

Women Empowerment & Entrepreneurship

Angul, Dhenkanal project

News Letter

July – September 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 first quarter i.e. April-June 2020, despite imposition of COVID-19 lockdown restrictions, the SPARC team, adhering to the Standard Operating Practices (SOP) set by government for the lockdown, successfully managed to implement few activities in the operational areas of the Project. The SPARC team with the support from its field animators relentlessly worked towards enrolment of the members in the Cooperative. Apart from member enrolment, face masks were also prepared during the period which was supplied to the local market and TATA Steel BSL. Exploration and mapping of feasible micro enterprises such as incense stick making, vegetable vending, puffed rice mill etc. were also done during the quarter.

In the current quarter, by order of District Administration, a slight relaxation was allowed and life of the people started to come back to normal. 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 the areas of improvement. After the review, the Chief CSR, TATA Steel pleased to extend the duration of WEE Project till June 2022.

The SPARC team in the current quarter also worked very diligently and

managed to implement some of the major activities of the project which are narrated below. There was emphasis on increasing the membership base of the cooperative, initiating new enterprises and organising capacity building programmes both for the members as well as project team. As there is still restriction on mobility and congregation some of the programmes were carried out online. The Cooperative members and the SPARC team were working in cohesion to achieve best of results.

Enrolment of Members in Gruhalaxmi:

The team members of the WEE Project worked relentlessly yet carefully towards enrolment of members in the Cooperative amidst this COVID-19 situation. In the quarter from July to September, 232 new members were enrolled in the Cooperative and share capital and registration fees amounting to Rs.58,000/- (Rupees Fifty-Eight Thousand Only) were collected. Till 30th September 2020 in total 1047 members have been enrolled in the Cooperative raising the share capital base to Rs.2,61,750/- (Rupees Two Lakhs Sixty-One Thousand Seven Hundred Fifty Only). It has been planned that, by the end of the

Financial Year 2020-2021, there would be around 2000 women members enrolled in the Cooperative. In order to achieve this target, detail plan has been chalked out jointly by the Cooperative members and SPARC team..



Bank Linkages:

It was observed that the general practice of the Self Help Groups in the area for utilization of bank loan was for consumption purposes only, though they apply loan for production purposes. Very few members of the SHGs utilize the bank loan for production purposes. The SPARC team, through regular interactions

and counselling, motivated the members to utilize the bank loan for production purpose. During this quarter, the SPARC team facilitated 3 SHGs to avail loans from Banks. Bank loans disbursed to the SHGs were further borrowed by the members of the Self-Help Groups. This on-lending was being done based

on the lending policies and democratic decision making process in which the group is governed. Apart from this, the SHGs were also sensitized about utilization of SHG savings as loan for starting micro enterprises. The details of linkages are as follow:

Table 1: Bank loans sanctioned to Self Help Groups in the Quarter

Sl. No	Name of the Village	Name of the SHG	No. of Members	Amount Received	Enterprise Promoted
01	Sarapa	Radhakrishna	10	1,50,000	04
02	Kusupanga	Swarnamanjari	10	2,50,000	07
03	Kusupanga	Samleswari	14	2,50,000	03
TOTAL			34	6,50,000	14

Enterprise Promotion:

In the current quarter, substantial steps were taken to promote micro enterprises in the project villages. First step towards establishing an enterprise was to assess the feasibility of that particular enterprise and to establish proper backward and forward market linkages. The beneficiaries were selected based on

the following simple criteria

- They should be the member of Gruhalaxmi
- They should invest their own money
- They should have necessary infrastructure for the enterprise

Taking into consideration the above criteria, following enterprises were

promoted during this quarter.

a) Poultry

Backyard poultry is one of the lucrative household businesses. By devoting minimal time, one can enhance one's income to a great extent. Keeping this in mind, the SPARC team identified 4 women

members from the operational villages following the above-mentioned

finally the women members were convinced to start backyard poultry.

