLM)**, the **Block Development Office**, the **Entrepreneurship Development Institute of India (EDII)**, the **Block Resource Centre (BRC)**, the **Community Resource Person - Enterprise Promotion (CRP-EPs)**, representatives of **Community-Based Organizations (CBOs)**, and bankers who provided the essential data required for the study.

Above all, the team wishes to thank all the respondents of the survey and the participants of the Focus Group Discussions (FGDs). Their valuable insights and candid responses were pivotal in shaping the findings of this study.

Finally, the project team expresses sincere gratitude to the field evaluators (FEs) for their dedication and hard work during data collection. Without their tireless efforts, this report would not have been possible.

Karanjeet Laishram
Director, WWAGS

MESSAGE FORM THE DESK OF THE SECRETARY

It gives me immense pleasure to extend my heartfelt gratitude to everyone who contributed to the successful completion of the end evaluation study.

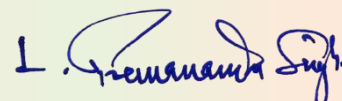
I would like to express my deep appreciation for the tireless efforts and dedication of the research team. Their commitment and diligence have been instrumental in producing this comprehensive report. I am particularly moved by their kind acknowledgment of my support—it has been an honor to assist in such a meaningful endeavor.

My sincere thanks go to Shri. Karanjeet Laishram, Director, WWAGS & Shri. **Dr. K.I. Meetei**, Principal Advisor, for his invaluable leadership, guidance, and insights, which significantly enriched the study.

Special recognition is due to **Dr. Laishram Jelshyam Singh, Salam Bijoy, and A. Birjit Singh** for their vital contributions and unwavering support, which played a pivotal role in shaping the outcomes of the study.

I am also deeply grateful to the officials of the **West Bengal State Livelihoods Mission (WBSRLM)**, the **Block Development Office**, the **Entrepreneurship Development Institute of India (EDII)**, the **Block Resource Centre (BRC)**, the **Community Resource Person - Enterprise Promotion (CRP-EPs)**, representatives of **Community-Based Organizations (CBOs)**, and bankers. Your cooperation and assistance in providing essential data have been invaluable to this project.

This study is a testament to the power of collaboration and shared vision. Let us continue working together to drive positive change and development in our communities.



L. Premananda Singh
General Secretary, WWAGS

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

Contents

Contents

Acronyms	3
CHAPTER 1	7
PROFILE OF THE BLOCKS	7
PROFILES OF THE BLOCKS	8
1. <i>PROFILE OF THE MIRIK BLOCK</i>	8
DEMOGRAPHIC FEATURES:	8
LITERACY RATE:	9
WORK PARTICIPATION:	10
DURABLE ASSETS:	11
STATUS OF SOCIAL MOBILIZATION AND INSTITUTION BUILDING UNDER NRLM:	12
2. <i>PROFILE OF JOREBUNGLOW SUKIAPOKHRI BLOCK</i>	13
DEMOGRAPHIC AND SOCIO-ECONOMIC PROFILE:	14
LITERACY RATE:	15
WORK PARTICIPATION:	15
STATUS OF SOCIAL MOBILISATION AND INSTITUTION BUILDING UNDER NRLM:.....	17
CONSOLIDATED STATUS OF SOCIAL MOBILISATION AND INSTITUTION BUILDING FOR THIS SVEP BLOCK UNDER NRLM:	19
PERATIVES OF START-UP VILLAGE ENTREPRENEURSHIP PROGRAMME (SVEP):	20
STRATEGY, OBJECTIVES AND COMPONENTS OF SVEP:	20
KEY ACTIVITIES:	21
EXPECTED OUTCOMES:	21
SVEP IMPLEMENTATION IN THE SELECTED BLOCKS:	22
NEEDS OF EVALUATION STUDY:	24
OBJECTIVES OF STUDY:.....	24
CHAPTER 2	26
METHODOLOGY OF THESTUDY	26
METHODOLOGY OF THE STUDY	27
1. <i>METHODOLOGY:</i>	27
2. <i>SAMPLING:</i>	27
3. <i>METHOD OF DATA COLLECTION:</i>	28
4. <i>RESPONDENTS FOR KII:</i>	28
5. <i>ENTERPRISES SELECTION:</i>	29
6. <i>FOCUS GROUP DISCUSSIONS CONDUCTED (FGCDs):</i>	30
7. <i>STATISTICAL TOOLS:</i>	30
CHAPTER 3 FINDINGS OF THE STUDY	31
FINDINGS OF THE STUDY	32
A. <i>PROMOTION OF ENTERPRISES:</i>	32
B. <i>ANALYSIS ON ENTREPRENEURS</i>	36
C. <i>Analysis on CRP-EPs</i>	42

D. PIA -CORE FUNCTIONAL ROLES:.....	42
E. BRC – FUNCTIONAL ROLES:.....	43
F. COMPARISON BETWEEN ASPIRATIONAL INCOME AND CURRENT INCOME:	44
G. MENTORS:	44
H. BLOCK PROJECT MANAGER:	44
Chapter 4	45
CONCLUSION AND RECOMMENDATIONS	45
CONCLUSION:	46
RECOMMENDATIONS:	47
Annexure - 1.....	49
DETAILED STAGE-WISE RESEARCH EVALUATION PLAN:.....	49
PHASE 1: PRE-EXECUTION STAGE.....	49
PHASE 2: EXECUTION STAGE	49
PHASE 3: EXECUTION STAGE	50
Annexure – 2	51

