

# Evaluation of Start-up Village Entrepreneurship Programme (SVEP) Blocks in the State of Telangana (Amangal, Narayankhed and Eturnagaram)

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## EXECUTIVE SUMMARY

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Rural entrepreneurship is an entrepreneurial activity which taken up in rural settings and it is an emerging area of policy study in India. Thus, it is essential to examine potential challenges for rural entrepreneurship. Recent data of NITI Aayog from Periodic Labour Force Survey (PLFS) Data Series observed that work rural force has not only limited to agricultural workforce participation but also in industry and service sectors as well. Rationally, it has logic to assume that non-agricultural activities including in non-farm enterprises have potential to create additional employment in rural areas. The non-farm enterprise as the informal sector considered to be part of the household sector as household enterprises as defined by Labour Bureau (2015). The Fifteenth International Conference of Labour Statisticians (ICLS) defined informal sector as a private unincorporated enterprises owned by individuals or households without legal entity. Labour Bureau (2015) further states that about 52 per cent of entrepreneurial activities formed the informal economy for their livelihood and a large section of rural areas is either self-employed or engaged in agriculture in India and it has been confirmed by various sources that most rural households look for diversification of livelihoods for multiple income sources to avoid an extended period of dependence on only one or two sources of income.

In this context, the Government of Telangana has initiated the Start-up Village Entrepreneurship Programme (SVEP), a sub-scheme of the Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) of the Ministry of Rural Development. The Government of India has announced the scheme of SVEP, a budget announced scheme and was approved in May 2015 as a sub-scheme under the NRLM and the guidelines were issued on 15th June 2015 (SVEP 2022). The Government of Telangana has launched the scheme in 2016 as part of first of programme in two blocks - Bijinapally and Eturnagaram of districts of Nagarkurnool and Mulugu respectively. The following Blocks - Amangal of Rangareddy district, Chandrugonda of Bhadradi Kottagudem district, Devarakonda of Nalgonda district, Makthal of Mahabubnagar district and Narayankhed block in the district of Sangareddy were part of phase two process of implementation. The first phase period reported to be between 2016 and 2019 and the second phase is between 2020 and 2023.

The objective of SVEP is to help the rural poor families of SHGs ecosystem and to come out of poverty by supporting rural enterprises of rural poor and the programme aimed at to provide continues support till the enterprises establish its overall entrepreneurship design by creating local community cadre. The local cadre is streamlined for promotion of enterprises to build and support early-stage rural enterprises by providing them with a range of critical services, such as business development support, mentoring, finance, as well as access to the banking system along with guidance for convergence and integration with other government schemes.

As part of the SVEP project, project implementation unit has focused during the initial years on the following issues - mobilizing communities, setting up and strengthening community structures, training and capacity building on business management aspects for the BRC members. In addition, it has also focused on creating a cadre of CRP-EPs with intensive training along with supporting existing enterprises, scaling up these enterprises and instituting and supporting new enterprises. It was aimed at that the project would bring out the difference in terms of scaling up in the existing blocks and new blocks being added to the SVEP fold in the time of three years. The present study concentrated on bringing reflections on project outcomes and these observations support in developing the learning for the improvement of upcoming activities. Study observations were also supportive in identifying potential strategies for ensuring the sustainability of project outcomes, especially the sustainability of the business support services as it is essential to ensure the continuity of ecosystem for entrepreneurship in the village (SERP, Government of Telangana 2022).

### **Objectives of the 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 (SERP, Government of Telangana 2022).

## **Methodology of Evaluation**

### **i. Preparation of Questionnaires**

The study team has followed the programme's outline in preparing questionnaire and format for Focused Group Discussions (FGDs) and identified the outcomes and outputs the programme from MIS reports and DPR to measure the outcome in the present evaluation study.