poultry took care of all the necessary investments. They spent money for renovating the shed, procurement of chicks and their feed etc. The detail of poultry farming is given below:

After consulting with many experts, the SPARC team started interacting with different firms. Finally they finalised one. A reputed breeder namely Gopal Biotech Agro Farm from Sambalpur was identified to supply both DP Cross and Kadaknath chicks to the women members. 21 day vaccinated Chicks were supplied to them. The members who started the

Table 2: Poultry taken up by individual members in different villages

Sl. No	Village	Name of the SHG	Name of the Member	No. of Chicks Purchased	Breed		Amount Invested
					DP Cross	Kadaknath	
01	Sarapa	Radhakrushna	Padmini Senapati	50	50	0	5,000
02	Sarapa	Maha Laxmi	Pinky Mahabhoi	100	100	0	9,500
03	Kurunti	Siddheswari	Pratima Nayak	125	100	25	13,000
04	Sibapur	Shakti Subhadra	Renamani Nayak	50	50	0	5,000
TOTAL				325	300	25	32,500



b) Dairy

Dairy farming was found to be one of the potential enterprises for some women of the Cooperative. As some of the women members of Gruhalakshmi already had experience and interest of running dairy farms, it was reasonable to explore the possibility of supporting them to start the same. While some of them already had one or two cows, others wanted to start afresh. Finally, the SPARC team identified five women members of village Kusupanga who were interested in dairy. However due to lack of financial support and lack

of knowledge and access to establish linkages with veterinary care units, they were unable to start the same. The SPARC team facilitated the process of bank linkage of their groups and applied for loan. After receiving the loan, all the five women members procured 5 cows. Each of the members took one cow each. All these were done with support from the SPARC team. The team also facilitated their linkages with the local veterinary department from where they can get all necessary support and guidance for dairy. The details are given in the next page.



Table 3: Dairy taken up by individual members in Sarpa and Kusupanga

Sl. No	Village	Name of the SHG	Name of the Member	No. of Cows Purchased	Amount Invested
01	Sarapa	Radhakrushna	Nirupama Senapati	01	13,000
02	Sarapa	Radhakrushna	Nalini Senapati	01	11,000
03	Kusupanga	Samleswari	Prabhathi Bhanja	01	12,000
04	Kusupanga	Swarnamanjari	Bharati Nayak	01	15,000
05	Kusupanga	Swarnamanjari	Sushma Nayak	01	15,000
TOTAL				05	66,000

c) Floriculture

The SPARC team identified a women member who showed interest in pursuing floriculture in her small patch of land. The team managed to establish proper backward linkages 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 Cooperative. Her husband is also very supportive in her entrepreneurial endeavour. The tilling work was done by her husband and the saplings were planted by her under the guidance of SPARC team. It is estimated that in normal time her income may be approximately Rs.10,500 per month.



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d) Pisciculture

Om Maa Banadevi SHG of Village Nuagaon took the village pond on lease from the Gram Panchayat at Rs.1500 per annum for five years. They invested Rs.4500 for procurement of 15 kg of fingerlings from the market. The entire cost of Rs,6000 for pisciculture was borne by the SHG members from their own fund.



The SHG has been linked to the Block Office to avail the subsidy benefits provisioned for fish feed. The entire process starting from taking the pond on lease to procurement of fingerlings was facilitated by the SPARC team.

e) Mushroom Cultivation

SPARC team facilitated a training programme on Paddy Straw Mushroom cultivation. 60 interested women members came forward for the training and learned the basics of paddy straw cultivation. Gruhalaxmi facilitated procurement of the spawns for mushroom cultivation. Gruhalaxmi purchased the spawns at the rate of Rs.13 and sold the same to its members at the rate of Rs.17 thereby making a surplus of Rs.4 per spawn bottle. In total, these 60 members developed 596 mushroom beds. Detail of the enterprise is given in next two pages.



