

WEE

Women Empowerment & Entrepreneurship

Angul, Dhenkanal project

News Letter

January – March 2021



A Joint Initiative of ACCESS Development Services and TATA Steel BSL

“WEE- Women Empowerment and Entrepreneurship” is an initiative of TATA Steel Foundation, 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 joint collaboration of TATA Steel BSL's CSR outfit and ACCESS Development Service, the WEE project has taken up many initiatives during the quarter January to March 2021. In this quarter, there was focus on mobilising members in the Cooperative, capacity building and skill development of the members, promotion of individual as well as group enterprises, exposure visit etc. Besides, the Cooperative members came together and observed Women's day where they felicitated the members of the Cooperative who are doing exemplary work. Board meetings were also held to take important decisions in the cooperative. Certain important amendments were made in the Bye-law of the organisation for smooth functioning in future. By the end of this quarter the Cooperative leaders and members managed to enrol 1182 members in the Cooperative.

The SPARC Team along with the Cooperative members intensively



worked on exploration and mapping of different feasible micro enterprises in order to encourage the interested and potential members to start such ventures. As the Cooperative has been planning to set up an apparel unit since long time, a feasibility study of such a unit was done during the quarter. A Joint Review Meeting was organised wherein representatives from TATA Steel BSL-CSR, TATA Steel Foundation and ACCESS Development Services participated and discussed various critical matters

pertaining to the functioning of the Cooperative and future road map.

Steps taken in this quarter towards SHG linkage was of tremendous importance. A banker's interface was organised where representatives from different banks of the locality were invited to address the SHG leaders. Through this interaction the SHG leaders got clarity regarding the requirements of the banks and the bankers came to know about the strength of the SHGs and the Cooperative at large.

Enrolment of Members in Gruhalaxmi:

Mobilisation and enrolment of members in the Cooperative is one of the most important activities for the organisation. Looking at the progress of the Cooperative and the financial and social empowerment among the members, other women in the vicinity are showing interest to join the Cooperative. The Cooperative leaders and other proactive members are

taking lead in mobilising these women, discussing the goals and objectives of the organisation and the future plan of action. Due to the COVID-19 restrictions laid by the administration, small group or one to one discussions were being carried out. In the quarter from January to March 2021, 65 new members were enrolled in the Cooperative. Share Capital and Registration Fees

amounting to Rs16,250/- (Rupees Sixteen Thousand Two Hundred Fifty Only) has been collected from them. Up till 31st March 2021, in total 1182 members have been enrolled in the Cooperative and they have deposited their Share Capital and Registration Fees in Gruhalaxmi Cooperative which amounts to Rs2,95,500/- (Rupees Two Lakhs Ninety-Five Thousand Five Hundred Only).

Board Meeting:

During the quarter January to March 2021, three Board meetings have been organised. Some of the important decisions taken during the meetings were as follows:

1. Exposure visit to an apparel manufacturing unit at Jatani in Khorda district of Odisha.
2. Loan application to be submitted with the State Bank of India, Narendrapur for Auto Carrier.
3. The Board of the Cooperative decided that they will have a fixed deposit of Rs15 lakh in the Bank.
4. It was decided to transfer Rs5000 to the District Central Cooperative Bank, Dhenkanal to keep the transaction continued.
5. Making necessary changes in the Bye-laws of the Cooperative for incorporating credit services
6. Production of table cloth and napkins for Tata Steel BSL Guest House.
7. Observing International Women's Day on 8th March.
8. Appointment of Auditor for financial year 2020-2021.



Bye-laws amendment for Credit Services:

After several rounds of discussions with the authorities at the office of Registrar of Cooperatives at Dhenkanal, the WEE project team, convinced them to make necessary changes in the Bye-laws of Gruhalaxmi Cooperative to include credit and insurance services as this is a very important component for strengthening of the institution. A letter was submitted to the Office of the DRCS, Dhenkanal requesting to incorporate credit and insurance services in the Cooperative. The request letter of Gruhalaxmi was accepted by the Office of the DRCS, Dhenkanal and an application was forwarded to the Registrar Cooperative Society, Bhubaneswar endorsing the incorporation of credit and insurance services in Gruhalaxmi.