### **ii. Pilot Study**

The study team has adopted two-pronged strategy in preparing questionnaires (beneficiaries and CRPs-EP) and formats of FGDs - 1<sup>st</sup> phase - pilot testing with rough questionnaires and tested in Amangal (i.e., SVEP beneficiary from Chennampally running Electrical (Fan, Mixer etc.) Repair Unit) and in Mudwin village (i.e., with different SVEP business activities) of Amangal Block in the district of Rangareddy with detailed interview with entrepreneurs and conducted FGDs under the SVEP and 2<sup>nd</sup> phase - revised tools (questionnaires and formats of FGDs) were further modified in accordance with the SVEP by specifying a list of indicators.

### **iii. Discussion on Tested Questionnaires and Formats of FGDs**

The detailed questionnaire and formats of FGDs with indicators were discussed with faculty members and other research team of the Council for Social Development and taken consent of the agency (SERP, Non-farm unit).

### **iv. Detailed Discussions with members of CBOs and CRP-EPs**

The study has adopted extensive field visit method and interviews conducted with the stakeholders, including the target beneficiaries (entrepreneurs and CRP-EPs), CBO functionaries at different levels, including Self Help Groups (SHGs), Village Organisations (VOs), Cluster Level Functionaries (CLFs), Mandal Samakhya (MS), Block Level Functionaries (BLF), in addition to interviews with elected representatives, especially Sarpanches of selected villages.

## **Criteria for Selection of Villages**

The study covered three blocks – Amangal, Narayankhed and Eturnagaram from three districts - Rangareddy, Sangareddy and Mulugu districts respectively. The study selected villages based on indicators using MIS data at block level in due consultation with PD-DRDA, APD-DRDA, District Project Managers (DPMs), Block Project Managers (BPMs), Assistant Project Managers (APMs), Community Coordinators (CCs) and CRP-EPs.

The study has selected villages based on specific criteria - a) minimum 10 numbers of SVEPs grounded in the village, b) Mixed social composition of the village, and c) Highest number of women showed their interest during the initial meetings of VOs. The reason for adopting these criteria is to understand the dynamics of grounding and challenges faced by project implementation unit (especially CRP-EPs), in addition to the criteria set by the agency that target achievement and CEF disbursement. The study covered the villages from different mandals based on identified criteria.

### **Enterprise Selection from Villages**

From the selected blocks of Amangal, Narayankhed and Eturnagaram selected, a sample of 300 enterprises selected from each block with proper maintenance of gender and caste-mix representation. The enterprises selected based on the following parameters - the geographical spread of the block, coverage of new and old enterprises, different types of enterprises - manufacturing, service and trading and turnover of enterprises by using the MIS data from each block and it was ensured that not more than 20 enterprises selected from one village, and not more than 75 enterprises from 1 Gram Panchayat (GP).

### **Qualitative Component**

The quantitative evaluation was also done by following five different activities – i. Focus group discussions, ii. Key Informant Interviews, iii. Best practices, iv. Case Studies and v. Focus group discussions

### **Key Informant Interviews (KIIs)**

As part of evaluation study, KIIs were conducted with the following stakeholders: SHG and Village Organizations (VO) office-bearers, Village head (Sarpanch), Implementation staff at the block and village level, Implementation staff at the district and state level, Bank officials and VO and SHGs members as project Stakeholders and captured in the field some important ‘Best Practices’ and reflective ‘Case Studies’.

The study has conducted 8 in-depth interviews from the sample of entrepreneurs and CRP-EPs. These interviews were captured changing observations in sampled entrepreneurs since the beginning of the SVEP. A detailed checklist was prepared to assess the relevance and usefulness of the project activities. Participation of stakeholders in the evaluation was ensured throughout the field study to reflect diverse opinions, captured expectations and popular vision about the project’s contribution towards achieving its objectives.

## **Findings**

### **Status of SVEPs in Selected Blocks**

In selected blocks of Amangal, Narayankhed and Eturnagaram, it was observed that considerable number of SVEP units have been formed as the data shows 911 units in Amangal, 970 units in Narayankhed and 1493 in Eturnagaram units have been grounded and functional status is considerably evident though some of them have struggling to sustain due to different reasons.

