

Evaluating The Economic Empowerment Of Women Through The Start-Up Village Entrepreneurship Programme (SVEP) In Kerala: Challenges, Opportunities, And Policy Implications-A Study.

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ABSTRACT

The Start-Up Village Entrepreneurship Programme (SVEP) is a key initiative under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) by the Ministry of Rural Development. SVEP is designed to support rural entrepreneurs in establishing local enterprises, with a long-term vision of creating one crore village enterprises and generating direct employment for two crore individuals. The program aims to help the rural poor overcome poverty by fostering sustainable enterprises and providing continuous support until these businesses stabilize. SVEP addresses three critical gaps in rural entrepreneurship: knowledge, advisory, and finance ecosystems. During its initial phase (2015-2019), SVEP supported the creation and strengthening of approximately 1.82 lakh village enterprises across 125 blocks in 24 states, generating employment opportunities for around 3.78 lakh individuals. A significant focus of SVEP is the economic empowerment of women in India. This article examines the impact of SVEP in Kerala in 2024, highlighting the opportunities it creates for women's self-development and empowerment, as well as the broader economic development of Kerala. The article also illustrates the evolution and development of SVEP enterprises in Kerala following its implementation.

Key words: SVEP (Start-Up Village Entrepreneurship Program, Micro Enterprises, Women Empowerment, Women Entrepreneurship, Economic Development.

INTRODUCTION:

The Start-Up Village Entrepreneurship Programme (SVEP), a sub-component of the National Rural Livelihood Mission (NRLM), was launched in 2015, drawing significantly from the Micro Enterprise Consultant (MEC) Project with the pivotal involvement of the Kudumbashree National Resource Organization (NRO). SVEP is designed to address the persistent gap in capital and support for rural enterprises by playing a critical role in their establishment and sustainability. The program aims to assist the rural poor in overcoming poverty by helping them set up enterprises and providing ongoing support until these enterprises stabilize. The program provides a comprehensive range of support, including business skills training, start-up loans, and continuous assistance during the critical first six months of enterprise development. This support is delivered through NRLM Self-Help Groups (SHGs) and their federations, with local youth trained in business management, monitoring, and support using ICT and audio-visual aids. These trained individuals, known as Community Resource Persons for Enterprise Promotion (CRPs-EP), are crucial in providing essential support to these enterprises. In its initial phase, SVEP aimed to validate its concept by supporting the creation and strengthening of approximately 1.82

lakh village enterprises across 125 blocks in 24 states over a four-year period (2015-2019), generating employment for around 3.78 lakh individuals. The Ministry of Rural Development, Government of India, designated Kudumbashree as a National Resource Organization (NRO) for SVEP. In 2016, SVEP projects were initiated in four states—Bihar (6 blocks), Jharkhand (5 blocks), Rajasthan (2 blocks), and Kerala (2 blocks)—with Kudumbashree NRO serving as the implementing agency. Kudumbashree NRO was also responsible for developing the content and teaching materials for the business management curriculum of CRPs-EP under SVEP at the national level, based on the Training in Enterprise Administration and Management (TEAM) course used in the MEC Project pilots.(Anon n.d.-b)

In Kerala, the Empowered Committee of NRLM approved two blocks in 2016 for SVEP implementation: Parakkode block in Pathanamthitta district and Vadavukode block in Ernakulam district. Parakkode block includes 7 gram panchayats and 11 villages, all of which are inhabited. It covers a total area of 250.68 sq. km, with a population density of 822.71 persons per sq. km. Around 19% of Parakkode's population belongs to the Scheduled Castes category. Vadavukode block, on the other hand, consists of 6 gram panchayats, 7 villages, and 2 towns, covering a rural area of 149.33 sq. km with a population density of 835 persons per sq. km. Approximately 13% of Vadavukode's population belongs to the Scheduled Castes category. Detailed Project Reports (DPRs) for these blocks were finalized in November 2016, following field surveys that assessed household demand and local enterprise conditions, identifying opportunities for enterprise development. SVEP was implemented from February 2017 to February 2021, with a target of supporting 4,218 enterprises (2,164 in Parakkode and 2,054 in Vadavukode). To achieve this, 61 CRPs-EP were identified and trained—31 in Parakkode and 30 in Vadavukode. Budget allocation for the implementation of SVEP within 4 years was Rs. 11.35 crores, with Rs. 5.7 crores allocated for Parakkode and Rs. 5.6 crores for Vadavukode. The funding was shared between the Government of Kerala (40%) and the central government (60%). (Anon n.d.-d)The CRPs-EP in Kerala received four months of training in modules developed by Kudumbashree NRO, including Training in Entrepreneur Development (TED) and Training in Enterprise Administration and Management (TEAM).

