

Women Empowerment & Entrepreneurship

Angul, Dhenkanal project

News Letter

January - March 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:

The WEE initiative, jointly taken up by Tata Steel BSL's CSR outfit and ACCESS Development Services witnessed many positive and forward leaps in the quarter of January to March 2020. Despite imposition of COVID-19 lockdown, the members of the cooperative took several steps to carry on their as usual business and enhanced income while adhering to the rules laid by government for the lockdown. The cooperative was successfully registered, BoD meetings took place regularly to take important decisions, baseline study was initiated, sensitisation meetings for management of the cooperatives were taken place, share capital was mobilised, enterprise for phenyl preparation was established, training on mushroom cultivation was imparted and marketing initiatives were taken and tailoring training was started. Amidst the COVID-19 lockdown, face masks were prepared by the women on the basis of order placed by the CSR outfit of Tata BSL's CSR outfit. A robust MIS has been developed for the cooperative and the necessary forms and formats were developed and

printed. An accounting system has been put in place to track the business transactions of the institution. Since imposition of lockdown, all social gatherings have been stopped. As a result, sensitisation programmes, training programme for tailoring and mushroom cultivation, baseline information collection were halted mid way. However it has been planned to start the scheduled activities as soon as the lock down norms are eased. In the meanwhile the participants of tailoring training programme and mushroom cultivation are working independently at their respective homes and are able to earn some income.



Registration of Cooperative

The process of registration of the Cooperative was delayed for certain difficulties at the level of district administration. Even though all requisites were complied and necessary modifications were made in the bye-laws and were submitted with the Office of Deputy Registrar of Cooperative Societies (DRCS), Dhenkanal, there was delay in the registration. After repeated visits and regular follow up with the Office of the DRCS, finally the efforts of the WEE Team bore fruit. On 6th March, 2020, the Cooperative got registered in the name of “Gruhalaxmi Bahumukhi Mahila Utpadika Samabaya Samiti Ltd.” with Registration Number 01/DKL/06.03.2020.

Baseline Information Collection:

In order to understand the current economic and social status of the women in the project villages, a baseline survey was designed meticulously and the process of information collection was started in the month of March 2020. Two interns from KIIT School of Rural Management (KSRM), Bhubaneswar were deployed as Investigators to

carry out the study. An Interview Schedule has been developed for conducting this baseline survey with the objective to get an idea about the present socio economic conditions of the cooperative members in particular. A comprehensive Interview Schedule was developed in consultation with the State office of ACCESS Development Services, Odisha. A time frame was set and the schedule

was standardised so that the investigators can administer them with ease. As soon as the interns had started meeting the women in their villages and had started taking their interviews, the COVID-19 lockdown was imposed. There were strict restrictions on mobility and people getting together. The process of data collection came to a halt because of this sudden lockdown.



Board Meetings and Important resolutions passed:

There were five Board Meetings organised in this quarter. Some of the important decisions taken were as follow:

1. The logo of Gruhalaxmi Bahumukhi Mahila Utpadika Samabaya Samiti Ltd was approved and finalised by the Board of the cooperative.
2. The Board of Directors unanimously elected the office bearers. Keeping in view the education level, leadership traits and interpersonal skill the directors elected Smt Sabita Nayak as the President and Smt Anjali Mohanty as the Vice President. The directors delegated the authorities and responsibilities to the office bearers for carrying out the future course of actions of the cooperative smoothly.
3. The members of the cooperative from village Sarpa and Raghunathpur showed their keen

interest to undergo mushroom training. They proposed that all the expenses of the training will be borne by them. It was instructed that necessary actions would be taken in this direction post lockdown.

4. Gruhalaxmi Bahumukhi Mahila Utpadika Samabaya Samiti Ltd got registered in the month of March 2020 vide Registration No: 01/DKL/06.03.2020. In the Board meeting this information was disseminated among all the directors present. Copy of the registration certificate was handed

over to the office bearers for record purpose.

5. An S/B account in the name of Gruhalaxmi Bahumukhi Mahila Utpadika Samabaya Samiti Ltd would be opened in the State Bank of India, Bhusan Branch, Narendrapur. This account will be operated in the joint signatures of the President, Vice-President and CEO.
6. It was resolved that two enterprises will be established and run by the cooperative. One is for making of Agarbati and the other for preparing puffed rice.



Sensitisation Meetings for Members Drive:

After registration of Gruhalaxmi Cooperative, it was resolved by the Board that, in the month of March 2020, at least 1000 members should join the Cooperative as members. In order to achieve this target, the WEE Team organised a series of Sensitization Meetings with the objectives of making the SHG members aware about the mission and vision of cooperative and its needs and important; services to be offered by the Cooperative; criteria for Cooperative membership; amount of share capital and registration fees and their requirements etc.

