



WEE



Women Empowerment & Entrepreneurship

Angul, Dhenkanal project

News Letter

July - September 2019



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. 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 individual and group..

Introduction:

Tata Steel BSL's CSR outfit along with ACCESS Development Services is committed towards development of poor and marginalised families of 12 villages spread over 3 panchayats i.e. 2 in

Dhenkanal and 1 in Angul districts of Odisha. These two districts are lying on the industrial belt where Tata Steel BSL Ltd is operating. This area is rich with mineral resources and is surrounded by forests. Massive industrial corporations such as National Aluminium Company (NALCO), National Thermal Power

Corporation (NTPC), Jindal Steel and Power Limited (JSPL) and Tata Steel BSL have their presence in this area. The overarching focus of Tata Steel BSL's CSR initiative is to empower the women of the region by equipping them with economic opportunities leading to income enhancement of families by promoting enterprises.



Preliminary Field Assessment:

TATA Steel BSL and ACCESS Development Services together undertook a preliminary field assessment to explore the possibilities of designing an impactful programme that would create new economic opportunities and income prospects for the households in these 12 villages. This included several rounds of discussion with members of existing Self Help Groups, meetings with local micro-entrepreneurs. Finally the team came up with some major observations which are summarized below:

✦ **Present livelihoods practices and potential:** Most of the male members of the families are engaged in the nearby industrial township either as employees or as daily wage labourers. Women are mostly engaged in day to day household chores. In some families women take care of livestock and vegetable patches, at a subsistence level. The income of the family by working in industrial plants and

townships are uncertain and inconsistent.

✦ **Community Organization:** Nearly 200 women SHGs have been promoted in 12 villages under various government programmes. However many groups have been formed multiple times with a view to get benefits under different government schemes.

- The SHGs are between 6 months and 10 years old.
- More than 50% of these SHGs have been linked with banks for credit and most SHGs seem to follow a system of equal distribution of loan amount among members rather than following an approach of need-based lending.
- Savings of the SHGs are not being utilized effectively through internal loaning.
- There has been negligible initiative on livelihoods promotion through these SHGs, and the members have not received any formal training in

SHG management and livelihoods activities.

✦ **Access to affordable credit and other financial services:** Within the community, bank accounts have been opened in the last few years under the Jan Dhan Yojana. Other than SHGs, no one in the community has any access to affordable formal credit facilities as they do not have credit history and the required paperwork for availing loans from banks is very cumbersome. The interest rates of microfinance institutions are around 24%, which are very high for poor households for setting up and sustaining new micro enterprises. This indicated the need for an intervention that enables access to credit for the community at reasonable interest rates through loan products that are customised to their needs. In addition, the community does not have access to insurance products and other social security schemes that could help in reducing their vulnerability to financial shocks and risks.



➤ **Potential for livelihoods**

promotion: On interaction, the members expressed interest in pursuing a few indicative livelihoods opportunities if they are provided with the required skill training, credit and other support. Some of the enterprise options mentioned by the women included incense stick making, mushroom cultivation, dairy, stitching/tailoring etc. In terms of market opportunity, there is a potential for setting up both farm and non-farm enterprises that can cater to TATA Steel BSL's residential township as well as the townships of other industrial corporate located in the region.

Taking into consideration the issues and challenges, potential for livelihoods promotion in the area and the interest of the women members of the SHGs, their needs and priorities, problems and prospects in those 12 targeted villages, ACCESS Development Services, a pan India livelihoods promoting institution designed a project. To take forward this initiative, Tata Steel BSL partnered with ACCESS and signed an MOU with ACCESS for the livelihood improvement of the project affected households in these 12 peripheral villages 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 villages are Nuagaon, Sarapa, Asanabania (R7R Colony), Itap, Kurunti, Kusupanga, Narendrpur, Sibapur in Dhenkanal district and Talbahal and Gantigadia in Angul district.

In the first quarter, for the period from July- September focus of the project was on preliminary field assessment, establishment of Small Producers Advisory Resource Centre (SPARC), preparation of detail implementation plan, formation of a Joint advisory body, organising meeting with Self Help Groups, formation of general body and identification of promoters/ Board of Directors of the Cooperative, formulation of the By-laws, and initiation of the registration process with the Deputy Registrar of Cooperative Society, Dhenkanal.

