

12-Day Field Visit Report Under Micro Enterprise Development (MED) Programme
By Community Resource Person – Enterprise Promotion (CRP-EP)

1. Introduction

The 12-day field visit was conducted as part of the CRP-EP training under the Micro Enterprise Development (MED) Programme. The purpose of this field visit was to understand the working methodology of SHG/VO/CLF. Understand the challenges faced by women run micro-enterprises and looking scope of needs for provide business facilitation support. The visit aimed to strengthen the capacity building of CRP-EPs consciousness of implementation of Sustainable Livelihoods and Enterprise Promotion initiatives in SHG households.



2. Objectives of the Field Visit

- To understand the structure and Process of NRLM
- To understand the **feasibility and sustainability** of existing rural micro-enterprises.
- To understand the rural **business models and financial linkage support** for SHG entrepreneurs.
- To identify and understand the **challenges and gaps** in enterprise management.
- To interact with **Self-Help Group (SHG) members** and understand their entrepreneurial journey.

3. Field Visit Details

Location(s) Covered:

There are 07 Blocks selected in 05 Districts in Uttarakhand.

Name of the District	Name of the Block
Chamoli	Karnprayag
Dehradun	Doiwala
	Raipur
Nainital	Ramnagar
Pouri Garhwal	Dugadda
U S Nagar	Bajpur
	Khatima

Duration: [02/02/2025] – [03/02/2025] & [12/02/2025] – [21/02/2025]

Number of Trainees: [30]

Types of Enterprises Visited:

Manufacturing Micro-enterprises, e.g., Dairy units, Pickle making unit & Handlooms units, Service Micro-enterprises, e.g., Tailoring Units & Fast food units, Mobile repairs shops, CSC Centres & Trading Micro-enterprises, e.g., Handicrafts Retail shops, Fruit shops & Vegetable Shops

CBO, s Visited Kumaon Region: Mahila Modal Cluster & VO's or SHGs in Block- Bajpur, Mahila Modal Cluster in Block - Ramnagar & Mahila Modal Cluster in Block- Khatima. Uttarakhand.

CBO, s Visited Garhwal Region: Mahila Modal Cluster & VO's or SHGs in Block- Doiwala, Mahila Modal Cluster in Block – Dugadda, Mahila Modal Cluster in Block – Karnprayag & Mahila Modal Cluster in Block – Raipur.

4. Key Activities Conducted

✓ Meetings with Entrepreneurs



- Interacted with **35 entrepreneurs**, including SHG members and SHG,s independent business owners and other independent entrepreneurs.
- Discussed their **business models, revenue generation, and challenges**.

✓ Enterprise Visits, Understanding and Scoping

- Understand the operational structure of **Manufacturing, Service & Trading related enterprises**.
- Assessed their supply chain, production processes, and market outreach.

✓ Financial & Credit Linkages Scopes in SHG and other CBOs

- Understand the **bank loan procedures and government subsidy schemes** Like Mudra Loans, PMEGP, PMFME & MSY applications and filing at the Block and CLF.
- Understand the documentation for **credit access under NRLM schemes**.

✓ Understanding on Training & Awareness Sessions

- Understand training on **basic business planning, bookkeeping, and digital transactions**.
- Understand the Encouragement of SHG members to explore **alternative livelihood opportunities**.

5. Key Findings and Observations

Strengths Identified:

- Strong participation of women entrepreneurs in SHG-led businesses.
- Increased awareness of financial services and digital payments in the micro enterprises.
- Many of the members growing interest in agriculture-based and non-farm micro-enterprises.

Challenges Faced:

- Limited access to working capital and credit facilities for enlargement.
- Gaps on business expansion knowledge and marketing strategies in local areas.
- Need for technical training in product diversification and branding.

6. Recommendations & Way Forward

- Strengthen financial literacy programs for SHG entrepreneurs.
- Enhance mentorship and handholding support for new enterprises within SHGs.
- Improve market scope and linkage initiatives to boost sales and product reach of the members.

- Organize skill development programs to focus on enterprise-specific needs for cash flow management.

7. Conclusion

The 12-day field visit provided valuable insights into the real-time challenges and opportunities in rural entrepreneurship. The visit successfully facilitated financial linkages, business mentoring, and awareness-building among SHG members and micro-entrepreneurs. With continued support and strategic interventions, the MED Programme under NRLM can further enhance rural livelihoods and promote sustainable enterprises.