Sabita Nayak, President of Gruhalaxmi Cooperative explained, how the Board members took lead in organising the sensitisation meetings. She said, “ Our main objective was to introduce our Cooperative's plan of activities among other women of our villages and mobilise them to join the organisation as members. Initially we were able to organise large group meetings but later due to lockdown we had to communicate at individual level.”

Soon after these sensitisation meetings started to take off in full fledged, the lockdown due to COVID-19 outbreak started. The project team had to stop holding these meetings with immediate effect. But the communication did not stop. The BoD member took up the responsibility and started explaining the above components to the women folks in their respective villages. The project team guided with the BoDs as well as the women of the villages over phone as and when required. Though the women have not deposited their contribution towards share capital many have committed to join the cooperative as members.



Share Capital Collection:

During the initial meetings of Gruhalaxmi, it was resolved by the Board members that Rs 200/- would be collected as share capital and Rs 50/- will be collected as the registration fees. Several meetings were conducted by the project team and Board members in the project villages where detail discussions regarding the objectives of the cooperative were discussed in detail among the women. Many women showed interest to become part of the cooperative by becoming members. Till 29th February 2020, 63 members were enrolled in the Cooperative and have deposited their share capital and registration fees in Gruhalaxmi Cooperative amounting to Rs15,750/- (Rupees Fifteen Thousand Seven Hundred Fifty Only). In the month of

March 2020, the WEE team enrolled 337 new members in the Cooperative and collected share capital and registration fees amounting to Rs 84,250/- (Rupees Eighty Four Thousand Two Hundred Fifty Only). By end of March 31, 2020, the total membership of Gruhalaxmi Cooperative was 400 and total share capital collected was Rs 80,000/- and registration fees is Rs 20,000/-.

The WEE Team was moving in a very organised and strategic manner to mobilise at least 1000 members in the Cooperative by the end of March 2020. Rigorous efforts were also made towards materialising the same but due to the outbreak of COVID-19 the entire drive came to a halt. Soon after the lockdown is lifted, the team would again start mobilising membership.

Phenyl as an enterprise:

The second phase of phenyl training programme was organised for Maa Tarini SHG of village Talabahal. In this training programme the participants learnt various ingredients used for phenyl preparation and in which quantity they need to be mixed. During the training, the members of the SHG had prepared approximately 500 litres of Phenyl. In the month of December'2019, Maa Tarini SHG received a Bank loan of Rs 1,00,000/- (Rupees One Lakh Only). The SHG members invested Rs 20,000, out of

the total loan amount and purchased the raw materials for production of 1000 litres of Phenyl. President of the SHG Ms Seemachala Naik said "This training was very useful. We learnt a lot about Phenyl making and now it's time to invest more of our fund for the production purpose. We are hopeful that Gruhalaxmi Cooperative will purchase our Phenyl and we will make profit out of our own investment."

Looking at the interest shown by the women members, WEE team on behalf of Gruhalaxmi Cooperative, approached TATA Steel BSL to

purchase Phenyl from the Cooperative. The CSR outfit of TATA Steel BSL, took samples of 3 types of phenyl from the Cooperative. When they were convinced about the quality of the products, they talked with other departments and suggested them to buy phenyl from Gruhalaxmi. After several rounds of discussions, finally an order was placed to Gruhalaxmi to supply 100 litres of Phenyl to the Administrative Department of TATA Steel BSL. It was decided that, Gruhalaxmi would market the products under its brand name PhenoFresh.



Oyster Mushroom training and marketing:

In the January-March quarter, efforts were taken to provide training on Oyster Mushroom Cultivation in 04 different project villages namely Talabahal, Sarapa, Raghunathpur and Nuagaon.

All the women members who underwent the training were very enthusiastic and showed their interest to pursue this as their livelihood activity. Mushroom cultivation and its marketing seemed feasible to them

and they readily agreed to start the cultivation. Around 40 women from 04 villages came forward with their own investment to start the Oyster mushroom production. Details of the amount invested and mushroom beds developed are as following.

Sl. No	Village	Name of the SHG	No. of Beds Developed	Production (in Kg)	Amount Invested (in ?)	Income (in ?)	Net Profit (in ?)
1.	Talabahal	Laxminarayan	67	84	1650	6720	5070
2.	Sarapa	Mohalaxmi	20	25	400	2000	1600
3.	Raghunathpur	Mahima	12	15	240	1200	960
4.	Nuagaon	Om Maa Banadevi	40	50	800	4000	3200
TOTAL			139	174	3090	13920	10830

Ms Narmada Samal of Nuagoan, after receiving the training and preparing the beds, shared her experience by stating “My experience with Oyester Mushroom production was thrilling. The Cooperative

members, who were cultivating mushroom, kept mushroom in sufficient quantity for their own consumption and sold the surplus in market. This is just the beginning. Now we will produced this on a

larger scale only for commercial purpose. My husband who is an employee in TATA Plant has also started supporting me in this venture.” Narmada is also talking to other women of her village to join her.