List of Tables

Table 1.1: Basic demographic details of Mirik Block.....	9
Table 1.2: Literacy amongst the population in Mirik block.....	9
Table 1.3: Work Participation.....	10
Table 1.4: Work participation – category-wise	10
Table 1.5: Ownership of durable assets	11
Table 1.6: Status of social mobilization and institution building in Mirik:	12
Table 1.7: Basic Demographic Details:	14
Table 1.8: Literacy profile.....	15
Table 1.9: Work Participation.....	15
Table 1.10: Work participation – category-wise	16
Table 1.11: Ownership of durable assets	17
Table 1.12: Status of social mobilisation and institution building in the block.....	18
Table 1.13: Combined Social Mobilization and Institution Building Status:	19
Table 1.14: Targets & Achievements:.....	22
Table 1.15: Sex Wise Distribution of Entrepreneurs	23
Table 1.16: Type of Promoted Enterprises	23
Table 1.17: Sector wise Promoted Enterprises:	23
Table 1.18: Ownership type of Promoted Enterprises:	23
Table 2.1: Distribution of Sample Entrepreneurs	29
Table 2.2: Type of Sample Enterprises	29
Table 2.3: Distribution of Sample Entrepreneurs by Caste and Gender	29
Table 3.1: Type of Enterprises Selected	32
Table 3.2: Sector wise and Type wise Enterprises	32
Table 3.3: Status of Registration of enterprises	33
Table 3.4: Sectoral Distribution of Enterprises Based on Project Cost.....	33
Table 3.5: Loan Accessibility from BRC	34

Table 3.6: Statistics of Loan Received	34
Table 3.7: Sector wise Statistical Estimates during the initial three months	35
Table 3.8: Two Way ANOVA Analysis	35
Table 3.9: Block wise Distribution of Entrepreneurs by Caste and Gender	36
Table 3.10: Distribution of Entrepreneurs by Age group and Gender	37
Table 3.11: Distribution of Entrepreneurs by Educational qualification and Gender	37
Table 3.12: Distribution of Family size by sex	38
Table 3.13: Distribution of Entrepreneurs by Income generation before SVEP	39
Table 3.14: Distribution of Entrepreneurs by Income generation after SVEP	39
Table 3.15: Paired Samples Statistics	40
Table 3.16: Paired Samples Correlations	40
Table 3.17: Paired Samples Test ('t' Test)	40
Table 3.18: Per Capita Income Estimates	41
Table 3.19: Distribution of Entrepreneurs by Earning Family Members	42
Table 3.20: Comparison of Monthly Aspirational Income vs Current Income	44



CHAPTER 1

PROFILE OF THE BLOCKS

PROFILES OF THE BLOCKS

In this chapter brief profiles of Mirik and Jorebunglow Sukiapokhri Block are presented.

1. PROFILE OF THE MIRIK BLOCK

DEMOGRAPHIC FEATURES:

Mirik Block has 06 Gram Panchayats and 21 villages. The total geographical area of the block is 119.18 sq. km. According to 2011 Census the total population of the block was 46,374 out of which 23,394 were male population and 23,394 were female. The density of population is 389 /sq.km. Scheduled Castes and Schedule Tribe constitute almost 38.59% (SC 7.80% & ST 30.79%) of the total population in the Mirik Block. The block has high concentration of ST population.

