



VILLAGE ADHYAN

Toolkits for Community Engagement and Rural Transformation

Toolkit Series - 3

Rural Livelihoods, Skilling and Entrepreneurship

Unnat Bharat Abhiyan (UBA)

SEG-Capacity Building, Strategy for Convergence
and Implementation of Various Govt. Schemes



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(Ministry of Rural Development, Govt. of India)

Rajendranagar, Hyderabad – 500 030

www.nirdpr.org.in

Published on behalf of UBA-NCI, New Delhi

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Year of Publication: January 2026

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Preface

Village Adhyan Toolkits: Connect the Dots to Find the Flow

The **Village Adhyan Toolkits** are designed as **practical field guides** for learners engaging with villages. They are not meant to be read like an academic manual, but to be *used*—during field visits, community interactions, and reflection. From the outset, this series makes a deliberate choice: *perceived usability matters more than intellectual completeness*. The purpose is to support learning that actually happens on the ground.

Village Adhyan treats field learning as one journey supported by many pocket guides. No one carries an atlas into a village; they carry only the route needed for the day. In the same spirit, this Toolkit is arranged as **seven Learning Series**, each focusing on a distinct theme of village life, yet connected to the larger whole.

Each toolkit is modular, focused, and field-friendly, helping the learner clearly answer:

- *What shall I do with this toolkit?*
- *What should I observe?*
- *What should I ask?*
- *What should I reflect on?*

The likely insights at each stage are presented as **concise nuggets**, meant to be retained as **mental models**—simple ways of seeing connections, patterns, and flows in village realities.

Instead of a single bulky compendium, Village Adhyan is intentionally designed as a **Toolkit Series**. In a way, it works like a Netflix series rather than an 800-page textbook. Learning is broken into focused “episodes” that can be taken up one at a time, revisited when needed, or even skipped depending on context. This makes each toolkit psychologically approachable, clearly finishable, and easy to share, print, or update.

By presenting Village Adhyan as seven Learning Series—with a common structure and flow—the toolkits reduce cognitive load and invite use rather than hesitation. The pages that follow explain how each Learning Series supports this journey of exploration, helping learners gradually see villages not as isolated problems, but as interconnected systems.

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Village Adhyan Toolkit - 3

Rural Livelihoods, Skilling & Entrepreneurship

Understanding Rural Livelihoods

How a schoolteacher in a Union Primary School earns his/her living or how a doctor in a rural Sub-Health Centre earns his/her living is obvious – they get paid by the government every month. But how rural people earn their living is a difficult question to answer because their basket of earnings comes from several tiny sources such as farming, wage labour, seasonal work, migration, livestock, or petty trade – it's often diversified and highly unstable / unpredictable. It is about *how people use their skills and available resources to earn a living and support their household*. As an extension of this one-liner, we can say: **Rural life can be understood by looking at three things together:**

- A. **the resources people have** (land, fertility of the soil, water, skills, health of the people etc.)
- B. **the Institutions and systems that manage these resources** (i.e., The Panchayats, Government Schemes, SHGs, Cooperatives, banks and markets etc. and their rules and arrangements that decide how these resources are used and
- C. **what people hope for in their lives** (to secure livelihoods, good education for their children, dignity, and a better future etc.).

Resources → Systems → Services → Outcomes → Future Readiness

Even if a village has good resources, development may not happen if systems are weak or unfair. Similarly, even good government schemes may not work well if they do not match what people actually want or need. Therefore, a village improves when resources are strengthened, systems are made fair and effective, and people's aspirations are understood and supported. Rural development is not fixed—it takes place when these three (resources, institutions, aspirations) work together. Rural Development is about supporting the aspirations of the people towards an improved quality of life.

If hopes of the people have to be fulfilled, institutions and systems must be in favour of the poor, and the eligible, which in turn will enable resources to be converted into outcomes of interest – such as better incomes, better education for children, and better quality of life etc.

Mental Model for Rural Development: All rural issues can be understood as a flow—from what villages have, to how systems work, to what services reach people, to what outcomes are achieved, and whether these prepare villages for the future. This is a simple mental model to hold: “*Resources → Systems → Services → Outcomes → Future Readiness*”

3.1 Why “Livelihoods” is Central to Village Adhyan

When students enter a village, they often ask:

“What do people do here?”

What they essentially want to know is (or *exploratory way of putting across the same question is:*)

“How do households *combine* multiple activities to survive, cope with risks, and aspire for a better future?”

Unlike salaried jobs, **rural livelihoods are diversified, seasonal, uncertain, and adaptive.** A single household may depend on:

- Farming + wage labour
- Livestock + migration
- SHG enterprise + MGNREGS
- Petty trade + remittances

Understanding this *livelihood portfolio* is the starting point of Village Adhyan.

Expanding the portfolio of Livelihoods (or diversifying into several livelihood options) is the challenge we take on

3.2 A Core Mental Model for Students

How Rural Livelihoods Actually Work?

Resources → Institutions → Activities → Income → Security → Aspirations

- **Resources:** land, water, skills, livestock, forests, labour
- **Institutions:** Panchayat, SHGs, FPOs, banks, schemes, markets
- **Activities:** farming, allied activities, enterprises, wage work
- **Income:** cash flow (regular / irregular)
- **Security:** food, health, risk cover, savings
- **Aspirations:** education, dignity, stability, upward mobility

Note: Livelihoods improve not by adding activities alone, but by strengthening institutions and reducing risk.

3.3 Understanding Farm Livelihoods

(What to Observe in the Village)

1. Beyond “Agriculture” – Look at the Whole Farm System

Students should not stop at crops alone. Observe:

- Crops grown (subsistence vs commercial)
- Livestock (dairy, goatery, poultry)
- Horticulture, fisheries, NTFPs
- Use of irrigation, soil health, inputs
- Dependence on rainfall and climate shocks

Key Question for Village Adhyan:

Is farming here only survival-oriented, or income-oriented?

2. Mental Model: Farm Livelihood Ladder

Land → Production → Productivity → Value Addition → Market → Income Stability

Most farmers are stuck at **production**, not **value**.

Village Adhyan should identify:

- Where does the chain break?
- Is it irrigation? inputs? markets? credit?
- Who helps farmers cross the next step?
- Which institutional / non-institutional agencies operate in the village or vicinity that the farmers take support from?

3. Role of Local Planning: ADP

Farm livelihoods improve when:

- **Agriculture Development Plans (ADP)** reflect local realities
- There is a clear match between availability of [particularly] water and other resources, and the crops being cultivated.

Students should observe:

- Are agriculture, irrigation, water conservation needs discussed in Gram Sabha?
- Are water, soil, crops, livestock planned together?
- Are youth and women (and non-farm occupational householders) part of planning?

