

Women Empowerment & Entrepreneurship

Angul, Dhenkanal project

News Letter

October – December 2020

A Joint Initiative of ACCESS Development Services and TATA Steel BSL

“WEE- Women Empowerment and Entrepreneurship” is an initiative of TATA Steel BSL, partnering with ACCESS Development Services for strengthening the livelihoods and empowering more than 2000 women in Angul and Dhenkanal Districts of Odisha. The project is spread over 12 villages in three panchayats i.e. 2 in Dhenkanal and 1 in Angul district This project was initiated in July' 2019 for a period of three years with the objectives of incubating and capacitating a community owned and controlled multi-purpose cooperative that offers livelihoods support to its members; enhancing income of the households by enabling women to set up sustainable micro enterprises; reducing the vulnerabilities of poor households and building their financial resilience to deal with risks through establishing access to financial services; enhancing household productivity and well-being by creating awareness for improving health & hygiene, safe drinking water and sanitation. The project aims at developing strong and sustainable women enterprises both individually and in group.

Introduction:

In the quarter October to December 2020, WEE initiative, jointly taken up by Tata Steel BSL's CSR outfit and ACCESS Development Services witnessed many positive progress. During this quarter the norms of Covid-19 restrictions were relaxed in many areas of activities. For this reason, the team members could take up various initiatives for long term development of the project. In this phase, the members of the cooperative took several steps to carry on their businesses and enhanced income while adhering to the norms set by government for the lockdown. BoD meetings took place at regular intervals to take important decisions, baseline study was conducted, sensitisation meeting for management of the cooperatives was taken place, share capital was mobilised by including more members in the Cooperative, several micro enterprises such as poultry, goatry, dairy, petty shops etc have been initiated. Besides these, tailoring training programme



have also been conducted. Systematic efforts have been made to explore and map feasible micro enterprises that can be established by the Cooperative Members individually or in group. Some of the ideas came up are Agarbati making, apparel manufacturing etc. An MIS has been developed for the cooperative and the necessary forms and formats have been developed and printed.

In this quarter a Joint Review Meeting was organised wherein the personnel from TATA Steel BSL-CSR, TATA Steel Foundation and ACCESS Development Services participated. A brief power point presentation was made before the esteemed panel of TATA Steel Foundation followed by discussion among the participants on areas of progress and scope of improvement.

Enrolment of Members in Gruhalaxmi:

As the lockdown norms were eased and restrictions on mobility and gatherings were relaxed, the cooperative leaders and project staff started meeting more numbers of women and explained them the aims and objectives of the Cooperative. By end of December 2020, 1108 members have been enrolled in the Cooperative and have deposited share capital and registration fees amounting to Rs 2,77,000 (Rupees Two Lakh Seventy Seven Thousand Only). Even during the COVID-19 lockdown time, the team members of the WEE Project worked relentlessly towards enrolment of members in the

Cooperative. In this quarter, 51 new members have been enrolled in the Cooperative and collected Share Capital and Registration Fees amounting to Rs 12,750/- (Rupees Twelve Thousand Seven Hundred Fifty Only). It has been planned that, by the end of the Financial Year 2020-21, 2000 women members would be enrolled in the Cooperative.



Meetings of Board of Directors:

In this quarter 4 Board of Directors meetings of Gruhalaxmi were organised. All the Board of Directors were present in these meetings. Some of the major decisions taken during the meetings are:

- a) Procurement of 35 machines from USHA International
- b) Decision on fixing instalments for procurement of machines and amount to be charged
- c) Purchasing of Phenyl Raw Materials and its marketing
- d) Selling of Masks in other States
- e) Assigning roles and responsibilities of BoDs:



Enterprise Promotion:

In the current quarter, steps have been taken to promote micro enterprises in the Project villages. Firstly, prior to establishing an enterprise it is needed that a thorough assessment of feasibility of that particular enterprise is to be done. Secondly, backward and forward linkages must be established so that the business will run in a sustainable manner. The beneficiaries who would become entrepreneurs, were selected following very simple criteria

- a) Should be the member of Gruhalaxmi Cooperative
- b) Should invest her own money
- c) Should have necessary infrastructure for the enterprise.

Enterprises Promoted

POULTRY:

After helping women start and run Poultry enterprises in Sarapa and Kurunti, the SPARC team took the initiative forward by promoting this same enterprise in village Talbahal.