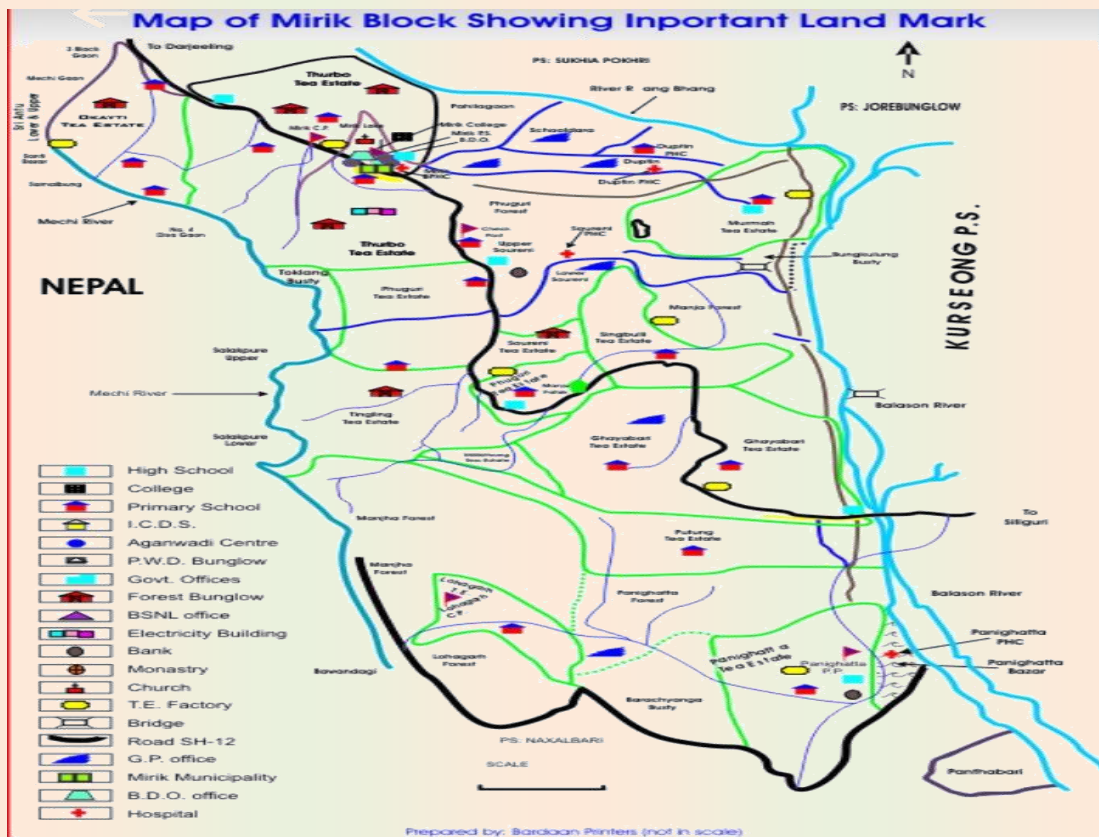


Table 1.1: Basic demographic details of Mirik Block

Area in sq. Km	119.18 sq. Km		
No. of Gram Panchayat	6		
No of Households	9962		
No. of SECC Households	4432		
Total Population (including Institutional and Houseless Population)	Male	Female	Total
	23,394	22,980	46374
	50.45	49.55	100%
Density of Population (per sq. km)	389/km ²		
Scheduled Caste (SC) Population	1,761	1,858	3,619
Percentage of SC in Total Population	7.53%	8.09%	7.80%
Scheduled Tribe (ST) Population	7,190	7,090	14,280
Percentage of ST in Total Population	30.73%	30.85%	30.79%
Population in the age group 0-6	2,045	1,857	3902

Source: Census of India, 2011

The total number of households in the block was 9,964, out of these 44.49% are estimated as deprived households (4432).

LITERACY RATE:

Table 1.2: Literacy amongst the population in Mirik block

	Males	Females	Total
Literate persons – All	18,873	15,461	34334
Literacy rate – All	88.40%	73.20%	80.84%
Literate Persons – SC	1371	1191	2562
Literacy Rate – SC	86.23%	69.89%	77.78%
Literate Persons – ST	5716	4629	10345
Literacy Rate – ST	87.03%	71.20%	79.16%

Source: Census of India 2011

Overall literacy rate of the Block is 80.84%. Literacy rate of male and female are

88.40% and 73.20% respectively. Literacy rates of SC and ST are 77.78% and 79.16% 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	17353 (37.42 % of total Population)	12223	70.44%	5130	29.56%
Male	10453 (44.68% of Total Male Population)	7169	68.58%	3284	31.42%
Female	6900 (30.03% of Total Female Population)	5054	73.25%	1846	26.75%

Source: Census of India 2011

The census of India, 2011 recorded that 17,353 persons were workers accounting for 37.42% of rural population. Out of these, 70.44% and 29.56% were main workers and marginal workers respectively.

Table 1.4: Work participation – category-wise

Category of worker	Main & Marginal Workers	% of Main & Marginal Workers
Cultivator	2383	13.73%
Agriculture Labour	2513	14.48%
Household Industries	346	2.00%
Others	12111	69.79%
Non –Workers	29021 (62.58% 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 Tea Garden and other Tourisms related services in the block.

DURABLE ASSETS:

Table 1.5: Ownership of durable assets

Asset / Facility	No of HH	% of HH
Radio/ Transistor	3588	36.01%
Television	5732	57.52%
Computer/laptop with Internet	100	1.00%
Computer/laptop Without Internet	304	3.05%
Landline telephone	109	1.09%
Mobile telephone	5466	54.85%
Both landline and mobile telephone	192	1.93%
Bicycle	905	9.08%
Scooter/ Motorcycle/Moped	384	3.85%
Car/ Jeep/Van	196	1.97%
None of the assets specified	2197	22.05%
Households availing banking services	8507	85.37%

Source: DPR of SVEP Implementation in Mirik Block.

About one-third of the households in the block did not own any of the above listed durable assets. Now a day, almost 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:

Mirik 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 1.6: Status of social mobilization and institution building in Mirik:

Number of gram panchayats in which intensive strategy initiated	06
Number of villages in which intensive strategy initiated	78
Total number of SHGs under NRLM fold in intensive blocks	443
Number of predominantly ST & SC-SHG (ST/SC members >=50%)	177
Total households mobilized into all SHGs	6516
Total ST and SC households mobilized into all SHGs	2202
Total amount of savings mobilized in all SHGs (INR in lac)	3032967
No of SHGs with bank accounts	443
No of SHGs with bank linkage	398
Number of Total SHGs provided RF	137
Amount of RF provided to all SHGs (in Rs. lac)	2055000
Total number of all SHGs provided CIF	317
Total amount of CIF provided to Clusters ;(Rs. lac)	159
Number of households covered under livelihood activities	398
Number of VOs formed	78
Number of SHGs holding membership in the VOs	474
Number of CLFs formed	06

Source – Office of DRDC, Darjeeling.

DEMOGRAPHIC AND SOCIO-ECONOMIC PROFILE:

As per the census data 2011, there are 19489 rural households and the total rural population of the block is 86637 out of which 42969 are males while 43668 are females. The density of population is 426/km². Scheduled Castes and Schedule Tribe together constitute almost 35% (SC 5.43% & ST 29.62%) of the total population in the Jorebunglow Sukiapokhri Block.

Table 1.7: Basic Demographic Details:

Area in sq. Km	203.52		
No. of Gram Panchayat	16		
No of Households	19489		
*No. of SECC Households	11835		
Total Population (including Institutional and HouselessPopulation)	Male	Female	Total
	42969	43668	86637
	49.60%	50.40%	100%
Density of Population (per sq. km)	426/km ²		
Scheduled Caste (SC) Population	2,354	2,348	4,702
Percentage of SC in Total Population	5.48%	5.38%	5.43%
Scheduled Tribe (ST) Population	12,613	13,052	25,665
Percentage of ST in Total Population	29.35%	29.89%	29.62%
Population in the age group 0-6	3,686	3,490	7176

Data Source: Census of India, 2011

The total geographical area the block is 203.52 sq. km with total population density of 426 people per sq. km. This block also has high ST population.

