



TATA STEEL FOUNDATION

**WOMEN
EMPOWERMENT &
ENTREPRENEURSHIP
PROJECT**

**QUARTERLY PROGRESS
NEWSLETTER**

(JULY - SEPTEMBER 2022)

IMPLEMENTED BY:



UPDATE ON PROJECT ACTIVITIES

1. Inclusion of new members in the Cooperative

In Q2, the project has expanded its outreach to four new villages increasing the total villages covered by the project to 17. Owing to this expansion, 229 new members have been enrolled into the Cooperative. Share capital of Rs. 45,800 and administration fee of Rs. 11,450 has been collected from the newly enrolled members. At the end of Q2, the Cooperative has total 1769 enrolled members

2. SHG bank linkage

In Q2, seven SHGs have been linked with different banks for loans worth Rs. 24 lakhs. A database of loan linkage is maintained by the Cooperative which helps in setting future targets for eligible SHGs for bank linkage. Regular follow up is required with members who have availed loans to ensure utilization of loan for setting up enterprise and not for consumption purpose.

Table 1: Details of SHGs availed loans in Q2

S.No	SHG Name	No. of Members	Village	Bank	Loan Date	Amount (Rs. Lakhs)
1	SHREE SAI	11	KURUNTI	SBI, NARENDRAPUR	15-07-2022	3
2	SHAKTI MAA DIBYA JYOTI	10	CHARAGADIA	UCO, MERAMANDALI	25-07-2022	2
3	SHAKTI BYSNABI	10	MANGALPUR	UCO, MANGALPUR	01-08-2022	5
4	SHRI GANESH	10	KOCHILAMADA	CANARA, MERAMANDALI	08-08-2022	4
5	MAA MAHAMAYEE	10	KURUNTI	UCO, KHADAGAPRASAD	08-02-2022	5
6	MAA SANTOSHI	10	KURUNTI	ANDHRA Bank, KAMALANGA	25-08-2022	3
7	MAA HINGULA	10	NUAGAON	CANARA, MERAMANDALI	05-09-2022	2
	TOTAL	71				24

3. Exposure visit to puffed rice mill

An exposure visit was organized to Dulal Producer Company Ltd. in Mayurbhanj district, under which a puffed rice unit has been operational since 2019. It was selected for the exposure visit as it has been able to gather good market presence, business and has been serving the local market demand successfully since its inception. Six members of the Om Sai puffed rice unit and the enterprise promotion

specialist of WEE project went for the exposure visit to learn about production process and marketing strategy of the established unit.

As an outcome of the exposure visit, the members of Om Sai puffed rice unit have decided to switch their energy source for running their machinery from LPG to firewood as it helps in giving a better output and also helps in lowering the costs of production.

4. Vegetable seed distribution to farmers

In order to promote vegetable farming, every quarter, select farmers are given vegetable seeds for cultivation. In Q2, 33 farmers from five villages, namely, from Kochilamada, Charagadia, Nuagaon, Kurunti and Sibapur villages have been given vegetable seeds. 20 farmers from these have received seeds for 15 decimal area of land and 13 farmers received seeds for 5 decimals land. All farmers had already prepared their land for directly transplanting seeds to their fields.



5. Awareness program on government and other entitlements

Several awareness sessions regarding entitlement linkage have been conducted for the Cooperative's members. Schemes such as Pradhan Mantri Suraksha Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, Biju Swastha Kalyan Yojana, Farmer ID, KYC update of Pradhan Mantri Kisan Saman Nidhi Yojana, Pradhan Mantri Shram Yogi Mandhan Yojana, registration in Sugam portal for different entitlement of Animal resource development, Horticulture and Agriculture department have been covered in these awareness sessions.