Table 4: Paddy straw mushroom cultivation taken up by members in different villages

SINo	Village	Name of SHG	Name of the Member	No of beds	Prod. In Kg.	Inv. In Rs	Sale in RS	Profit In Rs.
1	Nuagaon	Radhakrushna SHG	Puspalata Behera	10	10.7	560	1391	831
2	Nuagaon	Maa Bauti SHG	Basanti Dehury	8	9.3	430	1302	872
3	Nuagaon	Banadevi SHG	Binapani Dehury	10	12.1	540	1694	1154
4	Nuagaon	Sai ram SHG	Prabati Dehury	12	13.7	630	1918	1288
5	Nuagaon	Banadevi SHG	Narmada Samal	18	21.3	960	2769	1809
6	Nuagaon	Maa Tarini SHG	Duhalan Behera	10	10.9	550	1526	976
7	Nuagaon	Maa Samaleswari	Sita Gadanayak	10	11.5	560	1610	1050
8	Nuagaon	Maa Laxmi SHG	Asharani Shoo	8	8.7	440	1218	778
9	Nuagaon	Maa Bauti SHG	Basanti Sahoo	10	11.5	510	1610	1100
10	Nuagaon	Radhakrushna SHG	Phula Behera	7	8.5	410	1190	780
11	Nuagaon	Om Maa Banadevi	Sabita Sahoo	10	11.7	540	1521	981
12	Nuagaon	Maa Bauti SHG	Rukmani Sahoo	10	10.3	560	1442	882
13	Nuagaon	Banadevi SHG	Mukta rani Dehury	8	9.1	420	1274	854
				131	149.3	7110	20465	13355
1	Kusupanga	Maa Shakti SHG	Sasmita Sahu	12	13.2	632	1848	1216
2	Kusupanga	Maa Hingula SHG	Jhunurani Rout	8	9.3	420	1302	882
3	Kusupanga	Sanichara SHG	Abanti Behera	8	9.5	400	1235	835
4	Kusupanga	Kusulaswara SHG	Archana Nath	8	10.1	430	1313	883
5	Kusupanga	Binapani SHG	Supramayee Nayak	6	7.2	310	1008	698
6	Kusupanga	Tarini SHG	Pramalata Bhanja	6	7.5	325	1050	725
7	Kusupanga	Ratnamanjari SHG	Abanti Nayak	7	7.3	310	1022	712
8	Kusupanga	Annapurna SHG	Subhalaxmi Nayak	6	7.5	300	1050	750
9	Kusupanga	Kusulaswara SHG	Rojalin Nath	4	4.3	210	602	392
10	Kusupanga	Swarnamanjari SHG	Basanti Nayak	7	5.2	330	728	398
11	Kusupanga	Samaleswari SHG	Deepika Nayak	5	5.1	310	714	404
12	Kusupanga	Binapani SHG	Lilipama Nayak	4	4.5	190	630	440
13	Kusupanga	Binapani SHG	Ranjita Nayak	6	7.3	280	1022	742
14	Kusupanga	Kusulaswara SHG	Malati Behera	6	7.5	310	1050	740
15	Kusupanga	Ratnamanjari SHG	Annarpurna Nayak	6	6.6	330	924	594
				99	112.1	5087	15498	10411
1	Raghunathpur	Nabadurga SHG	Suajta Sahoo	20	23.4	930	3276	2346
2	Raghunathpur	Nabadurga SHG	Chadrika Behera	10	11.7	530	1638	1108
3	Raghunathpur	Nabadurga SHG	Kaikai Rout	10	10.8	490	1512	1022
4	Raghunathpur	Mohalaxmi SHG	Kairi Senapati	10	12.3	510	1722	1212
5	Raghunathpur	Mohalaxmi SHG	Sasmita Senapati	10	11.5	480	1495	1015
6	Raghunathpur	Maa Laxmi SHG	Subasini Patra	10	12.7	450	1778	1328
7	Raghunathpur	Maa Laxmi SHG	Arati Senapati	14	15.3	650	1989	1339
8	Raghunathpur	Maa Laxmi SHG	Babita Sahoo	10	11.7	440	1638	1198
9	Raghunathpur	Maa Laxmi SHG	Sanjukta Behera	5	5.2	210	728	518
10	Raghunathpur	Mahima SHG	Nebidita Shao	10	10.8	480	1512	1032
11	Raghunathpur	Adishakti SHG	Asanti Behera	10	11.2	390	1568	1178
12	Raghunathpur	Mahamayee SHG	Tusi Behera	10	12.1	430	1694	1264
13	Sarapa	Radhakrushna SHG	Nirupama Senapati	10	11.3	410	1582	1172
				139	160	6400	22132	15732