Tiki Behera of Talbahal, who was very interested in poultry business discussed with the team and received necessary support. She started the enterprise with 100 Vanaraj chicks. For starting the enterprise, she first constructed a poultry shed near her

house and invested Rs 8500/- for purchasing the chicks. Pinky Mahabhoi of village Sarapa, who earlier started poultry farm, made a profit by selling the first lot. She reinvested Rs 7,500/- and procured 100 chicks.

Sl. No	Village	Name of the SHG	Name of the Member	No. of Chicks Purchased	Breed Vanaraj	Amount Invested
01	Sarapa	Maha Laxmi	PinkyMahabhoi	100	100	7,500
02	Talbahal		Tiki Behera	100	100	8,500
TOTAL		200	200	16,000		



AGARBATTI MAKING

Agarbatti is a household product. Hence it has tremendous demand locally as well as elsewhere. This enterprise is quite profitable as the investment is much less than the income. Knowing their interest in this business idea, SPARC team motivated two women members of Gruhalaxmi Cooperative to start this enterprise. Ms Padmini Senapati of village Sarapa and Ms Gulari Sahoo of village Nuagaon came forward and invested an amount of Rs 24,000/- to purchase the hand operated machine for Agarbatti making along with the raw materials. It was decided that Gruhalaxmi will purchase the finished products from its members and market the product in the name of Mani Kanchan.



TAILORING

Looking at the success of tailoring training, many other women members of Raghunathpur village, came forward to get themselves trained in this skill. The tailoring training was started with 23 participants. After thorough assessment it was found out by the SPARC team that there are women in the area who already have fair knowledge on tailoring. Many women and girls of Raghunathpur village had basic skills of cutting and stitching and were interested in tailoring work. The training programme for tailoring was initiated in the month of November 2020 and 23 women and adolescent girls participated in the programme. It was ensured during the training programs that the local resource persons to be hired as tailoring trainers. The duration of the course is 3 months. The sewing machines and raw materials were provided from the Project, whereas the trainees paid a fee of Rs 200/- each to receive the training.



TIE UP WITH USHA INTERNATIONAL

After the Tailoring Training Program women members of Gruhalaxmi showed their interest to purchased sewing machines. Gruhalaxmi established a tie up with USHA International for supply of 35 machines

Details are as follows:

MODEL- USHA Tailor DLX

Sl. No.	Name of the Member	Village	Purchase Amount
1	Renumani Nayak	Sibapur	5320
2	GuluriSahu	Nuagoan	5320
3	Bharati Patra	Nuagoan	5320
4	SabitriDehury	Nuagoan	5320
5	KabitaSamal	Nuagoan	5320
6	SasmitaSamal	Nuagoan	5320
7	Sailabala Rana	Kurunti	5320
8	Sanju Samal	Kurunti	5320
9	Sasmita Mohanty	Kurunti	5320
10	Lata Naik	Kurunti	5320
11	Annapurna Naik	Kurunti	5320
12	Sabita Naik	Kurunti	5320
13	Padmini Bhutia	Asanbani	5320
14	Mamata Behera	Asanbani	5320
15	Anita Behera	Kurunti	5320
16	Bindusagar Karan	Kurunti	5320
17	Urmila Sahu	Nuagoan	5320
18	Rinku Bhutia	Raghunathpur	5320

Sl. No.	Name of the Member	Village	Purchase Amount
19	Mamata Senapati	Raghunathpur	5320
20	Manju Bhutia	Sarapa	5320
21	Padmini Senapati	Sarapa	5320
22	Manashi Sahoo	Raghunathpur	5320
23	Kairi Senapati	Raghunathpur	5320
24	SaraswatiKhatua	Raghunathpur	5320
25	Renubala Naik	Talabahal	5320
26	Rina Naik	Narendrapur	5320
27	Babita Sahoo	Narendrapur	5320
28	MitaSahu	Narendrapur	5320
29	Banita Sahoo	Narendrapur	5320
30	Sabitri Behera	Narendrapur	5320
31	SalilaSahu	Raghunathpur	5320
32	PunamGadapala	Kusupanga	5320
33	Pravati Nayak	Kusupanga	5320
34	Sasmita Nath	Kusupanga	5320
35	Ashanti Behera	Kusupanga	5320
TOTAL			1,86,200

APPAREL MANUFACTURING UNIT

In order to start a Cooperative based enterprise, consultants were hired by the Project to submit a Project Proposal detailing the feasibility and cost estimation for establishing



a Garment Manufacturing Unit. The professionals came to the Office of Gruhalaxmi and had a detail discussion regarding the prospects of the project. They also visited the infrastructure where, Gruhalaxmi has planned to set-up its manufacturing unit. After taking the measurements of the building, the team finalized that by end of December 2020 they will submit the Project Proposal for starting a Apparel Manufacturing Unit. Besides this, WEE Project team is also consulting other agencies from Andhra Pradesh to provide their support to Gruhalaxmi. It has been planned that in the unit Apron, School Uniforms, Uniforms of the Company personnel will be manufactured.

