

# **Women Development**

*Innumerable programmes concerning welfare of women in the country have been devised and operated through NGOs some of which relates to "(a) Programmes for widows, destitutes, beggars, prostitutes and women in distress such as service homes (b) Skill development training programmes and hostels for women (c) Mahila Mandals and promoting functional literacy (d) Thrift and credit societies (e) Women co-operatives, (f) DWACRA etc. All these programmes are supported by different agencies namely Ministry of Social Welfare, Central Social Welfare Board, Ministry of Human Resources Development, Ministry of Rural Development etc. Many State Governments have introduced additional programmes for women welfare and set up women's economic development corporations for expanding employment opportunities and credit assistance, marketing support etc. Similarly a number of International agencies including UNDP are also supplementing the efforts of NGOs in this direction.*

*A sample project proposal on "**Empowerment of Women through Income Generation Activities**" is given in detail under the heading of **Women Development**.*

# **PROJECT PROPOSAL**

## ***ON EMPOWERMENT OF WOMEN THROUGH INCOME GENERATION ACTIVITIES***

# **THROUGH INCOME GENERATION ACTIVITIES**

## **Contents**

- 1. PROJECT AT A GLANCE**
  - 1.1 About the Project
  - 1.2 Scope of the Project
  - 1.3 Critical areas of concern
  - 1.4 Components of women empowerment
  - 1.5 Strategies and approach
  - 1.6 Women empowerment - Policy and Institutional support
  - 1.7 Infrastructure and institutional set-up
  - 1.8 Organisation and man power
- 2. WOMEN DEVELOPMENT - CRITICAL AREAS OF CONCERN**
- 3. EMPOWERMENT OF WOMEN- STRATEGIES & APPROACH**
  - 3.1 Need for empowerment
  - 3.2 Components of women empowerment
  - 3.3 Characteristics of empowered women
  - 3.4 Tenets of empowerment
  - 3.5 Categories of empowerment
  - 3.6 Approaches
  - 3.7 Approach adopted in this project
  - 3.8 Indicators of achievement
- 4. EMPOWERMENT OF WOMEN - POLICY AND PRINCIPLE**
  - 4.1 National Plan of Action
  - 4.2 Policy planning and programming
  - 4.3 Welfare of women, initiatives
  - 4.4 Schemes of Assistance
- 5. PROJECT PLANNING AND METHODOLOGY**
  - 5.1 Theme
  - 5.2 Components
  - 5.3 Process flow
  - 5.4 Project planning
- 6. INSTITUTIONAL SET UP AND INFRASTRUCTURE**
  - 6.1 Institutional Support
  - 6.2 Infrastructure
  - 6.3 Institutional set-up
  - 6.4 Duration
- 7. ORGANISATION & MAN POWER**
  - 7.1 Organisation
  - 7.2 Organisational chart
- 8. PROJECT COST AND METHOD OF FINANCING**
  - 8.1 Project cost
- 9. VIABILITY ANALYSIS**
  - 9.1 Basis & Presumptions
  - 9.2 Operational costs of the scheme/annum
- 10. PROJECT IMPLEMENTATION SCHEDULE**
  - 10.1 Project implementation schedule
- 11. EVALUATIONS AND IMPACT ANALYSIS**

# **1 PROJECT AT A GLANCE**

## **1.1 About the Project :**

This project is aimed at empowering the Women in Rural areas through income generating activities. The project is an integrated approach to train and develop women co-operatives and self-help groups encompassing "Rural Dairy, Garment making and manufacturing of Food Products" as prime activities.

This project is conceived with an initial capital investment of Rs. 31,00,000/- out of which an amount of Rs. 11,00,000/- is required to meet the fixed capital including investment required to form part of the capacities building of the implementing agency.

Attempt has been made herein to discuss about various schemes devised by various national and international developmental agencies including NABARD, SIDBI, RMK, Ministry of Industry, and Central Social Welfare Board, NIPCCD, UNIDO etc. However much emphasis has been laid on the three prime income generation activities mentioned here above and they form basis for this report.