LITERACY RATE:

Table 1.8: Literacy profile

	Males	Females	Total
Literate persons – All	35326	30001	65327
Literacy rate — All	89.93%	74.67%	82.21%
Literate Persons – SC	1846	1476	3322
Literacy Rate – SC	87.08%	68.72%	77.84%
Literate Persons – ST	10373	9079	19452
Literacy Rate – ST	89.58%	75.36%	82.33%

Source: Census of India, 2011

Average literacy rate of this Block in 2011 was 82.11% in which, male and female literacy rates were 89.93% and 74.67% respectively. The block literacy rate is higher in comparison to state over literacy rate i.e. 76.26%.

WORK PARTICIPATION:

Table 1.9: Work Participation

Segment	Total Workers	Main Worker		Marginal Worker	
		Numbers	% of workers	Numbers	% of worker
All	30567 (35.28 % of total Population)	24035	78.63%	6532	21.37%
Male	18600 (43.28% of total Male Population)	14173	76.20%	4427	23.80%
Female	11967 (27.40% of total Female Population)	9862	82.41%	2105	17.59%

Source: Census of India, 2011

In Jorebunglow Sukiapokhri Block, out of total population, 30,567 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. 78.63% of the total workers were Main Works (Employment or Earning more than 6 Months), while 21.37% 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.

Table 1.10: Work participation – category-wise

Category of worker	Main & Marginal Workers	% of Main & Marginal Workers
Cultivator	2585	8.46%
Agriculture Labour	1848	6.04%
Household Industries	581	1.9%
Others	25553	83.6%
Non –Workers	56070 (64.72% of total population)	

Source: Census of India, 2011

About 8.46% of the population are only engaged in cultivation work and to undertake the activities 6.04 % people of the population are engaged as agricultural farm labour to support the cultivation work. Because of the hilly region, the block has limited cultivation practices as majority of the population i.e. 83.6 % are engaged in other works viz. Women involved as worker in Tea Garden Estates and other non-farm activities. However, there is significant amount of population i.e. 64.72 % remains unskilled and are non-workers.

DURABLE ASSETS:

Table 1.11: Ownership of durable assets

Asset / Facility	No of HH	% of HH
Radio/ Transistor	4658	23.9%
Television	11697	60.02%
Computer/ laptop with Internet	119	0.61%
Computer/ laptop Without Internet	813	4.17%
Landline telephone	92	0.47%
Mobile telephone	11357	58.27%
Both landline and mobile telephone	507	2.6%
Bicycle	52	0.27%
Scooter/ Motorcycle/Moped	235	1.21%
Car/ Jeep/Van	444	2.28%
None of the assets specified	4204	21.57%
Households availing bankingservices	11137	57.15%

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 671 functional SHGs; total numbers of all the members in these SHGs are 6458. There are total 79 VOs and 16 CLFs in the block.

Table 1.12: Status of social mobilisation and institution building in the block

Number of gram panchayats in which intensive strategy initiated	16
Number of villages in which intensive strategy initiated	240
Total number of SHGs under NRLM fold in intensive blocks	671
Number of predominantly ST & SC-SHGs (ST/SC members \geq 50%)	ST-215, SC-19
Total households mobilized into all SHGs	6458
Total ST and SC households mobilized into all SHGs	2106
Total amount of savings mobilized in all SHGs (INR in lac)	4,55,500/-
No of SHGs with bank accounts	650
No of SHGs with bank linkage	650
Number of Total SHGs provided RF	314
Amount of RF provided to all SHGs (in Rs. lac)	47
Total number of all SHGs provided CIF	92
Total amount of CIF provided to Clusters ;(Rs. lac)	46
Number of households covered under livelihood activities	200
Number of VOs formed	79
Number of SHGs holding membership in the VOs	245
Number of CLFs formed	16

Source: DPR of SVEP implementation in Mirik Block

CONSOLIDATED STATUS OF SOCIAL MOBILISATION AND INSTITUTION BUILDING FOR THIS SVEP BLOCK UNDER NRLM:

Table 1.13: Combined Social Mobilization and Institution Building Status:

	Mirik	Jorebunglow Sukiapokhri	Total
Consolidated CBO Information			
Number of gram panchayats in which intensive strategy initiated	6	16	22
Number of villages in which intensive strategy initiated	78	240	318
Total number of SHGs under NRLM fold in intensive blocks	443	671	1114
Number of predominantly ST & SC-SHGs (ST/SC members \geq 50%)	177	234	411
Total households mobilized into all SHGs	6516	6458	12974
Total ST and SC households mobilized into all SHGs	2202	2106	4308
Total amount of savings mobilized in all SHGs (INR in lac)	3032967	4,55,500	3488467
No of SHGs with bank accounts	443	650	1093
No of SHGs with bank linkage	398	650	1048
Number of Total SHGs provided RF	137	314	451
Amount of RF provided to all SHGs (in Rs. lac)	2055000	4700000	6755000
Total number of all SHGs provided CIF	317	92	409
Total amount of CIF provided to Clusters ;(Rs. lac)	159	46	205
Number of households covered under livelihood activities	398	200	598
Number of VOs formed	78	79	157
Number of SHGs holding membership in the VOs	474	245	719
Number of CLFs formed	6	16	22

Source: Office of DRDC –Darjeeling

PERATIVES 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 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.