4. Institutions that Make Farming Viable

Village Adhyan must *map institutions*, not just individuals:

- **FPOs** – aggregation, marketing, processing
- **SHGs (DAY-NRLM)** – collective farming, micro-enterprises
- **Krishi / Pashu Sakhis** – last-mile technical support
- **Banks & Cooperatives** – credit and insurance

Mental Model:

Individual farmer = vulnerable

Collective farmer = viable

3.4 Government Support: Seeing Schemes as a System

Students often see schemes separately. Village Adhyan must see **convergence**.

Mental Model: “Livelihood Support Stack”

Layer	What it Does	Examples
Natural Resources	Creates productive base	MGNREGS, Watershed
Production Support	Improves output	Agriculture, Horticulture
Risk Protection	Reduces shocks	PMFBY
Enterprise Support	Adds value	PMFME, NRLM
Market Linkage	Improves prices	FPOs, ODOP

☞ **Livelihood transformation happens when these layers work together**, not in isolation

The government schemes referred to under examples in the matrix above, will be dealt with later in this section so that the students are familiar with these schemes.

3.5 Understanding Non-Farm Livelihoods

(The Future of Rural Prosperity)

Why Non-Farm Matters

- Agriculture alone cannot absorb rural youth
- Income stability comes from diversification
- Women and youth lead most non-farm growth
- Non-farm occupations have a lot of potential in reducing distress migration

What Counts as Non-Farm Livelihoods

- Food processing
- Handicrafts and local products
- Services (repair, transport, digital)
- Waste-to-wealth
- Micro-manufacturing
- Setting up and operating agricultural tools, farm machineries hiring centres

Village Adhyan Focus:

What skills already exist in the village—but are under-valued?

Mental Model: From Skill to Enterprise

Skill → Group → Credit → Product → Market → Brand

Students should observe:

- Are SHGs producing individually or collectively?
- Is credit available but unused?
- Is there local demand but no aggregation?

3.6 Financial Inclusion as Livelihood Infrastructure

Livelihoods fail not due to lack of effort—but due to lack of finance.

Village Adhyan should study:

- SHG-Bank linkage
- Use of digital payments
- Presence of BC / Bank Sakhis
- Access to enterprise loans (MUDRA, PMEGP)

Mental Model:

Without finance, livelihoods remain activities—not enterprises.

3.7 Role of Youth, Innovation and Technology

Students must look for:

- Youth engaged locally vs migrating
- Use of digital tools (payments, advisories)

- New service models (drones, logistics, processing)

Key Insight:

Rural youth do not reject agriculture; they reject low dignity and low returns.

3.8 What Students Should Finally Ask in Village Adhyan

A Simple Livelihood Diagnostic Checklist

1. What are the **main livelihood sources**?
2. How **diversified** are household incomes?
3. Which **institutions** are active and trusted?
4. Which **schemes are present but under-used**?
5. Where is **convergence missing**?
6. What **small change** can unlock income or stability?

3.9 From Study to Action: Student Engagement

Village Adhyan is not charity. It is **applied learning**.

Students can:

- Help map livelihood systems
- Identify gaps in scheme access
- Support awareness on entitlements
- Assist SHGs / youth groups with documentation
- Suggest convergence ideas to Panchayats

Closing Mental Model for Students

Livelihoods are not about income alone.

They are about **security, dignity, and future readiness**.

A village prospers when:

- Resources are protected
- Institutions work for the poor
- Aspirations are supported

That is the essence of **Village Adhyan on Rural Livelihoods**

Post–Village Adhyan Reflection Questions

(Rural Livelihoods – Farm & Non-Farm)

Section A: Seeing Beyond First Impressions

(From observation to understanding)

1. When you first entered the village, what did you **assume** about how people earn their living?
After staying in the village, **what changed** in your understanding?
2. Which livelihood activity appeared **simple from outside** but turned out to be **complex and risky** when you looked closely? Why?
3. Did you notice households depending on **multiple income sources**?
What does this tell you about **livelihood security** in rural areas?

Section B: Understanding Livelihood Systems

(Mental model: Resources → Institutions → Activities → Outcomes)

4. What are the **key resources** (land, water, skills, social networks) that shape livelihoods in the village?
Which resource is **most critical**, and which is **most fragile**?
5. Which **institutions** (Panchayat, SHGs, FPOs, banks, schemes) matter most for livelihoods in this village?
Which institutions are **present but weak or underused**?
6. Identify one livelihood where **resources exist but outcomes are poor**.
Where exactly does the system break down?

Section C: Farm Livelihood Reflections

(From production to income stability)

7. Is farming in the village primarily **subsistence-oriented or income-oriented**?
What evidence supports your answer?
8. What risks do farmers face most—climate, market, debt, labour, or input costs?
How do they currently **cope** with these risks?
9. Did you observe any **value addition** (processing, storage, collective marketing)?
If not, what prevents farmers from moving beyond raw production?

Section D: Non-Farm Livelihoods & Youth Aspirations

(Future pathways)

10. What non-farm livelihood activities exist in the village?
Are they **survival activities** or **growth-oriented enterprises**?

11. How do **women and youth** participate in non-farm livelihoods?
Are they decision-makers or only workers?
12. What aspirations did rural youth express—migration, local enterprise, government jobs?
What does this tell you about **dignity and opportunity** in rural livelihoods?

Section E: Schemes, Convergence, and Missed Opportunities

(From scheme presence to real impact)

13. Which government schemes were **visible** in the village?
Which ones were **known but not accessed**?
14. Identify one case where **convergence between schemes** could clearly improve livelihoods.
Why do you think this convergence has not happened yet?
15. Did you observe people blaming “government failure” or “system delays”?
How fair or unfair do you think these perceptions are?

Section F: Ethics, Dignity, and Lived Reality

(Human dimension of livelihoods)

16. What did you observe about **dignity of work** in the village?
Which livelihoods command respect, and which do not? Why?
17. Did you notice any group (women, elderly, migrants, landless) that is **systematically disadvantaged** in livelihoods? What structural factors contribute to this?
18. How did living in the village challenge your **urban assumptions** about poverty, effort, or dependence?

Section G: From Learning to Action

(Student as change agent)

19. Identify **one small but realistic intervention** that could improve livelihoods in this village
(information, linkage, awareness, planning support—not charity).
20. If you had to explain this village’s livelihood situation to a policymaker in **three sentences**, what would you say?
21. What is **one insight** from this Village Adhyan that you believe every college student in India should learn?

Final Integrative Reflection

Writing Prompt

“Village Adhyan taught me that rural livelihoods are not about income alone, but about _____.”(Complete the sentence and explain with one real observation.)

Village Adhyan – Student Field Checklist

Rural Livelihoods (Farm & Non-Farm)

Purpose: To observe, understand, and analyse how rural households earn, secure, and improve their livelihoods.