In 2017, the Empowered Committee of NRLM approved the expansion of SVEP to an additional 12 blocks across the remaining 12 districts of Kerala, ultimately leading to its establishment in every district of the state. SVEP's focus on promoting sustainable livelihoods and self-employment opportunities through financial assistance, business management training, and soft skills development is grounded in the conviction that non-farm livelihoods, particularly skill-based work and small enterprises, can create jobs, stimulate long-term economic growth, and generate social benefits. The program is uniquely designed to democratize entrepreneurship by empowering community-based organizations to make funding decisions, thereby fostering local ownership and participation. The program specifically targets early-stage and new enterprises, which often struggle to get off the ground, by providing necessary support and promotion. This is facilitated through an Information Technology-based workflow management system, which includes both web-based and mobile-based platforms. These systems make the management and provision of day-to-day support to entrepreneurs efficient and effective, ensuring that enterprises receive the ongoing assistance they need to succeed.

NEED OF WOMEN EMPOWERMENT IN ECONOMIC DEVELOPMENT:

The term "women's empowerment" gained prominence in the development sector, particularly concerning women, during the mid-1980s. The concept was first introduced at the 1985 international women's conference in Nairobi, where it was defined as a shift in social power and resource control toward women. Empowerment was identified as a key strategy for addressing a range of societal challenges, including rapid population growth, environmental degradation, and the disadvantaged status of women. Women's empowerment and economic development are deeply interconnected: on one hand, development itself can significantly reduce gender inequality; on the other hand, empowering women can contribute positively to development.(Duflo 2012). The primary objectives of women's empowerment encompass enhancing income generation, elevating living standards, and equipping women with the ability to utilize available resources to make informed decisions that positively impact their households and communities. This socioeconomic empowerment of women is a critical component embedded within the United Nations' Sustainable Development Goals (SDGs) (Ayisha and Latip 2023).that is why the United Nations allocates the Sustainable Development Goals-5 , Gender Equality – SDGs-

5. In high Indian population have a women 48.6 million females (Anon n.d.-a) in India now it's more than that. Only improve them India will become the develop country. There is no doubt in that. The significance of women in economic development is often overlooked in traditional development policies and plans, which tend to prioritize reproductive roles over productive contributions, particularly within population-focused projects. Despite this, women in developing countries play a vital role in the economy, engaging in productive employment and income-generating activities. They primarily work in agriculture and the informal sector, and are increasingly participating in formal wage employment. However, their earnings typically remain low. In the 1950s, development agencies began addressing the needs of impoverished women by supporting small-scale income-generating projects. Unfortunately, many of these initiatives failed because they were driven by welfare motives rather than developmental goals, often providing temporary, part-time employment in traditionally feminine skills like knitting and sewing, which have limited market potential. In contrast, over the past two decades, some NGOs, such as the Self Employed Women's Association (SEWA) in India, have adopted a more effective approach. These organizations recognize that women are fundamental to the process of economic development and have successfully improved the economic status of women by focusing on their productive roles.(Mehra 1997) .In response to the evolving economic landscape, a developing country like India is increasingly focusing on enhancing the economic development of women. Recognizing the critical role women play in economic growth, both the central and state governments have introduced numerous initiatives aimed at empowering women economically. Among these, the Start-Up Village Entrepreneurship Programme (SVEP) stands out as one of the most impactful schemes, designed specifically to foster women's entrepreneurship and economic participation.

CHALLENGES IN WOMEN EMPOWERMENT:

Women's empowerment faces complex and interconnected challenges across economic, social, cultural, and political spheres. These challenges include significant economic disparities, such as limited access to education, healthcare, and financial resources, which collectively hinder women's progress. And gender-based violence and persistent discrimination—manifested through sexual harassment and deep-seated cultural biases—serve as substantial barriers to empowerment.(Ramesh 2023) Political underrepresentation exacerbates these issues by limiting women's participation in decision-making processes, thereby restricting their ability to influence policies that could advance their empowerment. (Tushar Kadian 2018) .Furthermore, deep-rooted cultural norms and the intersectionality of various social identities, such as race and class, make the empowerment process highly context-dependent and difficult to address uniformly. Another significant challenge lies in the measurement and evaluation of women's empowerment. Inadequate practices and the lack of comprehensive indicators make it difficult to accurately assess and address the multifaceted nature of empowerment, underscoring the need for improved measurement models. To address these challenges, both the state and central governments of India have introduced various initiatives, such as self-help group schemes like Kudumbashree. These programs aim to empower women, but the key question remains: How effectively are they achieving this goal? We will explore this in detail in the following sections.