SVEP IMPLEMENTATION IN THE SELECTED BLOCKS:

In the selected blocks, the WBSRLM implemented SVEP in phase manner. The Mirik block and Jorebunglow Sukripokhri Block of Darjeeling district is the combined SVEP block for the third phase SVEP Implementation in West Bengal. In this SVEP block EDII has implemented SVEP 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 1.14: Targets & Achievements:

Block		Target (DPR)	Achievement	%
Mirik & Jorebunglow Sukiapokhri	Enterprises	839	1074	128
	CRP-EPs	Not Defined	12	As per total 13 GPs (92.3%)

Source: Concerned BRCs

Table 1.15: Sex Wise Distribution of Entrepreneurs

Block	Sex wise Entrepreneurs		Total
	Male	Female	
Mirik & Jorebunglow Sukiapokhri	04	1070	1074

Source: Internal Records of the Blocks

Table 1.16: Type of Promoted Enterprises

Block	Enterprises Type		Total
	New	Existing	
Mirik & Jorebunglow Sukiapokhri	843	231	1074

Source: Source: Internal Records of the Blocks

Table 1.17: Sector wise Promoted Enterprises:

Block	Manufacturing	Service	Trading	Total
Mirik & Jorebunglow Sukiapokhri	42	324	708	1074

Source: Internal Records of the Blocks

Table 1.18: Ownership type of Promoted Enterprises:

Block	Group Enterprises	Individual Proprietorship
Mirik & Jorebunglow Sukiapokhri	200	597

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 analyze 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

1. METHODOLOGY:

The evaluation study on implementation of SVEP in this combined block – Mirik and Jorebunglow Sukiapokhri block 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.

2. SAMPLING:

Multi-stage sampling method has been adopted in the study. In the first stage the combined SVEP block (Mirik & Jorebunglow Sukiapokhri) has 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 NRLN & 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.

3. METHOD OF DATA COLLECTION:

The study is based on both primary and secondary data. Necessary secondary data are collected from WBSRLM, BDO Offices, 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

4. 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
- BPM of the Block
- BRC-MCs – Minimum 3 from each BRC
- Representatives of CBOs – 3 from SHGs and 2 from VOs and 1 from CLFs
- BDO – Each Block

5. ENTERPRISES SELECTION:

According to terms of reference 300 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: 2.1, 2.2, 2.3.

Table 2.1: Distribution of Sample Entrepreneurs

Block	No. of Entrepreneurs		Total
	Male	Female	
Mirik and Jorebunglow Sukiapokhri Block	08	292	300

Table 2.2: Type of Sample Enterprises

Block	Enterprises Type		Total
	New	Existing	
Mirik and Jorebunglow Sukiapokhri Block	126	174	300

Table 2.3: Distribution of Sample Entrepreneurs by Caste and Gender

Gender	Caste of the Entrepreneur				Other minorities	Total
	General	OBC	SC	ST		
Male	1	3	0	2	2	8
Female	44	101	22	110	15	292
Total	45	104	22	112	17	300

6. 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	Mirik Block		Jorebunglow Sukiapokhri Block	
	Date of FGDs Held	No. of Participants Attended	Date of FGDs Held	No. of Participants Attended
CRP-EPs	27/09/2024	8	04/10/2024	7
Entrepreneurs	27/09/2024	10	04/10/2024	13
CBOs	28/09/2024	16	05/10/2024	14

7. 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, Pearson Correlation 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 focal objective of the Startup Village Entrepreneurship Programme (SVEP) is to set up new enterprises; and to promote both new and existing enterprises.

During the period of project implementation the PIA has promoted 1074 Enterprises against the target of 839 .

- A.1 The field survey has selected 300 enterprises as per norms of NRLM on random basis proportionately. Out of 300 enterprises, 126 (42%) and 174 (58%) are new and existing enterprises respectively as shown in Table 3.1.
- A.2. Among the three sector, trading sector takes a lead with 181 units, constituting 60.33% of the total units of enterprises covered. This sector is followed by service sector accounting for 35.67% - as set out in Table 3.2.

Table 3.1: Type of Enterprises Selected

Types of Enterprises	No. of Enterprises	Percent
New	126	42.0
Existing	174	58.0
Total	300	100.0

Source: Field Survey

Table 3.2: Sector wise and Type wise Enterprises

Type of Enterprises	Sector			Total
	Service	Trading	Manufacturing	
New	39	80	7	126
Existing	68	101	5	174
Total	107	181	12	300

Source: Field Survey

- A.3. Registration of enterprise is an important task. The registration of the enterprises is record done through Udhya Aadhaar or with concerned Gram Panchayat. The field survey has identified that 63.3% of total Udhya Aadhaar or Gram Panchayat. Remaining 36.7% recorded not yet registered (Table 3.3).

Table 3.3: Status of Registration of enterprises

Registration	No. of Enterprises	Percent
Done	190	63.3
Not Done	110	36.7
Total	300	100.0

Source: Field Survey

- A.4. The study has indicated that there is very wide range of total cost of project of the enterprises. The minimum total cost of project recorded is Rs. 5,000.00 and maximum is Rs. 6,00,000/-. This may vary according to the type of business to be operated under the enterprise.
- A.5. Majority of the enterprises fall in the ranges of cost of project of Rs. 5,000- 50,000/- and Rs. 50,001 – 1,00,000/- constituting 47% and 46.66% respectively. In absolute terms 281 enterprises fall in the range Rs. 5,000.00 to Rs. 1,00,000.00/-.
- A.6. As the scale of project cost increases the concentration of enterprises decreases. The clear pattern is shown in Table 3.4.