1. Village Context (Tick & Note)

- Rainfed Irrigated Mixed
 Tribal Coastal Plain Hilly

Dominant livelihood type:

- Farm Non-farm Mixed

Approx. no. of households: _____

2. Household Livelihood Pattern (Observe 3–5 HHs)

- Single income source
 Multiple income sources

Main sources observed (tick all):

- Farming Livestock Wage labour
 SHG enterprise Migration Petty trade

Key Insight:

Are livelihoods **stable** or **uncertain**? _____

3. Farm Livelihood Snapshot

Major crops: _____

Irrigation source: Rain Canal Borewell Tank

Livestock present: Yes No

If yes: Dairy Goat Poultry Other _____

Farming is mainly:

- Subsistence Market-oriented

4. Farm Value Chain Check

(Production → Market → Income)

Stage	Strong	Weak
Inputs / Practices	<input type="checkbox"/>	<input type="checkbox"/>
Productivity	<input type="checkbox"/>	<input type="checkbox"/>
Storage / Processing	<input type="checkbox"/>	<input type="checkbox"/>
Market Access	<input type="checkbox"/>	<input type="checkbox"/>
Price Realisation	<input type="checkbox"/>	<input type="checkbox"/>

Biggest bottleneck: _____

5. Non-Farm Livelihoods Observed

- Food processing
- Handicrafts / local products
- Services (repair, transport, digital)
- Waste-to-wealth
- Other _____

Led mainly by:

- Women
- Youth
- Mixed

Nature of activity:

- Survival
- Growth-oriented

6. Livelihood Institutions – Reality Check

Institution	Exists	Actually Helps Livelihoods
Gram Panchayat	<input type="checkbox"/>	<input type="checkbox"/>
SHGs (NRLM)	<input type="checkbox"/>	<input type="checkbox"/>
FPO / Producer Group	<input type="checkbox"/>	<input type="checkbox"/>
Bank / BC	<input type="checkbox"/>	<input type="checkbox"/>
Youth Groups	<input type="checkbox"/>	<input type="checkbox"/>

Most effective institution: _____

7. Government Schemes – Presence vs Use

- MGNREGS (assets / wages)
- NRLM / SHGs
- Agriculture / Horticulture schemes
- PMFME / ODOP
- Skill / credit schemes

Scheme gap observed (tick one):

- Not known
- Known but not accessed
- Accessed but low impact

8. Livelihood Risks & Coping

Major risk observed:

- Climate
- Market
- Debt
- Health
- Migration

Current coping method:

- Diversification
- Migration
- Borrowing
- SHG support

Is coping **resilient**? Yes No

9. Aspirations & Future Readiness

Youth aspiration:

- Local enterprise
- Migration
- Govt job

Women aspiration:

- Stable income
- Enterprise growth
- Financial security

Main barrier to aspiration:

- Skills
- Capital
- Markets
- Institutions
- Dignity

10. Convergence Opportunity (Think!)

One possible convergence that can improve livelihoods here:

(Schemes / institutions that should work together)

11. One-Minute Reflection

“This village’s livelihood system can be best described as...”

(Resources → Institutions → Activities → Outcomes → Aspirations)

FINAL SYNTHESIS

In one paragraph, describe the livelihood system of this village using the mental model:

Resources → Institutions → Activities → Outcomes → Aspirations

Field Rule for Students

- ✓ Observe before judging
- ✓ Ask “why” more than “what”
- ✓ Do not promise anything
- ✓ Respect dignity of all work

Transforming Rural Livelihoods - From Farm to Enterprise with NRLM

The National Rural Livelihoods Mission (NRLM) empowers rural women by mobilizing them into Self Help Groups (SHGs) and guiding them on a journey from subsistence farming (growing to eat) to becoming profitable business owners (growing to sell). The ultimate goal is to help every woman become a "Lakhpati Didi"—an SHG member with a sustained annual household income exceeding ₹1,00,000.

Why Diversify? The Shift to Non-Farm Livelihoods Relying solely on agriculture is risky because farm income is seasonal and highly dependent on climate and weather. To build true resilience and regular cash flow, NRLM encourages the "Stability Stool Strategy," which involves filling a household's "livelihood basket" with at least two farm activities and one non-farm enterprise. While farming feeds the family, non-farm businesses provide a year-round, low-risk, steady income.

The Step-by-Step Journey: From Cultivation to Commerce

Step 1: Strengthen the Farm Base & Reduce Costs Before starting new businesses, women are taught to maximize their current resources:

Agro-Ecological Practices (AEP): Using homemade organic inputs (like Jeevamrut) instead of expensive chemical fertilizers reduces input costs and grows healthier crops.

Livestock Management: Treated as the "Rural ATM," proper housing, health (vaccinations), and hygiene for animals ensure reliable, daily cash flow.

Step 2: Value Addition (The Profit Multiplier) The golden rule of enterprise is "Never Sell Raw". Instead of selling raw produce at low prices, women are trained in the steps of grading, sorting, cleaning, and packaging. Better presentation leads directly to higher market prices.

Step 3: Aggregation (Strength in Numbers) An individual farmer has weak bargaining power, so NRLM helps women join together into Producer Groups (PGs) and Producer Enterprises (PEs). This allows them to share transport costs, access bulk machinery, and negotiate better prices.

Step 4: Launching Non-Farm Enterprises Women are encouraged to step into the "Universe of Opportunities" by starting non-farm businesses. These range from household-level Nano Enterprises to Growth Enterprises that hire outsiders. Opportunities include:

Trading & Retail: Opening Kirana stores, clothing shops, or managing village ration dealerships.

Manufacturing: Engaging in food processing (like making pickles or chips) or joining artisan clusters for handicrafts like carpet weaving.

Technology & Services: Offering facility management or taking on high-skill roles like the "Namo Drone Didi," which provides high-tech agricultural drone services.

Step 5: Accessing the Market NRLM ensures women can take their brands to the world, keeping the profit margins instead of losing them to middlemen. They are provided platforms to sell at local weekly haats, regional Saras Melas (exhibitions), to institutional buyers like schools, and even on digital e-commerce platforms like Amazon, Flipkart, and GeM.

The NRLM Support Ecosystem: Financial & Human Assistance

Women in SHGs are never alone on this journey. NRLM provides a robust ecosystem of capital and mentorship. Financial Assistance (Capital for Every Stage) NRLM provides tiered financial support to fuel the engine of prosperity:

Revolving Fund (RF): ₹10,000 to ₹30,000 provided to the SHG for immediate and emergency needs.

Community Investment Fund (CIF) / Community Enterprise Fund (CEF): Up to ₹2.5 Lakh available via the Cluster Federation for economic activities and starting enterprises.

SVEP (Start-Up Village Entrepreneurship Programme) Support: Enterprise limits of up to ₹1 Lakh for individuals and up to ₹5 Lakh for group enterprises.

Bank Linkage: Collateral-free bank loans up to ₹20 Lakh to help scale up businesses, along with interest subventions (loans up to ₹3 Lakh at 7% interest).

Human Support & Mentorship

Community Resource Persons (CRPs): Local mentors trained to guide women from idea generation to creating a business plan and securing bank linkages.