SI No	Village	Name of SHG	Name of the Member	No of beds	Prod. In Kg.	Inv. In Rs	Sale in RS	Profit In Rs.
1	Kurunti	Maa Andhari SHG	Tapaswani Naik	18	22	870	3080	2210
2	Kurunti	Maa Andhari SHG	Mauli Behera	8	8	340	1120	780
3	Kurunti	Maa Andhari SHG	Lata Naik	12	15	510	2100	1590
4	Kurunti	Maa Andhari SHG	Nandini Naik	10	11.5	610	1610	1000
5	Kurunti	Om Sai SHG	Bindusagar Kar	24	27.5	470	3575	3105
6	Kurunti	Om Sai SHG	Rojalin Nayak	28	31.2	1240	4368	3128
7	Kurunti	Sri Sai SHG	Deepika Nayak	10	10.5	490	1470	980
8	Kurunti	Shakti Maa Sarala	Sibani Nayak	8	8.7	345	1218	873
9	Kurunti	Shakti Maa Sarala	Anita Nayak	6	5.2	220	728	508
10	Kurunti	Laxmi Narayan SHG	Sulachana Parida	8	8.7	360	1218	858
11	Kurunti	Maa Hingula	Jhili Behera	10	11.2	480	1568	1088
12	Kurunti	Maa Budhi Thakurini	Pankajini Mohapatra	24	27.7	1090	3601	2511
13	Kurunti	Maa Budhi Thakurini	Kalpana Sahoo	6	6.5	267	910	643
14	Kurunti	Laxmi Narayan	Sandhya rani Behera	5	5.7	210	798	588
				177	199.4	7502	27364	19862
1	Talbahal	Satyasai SHG	Bandana Naik	10	12	460	1680	1220
2	Talbahal	Satyasai SHG	Puspalata Naik	10	11	320	1540	1220
3	Talbahal	Satyasai SHG	Mamata Naik	10	12	380	1560	1180
4	Talbahal	Satyasai SHG	Simachala Naik	10	10	470	1400	930
5	Talbahal	Maa Gayatree SHG	Renubala Naik	10	9	310	1260	950
				50	54	1940	7440	5500
60				596	674.8	28039	92899	64860

f) Phenyl Making

In this quarter, Gruhalaxmi procured raw materials for 2500 litres of Phenyl and the same was given to one of the trained SHGs namely Shakti Maa Annapurna SHG of village Kusupanga. The said SHG produced 2500 litres of Phenyl. The SPARC team facilitated the process of marketing the phenyl and managed to sell 1404 litres. For every litre of Phenyl sold, the group received Rs.3 as making charges. Gruhalaxmi sold the Phenyl in the local market at Rs.35 including GST.



g) Goat Rearing

Two women members of Gruhalaxmi showed interest in goat rearing as an enterprise. Necessary linkages were established with the supplier as well as with the veterinary dept. Both the women made their own investment to purchase 22 nos. of goats. Details of the enterprise are given below:



Table 5: Goatry as an enterprise taken up by individual members

Sl. No	Village	Name of the SHG	Name of the Member	No. of Goats purchased	Investment in Rs.
01	Nuagaon	Maa Laxmi	Guluri Sahoo	10	22,000
02	Raghunathpur	Maa Laxmi	Laxmipriya Bhoi	12	36,000
TOTAL				22	58,000

h) Seed distribution for Kitchen Garden

The SPARC team in collaboration with CSR TATA Steel BSL distributed 1200 Kitchen Garden Kits in 06 peripheral villages of TATA Steel BSL. The kits mainly contained seeds of tomato, chilli, brinjal, okra, pumpkin, cow beans, bitter gourd etc. which can be grown in the backyard. The main purpose of the distributing the seeds was to engage the women

members of the SHGs in vegetable cultivation. By doing this the women members will not only have access to nutritious food for her as well as for her family but also can sell the vegetables in the local market. More importantly, the SPARC team has already planned to introduce package of practices (PoP) for selected vegetables and open a vegetable retail outlet in the Tata Steel Township by procuring vegetables from the members of Gruhalaxmi.

Sl. No	Name of the Village	No. of Kits distributed
01	Kusupanga	380
02	Talbahal	120
03	Kuchilamuda	140
04	Sarapa	100
05	Raghunathpur	150
06	Narendrapur	160
07	Khaliberna	150
TOTAL		1200

i) Other micro-enterprises

As mentioned earlier, the SPARC team has successfully managed to establish bank linkage of 03 SHGs. 05 members of one of the SHGs namely Swarnamanjari, and another one from Maa andhari SHG invested the loan amount to promote their individual micro enterprises. Details of the enterprise promoted and amount invested is as following:

Table 6: Other micro-enterprises taken up by members in Kusupanga and Kurunti villages

Sl. No	Village	Name of the SHG	Name of the Member	Micro Enterprise	Amount Invested
01	Kusupanga	Swarnamanjari	Kalyani Nayak	Cloth Store	25,000
02	Kusupanga	Swarnamanjari	Basanti Nayak	Grocery	25,000
03	Kusupanga	Swarnamanjari	Satyabhama Nayak	Photocopier	25,000
04	Kusupanga	Swarnamanjari	Jaiga Nayak	Rice Vending	25,000
05	Kusupanga	Swarnamanjari	Sarojinin Nayak	Cloth Store	25,000
06	Kurunti	Maa Andhari	Tapaswani Naik	Grocery Shop	20,000
TOTAL					1,45,000

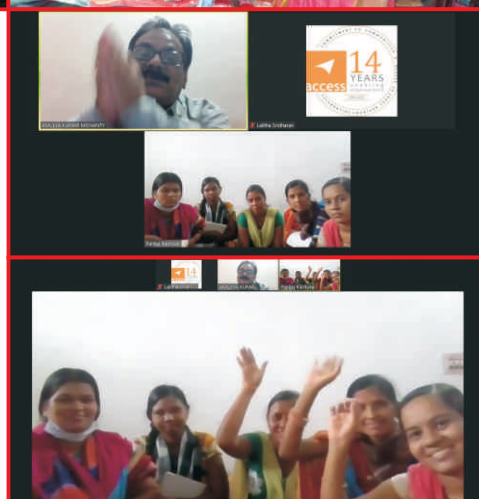


Training and Capacity Building

a) Orientation of CRPs on Enterprise Promotion:

During the COVID-19 unlocking phase, an orientation programme for the CRPs on enterprise promotion was organised on digital platform. In the earlier quarter, it was realised that there is a need to develop new sets of plan and strategy for effective programme implementation. All the 5 CRPs along

with the core staff members of WEE Project participated in the training program. The objective of the training program was to orient the CRPs on Enterprise Promotion and Management. The resource person for the training program was Dr. Amulya K. Mohanty, State Head, ACCESS Development Services, Bhubaneswar. All the 5 CRPs actively participated in this orientation program.



b) Visioning Exercise:

A Vision building Exercise for the Board of Directors for Gruhalaxmi Cooperative was organised on 23rd September. Dr Amulya Kumar Mohanty, State Head, ACCESS Development Services was the resource person for the event. The program was scheduled in two sessions. The 1st session was dedicated towards developing the vision and mission statements of Gruhalaxmi Cooperative and the 2nd session was devoted towards Board meeting. In the program all the 15 Board of Directors of Gruhalaxmi participated along with the core staff and animators of WEE Project.