Table 3.4: Sectoral Distribution of Enterprises Based on Project Cost

Total Project Cost (Rs.)	Sectoral No. of Enterprises			Total
	Service	Trading	Manufacturing	
5000-50000	46	93	2	141 (47 %)
50001-100000	49	82	9	140 (46.66 %)
100001-200000	6	5	1	12 (4 %)
200001-300000	3	0	0	3 (1 %)
300001-400000	2	0	0	2 (.66 %)
400001-500000	1	0	0	1 (.33 %)
500001-600000	0	1	0	1 (.33%)
Total	107	181	12	300

Source: Field Survey

- A.7. To operate business activities entrepreneurs arranged internal financial means from self-savings and borrowing from relatives and friends. The gap to meet the total project cost is filled up from the financial source of CEF through BRC.
- A.8. The minimum range of business loan taken from BRC is Rs. 2,700-20,000/- Maximum enterprises received CEF loan ranging from Rs. 20,001 to Rs. 40,000/- and Rs. 40,001 to Rs. 60,000/-. Within these two ranges 254 enterprises, constituting 84.66% received CEF Loan. Only one enterprise got Rs. 80,000/- as business loan from the said source of finance – as shown in Table 3.5. It is evident that with the very meagre amount of loan upto Rs. 60,000/- the gap of project cost can be filled up and enterprises have been sustaining profitable revenue.

Table 3.5: Loan Accessibility from BRC

Loan from BRC (Rs.)	Sectoral No. of Enterprises			Total
	Service	Trading	Manufacturing	
2700-20000	15	29	1	45 (15 %)
20001-40000	40	67	2	109 (36.33 %)
40001-60000	52	85	8	145 (48.33%)
60001-80000	0	0	1	1 (.33 %)
Total	107	181	12	300

Source: Field Survey

- A.9. Table 3.6 indicates that the average business loan accessible through SVEP implementation is Rs. 38,350.70 against the average total cost of project of Rs. 62,171.21. It means 61.69% of project cost is backed by financial support under the project.

Table 3.6: Statistics of Loan Received

	Total Loan sanctioned from BRC under SVEP	Total cost of the project
N	300	300
Mean	38350.70	62171.21
Minimum	2700	5000
Maximum	80,000	600000

Source: Field Survey

- A.10. Sustainability of enterprises:
Maintaining sustainability of promoted enterprises during the initial three months is very important. Sustainability and viability is measured by capability of net profit generation
- A.11. Sectoral statistical estimates shown in Table 3.7 reflects that all sectoral units generated net profit during the initial three months of the project implementation.
- In the first month service sector units made Rs. 4242.22 as average monthly net profit. The estimated values of trading and manufacturing sectors are Rs. 3041.49 and Rs. 3608.33 respectively.
- A.12. in the second also service sector took a lead role in terms of net profit generation. The estimated mean value of monthly net profit generation is Rs. 5421.84 and that of manufacturing and trading are Rs. 4500.00 and Rs. 3951.24 respectively.
- A.13. Further raising trend of service sector units is observed in the third month also. The mean value of net value for service sector is estimated to Rs. 7733.17. Trading sector stands second best as marked in second month. Details are displayed in Table 3.7.

Table 3.7: Sector wise Statistical Estimates during the initial three months

Average Monthly Profit Initial 3 months	Operational Sector	Mean	Standard Deviation	Standard Error
1 st month	Service	4242.22	4048.14	391.35
	Trading	3041.49	2466.80	183.35
	Manufacturing	3608.33	2145.80	619.44
2 nd month	Service	5421.84	5111.61	494.16
	Trading	3951.24	3274.60	243.40
	Manufacturing	4500.00	3034.35	875.94
3 rd month	Service	7733.17	10417.15	1007.06
	Trading	3041.49	2466.80	183.35
	Manufacturing	4500.00	3034.34	875.94

Source: Field Data

A.14. Parameters in Table 3.8 indicate that there is significant difference in the capability of generation of net profit between the sectors of enterprises and within the sectors during the initial three months. In other sense there was competitive operations of the enterprises during the initial three months period of project implementation.

It may draw an inference that highly significant difference in first month is observed ($P < 0.007$ at 1% level of probability). It implies that during the first month high variation of net profit generation among sectoral enterprises experienced. The extent of significant decreased due to increase in stability of net profit generation among the enterprises in second and third months.

Table 3.8: Two Way ANOVA Analysis

			Sum of Squares	df	Mean Square	F	Sig.
Average monthly profit or Loss for initial 3 months: 1st month.	Between Sectors	(Combined)	97121198.86	2	48560599.43	5.003	.007
	Among Units of the sector		2883042204.521	297	9707212.81		
	Total		2980163403.39	299			
Average monthly profit or Loss for initial 3 months: 2nd month.	Between Sectors	(Combined)	145432437.51	2	72716218.75	4.498	.012
	Among Units of the sector		4801060427.08	297	16165186.62		
	Total		4946492864.60	299			
Average monthly profit or Loss for initial 3 months: 3rd month.	Between Sectors	(Combined)	333764571.45	2	166882285.72	2.329	.099
	Among Units of the sector		21284995317.94	297	7166650.90		
	Total		21618759889.40	299			

Source: Field Data

B. ANALYSIS ON ENTREPRENEURS

Enterprises are run by the entrepreneurs. The success of the enterprise depends upon the capacity and competency of the entrepreneurs.

In this part social, demographic and economic aspects of entrepreneurs are discussed.

- B.1. All categories of caste are covered in the study. The SVEP Block is dominated by tribe, more ST entrepreneurs have been coped up in the project, representing 37.33%. Next category is OBC with 34.67%, the rest are general, SC and other minorities - as depicted in Table 3.9.