Specialized Sakhis: "Pashu Sakhis" (for animal first aid) and "Krishi Sakhis" (for farming advice) provide continuous on-field guidance.

One Stop Facility (OSF): A block-level center for business incubation that helps enterprises scale up from micro to growth levels.

By combining SHG mobilization, targeted financial capital, and step-by-step business training, NRLM shifts rural women from asking for a loan to presenting a business plan. This structured pathway breaks the cycle of poverty, reduces vulnerability to climate shocks, and builds sustainable, self-reliant rural economies

How can a rural woman become a Lakhpati Didi?

To become a "**Lakhpati Didi**"—an empowered SHG member with a sustained annual household income exceeding ₹1,00,000 (an average of ₹10,000+ per month)—a rural woman goes through a structured journey from subsistence farming to sustainable enterprise.

Through the framework provided by the National Rural Livelihoods Mission (NRLM), a woman can achieve this status by following these key steps:

1. Access the Support Ecosystem (Inputs) The foundation of the journey requires a woman to join a Self Help Group (SHG) to build social capital and connect with local support.

Financial Fuel: Through her SHG, she gains access to tiered financial capital, starting with smaller Revolving Funds (₹10k–₹30k) for immediate needs, up to the Community Investment Fund (up to ₹2.5 Lakh) to start economic activities.

Human Mentorship: She receives continuous last-mile guidance from Community Resource Persons (CRPs) such as *Pashu-sakhis* (livestock care experts) and *Krishi-sakhis* (farming experts) to help her plan and execute her business ideas.

2. Adopt the "Stability Stool Strategy" (Diversification) Relying on a single seasonal crop is highly vulnerable to climate shocks. To build resilience and year-round regular

income, she must diversify her "livelihood basket" with **at least two farm activities and one non-farm activity**.

Farm Strategies (Lowering Costs): She adopts Agro-Ecological Practices (AEP), using homemade non-chemical inputs to drastically cut production costs and increase her net income. She also manages livestock as her "Rural ATM," ensuring regular vaccinations and proper housing to secure reliable daily cash flow.

Non-Farm Enterprises (Year-Round Income): Supported by the Start-Up Village Entrepreneurship Programme (SVEP) and block-level One Stop Facilities (OSF), she can launch non-farm businesses. These can range from trading (Kirana stores), manufacturing (food processing), or stepping into high-tech future skills like the *Namo Drone Didi* program.

3. Climb the Ladder of Value Addition and Aggregation To maximize her profits, she must shift her mindset from simply being a producer to acting as a business owner.

Never Sell Raw: She learns the profit multipliers of value addition by grading, sorting, cleaning, and professionally packaging her produce before taking it to the market.

Strength in Numbers: By transitioning from an individual farmer to joining Village Producer Groups (PGs) or large Farmer Producer Organizations (FPOs), she gains massive bargaining power, shared transport, and access to bulk machinery.

4. Leverage Credit and Expand Market Access As her enterprise grows, she shifts her behavior from "asking for a loan" to "presenting a business plan".

- She leverages larger financial linkages, taking advantage of collateral-free bank loans of up to ₹20 Lakhs with interest subventions to scale her business.
- Finally, she escapes local middlemen by taking her branded products directly to institutional buyers, regional exhibitions like Saras Melas, and digital e-commerce platforms (like Amazon, Flipkart, and GeM).

By following this strategic chain—diversifying income, adding value, and accessing wider markets—a woman creates a continuous "Prosperity Cycle" of growing income, savings, reinvestment, and asset growth, firmly establishing her as a resilient Lakhpati Didi.

One Stop Facilities (OSFs) act as block-level business incubation centers that provide the necessary support and training to help rural women scale their businesses. They support micro-enterprise scaling by guiding businesses through three distinct stages of growth:

Nano Enterprises: Starting at the household level using unpaid family help and serving the local village market.

Micro Enterprises: Scaling up to hire part-time paid help with support from the Start-Up Village Entrepreneurship Programme (SVEP).

Growth Enterprises: Expanding to hire 1-3 external employees and achieving a turnover of ₹3-12 Lakh, supported by business incubators.

To facilitate this growth, OSFs connect entrepreneurs with vital **skill and capacity building** resources:

Business Skills: They offer Entrepreneurship Development Programs (EDP) where women learn essential business management skills, including profit calculation, stock management, and bookkeeping.

Technical Skills: They link women to Rural Self Employment Training Institutes (RSETI) to learn specific technical trades, such as tailoring, mobile repair, and mechanics. Through this combination of incubation, step-by-step scaling guidance, and targeted skill development, OSFs serve as the nurturing engine that helps small businesses evolve into robust growth enterprises

For an individual enterprise, the financial limit supported by the Start-Up Village Entrepreneurship Programme (SVEP) is **up to ₹1 Lakh**.

As the business scales, women can also access broader collateral-free bank linkage or Mudra loans of **up to ₹20 Lakh**.

Group enterprises can access up to ₹5 Lakh in financial support through the **Start-Up Village Entrepreneurship Programme (SVEP)**. So, if women form a group enterprise, the SVEP limit increases to up to ₹5 Lakh

SVEP is a specific program under the NRLM designed to help women start rural shops, services, and non-farm enterprises that provide a year-round regular income. While individual entrepreneurs can receive up to ₹1 Lakh under SVEP, women who come together to form a **Group Enterprise** are eligible for the higher limit of up to ₹5 Lakh.

To access these funds, SHG members typically follow these steps:

1. Discuss their business idea during their SHG meetings.
2. Work with local mentors, such as Community Resource Persons for Enterprise Promotion (CRP-EPs), who help them develop their ideas into formal business plans.
3. Apply for the SVEP support and relevant training through their Village Organization (VO), Cluster Level Federation (CLF), or local block office

MSME Schemes Summary

1. Prime Minister's Employment Generation Programme (PMEGP)

- **Summary:** A credit-linked subsidy program to generate sustainable employment by helping people set up new micro-enterprises in the non-farm sector,.
- **Who is it for (Target Population):** Any individual above 18 years of age. It aims to help rural unemployed youth and traditional artisans to stop migration to cities,.
- **Type of Assistance:** Financial assistance (margin money subsidy) via banks to set up new ventures.
- **Key Benefits:**
 - **Subsidy:** 15% to 35% of the project cost depending on the category (General vs. Special) and location (Urban vs. Rural),.
 - **Project Cost Limit:** Up to Rs. 50 Lakh for Manufacturing and Rs. 20 Lakh for the Service sector.
 - **Beneficiary Contribution:** Only 5% to 10% of the project cost is required from the applicant.
- **How to Apply:** Online application is mandatory via the PMEGP e-portal: <https://www.kviconline.gov.in/pmegpeportal/pmegphome,>.