Dr Mohanty welcomed all the participants present in the Visioning Exercise. The entire program was conducted in participatory method. He explained to the participants about



the importance of Vision and Mission for any institution and the role they play in achieving the very objectives of an institution. All the participants actively participated in developing the Vision and Mission statements for Gruhalaxmi Cooperative. After discussion with the participants, Dr Mohanty facilitated the drafting process of Vision and Mission statements of Gruhalaxmi Cooperative. Following are the Vision and Mission Statement of Gruhalaxmi.

VISION

Gruhalaxmi Multipurpose Women Producer Cooperative is a model cooperative in the state, enabling rural women to become employable and self-dependent to overcome poverty and live with dignity.

MISSION

To empower and build the capacity of rural women by organising them in Self Help Groups for effective use of financial and business development services for their livelihoods improvements.

c) Training on Pickle Making :

Two training programs for Pickle making was organised in the month of September 2020 in two operational villages of WEE Project. A trainer from Rural Self Employment Training Institute (RSETI), was outsourced to facilitate the training programmes. In Raghunathpur, 27 women members from 02 villages namely Raghunathpur and Sarapa and 22 women member from Kusupanga participated in the 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.



Sensitization Programmes

a) Opinion Leaders Meeting

A meeting with the opinion leaders was organised on 11th September in the Gruhalaxmi office, Kantabania. The main objective of the meeting was to make the opinion leaders aware about Gruhalaxmi Cooperative and its objectives and functioning, so that they will cooperate while taking up various activities in the operational villages and help the SPARC team in addressing various emerging local issues during implementation of the project. It was highlighted during the meeting that the main purpose of the Cooperative is to enhance the income of the members by involving them in different type of income generating activities. The main discussion points in the meeting were perception of the women about Gruhalaxmi in the village, different livelihood options for the women members and the support which can be provided by the opinion leaders to help the project team and the cooperative in such a way that more and more women and their family members could be benefitted from the CSR initiatives of Tata Steel Foundation.



The opinion leaders also showed interest in the activities of Gruhalaxmi. They appreciated the work done by ACCESS in different villages. The leaders assured to provide their support to Gruhalaxmi as and when required. They also agreed to convince the women members in their respective panchayat to take membership in Gruhalaxmi.

WEE team also shared different types of livelihood activities which are being carried out in the villages for the Cooperative members. All the leaders present in the meeting gave their valuable guidance on enterprise

promotion. Mr Chintaranjan Nath one of the prominent village leaders from Kusupanga suggested to conduct training on different village level livelihoods enhancement activities such as Embroidery, Cotton bag making, fish vending etc.

Mr Pankaj Padhan, Sarpanch of Kusupanga Panchayat suggested to engage the ladies for making school dresses for children. He assured to take the responsibility of tying up with Block Officeto place orders for school dress stitching along with allocating a stall to Gruhalaxmi for displaying its products.

a) Sensitization Meetings on Gruhalaxmi Cooperative and Share Certificate Distribution:

Twelve sensitization meetings were organised in all the operational villages of Gruhalaxmi. In these meetings 1030SHG 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 actively participated in these meetings. WEE team members

present in the meetings, clarified the doubts of the women members present there and also shared various activities that are being undertaken in the project's operational villages. In these meetings, the members of Gruhalaxmi were also given their Share Certificate. For each Share Certificate the members contributed Rs.10/- Details of the sensitization meetings and Share Certificate distribution is given here:

Sl. No	Name of the Village	No. of Participants	No. of Share Certificate distributed
01	Kusupanga	230	221
02	Kurunti	240	229
03	Raghunathpur	118	117
04	Sarapa	54	54
05	Narendrapur	115	111
06	Kuchilamuda	35	33
07	Asanbani	40	39
08	Itapa	38	38
09	Sibapur	40	38
10	Nuagaon	120	117
TOTAL		1030	997



