





Women Empowerment & Entrepreneurship



Angul, Dhenkanal project

## News Letter

October - December 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 individually and in group.

#### Introduction:

The first quarter of the project (July-September 2019) was mainly devoted towards recruitment of staff for the SPARC, meeting with the SHG members and understanding their needs and priorities, identification of leaders, exposure of the leaders to Subhalaxmi Cooperative, Jharsuguda, finalisation of Board of Directors for the new Cooperative, finalisation of name of the new Cooperative and mobilisation of share capital and drafting and submission of the Bye-laws of the Cooperative at the office of the Deputy Registrar of Cooperative Societies (DRCS), Dhenkanal.

The second quarter of Project WEE (October to December 2019) was quite crucial for the project as a few important activities of the project were initiated during this phase. In this quarter, emphasis was given on joint review of the project, registration of the Cooperative, business plan development for some group enterprises such as Agarbatti Unit and Phenyl Unit, commencement of training on

tailoring and mushroom cultivation etc. With the support from Tata Steel BSL, the project started in July 2019. Technical experts were recruited by ACCESS and the Small Producers Advisory Resource Center (SPARC)was set up with clear cut objectives and activities and activities to be carried out for the empowerment of women through enterprise creation.

The process of registration of the Cooperative is getting delayed.

Even though all requisites are complied and necessary modifications have been done in the bye-laws and submitted to the DRCS, the registration has not yet been done.





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### Registration of Cooperative:

As mentioned earlier, the draft Byelaws of the Cooperative was submitted to the DRCS, Dhenkanal for scrutiny. On scrutiny, the DRCS Office suggested to modify the Byelaws keeping in mind six important aspects a) the Cooperative should not get into any savings and credit activities as the DRCS has got instructions from higher authority; b) Villages coming under any districts other than Dhenkanal district cannot be the operational area of the Cooperative if it is getting registered with Dhenkanal DRCS, Dhenkanal; c) On behalf of the prospective Cooperative, the potential members have to form a General Body (GB) with at least 51members; d) The General Body will select/elect/nominate 15 Directors for the Board; e) Once the general body is formed and the Directors for the Board are identified, the Cooperative has to open a savings banks account in the name of the Cooperative in the District Central Cooperative Bank; f) Once all the above things are completed, DRCS would ask the Cooperative to submit a Treasury

Challan of Rs 5,000/- (1% of the authorised Share Capital of the Cooperative).

As per the direction of DRCS, the Byelaws of the Cooperative were modified and a General Body was formed with 63 members. In the General Body

meeting, out of the 15 leaders identified earlier as the potential directors. 13 were institutionalised along with 2 more new directors from the 10 villages of Dhenkanal district (The 2 new directors replaced the 2 leaders from the 2 villages from Angul district identified earlier). All necessary documents along with the resolution of the first General Body meeting were submitted to the DRCS. Apart from this, a treasury challan of Rs 5000/- was deposited in the government treasury for registration of the Cooperative on 10th November 2019. Rounds of meetings were held with the DRCS, Dhenkanal in this quarter. Due to certain preoccupations and shifting of the DRCS Office to a new premise, the process of registration caused lot of delay for registration of the Cooperative.

### **Joint Review Meeting:**

A Joint Review Meeting was held on 15th October 2019 and was attended by Mr Dibyahas Ray, Mr Ashutosh Mohapatra and Ms Renuka Singh from TATA Steel BSL, CSR and Dr Amulya Kumar Mohanty from ACCESS Development Services to review the progress of the project in the past three months.

After the presentation of the progress of the project by Mr Pankaj Kashyap, Team Leader, WEE Project, the review team emphasised on initiation of group based enterprises by the SPARC team at the earliest. Since the plan is to start the group based enterprises and marketing of the SHG products through the Cooperative, the registration of the Cooperative was inevitable. More specifically, unless the Cooperative is registered, it is not possible to apply for the GST registration. Without GST number the products of the Cooperative cannot be sold in the market. The review team also discussed and resolved that the SHGs from the villages of Angul District will be out of the fold of the Cooperative as the jurisdiction of the Cooperative cannot be extended to Angul District. However, it was discussed that, the SPARC team should develop strategies to bring benefits to the SHG members of villages coming under Angul District in terms of training, capacity building and marketing of their products. The review committee was of the view to expedite the process of Cooperative registration.