#### *SVEP Units and Gender Mix*

It was obvious from the data that majority of units were formed under trade followed by service and production. Of the total units, about 77 per cent of units owned by women and remaining by men however the main source of owner is a woman of SHG as the program's ecosystem built based on established community based organisations, i.e, SHGs and VOs.

#### *Social Groups*

Majority of unites owned by BCs (60.6 per cent) followed by STs (14.3per cent), SCs (12.8 per cent), minority (6.7 per cent) and OCs (about 6 per cent).

#### *Promotion of Rural Start-Up Enterprises: New and Existing*

During these two stages (Amangal [second phase] and Eturnagaram [first phase]), highest number of new units formed by CRP-EPs with continues support of APMs, BPMs and DPMs. The unites were formed not only by women of SHGs as a direct beneficiary but also other household members of SHG member include brother, daughter, daughter-in-law, father, father-in-law, husband, other in-laws, self, son, son-in-law, unmarried daughter and unmarried son.

#### *Sources of Loan*

Different sources of loans were found in the study, however majority loans were found in a combination as these follow - Bank Linkage and SHG loans, Bank Linkage and Stree Nidhi, Community Enterprise Fund (CEF) and loan from ITDA (in agency areas of Eturnagaram), Community Investment Fund (CIF and ITDA) loans from Mandal Samakhya (MS), SHG and Mudra loans, Own Fund-SHG, SVEP-SHG-VO loan, and VO and SHG loans. The study found that majority beneficiaries reported to be availed loans from CEF (Eturnagaram block) and loan through bank linkage (Narayankhed with 54 per cent and Amangal with 44.7 per cent and Eturnagaram with 30.4 per cent). Stree Nidhi loans evident in Amangal and Narayankhed (each 26 per cent) while 12 per cent in Eturnagaram.

### *Pattern of Loan*

The data reveals that there are different ranges of loaning pattern from different sources. The ranges include up to 10000, 10001-20000, 20001-30000, 30001-40000, 40001-50000, 50001-75000, 75001-100000, 100001-150000 and above 150000. However, 30 per cent of SVEP units in Eturnagaram block have utilized loans between the ranges of Rs.20001-30000, it was 18.8 per cent in Amangal and about 3 per cent of SVEPs present in the block of Narayankhed. The loan ranging between Rs. 40001 and 50000, 37.3 per cent of SVEPs from Narayankhed block, Amangal (30 per cent) and 22.8 per cent of SVEP units in Eturnagaram were utilised. The ranges of loan between Rs.100001 and Rs. 150000 and above Rs.150000 were very low as it evident in three blocks. Across the blocks, majority of SVEP units utilised the loan amount ranging from Rs. 40001 to 50000 (28.9 per cent) followed by Rs.20001-30000 (20.1 per cent), Rs.30001-40000 (15.5 per cent), Rs.75001-100000 (9.3 per cent) and remaining falls under other ranges. It was also evident that only 2.5 per cent of SVEPs have utilized the loans between Rs. 100001 and Rs. 150000 while 2 per cent of SVEP units set up with the amount of above Rs.150000 across the blocks.

### **Socio-Economic Conditions from Primary Data**

The proportion of SHGs women is evenly distributed across the blocks as SHGs' women are instrumental in grounding SVEPs. Majority of SVEP entrepreneurs were found to be aged below 40 years of old as it accounts about 70 per cent. The observation confirms that there is tremendous opportunity to strengthen entrepreneurial skills among this group of rural entrepreneurs.

### *Caste and Religion Mix of Rural Entrepreneurs*

In terms of social groups of rural entrepreneurs, majority of SVEP beneficiaries were found to be BCs (53 per cent) followed by their counterparts – SCs (18 per cent), STs (14.6 per cent), Minorities (6.1 per cent) and OCs (8.3 per cent) across the blocks. The proportion of SCs and STs constitutes 32.2 per cent and it is also evident that the proportion of caste mix of the entrepreneurs of SC, STs and minorities represents the higher than the proportion of population across the blocks. In terms of religion, majority of rural entrepreneurs are Hindus by religion across the blocks – Amangal, Narayankhed and Eturnagaram which constitute 94.3 per cent and remaining found to be other religious groups - Christians and Muslims.