Table 3.9: Block wise Distribution of Entrepreneurs by Caste and Gender

Gender	Caste of the Entrepreneur				Other minorities	Total
	General	OBC	SC	ST		
Male	1	3	0	2	2	8
Female	44	101	22	110	15	292
Total	45	104	22	112	17	300

Source: Field Survey

- B.2. The age range starts from 20 years and ends at 60 years. The youngest group of entrepreneurs are in the age group of 20 to 30 years, consisting 22.33% of the total entrepreneurs covered. Maximum entrepreneurs are found in the age group of 31 – 40 years sharing 53.67%, more than half of the total count. Taking these two age groups 76% of the total entrepreneurs belong to young and very energetic age group (20-40 years)

In referring Table 3.10 one may conclude that the SVEP beneficiaries are within the age range of workforce.

Table 3.10: Distribution of Entrepreneurs by Age group and Gender

Gender	Age group (Yr.)				Total
	20-30	31-40	41-50	51-60	
Male	3	3	2	0	8
Female	64	158	67	3	292
Total	67	161	69	3	300

Source: Field Survey

- B.3. The study reveals that female entrepreneurs are given more priority. Perhaps they are more proactive than male entrepreneurs. Even upto the age range of 51 – 60 years women have the zeal to become entrepreneurs – as indicated in the Table 3.10
- B. 4. The enquiry has identified that maximum number of entrepreneurs have high school level as the highest status of education. That 123 (41%) entrepreneurs have highest qualification upto high school. Out of total, 52 (17.33%) are found having qualification upto senior secondary. The rest 22 (7.33%) and 5 (1.67%) are upto graduate and post graduate levels – as shown in Table 3.11

Table 3.11: Distribution of Entrepreneurs by Educational qualification and Gender

Gender	Highest qualification of the entrepreneur						Total
	Primary School (upto Class V)	Jr High School (Class VI to VIII)	High School (IX and X)	Sr Secondary (XI to XII)	Graduate	Post Graduate	
Male	2	1	4	1	0	0	8
Female	35	60	119	51	22	5	292
Total	37	61	123	52	22	5	300

Source: Field Survey

B. 5. Table 3.12 shows the family size of the entrepreneurs. Maximum number of entrepreneurs have family size between 3 to 6. Out of 300 entrepreneurs surveyed, 172 (57.33%) entrepreneurs are found having family size, 3 – 4, and 108 (36%) entrepreneurs have 5 to 6 family members. Very less number of entrepreneurs have large size. Only 3% of entrepreneurs are found having family members ranging from seven to ten.

Table 3.12: Distribution of Family size by sex

General	Family members					Total
	1-2	3-4	5-6	7-8	9-10	
Male	1	3	3	0	1	8
Female	10	169	105	5	3	292
Total	11	172	108	5	4	300

Source: Field Survey

B.6. In economic analysis two components – monthly income earning capacity and the ability of employment generation of entrepreneurs after SVEP implementation are discussed. Income generation of entrepreneurs under the study have been allocated in four monthly income slabs in relation to before SVEP. Five monthly income slabs have been classified in relation to income analysis after impact of SVEP and entrepreneurs have been allotted according to the quantum of their earnings.

B.7. Just before starting SVEP majority of the entrepreneurs were able to earn monthly income ranging from Rs. 500 to Rs. 15,000/-. Out of the 300 entrepreneurs, 233 (77.67%) entrepreneurs were able to generate monthly income in the said range. 50 entrepreneurs, constituting 16.67% were earning monthly income in the slab, Rs. 15,001 – 30,000//-. Very less number of entrepreneurs were capable of generating monthly income in the ranges, Rs. 30,001- 45,000/- and Rs. 45,001 – 60,000/- by 12 (4%) and 5 (1.67%) respectively – as shown in Table 3.13.

Table 3.13: Distribution of Entrepreneurs by Income generation before SVEP

Gender	Previous Income range (Rs.)				Total
	500-15000	15001-30000	30001-45000	45001-60000	
Male	7	1	0	0	8
Female	226	49	12	5	292
Total	233	50	12	5	300

Source: Field Survey

Table 3.14: Distribution of Entrepreneurs by Income generation after SVEP

Gender	Income Range (Rs.)					Total
	500-15000	15001-30000	30001-45000	45001-60000	60001-90,000	
Male	6	2	0	0	0	8
Female	208	55	14	9	6	292
Total	214	57	14	9	6	300

Source: Field Survey

B.8. After implementation of the SVEP entrepreneurs are found increasing their income earning capacity. Much impact of SVEP in income generation is given to women entrepreneurs. They can shift to higher income slab beyond the highest slab before SVEP. It is observed that 18 women entrepreneurs shifted from the lowest income slab to other higher income slabs. Six of them are found jumped to the new slab of Rs. 60,001- 90,000/-. Table 3.14 depicts the income slab change of entrepreneurs in comparison with pattern of distribution of entrepreneurs based on monthly income earning shown in Table 3.13.

Table 3.15: Paired Samples Statistics

	Mean	N	Std. Deviation	Std. Error Mean
Previous income before SVEP	10348.49	300	10023.36	578.69
Present income after SVEP	14491.79	300	14330.21	827.35

Source: Field Data

B.9. Table 3.15 indicates that the mean current monthly income earning is Rs. 14,491.79, which is higher than the mean monthly income estimated before SVEP, Rs. 10,349.49. The paired samples correlation between previous monthly income and after SVEP monthly income is highly significant ($r=0.959$, $P<0.000$). It implies that all 300 units have correlatively increased monthly income generation after SVEP. The evidence is shown in Table 3.16.

Table 3.16: Paired Samples Correlations

	N	Correlation	Sig.
Previous income before SVEP & Present income after SVEP	300	.959	.000

Source: Field Data

Table 3.17: Paired Samples Test ('t' Test)

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	S.D.	Std. Error	95% Confidence Interval of the Difference				
				Lower	Upper			
Previous income before SVEP - Present income after SVEP	-4143.29	5495.06	317.26	-4767.63	-3518.95	-13.06	299	.000

Source: Field Survey

The income earnings of all entrepreneurs have highly significantly increase after SVEP as indicated by the paired 't' test ($P < 0.000$) – displayed in table 3.17.