Establishment of SPARC:

Small Producers Advisory Resource Centre (SPARC) is a team of professionals engaged to facilitate technical and later on financial services to the SHG women/local

youth in the farm and non-farm sectors. A SPARC has been set up by ACCESS as a local level technical resource centre available to facilitate and support the livelihoods processes and strategies. These include formation and strengthening of a producer cooperative, linking the Co-operative with Revolving Loan Fund (RLF) for credit support, technical support/linkages for enterprise development. SPARC will also build the capacity of the producer cooperative for self governance and self management; help build up the corpus for the Co-operative through effective deployment and rotation of the RLF. It is technically equipped and MIS would be integrated to monitor the livelihood program of the producer cooperative. Apart from this, the SPARC would also establish a brand name to market the products produced by the members through a collective marketing strategy. The Producer cooperative would play the role of an honest broker for negotiating services and prices for the producers and the buyers in a mutually beneficial manner.

The SPARC would thus act as a gateway for the members of the producer cooperative to access resources, finance, technology, information, and markets. SPARC would be initially established by ACCESS (facilitated through grant funds being sought from Tata Steel BSL). Gradually, it would endeavour to develop a demand for its services and would transition from a grant-supported entity to become a demand-driven, fee-based technical service provider in the region. Seen this way, SPARC is a long term strategy of ACCESS to create a cadre of professionals to support livelihoods of the primary producers and meet the growing requirements of the local populace. The SPARC would, thus, situate itself in such a manner as to provide quality services to local communities on a sustained basis.

The SPARC constitutes

- Team Leader
- Inclusive finance Specialist
- Enterprise promotion Specialist
- Accountant cum MIS Coordinator

Looking at the type and demand of work, few more staff will be added to the SPARC TEAM. Moreover, to keep day to day contacts with the

members of the SHGs, it has been planned to appoint two field coordinators and five community organisers.

Detail Implementation Plan:

Based on the problems and prospects, needs and priorities of the women members in the SHGs of the area, a detail implementation plan (DIP) of the project for the first year (July 2019 to March 2020) has been prepared in consultation with all stakeholders involved in the project. The DIP talks about the concept, strategy, timeline and budget for each activity. This implementation plan will guide the staff to timey implement the project with appropriate deliverables.

Joint Advisory Body:

To guide, monitor and review the performance of the project periodically, a Joint Advisory Body has been formed by taking senior officials from Tata Steel BSL-CSR Team and ACCESS. The following members constitute the Advisory Body

1. Mr Pankaj Kashyap, Team Leader, WEE Project –Convener,
2. Mr Dibyahas Ray, Head CSR,

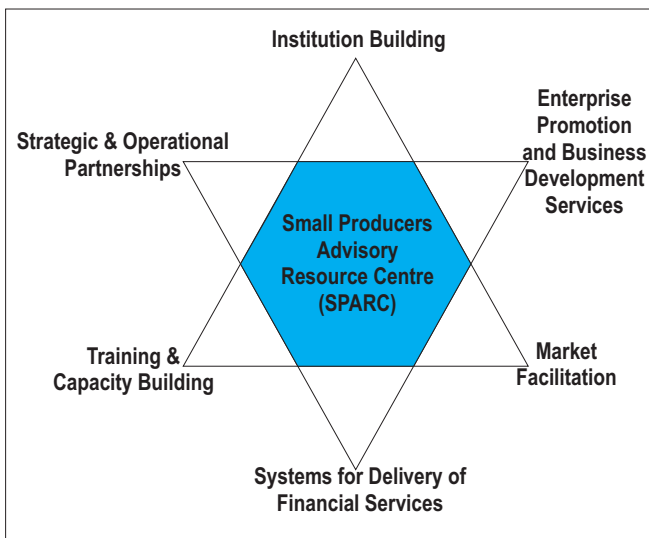
Tata Steel BSL–Chairman of the Advisory Committee,

3. Ms Renuka Singh, Sr. Manager CSR Tata Steel BSL – Member,
4. Mr Asutosh Das, Sr. Manager CSR Tata Steel BSL – Member,
5. Dr Amulya Kumar Mohanty, State Head, ACCESS Development – Member

The advisory committee would sit once in a quarter to review the progress of the project and guide the SPARC team on critical strategic matters. The advisory team would also facilitate convergence and linkages with the government departments and other stakeholders.

SHGs meetings and Collection of basic information:

With the objectives of identifying the livelihood patterns, potentials, and resource needs of the women members in the SHGs, the SPARC team visited 192 self help groups existing in the 12 villages in the first three months, had intensive interaction with them in 38 meetings. Out of the 38 sensitisation meetings with SHGs, 18 meetings were held in the month of July 2019, 15 meetings were held in the month of August



2019 and 5 meetings were held in the month of September, 2019. By and large the need of the formation of a larger institution came out very prominently, which would take care

of the needs and priorities of all the SHGs in the area in a sustainable manner

The details of the meetings are given below.