### *Literacy and Education*

Of the total sample, majority of the entrepreneurs have formal literacy (about 38 per cent) followed by Primary schooling (19.2 per cent), secondary schooling (14.8 per cent), High school (16.4 per cent), 8 per cent had intermediate education and only 3.7 per cent of rural entrepreneurs were Degree and above level qualifications. Concerning housing, cent per cent of selected

entrepreneurs have own houses in Amangal block while about 98 per cent in Narayankhed and about 97 per cent in Eturnagaram reported to be owned housing facilities.

#### *Individual Toilets*

It was evident that majority of households have individual toilets across the blocks on the contrary only 6.7 per cent of households in Eturnagaram block, 3.3 per cent in Narayankhed block and 0.7 per cent of households in Amangal block do not have individual toilets.

#### *Nature and Size of Family*

In terms of nature of family, the study observed two different issues - villages nearby urban locations and agency areas have reported highest number of nuclear families. The large number of families have members between 3 and 4 in a family.

#### *Pattern of Landholding*

The landholding pattern reveals that majority number of families hold land in the range of 1.01-2.50 acres and about 52 per cent of families are found to be landless.

### **Performance of SVEPs**

#### *Gender and Caste-mix of Entrepreneurs*

The proportion of female entrepreneurs is very significant across the blocks. The data on proportion of caste composition in the selected sample households reveals that 53. per cent of entrepreneurs belonged BCs which accounts highest percentage of the total sampled households followed by SCs (18 per cent), ST (14.6 per cent), OCs (8.3 per cent), OCs (8.3 per cent) and Minorities (6.1 per cent).

#### *Status of New and Existing Enterprises*

The proportion of new SVEPs is comparatively higher (82.3 per cent) than existing SVEPs (17.7 per cent).

#### *Income of Enterprises*

The range of income below Rs.10,000 is highest in Amangal which accounts 69.7 per cent followed by Narayankhed (28.7 per cent) and the proportion in this range is very low in Eturnagaram. The range between Rs.10001 and 20000 is considerably evident in all the blocks. The income range between Rs. 30001 and 40000, Rs.40001 and 50000 and above Rs 50000 is insignificant across the blocks. The data on income pattern during post-SVEP period shows that

the range of income below Rs.10,000 is decreased across the blocks comparative with pre-SVEP period and the range between Rs.10001 and 20000 is significantly increased and the changes largely evident in Amangal followed by Eturnagaram and Narayankhed.

#### *Creation of Rural Informal Employment*

The study found that some of units have employed local people on a regular work basis and some partially employed. It was observed that 9.2 per cent of units have given employment opportunities only for one person and 14.9 per cent provided for two persons and employment creation for more than two persons is very minimal. The data further observed that majority of units have been running both – seasonal and perennial which account 67 per cent and the proportional of only seasonal is very low across units.

#### *Type of Units*

The units under the SVEPs categorised into three types – service, Production and trade. In the study's observations, it was found that majority units have been established under the service units (52 per cent) followed by trade (40.6 per cent) but the production's proportion is found to be very low as it accounts only 7.3 per cent.

#### *Units under Diversified Activities*

In addition broad three categories, units have been identified into categories based on their diversified specific activities - technology based activities, agricultural input, output based units, selling by villagers and selling to outside village.

#### *Interest Rates*

About 23 per cent of entrepreneurs reported that the interest rates applied to the loans of SVEP are heavy whereas remaining proportion considered as normal interest rates. And, interest rates under CEF and CIF are considered as normal as majority of entrepreneurs reported. With regard to Stree Nidhi loans, mixed opinions have emerged as the data shows that majority views in Narayankhed viewed as heavy interest though 43 per cent of entrepreneurs from Amangal replied with the similar view. However, in Eturnagaram, the proportion of views on normal is largely evident. The data also revealed that rural entrepreneurs still dependent on local money lenders and loans of local money lenders are very high and considered as over burden on their activities and incomes as well.