Baseline information collection:

Baseline information of the 360 members of the Cooperative was collected. The purpose of information collection was to have a data base of the members' socio-economic condition, entrepreneurial engagement etc. so that it will help in measuring the impact of the project in the end

Marketing:

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

Table 8 : Marketing of various products by the Cooperative

Sl. No	Product	Unit	Quantity	Amount
01	Phenyl	Litres	1404	49,140
02	Mask	Nos	5083	65,400
03	Mushroom	Bottle	596	2384
			TOTAL	1,16,924

From the sale of three products the Cooperative earned a profit of Rs.74,804. During the quarter, it was also planned to open a vegetables retail outlet in TATA Steel BSL township. But due to the Covid19 situation, this initiative could not be executed. However, soon after relaxation of the norms immediate action will be taken in this regard..

Obtaining Seed License:

For supply of good quality and high yielding varieties of seeds in the area, farmers have to rely upon the local traders. Not only the sources of supply of seeds are very unreliable, but also the farmers have to travel long distances for procuring the seeds. Looking at the scenario, Gruhalaxmi

planned to open a seeds retail outlet in the locality and has applied for Seed License. Online registration for the seed license has already been done. Inspection by Block Agriculture Officer (BAO) is awaited. After obtaining the Seed License, Gruhalaxmi would be able to supply good quality and high yielding varieties of seedsto the local farmers.

Detail Implementation Plan (DIP):

A detailed Implementation Plan of WEE Project for FY 20-21 has been chalked out for the implementation of the program activities with definite timeline. The DIP would enable the SPARC team to pursue delivery of targets within stipulated time and budget. While formulating the Detailed Implementation Plan, detailed discussions were carried out with the SPARC team and the Board members of the Cooperative. Given the current situation of COVID-19 norms and regulations laid out by the government, the members suggested appropriate strategies to be adopted to achieve the desired objectives and goals of the project in time.

Board Meeting:

Due to COVID-19, various restrictions have been imposed by the district administration such as restrictions on meetings, public gathering etc. Looking at the orders and guidelines issued by the district administration, the BoD meeting was organised through conference call. 11 Directors of Gruhalaxmi were present in the meeting including the President and the Vice President of the Cooperative. Some of the major decisions which were taken during the meeting were:

- The Cooperative would procure raw material for phenyl making and spawns for mushroom cultivation,
- Payment for masks to the women members will be done with immediate effect
- Vegetable vending at TATA Township, and
- Share certificate printing and distribution.

During the unlocking phase of COVID-19, in the month of September, A BoD Meeting was organised wherein all the 15 Directors participated. In the Board Meeting State Head, ACCESS Development Services along with the Core Staff of WEE Project and Animators were also present.

In the meeting following points were discussed and resolved:

- Activities undertaken in the previous month such as details about mask making by the members and details of profit to

the Cooperative were shared with the Board.

- Phenyl production and sale details.
- Mushroom produced by cooperative members and sale details.
- Purchasing of sewing machine from USHA International for the members and the procedure for its sale was discussed and resolved
- ID Cards to be issued to the Board of Directors
- Amendment in the Bye-laws by incorporate credit services to the members by the Cooperative.



Amendment of Byelaws for Credit Services:

In order to provide financial services to the members of the Cooperative, the Board has resolved to bring in required amendment in the Bye-laws to incorporate credit services. During the operations of the Cooperative in last 1 year, it has been observed that the women in the area, apart from taking loans from the Banks through SHGs, are also borrowing from the MFIs operational in the area at an exorbitant rate of interest i.e. 24 to 25%. To save the members from Gruhalaxmi has planned to provide small loans to the members at a nominal rate of 17% -18% by using the revolving loan fund (RLF) supported by Tata Steel Foundation.. This will be a win-win situation for both members and the Gruhalaxmi by way of members getting loan at a lesser price and Gruhalaxmi making revenues leading to sustainability of the Cooperative.