## TATA STEEL BSL access

## Cooperative Board Meetings:

There were three Board Meetings organised in this quarter. Some important decisions taken by the Board were:

- 1. Out of the 12 targeted peripheral villages of TATA Steel BSL, only 10 villages of Dhenkanal district would be included in the Cooperativedue to jurisdiction issue. As a prerequisite for the registration of the Cooperative under The Orissa Co-operative Societies Act-1962, a 51 members General Body meeting has to be organized and in the first general body meeting 15 BoD members, 2 Management Board members and an Organizer of the Cooperative would be selected. It was also decided to collect Share Capital of Rs 200/- and entrance fees of Rs 50/- from each member of the General Body which should be deposited with the Organiser in cash. Later, after registration of the Cooperative, the same would be deposited in the Bank.
- 2. In the two villages, which are coming under Angul District, livelihood enhancement activities

- would be initiated and emphasis would be given for SHG bank linkage.
- 3. First, the Cooperative would beregistered as MultipurposeProducer's Cooperative and later, with the permission of District Collector and Superintendent of Police, ACCESS and BoD would try to incorporate savings and credit operations in the Cooperative.
- 4. After registration of the Cooperative only share capital would be collected from the enrolled members from 10 villages of Dhenkanal district.
- 5. The SB Bank Account of the Cooperative would be opened in SBI, Kantabania. Sabita Nayak, President and Anjali Kumari Mohanty, Vice President will act as the signatories of the bank account which would be opened in the name of the Cooperative.
- 6. Since the registration of the Cooperative was getting delayed, it was resolved that in the initial phase, the SPARC team will start the group enterprises with the SHGs in the operational villages. Phenyl Making, Tailoring, Pickle Making and Puffed Rice Unit are few enterprises which could be

- started in the operational villages with a robust business plan and cost economics.
- Criteria were fixed for identifying the trainees for the Tailoring Training such as a) she would become the member of the Cooperative, b) If any adolescent girl wants to undergo the training then at least her mother should become the member of the Cooperative, c) Widow/ Separated women should be given priority in the selection process. BoDs would be identifying the trainees, based on the above mentioned criteria. Further, it was decided to charge a fee of Rs.200 per month from each trainee. The Tiloring Training would start in village Kurunti and Nuagaon.
- It was decided to prepare Phenyl in 02 villages Kusupanga and Talabahal. Phenyl would be sold in the market with the brand name of PhenoFresh+. All the directors would be taking the responsibility to sell the product in their respective villages. 80% of the Product was expected to be marketed in the villages and 20% in the local market. One more Group from villages Sarapa showed interest in Phenly Making. It was resolved that after exhausting the present material, next time onwards the materials would be purchased by the SHGs themselves.
- 9. It was decided to start a flour mill and incense sticks preparation in Kurunti and Narendrapur. All the expenses for starting these enterprises would be borne by the SHGs.

Detail discussion was held to start bee keeping as an enterprise. For piloting the project, the enterprise would be undertaken by the BoDs in their respective villages.





### Training on Phenyl making at Village Talabahal and Kusupanga:

Two training programmes on Phenyl preparation was organised in Talabahal and Kusupanga villages on 25th and 29th October respectively. 20 members of two SHGs (Maa Tarini SHG and Annapurna SHG) were the participants. They were trained on use of various ingredients along with their quantity required for making phenyl. The resource person demonstrated phenyl production process to the members and asked every member to participate in the making process. At last all the members prepared about 46 litres of Phenyl. Both the training programmes were witnessed by Mr KC Das, Head Environment-TATA Steel BSL , who was the Chief Guest of the Program; Mr Dibyahas Ray, Head CSR; Ms Renuka Singh, Sr Manager-CSR and other staff of CSR Team of Tata Steel BSL