Table 2: List of entitlement awareness trainings held

Sl. No	Date	Village	Scheme Covered	Member Covered
1	16/09/2022	KHALIBERNNA	PMSBY,PMJJBY,PMFBY, PMKSY, PMSYMY,KRUSAK PORTAL,BSKY	55
2	19/09/2022	MANGALPUR	PMSBY,PMJJBY,PMFBY, PMKSY, PMSYMY,KRUSAK PORTAL,BSKY	60
3	20/09/2022	NUAGAON	PMSBY,PMJJBY,PMFBY, PMKSY, PMSYMY,KRUSAK PORTAL,BSKY	75
4	22/09/2022	TALBAHAL	PMSBY,PMJJBY,PMFBY, PMKSY, PMSYMY,KRUSAK PORTAL,BSKY	50
5	23/09/2022	BADIBAHAL	PMSBY,PMJJBY,PMFBY, PMKSY, PMSYMY,KRUSAK PORTAL,BSKY	50
6	24/09/2022	KURUNTI	PMSBY,PMJJBY,PMFBY, PMKSY, PMSYMY,KRUSAK PORTAL,BSKY	60
7	26/09/2022	KUSUPANGA	PMSBY,PMJJBY,PMFBY, PMKSY, PMSYMY,KRUSAK PORTAL,BSKY	60
8	27/09/2022	NARENDRAPUR	PMSBY,PMJJBY,PMFBY, PMKSY, PMSYMY,KRUSAK PORTAL,BSKY	40
9	28/09/2023	NARENDRAPUR	PMSBY,PMJJBY,PMFBY, PMKSY, PMSYMY,KRUSAK PORTAL,BSKY	40
Total Member Covered				490

6. Convergence with government departments

For successful implementation of project activities and sustainability of enterprises, convergence with government departments is crucial. Under the WEE project, poultry farmers promoted through Gruhalaxmi Cooperative have been encouraged to converge with the

Animal Resource Development department in order for them to receive benefits, if eligible, such as poultry sheds from the department. Three poultry farmers have successfully received poultry sheds from the department and have simultaneously been provided with physical inputs from the Cooperative to run their poultry farm.

The support received by eligible members through departmental convergence is displayed in Table 3, below.

7. Improved vegetable farming training to members

A one-day village level training on 'Methods for

Improved Vegetable Farming' was organized at the community hall of Khaliberna village on 27th September 2022. As the Cooperative plans to promote vegetable cultivation with vigour in the coming rabi season, the training program was conducted to orient the SHG members on different techniques of efficient vegetable cultivation.

Table 3: Support received through convergence with the government department

S. No.	Name of Beneficiaries	Village	Name of Scheme /Program	Type of Support	Leveraged amount (in Rs.)
1	Atara Naik	Charagadia	Deep liter layer poultry farming under Animal resource development department, Odisha	Poultry shed	2,00,000
2	Anita Gadnayak	Kochilamada	Special assistance under COVID 19 scheme, Animal resource development department, Odisha	Poultry shed	1,77,500
3	Pranati Naik	Kusupanga	Deep liter layer poultry farming under Animal resource development department, Odisha	Poultry shed	2,00,000
Total Convergence Amount					5,77,500

The Cooperative plans to support vegetable farmers with seeds, fertilizer and some plant protection materials. The training covered topics related to selection of crops as per soil, different elements of the soil, soil preparation, how plants grow and react differently to inputs, disease control, intercultural practices after plantation, integrated nutrient management, water management and cost economy of vegetable farming.



BUSINESS UPDATE OF THE COOPERATIVE

1. Sales revenue of Gruhaluxmi Cooperative

The revenue of the Cooperative from sale of various products of member enterprises for Q2 is displayed in Table 4.

Table 4: Revenue from sale of products

Month	Phenyl		Agarbattis		Liquid dishwasher		Mixture	
	Numbers sold (in bottles)	Revenue from sale (Rs.)	Numbers sold (in bottles)	Revenue from sale (Rs.)	Numbers sold (in bottles)	Revenue from sale (Rs.)	Numbers sold (in bottles)	Revenue from sale (Rs.)
July	619	20,470	172	12,030	40	1,800	338	18,543
August	838	25,100	163	11,337	50	1,520	384	21,800
September	866	27,608	173	12,099	0	0	210	8,889
Total	2,323	73,178	508	35,466	90	3,320	932	49,232

2. Supply of vegetables and grocery to TATA steel

Gruhaluxmi Cooperative has become the registered vendor of TATA Steel, Meramandali for supplying vegetable and grocery items to their Jagannath canteens. In Q2, vegetables and grocery items worth Rs 6,12,832 have been sold to TATA Steel canteens. The Cooperative has earned Rs. Rs 25,014 as profit from this business in Q2. Month wise details are given below in Table 5.