Tailoring Training :

Sibapur is one of the project village. After thorough assessment it was found out by the WEE team that there are women in the area who have procedural knowledge on tailoring. Many women and girls of Sibapur village had some skills of cutting and stitching. They were also very interested to pursue tailoring work. They look at tailoring skill in two ways, one, they can meet their own household requirements by doing the repair work or making apparels with simple designs and save that money from going to other tailors and second, they can have their home run tailoring units where they can make products on order and earn a decent income.

The second phase of training programme for tailoring was initiated in the month of February 2020. 23 women and adolescent girls participated in the programme. It was ensured during the training programs that the local resource persons as tailoring trainers would be hired for providing the training. The duration of the course was 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. But after few days of its initiation, the training has been disrupted due to the lockdown. However with some skill and some raw materials available with them, the trainees are able to carry on the tailoring work that is either meeting their household needs or they are able to earn some income from the neighbourhood. In the meanwhile, 17 women, who were undergoing the tailoring training programme, purchased new sewing machines with their own investment and are now running their own small business. As soon as the lockdown will be eased the training will start again and business activities will take place as per the plan laid out earlier.

Minati Rout of Sibapur who was learning to make new design of dress making expressed her expectations saying, “ I had some basic skill of tailoring. Now I can work easily on the sewing machine. During this lockdown period I was in touch with our trainer and took guidance as and when needed. I used old clothes and made small



dresses for kids in the neighbourhood. I am gaining popularity in my own village. Post lockdown I will do the tailoring work in full swing.”

For Subhada Sahu of Sibapur tailoring work was a new found dream. Her hands on the scissors, work on the machine and managing the stock of raw materials had just started sparking the light of hope. Subhadra said, “ I have been doing embroidery work since I was a young girl. But had never undergone formal training for tailoring. I know with some guidance I will learn it fast. Unfortunately the lockdown stopped the training programme. However, I have not given up. I practise cutting

and sewing at home. Hope, soon things will be normal and I will learn my tailoring lessons and start the unit soon.”

Sujata Rout of Sibapur is all set to join the team of mask making. She came to know about the cooperative's initiative of mask making and expressed her willingness to work on order. She said, “ Masks are the need of the hour. Every one is going to need it. I have already made many masks and sold them in my village. Now I am making masks for the cooperative. I am sure I will be part of the big production project soon. But soon after the lockdown as the training will begin, I will join there to learn more.”.



COVID-19 Face Masks Making :

COVID-19 lock down came as a show stopper for all the activities of the project as they had started to take off in their full colours. This dreaded virus brought the entire nation to a standstill. The entire State was called for a lockdown and there were strict restrictions on movement of vehicles and gathering of people. The primary precautionary measures suggested by

the State Govt. were to regularly use the sanitizer and cover the face with face mask. But just after the outbreak of COVID- 19 there was huge scarcity of face masks. The local market ran out of the masks stock due to its sudden demand and those who were having it were charging exorbitant prices. The local people were finding it difficult to arrange masks for

themselves as well as for their family members.

Looking at the severity of the situation, the Board of the Gruhalaxmi decided to prepare masks and sell them to people who need it. The Directors identified 16 dedicated and highly skilled women members, who had previously taken training of



tailoring and entrusted the task of mask making to them. After a detail orientation on mask making, sharing of the design all 16 women were given the responsibility to produce mask in their households. They were also told to maintain cleanliness and hygiene factor in mind while making the masks. These women relentlessly worked for extended hours and produced masks and in mere 10 days time they produced more than 5000 masks. "It is not for the money that we are doing this but to safeguard the lives of the people is our real concern", said Narmada Samal, who was one of the women who was making masks. After the production of mask, in no time, the community got enough masks and the local people started to buy masks from Gruhalaxmi.