B.10. Further observation has been made that average monthly per capita income is found increased of families of entrepreneurs promoted under SVEP in the block. Before SVEP the estimated average monthly per capita income of entrepreneurs was Rs. 2,625.14, which has rose to Rs. 3,688.62 after SVEP – as set out in table 3.18

Table 3.18: Per Capita Income Estimates.

Statistics		
	Per Capita Income before SVEP	Per Capita Income after SVEP
Valid	300	300
Missing	0	0
Mean	2625.1437	3688.6160
Std. Deviation	2807.24047	4092.03093
Minimum	142.80	200.00
Maximum	16772.00	26500.00

B.11. Employment generation for self and family members is also important component of SVEP.

Entrepreneurship venture leads to job creation of self and for others.

The study has found that large number of entrepreneurs, 201 entrepreneurs, constituting 67% of total entrepreneurs can engaged two family members for earning. Only one family member can be engaged by 53 entrepreneurs, accounting for 17.67%. Three family members can get earning facility in 38 entrepreneurship ventures. Even 5 to 6 persons can get opportunity to engage for income generation in the enterprises run by the entrepreneurs. Details of family members engaged as part of employment generation by the entrepreneurs in their micro enterprises are shown in Table 3.19

Table 3.19: Distribution of Entrepreneurs by Earning Family Members

	No. of Entrepreneurs based on Earning Members						Total
	1	2	3	4	5	6	
Male	1	5	1	0	0	1	8
Female	52	196	37	4	3	0	292
Total	53	201	38	4	3	1	300

Source: Field Survey

C. Analysis on CRP-EPs

Community Resource Persons - Enterprise Promotion (CRP-EPs) are core local resource persons for development of rural entrepreneurship in the SVEP block. Out of the 13 CRP-EPs appointed for accomplishment of basic purpose of the project 10 CRP-EPs are identified as very active resourceful human capital. They have set up their own enterprises. It means apart from rendering services for capacity building of promising rural youth to become entrepreneurs they themselves have become entrepreneurs. They can continue as mentor of the promoted entrepreneurs and potential entrepreneurs to come up in the near future. Before association with SVEP their income was in between Rs. 1,000.00 to Rs. 5,000.00. After joining in the SVEP and set up of their enterprises the monthly income earning has grown up ranging from Rs. 15,000.00 to Rs. 17,500.00. Other three CRP-Eps are found earning Rs. 6,900.00 to Rs. 7,500.00 monthly during the project implementation.

D. 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.

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.

Maximum Entrepreneurs received both basic business knowledge and skill through various training programmes for running their enterprises. Out of 300 surveyed entrepreneurs, 294 have acquired knowledge.

In the case of skill development, out of 300 entrepreneurs, 299 got required skill development facilities.

In all selected blocks more number of female entrepreneurs have got both knowledge and skill development training facilities than male entrepreneurs.

E. 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.

- E.1. Block Development Officer (BDO) of Mirik block is the chairperson of BRC located at Mirik. Representatives of Cluster Level Federations (CLFs) are constituent members of Management Committee, BRC – MC.
- E. 2. Physical achievement is managed properly. Quarterly appraisal is done in regular manner with involvement of DRDC personnel.
- E. 3. Financial budgeting is done properly and expenditure is found managed within the budget.
- E. 4. A critical observation is made that sustainability model of BRC in Mirik and Jorebunglow Sukiapokhri block has not been executed even though the SVEP implementation has been completed. However, sustainability planning has been prepared by the WBSRLM.

F. 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 current monthly income of surveyed entrepreneurs is much higher than the aspirational income.

The projected monthly aspirational income of entrepreneurs for Mirik & Jorebunglow Sukiapokhri block was given in the range from Rs. 6,000 to Rs. 6,500.00/- (DPR of Mirik & Jorebunglow Sukiapokhri block), while the current monthly average income of entrepreneurs of Mirik & Jorebunglow Sukiapokhri block is Rs. 14,491.79., which is more than double the aspirational income.

Table 3.20: Comparison of Monthly Aspirational Income vs Current Income

(Rs.)

Block	Aspirational Income as per DPR	Present Actual Income
Mirik & Jorebunglow Sukiapokhri	6,000 – 6,500.00	14,491.79

Source: 1. Concerned DPR 2. Field Survey

G. MENTORS:

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

H. BLOCK PROJECT MANAGER:

Block Project Manager (BPM) is the officer, deputed from the department of Rural Development & Panchayati Raj, Govt. of West Bengal for the purpose of SVEP implementation. BPM of the SVEP Block was controlling the overall activities of SVEP implementation to achieve the target of each year.

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 Mirik & Jorebunglow Sukiapokhri blocks.

As many as 1074 rural enterprises have been promoted in two blocks. Enterprises are categorized 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 three months. The study reveals that all the enterprises have remarkable turnover and net profit generation during the first three 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 the sincere and dedicated services of Project Team and WBSRLM machinery for effective delivery of three eco-systems –

- Knowledge,
- Incubation and
- 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. Execution of self-sustainability plan of BRC is required. Current available fund may be lended to entrepreneurs through CBOs led network. Interest generation may be accumulated from time to time for enhancing fund of the BRC. Thus the concerned BRC can remain as nodal agency for further development and promotion of rural enterprises in the block without depending on other external financing agencies.

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 EDII
- Development of Actual methodology wrt. TOR presented from NRLM
- Informal Virtual meeting with EDII 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 CBOs



2. Analysis and Report Formulation