Sl. No	Name of the Village	No. of SHGs	No. of Members
1.	Asanbani	4	46
2.	Sibapur	18	182
3.	Itap	6	69
4.	Kuchilamuda	14	141
5.	Kurunti	44	469
6.	Kusupanga	36	414
7.	Narendrapur	14	152
8.	Nuagaon	15	151
9.	Raghunathpur	13	134
10.	Sarapa	9	91
11.	Ganthigadia	7	79
12.	Talbahal	12	126
Total		192	2054



Identification of leaders:

During these visits and meetings, efforts of the SPARC team was to identify the most active members of the self help groups who can play leadership roles in promotion and management of a larger institution, if it is formed. Very methodically all the groups in each village based on certain indicators as mentioned below identified their leaders unanimously. It was quite interesting to see how peacefully in each village, the SHGs identified their leaders. In total 15 women leaders were identified from these 12 villages.

The following parameters have been used to identify the leaders

- Must be a resident of the jurisdiction of the organisation;
- Having leadership skill and able to lead the organisation;
- Acceptance in the village;
- Vocal, able to express herself, having sound understanding of the problems / issues of the area and able to address them;
- Sound mental state;
- She or any of her relatives is not working in any other organisation;
- Never ever defaulter of loan of any cooperative or microfinance institution;
- Never ever penalized by the Court of Law any sort of loan default;
- Never ever penalized by the Court of Law for any criminal offence;
- Never ever declared as a bankrupt by any Court of Law

It was also discussed in the SHGs in each village that, if any larger institution, say a cooperative or a federation is formed, these leaders

Leaders selected from different villages

Sl. No	Name of the Village	No. of SHGs	No. of Members	No. of Directors	Name of the Director
1	Asanbani	4	46	1	Sasmita Behera
2	Ganthigadia	7	79	1	Saudamini Sahu
3	Itap	6	69	1	Ranjita Rout
4	Kuchilamuda	14	141	1	Gayatri Behera
5	Kurunti	44	469	3	Nirupama Behera Tapaswini Naik Anjali Kumari Mohanty
6	Kusupanga	36	414	2	Pranati Nayak Anusaya Senapati
7	Narendrapur	14	152	1	Sabita Nayak
8	Nuagaon	15	151	1	Narmada Samal
9	Raghunathpur	13	134	1	Manasi Sahoo
10	Sarapa	9	91	1	Padmini Senapati
11	Sibapur	18	182	1	Minato Rout
12	Talbahal	12	126	1	Bandana Nayak
Total		192	2054	15	

would act as the directors of that institution. These leaders will have the primary responsibility of motivating other SHG members to join the larger institution, leading them at all sphere of membership, understanding their duties and roles, provide policy direction to management, formulating basic mission, strategies and major policies, participating in approval of budgets and operational plans, maintaining accountability by transparent regular reporting to members, donors, stakeholders, government; taking the issues of the women of the area to different forum, liaison with financial and training institutions etc:

Taking into consideration the interest of the women in formation of a new larger institution, it was planned by the SPARC team to send the leaders to a cooperative for exposure, so that they would understand how a larger institution or cooperative is formed, governed and managed, more specifically, what are the products and services, how the services are offered whether it is financial or technical or

capacity building along with the role and responsibilities of the Board of Directors. In addition to that how a cooperative can grow profitably; increase its financial resource base; maintain access to donors, banks and resource providers; increase its revolving loan portfolio; increase cost-efficiency in delivering services; increase financial self-sufficiency level; increasing its assets, including physical infrastructure - branches, computers, equipment etc.

Exposure visit:

As mentioned earlier, the women leaders shown lot of interest in functioning of cooperative and its support for enterprise promotion, an exposure visit to Subhalaxmi Bahumukhee Mahila Samabaya Samiti, Jharsuguda, promoted by ACCESS Development Services was organised in the month of September 2019.