2. 2nd Loan for Up-gradation of Existing PMEGP/MUDRA Units

- **Summary:** Financial help for existing successful units to expand, upgrade technology, or automate.
- **Who is it for:** Well-performing PMEGP/MUDRA units that have repaid their first loan and have been profitable for the last three years,.
- **Type of Assistance:** Subsidy and bank loan for expansion.
- **Key Benefits:**
 - **Subsidy:** 15% of the project cost (20% for Hill States/NER).
 - **Project Limit:** Up to Rs. 1.00 Crore for Manufacturing and Rs. 25.00 Lakhs for Service/Trading.
- **How to Apply:** Apply via the PMEGP e-Portal.

3. Credit Guarantee Scheme for Micro & Small Enterprises (CGTMSE)

- **Summary:** Facilitates loans for Micro and Small Enterprises without the need for collateral (security) or third-party guarantees.
- **Who is it for:** New and existing Micro and Small Enterprises (MSEs), including service and trading enterprises.

- **Type of Assistance:** Credit guarantee coverage for loans provided by banks.
- **Key Benefits:**
 - **Loan Amount:** Guarantee cover for loans up to Rs. 5 Crore.
 - **Coverage:** 75% to 85% of the loan amount is covered by the trust (up to 90% for SC/ST, Women, and ZED certified units in certain loan slabs),.
- **How to Apply:** Through Member Lending Institutions (Banks/NBFCs).

4. Micro & Small Enterprises Cluster Development Programme (MSE-CDP)

- **Summary:** Supports clusters of MSEs by addressing common issues and creating shared infrastructure.
- **Who is it for:** Existing entrepreneurs organized as Special Purpose Vehicles (SPVs).
- **Type of Assistance:** Funding for Common Facility Centers (CFCs) and Infrastructure Development.
- **Key Benefits:**
 - **CFCs:** GoI assistance up to 80% of the project cost (max cost Rs. 30 crores) for testing labs, design centers, etc..
 - **Infrastructure:** Assistance up to 70% of the project cost (max cost Rs. 15 crores) for roads, drainage, and power in industrial areas.
- **How to Apply:** Online at <https://cluster.dcmsme.gov.in>.

5. Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

- **Summary:** Organizes traditional artisans into collectives to make their products competitive and increase their income.
- **Who is it for:** Existing artisans in traditional sectors like Bamboo, Khadi, Coir, Honey, Handicrafts, etc..
- **Type of Assistance:** Funding for "Hard Interventions" (machinery/facilities) and "Soft Interventions" (training/marketing).
- **Key Benefits:**
 - **Funding:** Up to Rs. 2.5 Crore for clusters with up to 500 artisans, and Rs. 5 Crore for more than 500 artisans.
 - **Support:** Includes raw material support, design, skill development, and exposure visits.
- **How to Apply:** Via the SFURTI portal: <https://sfurti.msme.gov.in>.

6. Entrepreneurship and Skill Development Programme (ESDP)

- **Summary:** Focuses on capacity building and inculcating an entrepreneurial culture through various training modules.
- **Who is it for:** Aspiring and existing entrepreneurs, with specific focus on SC/ST, Women, and Differently-abled persons.
- **Type of Assistance:** Training programs ranging from one-day awareness to six-week skill training.
- **Key Benefits:**
 - **Training Types:** Includes Entrepreneurship Awareness (EAP), Skill Development (E-SDP) in trades like food processing or carpentry, and Management Development (MDP) in marketing, finance, etc.,.
- **How to Apply:** Through MSME-DFOs and MSME-TC websites.

7. Assistance to Training Institutions (ATI)

- **Summary:** Provides capital grants to training institutions to strengthen their infrastructure for entrepreneurship training.
- **Who is it for:** National level training institutions (like NI-MSME, NSIC) and State level Entrepreneurship Development Institutes (EDIs),.
- **Type of Assistance:** Capital grant for building infrastructure.
- **Key Benefits:** Assistance up to Rs. 3.00 Crore for State level EDIs.
- **How to Apply:** Applications sent to the Ministry of MSME (Director/Deputy Secretary - EDI).

8. Coir Vikas Yojana

- **Summary:** An umbrella scheme to modernize the Coir industry, utilize raw materials, and improve the welfare of workers,.
- **Who is it for:** Coir workers, artisans, and production units,.
- **Type of Assistance:** R&D, skill upgrading, domestic/export market promotion, and welfare measures-.
- **Key Benefits:**
 - **Mahila Coir Yojana:** Vocational training with stipend and self-employment opportunities for rural women.
 - **Market Support:** Assistance for exhibitions and showrooms.
- **How to Apply:** Details available on the Coir Board website: <http://coirboard.gov.in>.

9. Procurement and Marketing Support (PMS) Scheme

- **Summary:** Helps MSEs access new markets through trade fairs and modern packaging adoption.
- **Who is it for:** Manufacturing and Service MSEs with a valid Udyam Registration.
- **Type of Assistance:** Financial support for participating in trade fairs, vendor development, and adopting e-commerce.
- **Key Benefits:**
 - Market access through domestic and international exhibitions.
 - Capacity building for packaging, bar-coding, and GeM portal usage.
- **How to Apply:** Apply at https://my.msme.gov.in/MyMsme/Reg/COM_Matu.aspx.

10. International Cooperation (IC) Scheme

- **Summary:** Supports MSMEs to enter the export market by funding participation in international events and conferences.
- **Who is it for:** MSMEs, Industry Associations, and Government organizations.
- **Type of Assistance:** Reimbursement of costs related to international events.
- **Key Benefits:**
 - **Reimbursement:** Airfare (up to Rs. 1.50 lakh), Space/Stall charges (up to Rs. 3.00 lakh), and Freight charges.
 - **First Time Exporters:** Reimbursement of registration fees and export insurance premiums.
- **How to Apply:** Apply at <http://ic.msme.gov.in>.

11. National SC-ST Hub Scheme

- **Summary:** Provides professional support to SC/ST entrepreneurs to fulfill public procurement obligations and adopt business practices.
- **Who is it for:** Aspiring and existing SC/ST Entrepreneurs.
- **Type of Assistance:** Subsidies on machinery, certification fees, and marketing support.
- **Key Benefits:**
 - **Machinery:** 25% subsidy on plant & machinery (up to Rs. 25 Lakh).

- **Fees:** Reimbursement of bank loan processing fees, testing fees, and membership fees for export councils.
- **Marketing:** Support for exhibition participation.
- **How to Apply:** Visit <https://www.scsthub.in/>.

12. ASPIRE (Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship)

- **Summary:** Sets up Livelihood Business Incubators (LBIs) to promote innovation and rural entrepreneurship in agro-rural sectors.
- **Who is it for:** Government agencies, private not-for-profit institutions, and industry associations.
- **Type of Assistance:** One-time grant for plant and machinery and operational costs.
- **Key Benefits:**
 - **Funding:** Up to Rs. 1 Crore for Government agencies and Rs. 75 Lakh for private agencies for machinery.
 - **Goal:** Create skilled human capital and formal micro-enterprises in rural areas.
- **How to Apply:** Apply at <https://aspire.msme.gov.in>.