# Commencement of tailoring training programme:

In the targeted villages, after thorough assessment it was found out by the SPARC team that there is a huge potential of tailoring as an enterprise in the local vicinity. There are skilled women in the area who have the technical know-how on tailoring and are running their small enterprises. So it was effortless to select trainers among them. Many women and girls had basic skill of stitching and cutting and they were very much interested in tailoring work. They look at tailoring skill in two ways. Firstly, they can meet their own household requirements by doing the repair work or making basic apparels and save that money from going to other tailors. Secondly, they can have their home run tailoring unit where they can make products as per order.

The training programmes for tailoring work were initiated in the month of November. 130 women and adolescent girls participated in these programmes. The programme had run at 4 places in the villages of Nuagaon, Kurunti, Kusupanga and Itapa.

It was ensured during the training programs that the local resource persons as tailoring trainer would be hired for providing the training. In the training program, the participants are both women and adolescent girls of the village. The duration of the course is 3 months. The sewing machines and raw materials were provided from the project whereas the trainees paid a fee of Rs 200/- to get the training. Details of the training program are as follows:

Sl. No.	Name of the Village	Date of Inauguration	Participants
1.	Nuagaon	15-11-2019	31
2.	Kurunti	19-11-2019	28
3.	Kusupanga	29-11-2019	26
4.	Itapa	18-12-2019	25
		TOTAL	110



After successful completion of the training program, SPARC team would tie up with Block Offices from where the trained tailors could avail work orders for school and college uniforms. Other buyers would also be identified who can place order on a decent scale. There is also plan to identify few products in the market which are in demand and contacts would be established with buyers who could buy these products from the unit at a competitive price. This way the trainees would get regular work and their skill would be developed. Simultaneously, emphasis would also be on promoting individual entrepreneurship.

### SHG bank linkage:

There were series of meetings with the Self Help Group members in Talabahal and Ganthigadia villages of Angul district to establish credit linkage between the SHGs and the banks. In this process the SPARC team got a chance to assess the current status of the groups and build their capacity for better leadership and management. The SPARC team also extended support to regularise maintenance of recordsand accounts of the self help groups. They also performed internal assessment to assess which groups are eligible for bank loans. Finally, one self help group of village Talabahal was found meeting all the criteria for bank linkage. The loan application of that group was forwarded to the bank. The process of sanction is under way.

Importance to the SHG is being given utmost importance at this moment due to the requirement of finance to start group based enterprises at the earliest. Banks are also enthusiastic to support the SHGs when a technical agency like ACCESS is there to build up a cooperative of SHGs for enterprise promotion.



### **Exposure Visit of tailoring trainers:**





In the meanwhile, an exposure visit was organised for the Tailoring Trainers in the month of December 2019. They were taken to a unit of Deen Dayal Upadhyay Gramin Kaushal Yojana (DDU-GKY) in Bhubaneswar with the objective of giving them exposure to a well managed tailoring training centre. Supramayee Nayak of village Kusuganga shared her experience of visiting the center and told, "At best, I had seen a big tailoring shop with machines in Angul, but I had no idea that such huge and advanced machines are also available for tailoring. I am quite inspired by the machines and am thinking to purchase one. This was an eye opener."



Though the trainers have fair ideas about tailoring, they were never exposed to various products that are in demand in market. The trainers interacted with the staff who are looking after administrative matters and tried to understand how the training centre management is being done, how to appraise the skills of the trainees and what all method are deployed to run a successful training centre etc. They also interacted with the master trainers and instructors and tried to understand the quality control mechanism, maintenance of uniform standard and division of task. They discussed with them regarding the design development inputs and skill development process.



As the trainers are managing their small training centers in their respective villages it was a timely input for them to get exposed to the management of a huge training center. For Jhili Behra of Kurunti village tailoring was perceived as a sheer household activity or a small unit of apparel making. She says, "Now, we can think of big orders and executing them effectively."