PHENYL MAKING

In quarter from October to December, Gruhalaxmi purchased raw materials for 2500 litres of Phenyl and the same was given to one of trained SHGs namely Shakti Maa Annapurna SHG of village Kusupanga. In the quarter, the SHG has produced 2500 litres of Phenyl. The SPARC team facilitated the process of marketing the phenyl and managed to sell 460 litres of Phenyl. Each member get Rs 3/- for sale of every litre of Phenyl as making charge. Gruhalaxmi sales the Phenyl in local market at the rate of Rs 35/- including GST.



GOATRY

After the success of Goatry with 02 members, the SPARC Team replicated the model with 4 more women members of Gruhalaxmi. Not only the women members but also their husbands showed interest in the enterprise. The SPARC team established the necessary tie-up with the supplier as well as with the veterinary department. The women made their own investment to purchase 27 goats. The details of the enterprise are as follows:

Sl. No	Village	Name of the SHG	Name of the Member	No. of Goats purchased	Investment in Rs.
01	Raghunathpur	Madammohan SHG	SaraswatiBhoi	05	12,000/-
02	Kusupanga	Saraswati SHG	Jhunu Nayak	06	15,000/-
03	Nuagaon	Maa Bauti SHG	Kamala Sahu	06	15,000/-
04	Kurunti	Maa Tarini SHG	Saudamini Naik	06	15,000/-
TOTAL				27	57,000/-



FLORICULTURE

The SPARC team identified a women member who showed her interest in pursuing floriculture in her small patch of land. The team managed to establish proper market linkage for her. A farmer from Angul who was promoted by KVK, Angul was identified and 350 saplings were procured from him. All the investment for the enterprise was made by Pinky Behera of Maa Laxmi SHG, who is also one of the members of Gruhalaxmi. After the sale of the flowers, Pinky made a profit of 6500/-.



MICRO ENTERPRISES PROMOTED

Besides the above enterprises, some small enterprising activities have been promoted during this quarter with the efforts of SPARC team. These enterprises are now successfully running. Gruhalaxmi promoted 11 micro enterprises in 4 different villages. Total amount invested by the members to set up these enterprises is Rs 2,45,500/-. Details of the enterprise promoted and amount invested are as following:



Sl. No	Village	Name of the SHG	Name of the Member	Micro Enterprise	Amount Invested
01	Kusupanga	Bani Manjari SHG	Urvashi Nayak	Grocery	25,000/-
02	Nuagaon	Radha Krushna SHG	Puspalata Behera	Grocery	70,000/-
03	Nuagaon	Maa Banadevi SHG	Narmada Samal	Cloth Store	60,000/-
04	Kurunti	Maa Saraswati SHG	Mamata Sahoo	Grocery	25,000/-
05	Kurunti	Maa Saraswati SHG	Meghini Sahoo	Grocery	30,000/-
06	Raghunathpur	Om Maa Kali SHG	Laxmipriya Sahoo	Pickle Making	3000/-
07	Nuagaon	Maa Laxmi SHG	Minati Pradhan	Tailoring	3500/-
08	Raghunathpur	Om Maa Kali SHG	Gayatri Sahoo	Tailoring	4000/-
09	Kusupanga	Binapani SHG	Supramayee Nayak	Tailoring	3000/-
10	Nuagaon	Maa Bauti SHG	SaraswatiGadhanayak	Vegetable Vending	12,000/-
11	Raghunathpur	Mahima SHG	Subarna Patra	Vegetable Vending	10,000/-
TOTAL					2,45,500/-

Training and Capacity Building

Training of CRPs on Reproductive and Child Health Issues:

An awareness programme was organized on the issues relating to reproductive and child health for 3 days. 5 animators and the core staff of WEE Project participated in this programme. It has been planned to develop a questionnaire to collect

information about the knowledge and practices of people with regard to reproductive, maternal and child health related issues. Based on the data planned to be collected, a training module will be developed on Maternal and Child Health Care and other reproductive issues. The trainers focused on the following topics, during the training programme:

- a) Care During Pregnancy,
- b) Complications and their management during Pregnancy,
- c) High Risk Symptoms for Pregnancy,
- d) Antenatal Care,
- e) Birth Preparedness,
- f) Preparations in case of Home Delivery.