#### *Repayment Status*

The repayment status is very obvious as cent per cent reported that their repayment is regular except in Eturnagaram due to various reasons and their repayment of loans taken from Post-

SVEP from Money lenders Status and Relatives is regular as their units are functioning well to meet the expenditure incurred on these units.

#### *Production sold in the village - Pre-SVEP and Post-SVEP*

The status on selling of production or any other item between two phases – pre-SVEP and post-SVEP is obvious as there is considerable change between these two phases. The total selling in the village during pre-SVEP is cent per cent whereas the selling trend has changed in post-SVEP.

#### *The Status on Engagement on Caste or Religion Lines*

The data sets show that caste based engagements largely absent as majority viewed that their operations are not on caste or religious lines. It was clear that the economy of rural areas has been shifted from traditional mode to modern by availing different emerging sources. The program as a special concern has tried to shift occupational tradition to occupational modernity.

#### *Livelihood Options during Pre-SVEP*

The study observed there large number of livelihood options emerged comparatively with pre-SVEP period. It was also obvious that people have changed their attitude towards livelihoods and tuned to adopt changed livelihoods' circumstances in villages.

### **Functional Aspects of SVEP: BRCs, NROs, CBOs and CRP-EPs**

#### *Block Resource Centre*

Block Resource Centre – Enterprise Promotion (BRC-EP) is emerged as an important grassroots institution under SVEP. BRC-EP has proper administrative and management set up. BRCs have been working actively and major efforts are observed to promote rural micro enterprises.

#### *BRC-Management Committee (BRC-MC)*

SVEP has aimed at to create employment opportunities to unemployed youth in family of women of SHGs through providing a source of income through the creation of micro-enterprises. The proper support system was observed during the field survey of three blocks. BRC-MC is constituted with representation from all the Mandal Samakhyas (MSs) which were covered in the block. The BRC Committee includes President, Secretary, Treasurer and Members from MS-OB. The BRC as a designated nodal centre is responsible to manage the SVEP funds as per the decision made by the BRC-MC. The BRC-MC maintains a separate bank account for SVEP fund. The transaction of the Block is authorised through the approval of BRC-MC.

There is need to strengthen the BRC by incorporating CRP-EPs as active members into the block management. The reason for this suggestion is that CRP-EPs are found to be active since the beginning of the program. They involved in all levels of decision-making process from the beginning of identification of potential entrepreneur to grounding SVEP. In this overall process, they identified strength and weakness of the program and gone through various stages of struggles in achieving targeted goals of SVEP. Hence, it is essential to consider CRP-EPs to be active member.

More number of training for CRP-EPs on regular basis is urgent concern. The reason for organising regular training is to strengthen the program by overcoming shortfalls in implementation and reduce the number of dropouts or inactive units.

The Project Approval Committee (PAC) meets once in two or three months based on completion of business plans prepared by CRP-EPs. The committee scrutinises and evaluates the proposals submitted by CRP-EPs and approves business plans based on viability and sustenance of the plans. Initially the proposal approves the SHGs, especially leaders of SHGs, then VO and it (the business plan) goes to Mandal Samakhya, and it is scrutinized by Mandal APM, in the next phase BRC-PAC approved and BRC-SVEP and finally the application of business proposal is approved by Mentor of the Block. There is need to re-examine overall process to reduce the time taken for grounding the unit and the overall time process should not demoralise new entrepreneur and overall process of initiating unit must encourage rural entrepreneur. The administrative unit has to be with entrepreneur through coordinating CRP-EPs.

#### *BRC-MC*

BRC-MC members, CRP-EPs, APMs and BPMs are actively involved in identification and implementation of SVEPs. It was observed that BRC-MC has been a pro-active in engaging and identifying new rural entrepreneurs in the villages.

#### *Single-Window Support System*

It was observed in the field that there are some technical problem in scrutinizing applications and loan approvals. There is need to streamline the idea of single-window support system for micro-enterprises under the BRC-EP.