Table 5: Revenue from supply of vegetables and grocery to TATA Steel canteen

Month	Vegetables		Grocery	
	Sale (Rs.)	Profit (Rs.)	Sale (Rs.)	Profit (Rs.)
July 2022	96,025	3,751	147,416	8,394
August 2022	88,997	1,238	157,835	6,697
September 2022	64,927	2,452	57,632	2,482
Total	2,49,949	7,441	3,62,883	17,573

3. Revenue from input supply to poultry farmers

The Cooperative makes available poultry inputs for farmers to buy from. In Q2, 2,210 chicks and 6,125 kg of feed was sold to the farmers through the Cooperative. The sales revenue is shown in Table 6.

Table 6: Revenue from supply of input to poultry farmers

Items	Chicks (Rs.)	Pre-Starter Feed (Rs.)	Starter feed (Rs.)	Medicine (Rs.)	Total (Rs.)
Sale	63,535	35,420	2,66,200	8,738	3,73,893
Profit	1,995	1,044	6,556	553	10,148

In Q2, the Cooperative has also supported new poultry farmers with physical inputs using RLF money it has received from TATA Steel when it was incorporated. On submission of an application and eventual approval from BoD, inputs worth a pre-agreed amount is disbursed to each enterprise. The respective member is expected to return the fund amount to the Cooperative after completion of one business cycle so that the fund can be revolved amongst members.

In Q2, five members with poultry farms have received inputs from the Cooperative on 5th August 2022 through the RLF and they have duly returned the money too. The details are shown in Table 7.



Table 7: Inputs supplied to poultry farmers through RLF

Member Name	Sale				
	Chicks (No.)	Pre-Starter feed (Kgs)	Starter feed (Kg)	Medicine (Set)	Total Sale (Rs.)
Lata Nayak	100	30	250	1	16,527
Anita Gadanayak	100	30	250	1	16,527
Atar Naik	100	30	250	1	16,527
Pinki Nayak	100	30	250	1	16,527
Mamata Bhoi	100	30	250	1	16,527
TOTAL	500	150	1250		82,635

ENTERPRISE AND INCOME TRACKING

Income of the members' enterprises is being tracked on a monthly basis since August 2021. Field animators feed in data by conducting real time enterprise visits, post which the data is analysed.

Data for July, August, September 2022 is shown in Table 8. There is an increase of 7% of total entrepreneurs earning from their enterprises in Q2 from Q1. Amongst the income slabs, the slab of Rs. 5,000 to Rs. 7,500 has seen 41% more

entrepreneurs earning in that slab than there were in Q1. These variations can be seen in Figure 1.

Those who have not earned/ generated any income out of the enterprise, have not been considered while calculating the average income. If any of the members are running multiple enterprises, their monthly income was calculated after considering the income from all their enterprises.

Table 8: Income slab-wise entrepreneurs and their average monthly income from enterprises

Income slab	June 2022		July 2022		September 2022	
	No. of entrepreneurs	Average Income (Rs.)	No. of entrepreneurs	Average Income (Rs.)	No. of entrepreneurs	Average Income (Rs.)
Upto Rs. 2,500	330	1,234	331	1,230	355	1,174
Rs. 2,501 - Rs. 5,000	149	3,658	140	3,565	148	3,569
Rs. 5,001 - Rs. 7,500	58	6,080	70	5,925	67	5,901
Rs. 7,501 - Rs. 10,000	23	8,297	28	8,399	34	8,414
More than Rs. 10,000	15	12,416	14	12,737	14	12,823
Total	575	31,685	583	31,856	618	31881

Figure 1: Monthly comparison for number of entrepreneurs as per income slabs