SHG – Bank Linkage

SHG-Banks Interface:

A SHG - Bankers Interface programme was organised on 29th January 2021 to bring the Board of Directors of Gruhalaxmi, SHG leaders and local bankers together on one platform for a detailed discussion

to accelerate the SHG-Bank linkage programme in the locality. The programme started at 10 a.m. at Hotel Sabera in Kantabania. Managers of UCO Bank Meramandali and Kamalanga Branch and Bhusan Branch of State Bank of India were present in this meeting.

Representatives of TATA Steel BSL, ACCESS Development Services and some Board members of Gruhalaxmi were also present in the meeting. President of the Cooperative Smt Sabita Naik appraised various initiatives and progress of the Cooperative. On behalf of the

Cooperative she sought the support of the banks for their future collaboration and timely loan support to SHGs for initiating various individual as well as group enterprises. The Manager of State Bank Bhusan Branch Mr Pragyant Sagar Swain said that they already have very good experience working with SHGs of the locality. Thus he is looking forward to establish linkage with a larger organisation. However initially they will support to the SHGs associated with the Cooperative. The UCO Bank, Kamalanga Branch Manager expressed his appreciation for such an initiative to come on board with different banks and praised the leadership among the Cooperative leaders. He said that



there should be more discussions with their bank so that the members through the SHGs or cooperative can benefit from different schemes of the bank. Ms Sagarika Satapathy of TATA Steel BSL- CSR explained about the CSR initiative with the Cooperative and said that TATA Steel will help the Cooperative to meet up

to the criteria of the banks with the technical support of ACCESS development Services. The banks may feel free to come forward with ambitious plans. After listening to the board of Directors of the Cooperative, the bankers assured them to expedite the process of linkage in their respective banks.

SHG Bank Linkage:

During the quarter from January to March 2021 the SPARC team of WEE project facilitated 07 SHGs to avail loans from the Banks. After the SHGs received the Bank loan, members of the SHGs individually took their required amount as loan from their respective SHGs. This on-lending was done based on the lending policies and democratic decisions made within the groups, to initiate entrepreneurial activities. Apart from this, the SHGs were also sensitized by the SPARC team about utilization of SHG savings as loans to start both individual as well as group micro enterprises. The details of bank linkages are as follow:



Sl No	Name of SHG	Village Name	Total Member	Name of the Bank	Loan Amount (In Lakh)
1	Maa Gayatri	Talbahal	10	OGB, Banaharpal	1.50
2	Maa Tarini	Talbahal	10	UCO, Banaharpal	3.00
3	Samaleswari	Talbahal	10	Angul united CCB	1.00
4	Shakti Maa Mahamayee	Kusupanga	10	SBI, Bhusan	1.50
5	Maa Mangala	Ashanabani	10	SBI, Bhusan	4.00
6	Shakti Maa Bauti	Ashanabani	11	UCO, Khadagaprasad	3.00
7	Shakti Maa Tarini	Ashanabani	15	SBI, Nimabahali	3.00
TOTAL					17.00

Training and Capacity Building:

Tailoring Training:

Looking at the success of tailoring activities and based on the rising interest among women to join the activity, the women members of the Cooperative from Sibapur village requested for organising a tailoring training programme for them. After thorough assessment, it was found out by the SPARC team that there are women in the area who have functional knowledge on tailoring. Many women and girls of Sibapur village had basic skills of cutting and stitching and were very interested in tailoring work. The training programme for tailoring was initiated in the month of February 2020. 13 women members joined this training programme. It was ensured during the training programs that the local resource persons as tailoring trainer



would be hired for providing the training. The duration of the course is 3 months. The sewing machines and raw materials were provided by the Project whereas the trainees paid a fee of Rs200/- each to receive the training. The participants in the training are learning the skill keeping in mind two purposes. Firstly, they can make their own apparels or make small repair work for their own requirement thereby saving money that they would have otherwise given to the tailor. Secondly in long run they want to open their own unit or be part of the mass production unit that Gruhalaxmi is planning to set up in future.

Exposure Trip to Apparel Unit:

From the very beginning, the Cooperative members have nurtured the idea of setting up a production unit where large number of people can be engaged and earn good income. For this the Cooperative members are working out possibilities to set up an apparel unit. In order to know more about the function and management of such a unit, the Cooperative members along with the SPARC team members of WEE visited to an apparel unit at Jatani, Khorda. On 16th January 2021, 20 Cooperative members from 6 villages went for this exposure visit. At the unit in Jatani they observed each and every activity carried out in the centre. The trainer in the unit explained to them the function of different machines. He also explained how the production is organised in a step by step manner for better efficiency. They were also told about the quality control measures taken by the unit. The participants also asked many



questions to the trainer which he eagerly answered. Addressing to one of the questions regarding the market, he said that the unit mainly rely on

specific buyers who place bulk order with them. He also mentioned that timely delivery is the key to their success.