13. Khadi Gramodyog Vikas Yojana (KGVY)

- **Summary:** An umbrella scheme to revive traditional skills, increase Khadi production, and support village industries.
- **Who is it for:** Khadi Institutions, Artisans, and unemployed youth (18-55 years),.
- **Type of Assistance:**
 - **Khadi Vikas Yojana:** Subsidy on production cost (35% for Cotton/Wool, 20% for Silk), workshed assistance, and interest subsidy.
 - **Gramodyog Vikas Yojana:** Toolkits and training for specific village industries (Honey, Pottery, Leather, Agarbatti, etc.)-
- **Key Benefits:**
 - **Worksheds:** Up to Rs. 1.2 Lakh assistance for individual worksheds.
 - **Toolkits:** Distribution of bee boxes, pottery wheels, and agarbatti machinery to trained artisans.
- **How to Apply:** Apply at <http://www.kviconline.gov.in>.

14. Promotion of MSMEs in NER and Sikkim

- **Summary:** Infrastructure development scheme specifically for the North Eastern Region and Sikkim to enhance productivity and tourism.
- **Who is it for:** State Governments or State Agencies in NER and Sikkim.
- **Type of Assistance:** Funding for Mini Technology Centers, Industrial Estates, and Tourism infrastructure.
- **Key Benefits:**
 - **Funding:** 90% Government of India assistance.
 - **Project Limits:** Up to Rs. 15 Crore for new industrial estates and Rs. 5 Crore for tourism sector projects,.
- **How to Apply:** State Governments submit proposals via www.ner-promotion.msme.gov.in.

Important MSME Contact Numbers for Entrepreneurs

Contact Addresses of the Offices of M/oMSME and its Statutory Bodies

Sl. No.	Name and Address of the organisation	Website	E-mail	Telephone	Fax
1	Ministry of Micro, Small and Medium Enterprises, Udyog Bhavan, New Delhi - 110 107	www.msme.gov.in	min-msme@nic.in	011-23063800 23063802-06	011-23062315 23061726 23061068
2	Office of Development Commissioner (MSME), 7 th Floor, A-Wing, Nirman Bhavan, New Delhi - 110 108	www.dcmsme.gov.in; www.laghu-udyog.com; www.smallindustry.com	dc-msme@nic.in	011-23063800 23063802-06	011-23062315 23061726 23061068
3	Khadi and Village Industries Commission, (KVIC), "Gramodaya" 3, Irla Road, Vile Parle (West), Mumbai - 400056, Maharashtra	www.kvic.org.in	kvichq@bom3.vsnl.net.in, ditkvic@bom3.vsnl.net.in, dit@kvic.gov.in	022-26714320-25/ 26716323/ 26712324/ 26713527-9/ 26711073/ 26713675	022-26711003
4	Coir Board, "Coir House", M.G. Road, Ernakulam, Kochi-682016, Kerala	www.coirboard.gov.in	info@coirboard.org coirboard@nic.in	0484-2351900 2351807, 2351788, 2351954, Toll Free - 1-800-4259091	0484-2370034 2354397
5	National Small Industries Corporation Limited (NSIC), NSIC Bhawan, Okhla Industrial Estate, New Delhi - 110 020	www.nsic.co.in	info@nsic.co.in,	011-26926275 26910910 26926370 Toll Free 1-800-111955	011-26932075 26311109
6	National Institute for Micro, Small and Medium Enterprises (NI-MSME), Yousuf Gauda, Hyderabad - 500 045	www.nimsme.org	registrar@nimsme.org	040-23608544-46 23608316-19	040-23608547 23608956 23541260
7	Mahatma Gandhi Institute for Rural Industrialisation, Maganwadi, Wardha-442001	www.mgiri.org	director.mgiri@gmail.com	0752-253512	0752-240328

MSME-Development and Facilitation Office (MSME-DFO)

S.No	Name and address of Offices/Officers	Telephone/Fax No.	Email/Websites
1.	MSME-DFO, Indranagar, (Near ITI Playground), PO-Kunjaban, Agartala-799006	Ph:0381-2352013/9742 Fax:0381-2356570	dcdi-agartala@dcmsme.gov.in www.msmedi-agartala.nic.in
2.	MSME-DFO, 34,Industrial Estate, Nunhai,(U.P.), Agra-282006.UP,	Ph:0562-2280879 Fax:0562-2280882	dcdi-agra@dcmsme.gov.in www.msmediagra.gov.in
3.	MSME-DFO,65/1,G.S.T.Road, Guindy,P.B.3746,Chennai-600032.Tamilnadu,	Ph:044-22501011044-22501475 044-22501785 Fax:044-22341014	dcdi-chennai@dcmsme.gov.in www.msmedi-chennai.gov.in
4.	MSME-DFO, Vikas Sadan, College Square, Cuttack-753003.Odisha,	Ph:0671-2548006/077/049 Fax:0671-2611958	dcdi-cuttack@dcmsme.gov.in www.msmedicuttack.gov.in
5.	MSME-DFO, Tadong Housing Colony, P.O.Tadong, Gangtok -737102 Sikkim,	Ph:03592-231262/880 Fax:03592-231262	dcdi-gangtok@dcmsme.gov.in www.msmedigangtok.gov.in
6.	MSME-DFO, Opp.KonkanRailwayStation. (KepemRoad),P.O.Box334 , Margao -403 601. Goa	Ph:0832-2705092/93,2725979 Fax:0832-2705094	dcdi-go@dcmsme.gov.in www.msmedigoa.gov.in
7.	MSME-DFO, Industrial Estate Bamuni Maidam, Guwahati-781021 Assam.	Ph:0361-2550052,2550073 Fax:0361-2550298	dcdi-guwahati@dcmsme.gov.in http://www.msmedi-guwahati.gov.in/
8.	MSME-DFO, Kham Bungala Campus, Kaladungi Road, Haldwani-263139 Uttaranchal	Ph:05946-228353 Fax:05946-221053	dcdi-haldwani@dcmsme.gov.in www.msmedihaldwani.gov.in
9.	MSME-DFO, Industrial Estate, Gokul Road, Hubli-580030 Karnataka,	Ph:0836-2332334/2330589/2335634 Fax:0836-2330389	dcdi-hubli@dcmsme.gov.in www.msmedihubli.gov.in
10.	MSME-DFO, C-17/18,Takyelpat Industrial Estate, Imphal -795 001. Manipur	Ph:0385-2449096/ 2449096	dcdi-imphal@dcmsme.gov.in www.msme-diimphal.gov.in
11.	MSME-DFO, 10, Industrial Estate, Polo Ground, Indore -452 003. MP	Ph:0731-2420723	dcdi-indore@dcmsme.gov.in www.msmeindore.nic.in
12.	MSME-DFO,22,Godown, Industrial Estate, Jaipur-302006. Rajasthan	Ph : 0141-2212098/3099/ 0553 Fax : 0141-2210553	dcdi-jaipur@dcmsme.gov.in www.msmedijaipur.gov.in