#### *Monitoring Agency*

There is need to adopt proper monitoring agency within BRCs as CRP-EPs are largely concentrating in identification and grounding of units but regular monitoring is not visible by CRP-EPs because of heavy pressure on identification and grounding of units as per the schedule of the program. It was reported that CRP-EPs do not have adequate time to monitor properly whether the unit functioning properly are not.

### *Sustainable Enterprise Development Strategy*

The role of BRC-MC in creating sustainable enterprise development strategy with the support of schemes and projects implemented by the Central, State and local governments is not clear. The reason for this observation is that there is needs a proper policy document how to converge the existing schemes to create sustainable enterprises.

### *Market Linkage*

BRC-MC has put proper efforts to provide the necessary market linkage support through conducting melas, monthly or weekly markets. But there is inadequate attempt in realizing the concept in fullest attempt, as these blocks have been struggling to standardize the institution as BRCs.

### *Group Enterprises*

The program has been concentrated on bringing rural poor people into business model with medium range of educational levels. Thus, the BRC-MC has largely concentrated on creating or bringing existing enterprises under this platform. There should be a different mechanism to provide the necessary support in forming group enterprises under SVEP.

### *Supply Chain, Marketing Societies and Branding Products*

The observation on supply chain, organising marketing societies for marketing of products and providing support in standardizing quality, pricing and branding of products is yet to be realized as there is a minimal observation on this particular issue.

### *Community Enterprise Fund (CEF)*

It was observed that the CEF was provided through the community institutions. It was also observed that the member of SHG member associated with the enterprise is responsible for signing the CEF on behalf of the entrepreneur (either self, husband, child, parent or any other family member). However, there is need to increase the size of CEF, there should be separate financial supporting system under CEF with minimum size of Rs. 1,50,000 in addition to Bank-linkage or Stree Nidhi.

### *National Resource Organisations (NROs)*

The study team has interacted with mentors represented by NROs in three blocks. NROs in study blocks include - the NRO- Kudumbashree in Amangal block, MAS in Narayankhed and EDII in Eturnagaram. These NROs represented Mentor who is considered as a key person at the block level. It was observed that mentors have not understood the rural scenario exactly as the mentors

are outside of the location. It is not possible to achieve desired goals without understanding geographic conditions in connection with socio-economic conditions. Mentors have understood the program implementation properly but not the conditions, they don't know how to sustain the program's objectives and how to strengthen the rural entrepreneurs within the specific geographical conditions.

#### *Role and Performance of SHGs and VOs in supporting SVEP*

It was observed that there are clear roles and responsibilities of SHGs and VOs as views expressed by CRP-EPs, APMs and BPM of each Block. It was evident that SHG's have played a key role in supporting the BRC in implementation of the SVEP, specifically identification of CRP-EPs from respective communities, identification of potential entrepreneurs from SHGs and extended support in CEF mobilisation from VOs to entrepreneurs.

#### *Roles and Responsibilities of CRP-EPs*

Both quantitative and qualitative analysis indicate that CRP-EPs provided support for enterprise based activities of selected rural entrepreneurs through providing different support services including interaction with SHGs and VOs, identification of beneficiaries through using institutional CBOs (SHGs and VOs), promoting capacity building, skill enhancement in terms of maintenance of businesses, need based finance (facilitating loans), facilitating bank linkages and continuous nurturing support for setting up and running viable village enterprises. It is evident in selected areas that the CRP-EPs have supported rural entrepreneurs from the beginning of interaction with SHGs and VOs to grounding enterprises and then providing continues support even after post-grounding of rural enterprises.

### **Conclusion**

The program has targeted the goals of SDGs in achieving desired goals - poverty alleviation, generation of sustained incomes among rural families, promoting gender equality to achieve the goals of women empowerment and strengthening rural economy by promoting rural enterprises. The promotion of rural enterprises is set based on the principle of gender and social equality by promoting entrepreneurial skills among rural households. The SVEP as a program has created a rural community institutions to promote entrepreneurial activities in rural and remote agency areas. Another important outcome of the program is that it created a resource pool (CRP-EPs and BRCs) of community based human resources and community based institutions to strengthen rural economy in general and livelihood enterprises in specific.

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