Mushroom Training:

Training programme for paddy straw mushroom growing was facilitated and organised by the SPARC team. 152 women members of the Cooperative from 25 SHGs received training to learn the basics of paddy straw mushroom cultivation. 7 numbers of training programmes were organised in village Kusupanga, Kurunti, Itapa, Nuagaon, Sibapur and

Raghunathpur. Mr Bibhuti Bhusan Dehuri from Integrated Rural Development Center, Hindol imparted training to the participants. Procurement of mushroom spawns was facilitated by Gruhalaxmi. The Cooperative procured each bottle of spawn for Rs 13 and provided to the members at Rs 17/-. Post training the members prepared 135 mushroom beds.



Training of CRPs on RCH Program:

A training program was organized for the Animators of WEE Project for two days in the State Office of ACCESS Development Services on Reproductive and Child Health issues. The resource person for the event was Ms Mamata Pradhan, who is a seasoned professional in imparting training on Reproductive and Child Health related issues. The objective

for organizing the event was to build a cadre of field level workers who will be specialized in maternal and child health care. During these two days she discussed about Family planning, its importance and various methods; child survival and safe motherhood; prevention and management of RTI/STI and HIV/AIDS, Adolescent health care and life skill education and various government schemes for the benefits of mother and children.



Training on Maternal and Child Health at Village level:

Training programmes on Maternal and Child Health were organized for 6 days covering all the 12 operational villages of WEE Project. The resource person, Ms Mamata Pradhan imparted training to the members. The CSR Staff of TATA Steel BSL also participated in each training session. The objectives for organising the training were:

- 1) To provide correct and updated understanding about importance of safe motherhood and key aspects for managing safe motherhood.
- 2) To generate awareness on safe motherhood and childcare among the young women of reproductive age group and motivate them to adopt positive practice.



Table 1 : Details of Training programmes on RCH organized in different villages.

Date	Name of the Village	Name of Panchayat	Name of the Block	Total Participants
17th March'2021	Nuagaon	Nuagaon	Hindol	47
17th March'2021	Sibapur	Sibapur	Odapada	56
18th March'2021	Raghnathpur	Nuagaon	Hindol	52
18th March'2021	Sarapa	Nuagaon	Hindol	47
19th March'2021	Talabahal	Nuahata	Banarpal	47
19th March'2021	Itap	Kuspanga	Odapada	53
20th March'2021	Narendrapur	Kuspanga	Odapada	46
20th March'2021	Kuchilamuda	Sivapur	Odapda	47
21st March'2021	Kurunti	Kusupanga	Odapada	48
21st March'2021	Ganthigadia	Nuahata	Banarpal	48
22nd March'2021	Kusupanga	Kusupanga	Odapada	64
22nd March'2021	Kurunti	Kusupanga	Odapada	48
TOTAL				603

The Key topics covered during the training were:

- v Safe menstruation practice and importance maintaining personal hygiene, nutrition.
- v Important nutrition for maintaining good health and growth.
- v Discussion on complications of early marriage and pregnancy.
- v Good practice and bad practice focused on safe handling of drinking water, time and ways of hand washing with soap and kitchen hygiene.

Now, the SHG members are having enough knowledge on mother and child care which enables them to address the immediate need both in their family as well as in their community. They are aware about various points from where they can seek help when it comes to the issues relating to reproductive health. They are now interacting with the ASHAs, Anganwadi Workers and ANMs to understand more about the services available.

Enterprise Promotion

During this quarter, many important steps have been taken to promote micro enterprises in the Project villages. The WEE project team took special care to assess the feasibility of the proposed or intended enterprises. The team also made effort to establish proper backwards and forward market linkages.