Training on Pickle Making:

In the month of November 2020, 3 training programs were organised for pickle making. in 3 operational villages of WEE Project. A lady trainer, who is currently working in Rural Self Employment Training Institute imparted training to the participants. In Kurunti, 30 women members, in Talbahal 30 women

members and in Asanbani 32 women members participated in this training. The main purpose of the program was to train the women on basics of pickle making and using this skill of pickle making to enhance their livelihoods. The cost of raw materials for preparing the pickles during the training program was borne by the participants. There were both

theoretical as well as practical sessions, in which pickle making was taught to the participants.



Sensitization Programmes

Opinion Leaders Meeting:

A meeting with the opinion leaders was organised on 7th November 2020 in the Gruhalaxmi office, Kantabania. The main objective of the meeting was to brief the Opinion leaders about Gruhalaxmi Cooperative and its objectives and functioning, so that they will cooperate with the team as well as the Cooperative members while taking up various activities in the operational villages. It is also expected that the Opinion leaders would help the SPARC team to address various emerging local issues while implementing the project. It was highlighted during the meeting that the main purpose of the Cooperative is to enhance the income of the members through different type of income generation activities. During the meeting the participants were also told about the background of Access Development services and how it functions in

various parts of the country and specifically in Odisha. The main discussion points in the meeting was perception of the women about Gruhalaxmi in the



village, different livelihood options for the women members and support expected from the Opinion Leaders, establish linkage with Block Office regarding stitching of School Uniform, and to open a stall in front of TATA entrance gate with support from the Opinion Leaders.

The opinion leaders also showed interest in the activities of Gruhalaxmi. They appreciated the work done by ACCESS in different villages. The leaders agreed to provide their support to Gruhalaxmi whenever required. They also agreed to convince the women members in

their respective panchayat to become members in Gruhalaxmi Cooperative.

WEE team also shared different types of livelihood enhancement activities which are being carried out in the villages for the Cooperative members. All the leaders present in the meeting gave their valuable guidance with regard to enterprise promotion. Mr Chintaranjan Natha, one of the prominent village leaders from Kusupanga suggested to conduct training on different village level livelihood enhancement activities such as Embroidery, Cotton bag making, fish vending etc.

Mr Pankaj Padhan, Sarpanch of Kusupanga GP suggested to engage the women for making school dresses for children. He will assured that he will take responsibility to tie up with Block officials for this program. He also said that he will make arrangement to make a stall available for Gruhalaxmi for displaying its products,

The meeting ended with a note of thanks by Ms Sabita Naik, President, Gruhalaxmi.

Sensitization Meetings on Gruhalaxmi Cooperative:

During the quarter October to December 2020, 6 sensitization meetings were organised in all the operational villages of Gruhalaxmi. In these meetings 402 SHG members participated. The points which were discussed and explained to the members in the meeting were needs and importance of Gruhalaxmi,

services offered by it, criteria for cooperative membership, share capital and registration fees. All the women members very actively participated in the meeting. WEE team members present in the meeting clarified all the doubts of the women members had in their mind and also shared various activities that are being undertaken in the project operational villages. Details of the sensitization meetings is given here.

Sl. No	Name of the Village	No. of Participants
01	Nuagaon	80
02	Raghunathpur	75
03	Kusupanga	70
04	Kurunti	99
05	Asanbani	39
06	Itapa	39
TOTAL		402



Baseline information collection

By end of the quarter October to December 2020, baseline information of 620 members of the Cooperative have been collected. The target is to collect the basic household information of all the members of the Cooperative pertaining to their social and economic details. The purpose of collecting this information was to create a baseline of the members with regard to their socio-economic condition, so that the impact of the programme on their lives and livelihoods can be measured in future.