Looking at the efforts made by members of Gruhalaxmi, the top management of the TATA Steel BSL, gave a work order of 20,000 masks to Gruhalaxmi. The Company provided all necessary logistics support to Gruhalaxmi such as transportation of raw materials from Bhubaneswar to Cooperative's Office. Not only this, TATA CSR team also extended their helping hand to Gruhalaxmi by

providing their Mobile Medical Van for transportation of raw materials to individual households where tailoring work was going on. They also picked up the finished products from them. "Under the able hands of our well trained tailors, we are quite sure that in 15-20 days time we would be able to deliver 20,000 masks to TATA" said one of the Directors of Gruhalaxmi. Sabita Naik. Adding to this, the President of Gruhalaxmi said "we may not be the sun who lights the entire world but definitely we can be a lamp who can light a small corner of a house. We are determined to serve our members in the best possible manner". The efforts of the women were not only appreciated by their family members but also by their fellow villagers. The masks prepared by the women were also distributed among police

personnels on duty during lockdown time. Tapaswini Naik of Kurunti village in Dhenkanal has been very

enthusiastic since the day, she is part of the mask making team. She said, "While people are thinking how to safeguard their livelihoods, my new livelihood option is showing me opportunities for time to come. Masks are here to stay for long time. Its going to be a everyday need of all the people. Now, we need to think of new designs, quality of cloths and price factor. I am happy that I am making such an essential product."

Talabahal village's Pramila Behera smiled when asked what she wants to do next and said, "I have found the right work. Mask making is going to cover a long path. My son is showing me different designs from internet and I am able to know that with different designs the price of mask is varying. There is a huge market for this and we can continue this work in mass scale."



Accounting systems and procedures for the Cooperative :

An efficient accounting system has been developed for Gruhalaxmi Bahumukhi Mahila Utpadika Samabaya Samiti Ltd for its smooth functioning and maintenance of books of accounts. Accounting procedures and principles are now part of the Standard Operating System. In order to track, manage and monitor the portfolio of the Cooperative, all the necessary forms and formats have been developed and printed. As the share capital and registration fee are being collected, they are updated in the excel sheets. S/B Bank account would be opened in the State Bank of India in the name of the Cooperative. This bank account is to be jointly operated by the President, Vice President and CEO of the Cooperative. All the books of accounts are maintained in tally. Bank reconciliation statement is prepared to keep track of the receipt and payments in both cash and cheques. Payment vouchers, money receipts etc are printed to keep supporting documents against payments and receipts. Stock Registers and Cash Books are also maintained manually. Letter Heads of the Cooperative, Know Your Client (KYC) Forms, Share Capital Forms, Tax Invoices, Challans and Share Certificates etc. have also been printed for necessary use. The entire accounting and MIS system will help build the foundation of the cooperative's business ventures.

Ready to tide over Covid-19 crisis

Narmada Samal, Nuagaon, Dhenkanal

“We were so enthused to start the entrepreneurial initiatives of the Cooperative. Every thing was moving in right direction. Despite the frustrating delay, finally the Cooperative had got registered. We were ready with our logo and brand to market the phenyl, produced by the cooperative. This sudden lockdown changed our course of action. We don't know when things will be normal. But I know we will find out ways to carry on our ventures for which we may have to adopt a different strategy.”



Manasi Sahoo, Raghunathpur, Dhenkanal

“In the beginning, we were only a few in numbers. But it was decided by the Board that all the Directors will talk about the Cooperative and its objectives and mobilize other women of their village. Looking at our involvement in different business ventures such as mushroom cultivation, tailoring and phenyl making women of our villages were showing interest from their side. Many women joined us too. But after lockdown, we could not continue the membership drive in its right spirit. I hope every thing will be normal soon and more women will join our Cooperative.”



Sasmita Behera, Asanbani, Dhenkanal

“It was surely came as a shock to us, when we realized that there are restrictions on mobility, meeting people, working together. In the beginning I thought all the efforts we put to build up the Cooperative went in vain. But soon the project team found out ways. We worked on making masks. It was much needed and there is huge demand for it. This is a great learning for us. When things don't move as per our plan, we need to change the plan as the situation demands. We are training more and more people to make masks and explore new markets to sell them. Till our other business activities take off, our focus will be on mask making.”



Pranati Nayak, Kusupanga, Dhenkanal

“Even in this lockdown situation, when all the villagers are worried about their livelihoods, we have a ray of hope. We have built up an institution and prepared a plan for our business ventures. As soon as the lockdown will be lifted, we will work together to increase the production. However, we have received training on different activities. We can carry out those ventures individually if this condition prevails for longer time. Our Cooperative is very new. We will get it ready to address the problems of present time.”



ACCESS Development Services

Plot No. 39 (First Floor), Kharavela Nagar, Unit-III, Bhubaneswar-751001, Odisha, India
Tel : +91-674-2390041, Web: www.accessdev.org

ACCESS WEE Project

At- Kantibania, PO-Kusupanga, Via- Meramandali, Dist- Dhenkanal - 759023, Odisha, India