Phenyl Making Unit:

Phenyl making has been one of the successful initiatives of the Cooperative. This quarter there is further continuation of this activity. Women members of 02 SHGs namely Maa Tarini of Talbahal village and Shakti Maa Annapurna of Kusupaga village are preparing phenyl for Gruhalaxmi Cooperative. Till March 2021 5172 liters of Phenyl prepared and 2967 liters of Phenyl sold. While these groups supply phenyl to the Cooperative, it takes responsibility of further marketing this. For each liter



of phenyl making each member gets Rs3/-. 17 members of the above groups are engaged in phenyl making activities. On an average, each member receives Rs3,000 to Rs3,500/- per month for their work. The Phenyl prepared by them is generally sold in the village itself and in the market at Kantabania. There is regular supply to TATA Steel BSL and GMR.

Agarbati Unit:

Looking at the interest among the members and feasibility of the product in the local market, an Agarbati making training was organised by ACCESS. A one-day training programme was organised where 18 members of the cooperative participated. Immediately after the training two women members showed interest to start enterprises individually. Padmini Senapati of Sarapa and Guluri Sahu of Nuagaon invested their own capital for

purchase of machine, raw materials and arranged space for the units. Both of them invested approximately Rs26,000/- each for their respective units. The machine cost them Rs22,000 each. The Cooperative has taken charge of marketing of their products. These two women give their products to the Cooperative and in return they get Rs43 per box. Each box contains 240 sticks. These agarbati sticks are mainly sold in the village among the members and at the market in Kantabania.



Growing Mushroom:

Growing mushroom and using it for their own consumption and selling for an income has proved to be a very effective enterprise. As many as 35-40 women are continuously engaged in growing mushroom at the household level. Women in villages of Kurunti, Kusupanga, Sarapa, Raghunathpur, Talbahal, Nuagaon, Sibapur have learnt to grow mushroom. Mushroom has huge market potential. However now with restricted market reach the women are marketing their produce in their own village, and in the markets of Kantabania and Banarpal. Besides, they are able to keep sufficient mushroom for their own consumption. They sell one kg of mushroom at Rs 100-150. The expenses are negligible. Each of them is able to earn between Rs 1200 to Rs 2000/-per month income from growing and selling mushroom.



Micro Enterprises promoted:

In the quarter from January to March 2021, SPARC team successfully promoted 11 other micro enterprises in 04 different villages. Total money invested by the members is Rs 2,45,500/-. Details of the enterprises promoted in this quarter has been presented in Table 2.

Table 2: Details of enterprises promoted in this quarter

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/-

By the end of March 2021, a number of micro-enterprises have been promoted in the Project, which have been presented in Table 3. It is important to note that all the enterprises that have been promoted so far are with the own investment of the members. The enterprises developed in Talbahal which does not come under the jurisdiction of the

Cooperative has also been taken into consideration here. In total 310 micro-enterprises have been developed by 267 women members. Out of these 267 members, 40 members are engaged in doing two enterprises and only 3 are engaged in three enterprises. Some of the members were already engaged in a few enterprises such as vegetables

cultivation, dairy farming etc., prior to the project but after the implementation of the project, their enterprises got expanded with the support from SHG-Bank linkage facilitated by the project. Once the credit service is initiated in the Cooperative, the number of members in promotion of enterprises will increase.

Table 3: Various micro-enterprises promoted in the Project till the end of March 2021

Enterprise ENTERPRISE	Enterprise-I No. of households	Enterprise-II No. of Households	Enterprise-III No. of Households	Total
Agriculture & Allied				
Vegetable Cultivation	29			29
Mushroom Cultivation	15	11	2	28
Flori Culture	1			1
Pisciculture	6	1	1	8
Animal Husbandry				
Commercial Poultry	2	1		3
Vanraj Farming	2	1		3
Dairy	41	4		45
Goatry	12	2		14
Service Sector				
Carpentry	1			1
Cycle Repair	1			1
Photocopy centre	1	2		3
Tailoring	63	4		67
Saloon	1			1
Labour Contractor	1			1
Trading/Vending/Business				
Agarbati	1	2		3
Bettle Shop	3			3
Chicken Shop	1			1
Egg Shop	1			1
Electric Shop	1			1
Fast food	9	1		10
Fish Vending	5	1		6
Grocery	38			38
Hotel	6			6
Phenyl Making	10	7		17
Pickle Business	2			2
Poultry Business	2	1		3
Stationery	1	1		2
Tea stall	2			2
Fruits & Vegetable Vending	2			2
Cloth Store	4			4
Floor Mill	1			1
Spice Business	1			1
Paper plate Making	1			1
Badi & Papad		1		1
Total	267	40	3	310