OPPORTUNITIES OF WOMEN EMPOWERMENT THROUGH KUDAMBASREE:

Before delving into the Start-Up Village Entrepreneurship Programme (SVEP), it is essential to first understand the Kudumbashree project. This understanding is crucial because the success of SVEP, particularly in fostering entrepreneurship among women, depends on effective skill development. Without proper skills, it is challenging to cultivate successful entrepreneurs, especially among women who require special attention in this regard. Kudumbashree plays a pivotal role in this process by providing targeted training and support, catering to both literate and illiterate individuals. Therefore, before exploring SVEP, it is important to gain a comprehensive understanding of the Kudumbashree project and its contributions to poverty eradication and women empowerment.

STRUCTURE, ROLES AND FUNCTIONS OF THE MISSION:

In 1997 ,Government of Kerala launched the poverty eradication and women empowerment programme named Kudumbashree through the State Poverty Eradication Mission (SPEM).The

meaning of Kudumbashree is “prosperity of family” in Malayalam language. The formation of Kudumbashree was in the context of the devolution of powers to the Panchayath Raj Institutions (PRIs) in Kerala. From Ninth Five Year Plan onwards, the decentralized planning process named Peoples’ Plan Campaign was started in Kerala by providing more powers, money and transferred other institutions to Panchayath Raj Institutions.

Kudumbashree has a three tier structure. At the lowest level, Neighbourhood Groups (NHGs), Area Development Societies (ADS) at the middle level and Community Development Societies (CDS) at the local government level. During the year 2000-2002, Kudumbashree community network was extended to cover the entire State in three phases. Membership of kudumbashree is open to all adult women with the condition that only one member in a family get admission.

TABLE 1. Details of Community based organizations (As on 01/08/2024)

S.NO	COMMUNITY BASED ORGANIZATIONS	TOTAL
1	Community Development Society (CDS)	1070
2	Area Development Society (ADS)	19470
3	Active Neighbourhood Groups (NHGs)	3,16,386
4	Total (Neighbourhood Groups) NHG members	46,16,837

Source: <https://www.kudumbashree.org>

The mission provides guidance and directions to the overall implementation of the poverty eradication and women empowerment programmes of the state as per the Government policy. The mission also works for the convergence between community network and local self-government institutions and act as a platform for partnership between different government departments at the local, district, state and central levels. The mission supports social and economic empowerment of women through various programmes by providing financial and technical support. In 2011, the Ministry of Rural Development (MoRD), Government of India recognised Kudumbashree as the State Rural Livelihoods Mission (SRLM) under the National Rural Livelihoods Mission (NRLM).

Thus, Kudumbashree is not merely a poverty alleviation mission but an amalgamation of various socio-economic initiatives. In rural contexts, Neighborhood Groups (NHGs) are frequently identified with Kudumbashree, and the Community Development Society (CDS) along with its chairperson are often synonymous with the initiative.

Kudumbashree, functioning as a National Resource Organization (NRO), provides critical technical support to the Start-Up Village Entrepreneurship Programme (SVEP), including the conceptual development of the SVEP framework. Beyond this, Kudumbashree also implements various other initiatives, such as the Micro Enterprise Consultant (MEC) project, which delivers business-related support to rural communities. The Start-Up Village Entrepreneurship Programme (SVEP) is a key sub-component of the National Rural Livelihood Mission (NRLM), designed to bolster rural livelihoods through community-driven enterprise promotion. SVEP aims to identify potential entrepreneurs, equip them with essential business skills, and offer incubation support to ensure the

sustainability of their ventures. With the help of the SVEP, the women's entrepreneurs expanded their business and develop their microenterprises and make profit to improve their living standards and also contributes a lot of improvement to women.