After going back from the exposure visits, a clear change in operational procedure was observed in all the training units. Now the training centres are better managed. The trainees are getting individual attention. The trainers are focusing on afew products which the trainees will



be having expertise that will help them in standardising larger production orders. Trainer in village Nuagaon, Ms Pramila Behera was silent all the way back home. Upon asked what did she learn and how would she use this experience, she said, "this is a life time experience. We may not reach this level but we will surely try to organise our training centers to its optimal capacity. We will surely work towards a group enterprise and establish its brand in Angul. This will bring us good orders from buyers."

## Business Plan for Agarbati preparation:

A business plan for Agarbati preparation has already been prepared to start the enterprise. Majority of the women members, shown their interest for this enterprise. Earlier they were preparing Agarbati manually by taking the raw materials from local vendor. But gradually, the vendor stopped supplying raw materials for which the SHG members had to stop preparation of the same. Taking into consideration, the challenges they

confronted, it has been decided to install a machine in one of the villages so that the group members will come and take part in the production process. It has been planned that the cooperative will procure Agarbati from the SHGs and will sell them in the market under a brand name. While the brand name is yet to be finalized, the process of identification of SHGs to be involved in Agarbati preparation is going on. It is expected that, by the end of third quarter, production of Agarbati will

### **Training on Mushroom Cultivation:**

In the month of December 2019, training programmes were organised in two batches for Oyster mushroom cultivation. This training was held in two project villages namely Nuagaon, Dhenkanal district and Talbahal in Angul district. In Nuagaon10 members of Om MaaBanadevi Self Help Group and in Talabahal 10 members of Laxminarayan Self Help













Group participated in the training program. Shri Ram Narayan Sahu, Program Coordinator at Regional Self Employment Training Institute (RSETI), Angul imparted training to the participants. In the beginning, he demonstrated how to prepare the mushroom bed. Later, the Self Help Group members prepared the beds for mushroom on their own under his guidance. After completion of the training, all the SHG members showed lot of enthusiasm to continue this as an enterprise in their respective SHGs. Some of the women had gone to Subhalaxmi Cooperative Society for exposure visit and had seen how successfully women in Jharsuguda are producing and selling mushrooms. Narmada Samal of Nuagaon village was the one who gathered all the women of her village, mobilised them to start the production and carried out production at a scale. She says "We intend to add more members in this initiative as well as the Cooperative. The women who will be part of the initiative will also be a member in the Cooperative. This enterprise is the entry gate for the Cooperative."

Even though 20 members were given training, 32 women showed interest to start this enterprise and have started preparing mushroom beds at their households. In village Talabahal village 64 mushroom beds and in Nuagaon 42 mushroom beds have been prepared by these women members. The SHG members in Sarapa and Raghunathpur are to start mushroom cultivation soon. As oyster



mushroom requires 20-25 days for production, the first lot of produce has not yielded so far. After the yield, all the mushrooms will be aggregated, cleaned and packed and marketed. Currently in the market mushroom is sold at Rs 100- Rs 110/- per kg. Tiki Naik of villageTalabahal village is impatient to wait till the final produces are harvested and says "I already have plans to scale up this activity. Some of us are getting together to set up a shed where we can keep more beds. We need to expand our production base so that we can have a presence in the market."

The Self Help Group members, intend to be organised under the Cooperative and have a clear marketing plan for their produce. At first, their target market was their own village. If the villagers would be

interested they can buy mushroom from the SHG members. They have the plan to sell their produce in the township of TATA Steel BSL at Narendrapur. With increased production base and continuous production, the Cooperative will start supplying mushroom to the hotels, restaurants, canteens of TATA Plant, etc. There is also assurance from the CSR team that a space/ kiosk will be arranged for the women in the township where they can keep their mushroom for sale. For 32 years old Minati Nayak of village Talabahal village, brand is very important. She says, "Once our Cooperative is registered we can use the brand name and establish it. Getting an easy entry in the Tata Plant or Township is not that easy for others. As we are getting this opportunity, we must make our presence felt with our brand name and logo."

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