Further to this, an attempt has been made to elicit information from these members, how much income they have generated in the month of March 2021 from these enterprises. The details have been given in Table 4. In this table it is seen that on an average these 267 women have earned Rs.2300 in the month of March, 21. It is also important to note that out of 267 women who are engaged in various enterprises, 12 (2 in vegetables, 6 in fishery, 3 in mushroom and 1 in floriculture) could not earn anything in their 1st enterprises, 11 (1 in Vanraj farming, 3 in phenyl making, 2 in Goatry, 4 in mushroom farming, 1 in fishery) in their 2nd enterprises and 2 (1 in mushroom farming and 1 in fishery) in the month of March. While the average income of 168 women comes to Rs.1268, 68 women members have earned on an average Rs.3772, 15 have earned Rs.6134 and only 4 have earned on an average Rs.9375 in the month of March, 2021.

There has been constant effort by the project to track the progress of the women entrepreneurs on a quarterly basis. This process involves frequent and regular interactions with the entrepreneurs from the very beginning regarding the challenges they face and opportunities they come across. The project team don't only rely on the verbal information regarding the expenditure and income of the entrepreneurs, but also they keep systematic record for calculation of profit or losses incurred by the members. This exercise is done in order to understand the future potential of growth of the enterprise and also to adopt appropriate strategies for better management of the business. From the table mentioned below it is clearly evident that more number of women have reached the income level between Rs 2,500 to Rs 5,000. Very few of them are able to earn upto Rs 10,000. However, both the SPARC team and the Cooperative members are hopeful

that with more capital investment and change in business strategies the income level of the existing enterprises will enhance to a substantial level. The project team is now getting prepared to chalk out business plan for the individual enterprises so that there will be a clear blue print of steps to be taken in the direction of expanding the scope of their businesses.



Table 4: Average income earned by the entrepreneurs

Sl. No.	Income Group	No. of Women	Total Income in INR	Average Income in INR
1	<=2500	180	228276	1268
2	2501-5000	68	256500	3772
3	5001-7500	15	92018	6134
4	7501-10000	4	37500	9375
5	>10000	0	0.00	
Total		267	614294	2300



Marketing

Marketing the products of the members of Gruhalaxmi is one of the most important 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	324	9610
02	Mask	Nos	6345	79458
03	Agarbatti	Box	35	3500
			TOTAL	92,568/-

Baseline information collection

During this quarter, the baseline information of all the 1182 members of Gruhalaxmi were collected by the team members of WEE Project. Baseline survey contains the information about the Socio-economic condition, Education, livelihood pattern, livestock, financial literacy of the members. This would help to understand the changes made in the lives of the women members after the closure of the Project.

Feasibility study of Apparel Manufacturing Unit

Since last many months, the leaders and members of the Cooperative are thinking of setting up a larger enterprise which can give employment to many women members of the organisation and the volume of income will be more. Considering the existing skill and further investment in developing it, tailoring work is one among the first few options for them. For this purpose, consultants from Andhra

Pradesh were contacted who already have set up and successfully managed apparel units. The team visited the Cooperative for detailed feasibility study. They also did a thorough market assessment both in the local area and in Bhubaneswar to see if there are potential buyers for the products. The team had a discussion with the members in 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.

During the quarter, it was also planned by the SPARC Team to start Garment Manufacturing Unit as a Cooperative enterprise. As mentioned earlier a team of professionals visited Gruhalaxmi Office and took the necessary data for estimating the cost for starting the unit.

Other Initiatives

Women's Day Celebration

Gruhalaxmi Cooperative is an all women members cooperative organisation and one of the largest Cooperatives in the State. Hence the power and courage of women are worth celebrating. Women's day has been celebrated by the members of the Cooperative in a grand scale since its inception. This year too despite the restrictions due to the pandemic situation the members decided to continue celebrating the occasion adhering all the norms laid by government. On 08th March 2021, the members of Gruhalaxmi observed Women's day with great zeal and enthusiasm. The Cooperative members felt that the efforts of the



members to break the social barriers and chose the path of progress is worth celebrating. In order to recognise and appreciate the

initiatives taken by many women of the Cooperative this day's celebration was planned. The Board of Directors of Gruhalaxmi along with some

emerging entrepreneurs and CSR team of TATA Steel BSL were present during the occasion. Ms Madhumita Bisi, Assistant Collector, Angul was the Chief Guest in the program. Ms Maitree Dev, AGM, Tata Steel BSL, Ms Renuka Singh, and Ms Sagarika Satpathy from the CSR wing of Tata Steel BSL were among the esteemed guests. The Cooperative leaders had invited guests from different fields of expertise. Ms Itishree Kanungo from Climate Parliament, Dr Suranjana Hazarika and Dr Payal Dash from KIIMS Hospital joined this occasion as esteemed guests. All dignitaries present in the program gave their valuable insight on need and importance of women empowerment and role of women in bringing change in the society for building a progressive world.