Table 2. Micro Enterprise-Basic Details as on 01/08/2024

S.NO	ENTERPRISES	TOTAL
	Total No. of Micro Enterprises	1,29,718
	Enterprises started in 2024-25	6887
	Total No. of members engaged	2,80,547
	Individual Enterprises	83,159
	Group Enterprises	49,396
	Micro Enterprises in Production Sector	58,150
	Micro Enterprises in Service Sector	42,606
	Micro Enterprises in Trade Sector	28,962

Source: <https://www.kudumbashree.org>

ECONOMIC DEVELOPMENT OF WOMEN THROUGH THE SVEP IMPLICATIONS:

Kudumbashree employs two key models to promote women's economic empowerment: women-led enterprises and facilitated enterprises, including new-generation service enterprises where women enhance service delivery. The primary focus is on supporting women-led group enterprises that operate in sectors with strong market potential, such as food catering, labor services, and the production of essential goods like nutritional supplements for rural children. These enterprises are rooted in the cohesive neighborhood groups formed through the Kudumbashree initiative and span four main sub-sectors: production, services, trading, and sales and marketing.

In alignment with these efforts, a block under the Start-Up Village Entrepreneurship Programme (SVEP) has been allocated ₹6 crore, with funding distributed as 60% from the Central government and 40% from the State government. Modelled after the SVEP programme, Kudumbashree is also implementing the Rebuild Kerala Initiative-Entrepreneurship Development Programme (RKI-EDP), fully funded by the State government. The RKI-EDP is currently operational across 14 blocks, aiming to establish 16,800 enterprises (1,200 per block). Under RKI-EDP, 4,000 enterprises have been successfully established, with the State government sanctioning ₹75 crore for this programme.(Roshni 2022). Many women have benefited from the SVEP under Kudumbashree, with numerous success stories emerging from various enterprises, such as bakery shops, cafés, tailoring services, clay works, petty shops etc—all led by women. These success stories highlight the positive impact of the SVEP across all 14 districts of Kerala.(Roshni 2022). Overall, Kudumbashree women operate nearly 130,000 enterprises across the state. Notably, more than 1,000 units are branded as Café Kudumbashree, offering ethnic delicacies statewide. Through the Amrutham Nutrimix initiative, 241 enterprises collectively produce 120 tonnes of nutritional supplements each month, supplied to 33,000 anganwadis, benefiting approximately 350,000 children. This initiative generates an annual turnover of ₹1,090 million. Additionally, Kudumbashree has successfully established over 80 all-women construction groups linked with the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). Recently, these groups were recognized by the State government to undertake work under the Livelihood Inclusion and Financial Empowerment (LIFE) Mission, which aims to provide housing for the landless and homeless in Kerala. Furthermore, the Facility Management Centre initiative has employed approximately 930 women in the formal sector. Under the National Rural Livelihood Mission (NRLM), Kudumbashree is also recognized as a National Resource Organization (NRO). In this capacity, it operates in 16 states and one Union Territory, focusing on two key areas: fostering convergence between local governments and women's self-help groups (SHGs) and promoting rural enterprises.(Anon n.d.-c). In the block wise achievements shown the developments after implications of SVEP through kudumabasree. This achievement done by the

kudumabasree.

After the implementation of the SVEP in Kerala, the government set specific targets for the number of micro-enterprises to be established. However, the program exceeded these targets, demonstrating its effectiveness. The SVEP was rolled out in Kerala in five phases. In the first phase, implemented in the Ernakulam and Pathanamthitta districts, the target was to establish 4,218 micro-enterprises. By July 31, 2024, this number had reached 4,476, surpassing the target and indicating strong performance and effective implementation, particularly in fostering entrepreneurial activity among women, leading to significant family development.

Following the success of Phase 1, SVEP was expanded in Phase 2 to 12 blocks across various districts, including Wayanad (Panamaram), Thiruvananthapuram (Vamanapuram), Kasargod (Nileshwaram), Kottayam (Vaikom), Alappuzha (Thykattussery), Idukki (Idukki), Palakkad (Nenmara), Kollam (Pathanapuram), Kozhikode (Peramba), Kannur (Kuthuparamba), Thrissur (Kodakara), and Malappuram (Nilambur). The target for these blocks was set at 21,816 enterprises, but the actual number achieved was 23,449, representing 107% of the target. This phase showcased consistent success, reflecting a well-executed program with strong local participation and enterprise development. In Phase 4, which included only one block in the Ernakulam district (Vypin), the target was set at 1,500 enterprises, but only 947 were achieved. While the block performed reasonably well, it did not fully meet its targets, indicating potential areas for program improvement. And Phase 5 is currently ongoing and involves 10 blocks across various districts, including Thiruvananthapuram (Nemom), Kannur (Thaliparamba), Kozhikode (Kunnummal), Kollam (Vettikavala), Ernakulam (Alangad), Palakkad (Thrithala), Thrissur (Pazhayannur), Kottayam (Ettumanoor), Malappuram (Perumpadappu), and Pathanamthitta (Koyipuram). The fixed target for these blocks is 23,340 enterprises, with an interim achievement target of 8,072. As of now, 4,102 enterprises have been established, reaching approximately 51% of the target. For reference and better understanding.