Discussion with Banks for Carrier Auto Loan

It has been planned by Gruhalaxmi to purchase an Carrier Auto loan for transportation of vegetables and other products of Gruhalaxmi for marketing. Regarding this, the team approached the State Bank of India, Narendrapur Branch for extending an auto loan, to which the Branch Manager has agreed. Shortly the Cooperative will have its carrier auto.

System Procedure

Installation of Customized Software

A computer based MIS and software system for inclusive finance has been

installed in the Gruhalaxmi which will generate MIS and Financial reports for Gruhalaxmi Cooperative every month. The software has been customised based on the processes

and systems, and financial products of the Cooperative. Through this, the Cooperative will be provided on tap information on the quality of the portfolio of the cooperative as well as

on individual member level financial performance.

Hologram for Cooperative

As a part of internal control system for quality of the products produced

by the members of the cooperatives, authenticity of the documents given by the Cooperative to its members, Gruhalaxmi has prepared holograms and affix it on its products like

phenyl, agarbati and also on its various documents. The main purpose of the hologram is to shield its documents against interference, tampering, alteration, forgery or imitation.

Statutory Compliance

To meet the statutory requirements and to maintain a robust accounting system, the quarterly audit of Gruhalaxmi Cooperative for the 1stand 2nd quarter i.e. April-June and July-September 2020 have already been completed.

Tie up with CSR, USHA International for supply of Sewing Machines

After receiving the training on tailoring, 45 women members showed their interest to purchase sewing machines for starting their own homebased tailoring business. A meeting was organised with all the 45 interested members individually in order to understand their requirements. Subsequent to the meetings, the SPARC team successfully established tie-up with CSR, USHA International for supplying the Sewing Machines. A deal was finalised with USHA International wherein the machines will be purchased by Gruhalaxmi at Dealer's Price and the transportation expenses will be borne by USHA International. Two model of machines were suggested by USHA International. For Model -I the price

is Rs.5320 and for Model-II the price is Rs.5150. A mechanism for availing sewing machines by all the members has been chalked out by the Gruhalaxmi as mentioned below.

- i. Gruhalaxmi will pay for the machines
- ii. It will collect advance money from the members for placing order to USHA wherever possible.
- iii. For 100% advance payment the Cooperative will charge Rs.50 as service charge across the machines. In this case the machine cost from Cooperative will be Rs.5370 for Model-I and Rs.5200 for Model-II.
- iv. For 50% advance payment (2 instalments) the Cooperative will charge Rs.150 as service charge and Rs 15 for agreement

processing. In this case the machine cost will be Rs.5485 for Model-I and Rs.5315 for Model-II. Monthly Instalment will be
 1st Instalment - Rs.2825 for Model - I & Rs.2740 for Model - II
 2nd Instalment - Rs.2660 for Model - I & Rs.2575 for Model - II
 v. For 33% advance payment (3 instalments) the Cooperative will charge Rs.250 as service charge and Rs.15 for agreement processing. In this case the machine cost will be Rs.5585 for Model - I and Rs.5415 for Model - II
 1st Instalment - Rs.2050 for Model - I & Rs.2000 for Model - II
 2nd Instalment - Rs.1770 for Model - I & Rs.1710 for Model - II
 3rd Instalment - Rs.1765 for Model - I & Rs.1705 for Model - II

Statutory Compliance

Though, the SPARC team has put all its efforts in taking forward the project activities, after the unlocking phase of COVID-19, there are a few challenges which are beyond the reach of the

team. Lack of required infrastructure in the operational villages to start a centralised enterprise such as a garment unit, automatic agarbati unit etc. as per the demand of women has

become one of the most pressing challenges, which the SPARC team is facing currently. Hope Tata Steel Foundation will take required steps in this regard in the near future.

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