In her address to the women present on the occasion, Ms Madhumita Bisi, Assistant Collector accolade the initiatives taken by the women members of the cooperative and appreciated their courage as they have taken such bold step to come together and dream big for a brighter future. She was very impressed seeing the membership base of the Cooperative and said that the administration will extend all support if the women will come together and work towards a common goal. She also encouraged the women to take up initiatives that can be visible to the administration so that their work can be formally recognised.

Ms Maitree Dev, AGM Tata Steel spoke to the audience and assured that the Cooperative will receive all support sought by its members. She said that the Cooperative is running in a very professional manner. Thus this will be an example for women in other parts of the State as well as the country when they think of building an organisation of this scale.



Ms Renuka Singh of Tata Steel BSL CSR wing who is involved with Gruhalaxmi since its beginning praised all the women present for their transformation. She said that the women are taking up all challenges and proving that they are capable of all adversities and can achieve success in every area while working in the direction of their goal.

Ms Sagarika Satpathy of Tata Steel BSL in her speech shared the future course of action of the Cooperative and how Tata Steel BSL will support the same.

Addressing the gathering, Dr Suranjana Hazarika explained the importance of self-care which usually women neglect. Emphasising on improving and maintaining good oral health and hygiene, she said how one can self-assess her own oral health conditions with the help of a mirror. She gave some tips to include some

good practices in daily routine in order to maintain oral hygiene such as brushing teeth properly two times in a day, changing tooth brush every month, squishing after eating food, avoid using chewable tobacco.

All the staff of the WEE Project was present during the event and extended all support to the Cooperative to organise this programme successfully. Due to restrictions for COVID the numbers of participants were restricted as per the permissive limit. Some of the emerging women entrepreneurs of Gruhalaxmi were felicitated during the program for their extra ordinary achievements. Sabita Naik, President Gruhalaxmi highlighted the future road map of the Cooperative and shared how the members are playing very important role in the growth of the institution. The meeting was concluded with vote of thanks extended by the President.

Donation of Power Weeders to Gruhalaxmi by Angul Energy Ltd.:

To support the small and marginal agricultural families, Gruhalaxmi has planned to open a Custom Hiring Centre in the locality. It has been planned to keep varieties of agricultural equipments. This center will serve as the hub of agriculture supplies to all the farmers. The Cooperative members as well as other villagers can buy inputs such as seeds fertilisers and pesticides. They can also take various farm equipments on rent for their agricultural activities. This was the Cooperative can earn good income from the margin over the inputs and at the same time they can also avail services at a cheaper price and in time. The Cooperative has already initiated all efforts to run this center. The most important thing is to procure farm equipments which are quite expensive. For this purpose the Cooperative leaders have reached out to many institutions who can help them financially. Recently, Angul Energy Private Limited from their CSR initiative donated 02 power weeders to Gruhalaxmi Cooperative.



These power weeders along with other equipments will be given to the members of Gruhalaxmi on rent basis. This will be a win-win situation for both, the members as well as the Cooperative as the members will get the equipment at reasonable rate as per their requirement and the Cooperative will earn income which would otherwise have gone to other private players. This would also help the women to complete the weeding process in less time without involving labour force and would also reduce their physical stress. The Cooperative is further planning to buy other required farm equipments.



Annual Audit :

As per the statutory requirements and to maintain a robust accounting system, the quarterly Audit of Gruhalaxmi Cooperative for the 1st, 2nd and 3rd quarters have already been completed. Annual audit of Gruhalaxmi for the financial year 20-21 is under progress.

Website Development :

In the current quarter, Gruhalaxmi has launched its website with URL: gruhalaxmi.org. All the activities such as livelihood initiatives, exposure visits, training programs etc. along with all the reports such as Audit reports, Annual and Quarterly reports are displayed in the website.

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