13.	MSME-DFO, Industrial Estate, Digiana, Jammu- 180010	Ph:0191-2431077 Fax:0191-2450035	dcdi-jammu@dcmsme.gov.in www.msmedijammu.gov.in
14.	MSME-DFO, 107,Industrial Estate, Kalpi Road, Kanpur-208012.UP	Ph:0512-2295070, 0512-2295071,0512-2295073 Fax:0512-2220831	dcdi-kanpur@dcmsme.gov.in www.msmedikanpur.gov.in
15.	MSME-DFO, Industrial Development Colony, Near ITI, Kunjpura Road Karnal-132001 Haryana,	Ph:0184-2230910 Fax:0184-2231862	dcdi-karnal@dcmsme.gov.in www.msmedikarnal.gov.in
16.	MSME- DFO,111&112, B.T.Road, Kolkata-700035. W.Bengal	Ph:033-25770595/598 Fax:033- 25775531	dcdi-kolkatta@dcmsme.gov.in www.sisikolkata.gov.in
17.	MSME-DFO, Industrial Area B, Ludhiana-141003 Punjab	Ph:0161-2531733/735 Fax:0161-2533225	dcdi-ludhiana@dcmsme.gov.in www.msmedildn.gov.in
18.	MSME-DFO, Kurla Andheri Road, Sakinaka, Mumbai - 4000072 Maharashtra	Ph:91-22-28576090/3091/4305 Fax:91-22-28578092	dcdi-mumbai@dcmsme.gov.in www.msmedimumbai.gov.in
19.	MSME-DFO, C-Block, C.G.O. Complex, Seminary Hill, Nagpur-440006. Maharashtra	Ph:0712-2510352/0046 Fax:0712-2511985	dcdi-nagpur@dcmsme.gov.in www.msmedinagpur.gov.in
20.	MSME-DFO, Okhla Industrial Estate New Delhi -110 020.	Ph:011-26847223, 26838118/269 Fax:011-26838016	dcdi-haldwani@dcmsme.gov.in www.msmedihaldwani.gov.in
21.	MSME-DFO, Patilputra Industrial Estate, Patna- 800013.Bihar	Ph:0612-2262719,0612-2262186, 0612-2262208 Fax:0612-2261677	dcdi-patna@dcmsme.gov.in www.msmedipatna.gov.in
22.	MSME-DFO, Near Urkura Railway Station, Bhanpuri Industrial Area, Raipur (C.G)-493221 Chhatisgarh	Ph:0771-2562312 Fax:0771-2562719	dcdi-raipur@dcmsme.gov.in www.msmediraipur.gov.in
23.	MSME-DFO, Kokar Industrial Estate, Ranchi- 834001. Jharkhand	Ph:0651-2546133/2546266 Fax:0651-2546235	dcdi-ranchi@dcmsme.gov.in www.msmediranchi.nic.in
24.	MSME-DFO, CHAMBAGHAT, Solan-173213. Himachal Pradesh	Ph:01792-230766 Fax:01792-230265	dcdi-solan@dcmsme.gov.in www.msmedihimachal.nic.in
25.	MSME-DFO, Kanjany Oad, Ayyanthole, Thrissur-680003 Kerala,	Ph:0487-2360216/686 Fax:0487- 2360216	dcdi-thrissur@dcmsme.gov.in www.msmedithrissur.gov.in

26.	MSME-DFO, Harsiddh Camber, 4 th Floor, Ashram Road,(Gujarat), Ahmedabad-380014.Gujarat	Ph:079-27540619, 079-27544248 079-27543147	dcdi-ahmbad@dcmsme.gov.in www.msmediahmedabad.gov.in
27.	MSME-DFO,E-17/18, Industrial Estate, Naini, Allahabad-211009.U.P,	Ph:0532-2697468/6810 Fax:0532-2696809	dcdi-allbad@dcmsme.gov.in www.msmediallahabad.gov.in
28.	MSME-DFO, Rajaji Nagar, Industrial Estate Bangalore-560044.Karnataka	Ph:080-23151540/582/583 Fax:080-23144506	dcdi-bang@dcmsme.gov.in www.msmedibangalore.gov.in
29.	MSME-DFO, Narsapur Cross Roads, Bala Nagar, Andhra Pradesh Hyderabad-500037	Ph:040-23078857 Fax:040-23078131/32/33	dcdi-hyd@dcmsme.gov.in www.msmehyd.ap.nic.in
30.	MSME-DFO, Institute, Goshala Road, P.O.Ramna, Muzaffarpur-842002.Bihar	Ph :0621-2282486 Fax:2284425	dcdi-mzfpur@dcmsme.gov.in www.msmedimzfpur.bih.nic.in
31.	MSME Development Institute, 6 th Mile, Sovima, Dimapur, Nagaland-797115. (Near Nagaland Bamboo resource Centre)	Ph:03862-248552	Brdcdi-dima@dcmsme.gov.in
32.	MSME-Development Institute, Visakhapatnam ANDHRA PRADESH F-19 to 22, IDA,D-Block, Autonagar,Visakhapatnam-530012	Ph:0891-2517942, 2701061	brdcdi-vish@dcmsme.gov.in