The table below provides detailed information.

SVEP Kerala - Block wise Enterprise Targets V/s Achievements (31st July 2024)

SL No	District	SVEP Block	SVEP Total Target for 4 years as per DPR (NOS)	Cumulative Target up to 31st July 2024	Cumulative Achievement up to 31st July 2024	% Against Cumulative Target up to 31st July 2024	% Against Total Block Targets
PHASE 1							
1	Ernakulam	Vaduvukode	2,054	2,054	2,189	107%	107%
2	Pathanamthitta	Parakodde	2,164	2,164	2,287	106%	106%
	TOTAL		4,218	4,218	4,476	106%	106%
PHASE 2							
3	Wayanad	Panamaram	1,293	1,293	1,548	120%	120%
4	Thiruvananthapuram	Vamanapuram	2,028	2,028	2,287	113%	113%
5	Kasargod	Nileshwaram	1,728	1,728	1,935	112%	112%
6	Kottayam	Vaikom	1,813	1,813	2,016	111%	111%
7	Alappuzha	Thykattussery	1,561	1,561	1,718	110%	110%
8	Idukki	Idukki	1,779	1,779	1,924	108%	108%
9	Palakkad	Nenmara	1,808	1,808	1,916	106%	106%
10	Kollam	Pathanapuram	2,175	2,175	2,280	105%	105%
11	Kozhikode	Peramba	1,470	1,470	1,533	104%	104%
12	Kannur	Kuthuparamba	2,204	2,204	2,275	103%	103%
13	Thrissur	Kodakara	1,746	1,746	1,788	102%	102%
14	Malappuram	Nilambur	2,211	2,211	2,229	101%	101%

	TOTAL		21,816	21,816	23,449	107%	107%
PHASE 4							
15	Ernakulam	Vypin	1,500	1,083	947	87%	63%
PHASE 5							
16	Thiruvananthapuram	Nemom	2,400	830	540	65%	23%
17	Kannur	Thaliparamba	2,400	830	506	61%	21%
18	Kozhikode	Kunnummal	2,400	830	478	58%	20%
19	Kollam	Vettikavala	2,400	830	448	54%	19%
20	Ernakulam	Alangad	2,040	706	380	54%	19%
21	Palakkad	Thrithala	2,400	830	438	53%	18%
22	Thrissur	Pazhayannur	2,400	830	428	52%	18%
23	Kottayam	Ettumanoor	2,400	830	411	50%	17%
24	Malappuram	Perumpadappu	2,400	830	346	42%	14%
25	Pathanamthitta	Koyipuram	2,100	726	127	17%	6%
	TOTAL		23,340	8,072	4,102	51%	18%
	GRAND TOTAL		50,874	35,189	32,974	94%	65%

Source: <https://www.kudumbashree.org>

Conclusion:

The SVEP plays a crucial role in fostering women's self-development and economic empowerment by providing training programs that help women start and grow their businesses. It supports their entrepreneurial journeys and aids in expanding these businesses into digital platforms, raising awareness among women about the benefits of entrepreneurship. When women start their own businesses, they become economically independent and gain respect in society. A nation that empowers its women through socio-economic development and self-employment initiatives is on the path to becoming a developed country. The implementation of SVEP across five phases has yielded positive results, though the fourth phase showed some shortcomings. These issues were primarily due to a lack of sustainability expenditure and weak marketing strategies. To address this, SVEP needs to focus more on providing marketing strategy training to entrepreneurs. By doing so, SVEP could surpass its goals and achieve more than 100% of its targets. The joint efforts of the Government of India and the Government of Kerala are crucial in this endeavor, as the results demonstrate their commitment to the development of women. As women become entrepreneurs, they contribute not only to the well-being of their families but also to the growth of the state and nation. SVEP has performed admirably in this regard. Microenterprises, in particular, deserve more attention, as they play a significant role in improving living standards and alleviating poverty. The government should increase subsidies for microenterprises associated with SVEP and continue its support for all women entrepreneurs in Kerala.

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