During the visit, the women leaders interacted with the BoDs and staff of Subhalaxmi Cooperative society relating to the structure and function of the organisation, its statutory compliances, roles and responsibilities of the office bearers and Board of Directors. They also discussed about various different products and services offered by the Subhalaxmi cooperative to its members for enterprise promotion. The members enquired about the process they adopted to identify the potential entrepreneurial activities and setting up of these enterprises along with the mode of operation of the business initiatives and strategies that they have adopted to ensure sustainability of the same. The leaders also visited various individual and group micro-





enterprises promoted by Subhalaxmi, such as tailoring training centre, puffed rice centre; grocery shop; mushroom cultivation area; fabrication unit; spices packaging unit; vegetables vending unit; dairy unit; cycle repairing centre. The women leaders spent lot of time with these entrepreneurs to understand their needs and difficulties and how they have overcome them.

They also visited the Office of Subhalaxmi Cooperative Society. They went through the financial ledgers and records, business plan, policies of the cooperative for smooth operation. The members and staff of Subhalaxmi explained to them the need of these records and accounts and how these help them tracking progress of the activities. They were also explained about various systems and procedures of the Cooperatives including forms and formats of the cooperative, computerized savings and loan pass books, MIS etc. There, they were shown video documentary on few successful individual micro-enterprises on grocery shop, poultry unit, goat rearing unit, photocopy centre, beetle shop, paper cup-plate making units, vegetables cultivation, banana cultivation, etc.



Post exposure Visit Interaction of SHG leaders:

After coming back from the exposure visit, the women leaders of the 12 villages came together to have an interaction with the SPARC team to narrate their experience. They were quite impressed to see the functioning of the cooperative; how the women members are running the show by employing qualified professionals to manage the office and field of the cooperative. They were shocked to see how a poor woman whose family was not able to earn Rs.5000 in a month once upon a time, is able to transact Rs.1.5 lakh to Rs.3.5 lakh in a month by adopting individual enterprises;

how the women members of the cooperative have been able to create assets on their own; how they have expanded their business; how they have been able to provide better education to their children, how their husbands are supporting and caring them; how their status has been improved in the family; how they are given importance in various family decision making process, so on so forth. While narrating these experiences they were so excited and tempted as if they are the members of the Subhalaxmi Cooperative. As soon as the experience sharing was completed they requested TATA Steel BSL and ACCESS to promote such a



cooperative for them, which will take care of all of their issues and challenges in the future. .

Finalisation of Cooperative's Name:

Being inspired by Subhalaxmi Cooperative and impressed with the activities undertaken by it, the leaders instantly took the decision of forming a “women cooperative” and suggested different names but were not completely agreeing with one another. After detailed discussion, finally, everyone unanimously agreed and finalised the name of the Cooperative as “Gruhalaxmi Bahumukhi Mahila Utpadika Samabaya Samiti Ltd” (Gruhalaxmi Multipurpose Women Producer Cooperative Ltd.).

Selection of office bearers:

Since there would be the requirement of Board of Directors and an organiser for incorporating the

institution under Orissa Cooperative Society Act 1962. All the leaders identified were considered as the first directors of the Cooperative. From them, they unanimously selected Mrs Sabita Nayak as the President cum Organiser, Mrs Anjali Mohanty as the Secretary and Mrs Narmada Samal as the Treasure of th prospective Cooperative. Mrs Sabita Nayak is one of the most active members of her SHG in Narendrapur village and a popular personality in the locality. She has a good understanding of the socio-economic issues of the women and is respected by women in the area.

Share Capital and Registration Fee:

After a through consultation among themselves in the said meeting, the initial share capital and registration fee for each member was finalised looking at the paying capacity of the women in the area which have been mentioned below:

1. Share Capital (Refundable)	
@Rs.100 per share	Rs.200
2. Registration Fee	Rs. 50
(Non-Refundable)	
Total	Rs.250

It was also decided to open an SB account in the District Central Cooperative Bank, Dhenkanal to smoothen the process of incorporation.

Preparation and submission of the draft Bye-law for the cooperative:

Prior to the drafting of the Bye-Laws, the SPARC team met the DRCS at his Dhenkanal office and enquired about the detail process of registration of a cooperative, various documents required, fees to be deposited etc. As per the advice of the DRCS, the Bye-laws of “Gruhalaxmi Bahumukhi Mahila Utpadika Samabaya Samiti Ltd. was formulated. While drafting the bye-laws, nature of services and activities to be carried out by the cooperative were considered seriously. The roles and responsibilities of various office bearers were clearly mentioned in the document. The rules and regulations; systems and procedure for effective functioning of the Cooperative have been elaborated in the document. The Bye-laws of the cooperative was submitted to the DRCS (Deputy Registrar of Cooperative Societies), Dhenkanal on 25th of September for its registration under the Orissa Cooperative Society Act 1962. Presently the Bye-laws are under scrutiny.

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