Branch MSME DFO

S.No	Name and address of Offices/Officers	Telephone/FaxNo	Email/Websites
1.	BR.MSME-DFO APIDFC Building 'C' Sector, Itanagar-791111.	Ph:0360-2291176	brmsme.itan@gmail.com
2.	BR.MSME-DFO VIP Road, Jungle Ghat, Post Box No.547, Portblair-744103	Ph:03192-252308	
3.	BR.MSME-DFO Link Road Point, N.S.Avenue, Silchar-788006	Ph:03842-247649	brdcdi-sile@dcmsme.gov.in
4.	BR.MSME-DFO Darrang College Road, Tezpur-784001	Ph:03712-221084	brdcdi-tezp@dcmsme.gov.in
5.	BR. MSME-DFORA-39 (Ground Floor), Urvashi (Ph.2), Bengal Ambuja, Tarashankar Sarani, City Centre, Durgapur-713216.	Ph:0343-2547129	brdcdi-durg@dcmsme.gov.in
6.	BR.MSME-DFO Chandpur Industrial Estate, Varanasi-221106.	Ph:0542-2370621	brdcdi-vara@dcmsme.gov.in
7.	BR.MSME-DFO Amalepatti, Diphu-782460 Karbi Anglong (Dist)	Ph:03761-272549	brdcdi-diph@dcmsme.gov.in
8.	BR.MSME-DFO Masat Industrial Estate, Silvassa	Ph:-0260- 2640933,2643103	brdcdi-silv@dcmsme.gov.in
9.	BR.MSME-DFO 3 rd Floor, Annexe Building Amruta (Jasani) Building Premises, Near Girnar Cinema MG Road Rajkot-360001	Ph:0281-2471045	brdcdi-rajk@dcmsme.gov.in
10.	BR.MSME- DFOItiCampus,HansiRoad,Bhiwani -125021	Ph:01664-242236	brdcdi-bhiw@dcmsme.gov.in
11.	BR.MSME-DFO Opposite Industrial Estate, Sanat Nagar, Srinagar-190005.	Ph:0191- 2431077,2435425	brdcdi-bhiw@dcmsme.gov.in
12.	BR.MSME-DFO Katras Road, Matkuria, Dhanbad-826001	Ph:0326-2303769/380	brdcdi-dhan@dcmsme.gov.in
13.	BR.MSME-DFOL-11, Indl.Estate, Yeyyadi, Mangalore-575008	Ph:0824-2217936/96	brdcdi-mang@dcmsme.gov.in
14.	BR.MSME-DFOC-1&2, Industrial Estatem. S.K.MillRoad, Gulbarga-585102	Ph:08472-420944	brdcdi-gulb@dcmsme.gov.in
15.	BR.MSME-DFO7, Indl.Estate, Tansen Road, Gwalior-474004.	Ph:0751/2422590	dcdigwl.msme@gov.in
16.	BR.MSME-DFO Udyogvihar, Chorhatta, Rewa-486001	Ph:07662/222448	brdcdi-reva@dcmsme.gov.in
17.	BR.MSME-DFO32-33, Mide,Indl.Area, Chikal Thana, Aurangabad-431210.	Ph:0240-2485430 Fax:0240-2484204	brdcdi-aura@dcmsme.gov.in
18.	BR.MSME-DFO Lower Lachimiere,Shilong-793001	Ph:03642223349	brdcdi-shil@dcmsme.gov.in
19.	BR.MSME-DFO Tura, Near TV Tower Dakopgre Tura Meghalaya-794101	Ph:03651-222569	brdcdi-tura@dcmsme.gov.in
20.	BR.MSME-DFO, Upper Republic Road, Aizwal	Ph:0389-2323448	brdcdi-aizw@dcmsme.gov.in
21.	BR.MSME-DFOC-9, Indl.Estate, Rourkela-769004.	Ph:0661-2507492	brdcdi-rour@dcmsme.gov.in
22.	BR.MSME-DFO New Colony, Rayagada-765004	Ph:06852-222268	brdcdi-raya@dcmsme.gov.in

23.	BR.MSME-DFO386, Patel Road, Ram Nagar, Coimbatore	Ph:04222233956(telefax)	brdcdi-coim@dcmsme.gov.in
24.	BR.MSME-DFO Plot No.PP11, TANSIDCO Industrial Estate, Melur Main Road, KPudur, Madurai, TamilNadu -625007	Ph:04522918313	brdcdi.mdri@dcmsme.gov.in
25.	BR.MSME-DFO Station More, P.O.Suri, Birbhum-731101.	Ph:Ph:03462-2554402	brdcdi-birb@dcmsme.gov.in
26.	BR.MSME-DFO 3&4, Industrial Estate, Sevoke Road, Siliguri-734001	Ph:0353/2542487	brdcdi-sili@dcmsme.gov.in

SEG-Capacity Building, Strategy for Convergence and Implementation of Various Govt. Schemes

Village Adhyan Toolkit Series

Toolkit – 1: The Overall Framework

Learning through Exploration: This toolkit introduces the core approach of Village Adhyan. It focuses on how to ask exploratory questions—questions that are not meant to extract quick or isolated answers, but to trace pathways: from cause to consequence, from policy intent to field practice, and from individual experience to systemic patterns. Village Adhyan is about learning to connect, sequence, and relate—to see village realities as flows rather than isolated dots. This toolkit helps students de-learn fragmented thinking and cultivate inquiry that leads to deeper understanding.

Toolkit – 2: Rural Infrastructure

Foundations for Human Development: This toolkit focuses on understanding rural infrastructure systems such as health infrastructure, education infrastructure, Anganwadi centres, drinking water supply, sanitation, housing, roads, electricity, and digital connectivity. Students learn to examine not just physical availability, but functionality, access, quality, and maintenance, and how infrastructure shapes outcomes in health, education, livelihoods, and dignity.

Toolkit – 3: Rural Livelihoods, Skilling and Entrepreneurship

How Rural Households Earn a Living: This toolkit examines farm and non-farm livelihoods, skilling, entrepreneurship, and emerging livelihood opportunities. It emphasizes livelihood enhancement and diversification, seasonal vulnerability, income stability, and the link between livelihoods, skills, assets, local ecosystems and how empowerment emerges through productive engagement. Students are encouraged to see livelihoods as dynamic strategies, not static occupations. It also introduces relevant schemes of the Ministry of Rural Development, and Ministry of Small, Micro Enterprises.

Toolkit – 4: Entitlements and Social Assistance Support

Social Protection and Resilience: This toolkit focuses on entitlements and deprivation, including social assistance for the aged, persons with disabilities, widows, destitute households, and vulnerable groups. It also covers income support, insurance, and resilience-building measures, particularly for those engaged in informal work, rural arts, crafts, and traditional livelihoods. Students learn to distinguish between eligibility, access, delivery, and dignity in welfare systems.

Toolkit – 5: Last-Mile Service Delivery

From Coverage to Saturation: This toolkit examines the challenges of last-mile delivery and the pursuit of saturation of key development indicators—such as ensuring every child attends an Anganwadi, full immunization, freedom from malnutrition and anaemia, universal SHG inclusion for poor women, and smooth transitions from secondary education to higher secondary, technical education, or skilling pathways. The emphasis is on understanding why gaps persist despite schemes, and how coordination and follow-up matter.

Toolkit – 6: Creating Model Villages

Model Villages: This toolkit focuses on the idea of Model Villages, emphasizing that a Model Village is rooted in inspiration, not perfection. A Model Village does not mean a village that is perfect in every sphere of development. At its core, a Model Village demonstrates how focused effort, collective action, and smart use of available resources can bring visible and measurable transformation. It puts across that development does not have to begin everywhere at once. It can begin in one critical area and then naturally spread to related areas, improving overall quality of life. Model village is about ‘inspirational ripple’.

Toolkit – 7: Creating Smart Villages for Vikshit Bharat 2047

Smart Villages: This toolkit focuses on the idea of Smart Villages, emphasizing the creation of a digitally empowered rural citizen—the “Techno Rural Person.” It explores how Digital Public Infrastructure (DPI) can enable seamless Government-to-Citizen services, improve transparency, access opportunities, and support inclusive development. This toolkit connects village-level transformation with the larger vision of Viksit Bharat 2047.

Each **Village Adhyan Toolkit** is designed to be used independently while also fitting into a coherent whole. Together, they encourage students to move from observation to exploration, from fragments to flows, and from understanding problems to imagining pathways for transformation. Elements such as technology, gender, inclusivity etc. can go cutting across all these categories.