Marketing

Marketing the products of the members of Gruhalaxmi is one of the most essential components of the Project. In the current quarter the SPARC team was successful in marketing the products whose details are enumerated below

Sl. No	Product	Unit	Quantity	Amount
01	Phenyl	Litres	460	16,100/-
02	Mask	Nos	18,150	2,34,000/-
TOTAL				2,50,100/-

From the sale of two products, phenyl and masks the Cooperative earned a profit of Rs 2,48,720/-. During the quarter, there was also plan by the SPARC Team to start an Apparel Manufacturing Units.

Obtaining Seed License

As of now, for supply of good quality and high yielding varieties of seeds in the area, farmers have to rely heavily upon the local traders. Availability of desired and quality seed is always a matter of concern. For procurement of the seeds the villagers have to travel long distance as the traders have their shop elsewhere. Looking at this

scenario, Gruhalaxmi planned to register for Seed License. Online registration for seed license has already been done and subsequently an inspection by Block Agriculture Officer (BAO) was done. In the month of Nov'2020, Gruhalaxmi obtained the Seed License. Gruhalaxmi has planned to supply

good quality and high yielding seed varieties to the local farmers, which would not only benefit the farmers but also Gruhalaxmi in terms of making revenue for its sustainability. The farmers would get good quality seeds from reliable sources that too at their doorsteps and Gruhalaxmi would make some profit out of selling the seeds.

Exposure visit of Potential Entrepreneurs

On 8th November 2020, 25 women members of the Cooperative and 5 Animators visited to Subhalaxmi Bahumukhi Mahila Samabaya Samiti, Jharsuguda- a cooperative promoted by ACCESS Development Services. The women visited this cooperative to have an idea about various livelihood initiatives promoted by Subhalaxmi. During their visit, they interacted with the BoDs and staff of Subhalaxmi Cooperative and discussed about the types of enterprises they are running,

their mode of operation and strategies for sustainability. The members of Gruhalaxmi also visited various individual and group microenterprises promoted by Subhalaxmi. , such as tailoring training centre, puffed rice centre; grocery shop; mushroom cultivation; fabrication unit; spices packaging; vegetables vending; dairy unit; cycle repairing centre. They were also updated about some individual enterprises through presentation. They learnt about the systems and



procedures of the Cooperative including Forms and Formats used, Computerized Savings and Loan Pass Books, Computerized MIS etc. in the Office of Subhalaxmi..

Bye-laws amendment for Credit Services

In order to incorporate savings, credit and insurance facilities in the Cooperative, necessary amendments in the byelaws of the Cooperative will be made. During our operations in last 1 year in the area, it has been observed that the women in the area, apart from taking loans from the

Banks through SHGs, are also linked to the MFIs who are operational here. The interest rates on the loan of these MFIs are about 24-25% which is quite high. If Gruhalaxmi gets the permission to provide financial services to its members, then it can use the RLF to extend loan support to

its members at a very reasonable interest rate of 17-18%. This will be a win-win situation for both because the members will get the money at a lesser interest rate and Gruhalaxmi will make financial revenues from extending loans which will lead to the sustainability of the Cooperative

System Procedure

Receipt of Revolving Loan Fund:

It was proposed in the Project Proposal for RLF support from TATA Steel BSL which would give Cooperative the initial support to meet the loan requirements of its members. Based on the model schemes for potential enterprises, Gruhalaxmi will facilitate the SHGs

to avail loan from the Banks. Members will borrow from the Self-Help Groups, based on the lending policies and democratic decision making process within the groups, to start the enterprises. Apart from this, the SHGs will also be sensitized about utilization of SHG savings as loans for starting micro enterprises. The proposal also envisages allocation of a

Revolving Loan Fund (RLF) of INR 15 lakhs to be provided by TATA Steel Foundation to the Cooperative for offering loans to members. In the current quarter, ACCESS Development Services received the RLF support from TATA steel foundation for the Cooperative. WEE Project will manage to obtain certificate for financial operations for the Cooperative.

Installation of Customized Software:

A computer based MIS and software system for inclusive finance has been installed for Gruhalaxmi which will generate MIS and Financial reports for the Cooperative every month. The

documentation part for installation is already over and final customisation is in process. The software has been customised based on the processes and systems, and financial products of the Cooperative. Through this, the Cooperative will be able to provide any information regarding the

financial performance. Proposal for RLF support from TATA Steel BSL which would give Cooperative the initial support to meet the loan requirements of its members. Based on the model schemes for potential enterprises, Gruhalaxmi will facilitate the SHGs

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