## **1.2 Scope of the Project :**

Rural women in our country suffer from being both economically and socially invisible. Economic invisibility stems from the perception that women are not relevant to the wage and self-employment. But, they have been playing very important and significant role. They are engaged in a variety of occupations; small farm agriculture, live stock tending, processing of live stock produce, gathering and processing of agricultural and minor forest produce, tree growing, small trading and vending, producing manufactured items such as garments, bidis, shoes, food stuff etc. Still, there is continued vulnerability and inequality in all sectors - economic, social, political, education, health care, nutrition and legal. There is a need to empower these women to counter this menace while strengthening women's economic security. The growing realization of this fact induced several developmental agencies to contribute their mite in this direction and initiated several developmental approaches. The world conference of the UN Decade for women defined development as the tares development including development in the politics, social, culture and growth of the human person. They opined that women's development should not be viewed as an issue in social development but should be seen as an essential component in every dimension of development. Out of several approaches prescribed for empowerment of these women, the "Economic empowerment approach" which focuses on improving women's control over material resources and strengthening women's economic security is considered as an important approach. Here in this approach groups are

formed using two methods; organizing women's around savings and credit, income generation, skill training activities or organizing them by occupation or location. These groups may work in a range of areas including savings and credit, training and skill development, harnessing rural resources, new technologies or marketing as well as provide such ancillary support such as child care, health, literacy and legal aid.

There are a number of programmes concerning empowerment of women through income generation activities and all these programmes are run by different ministries/developmental agencies like Ministry of Social welfare, Ministry of Human Resources Development, Ministry of Rural Development, Ministry of Industry, UNIDO etc. Many state governments have also introduced additional programmes for women welfare and set up Women's economic development corporations for expanding employment opportunities, credit assistance and marketing support. The international agencies like UNIDO and global fund for women development etc., are supplementing the efforts of the NGO's in the areas of empowerment through Trade related entrepreneurship by providing grant-in-aid assistance for capacity building (TREADS). Several funding agencies like SIDBI, NABARD, RMK, Public Sector Banks are extending support to NGOs for on-line lending to the Rural women for setting up trade related/micro enterprise activities.

The policy and institutional support extended by the Govt. and various developmental agencies and the growing realization of Rural women to adopt co-operative/group approach for economic empowerment, offers excellent scope for this project. Further, the activities and product mix chosen in this project will have an indice of profitability with apparent and visible impact on the growth of implementing agency.

### **1.3 Critical areas of concern :**

According to an estimate, women represent 50% of population, make up 30% of the official labour force, perform 60% of all working hours, receive 10% of the world income but still own less than 1% of the world property. This is the lawful economic profile of women in the World. This is also true of Indian women and very much true of rural women.

Rural women in our country suffers from being both economically and socially invisible. Economic invisibility stems from the perception that women are not relevant to the wage and market economy. Social invisibility is a result of general status of second class citizen, usually accorded to women. It is not surprising that developmental programmes, which do not take into account the aspiration of women are not effective in achieving their objectives. The growing realization that rural women are not inarticulate, illiterate and ignorant objects of welfare, but are in fact, productive, hard working adults, who have coped with battle for survival from a very young age, makes their participation in the development process increasingly necessary and

imperative. This is the critical area of concern forming base and objective of this project.

#### **1.4 Components of women empowerment :**

Empowerment of women is a process of awareness of capacity building, leading to a greater participation, to greater decision making power and control to transformative action. It would contains the following components.

- ▶ Awareness building about women's situation, discrimination, rights and opportunities as a step towards gender equality. Collective awareness building provides a sense of group identity and the power of working as a group.
- ▶ Capacity building and skills development, especially the ability to plan, make decision, organize, manage and carry out income generation activities and to deal with people and institutions in the world around them.
- ▶ Participation and greater control and decision-making power in the home, community and society.
- ▶ Action to bring about greater equality between men and women.

#### **1.5 Strategies and approach :**

"Economic empowerment approach" which focuses on improving women's control over material resources and strengthening their economic security is adopted in this Project. Bringing a group of women together at a base to become integral part of economic activity is an important strategy towards their empowerment. The women groups will be identified, motivated and their capacities are appropriately enhanced/strengthened through suitable training methodology and the strengthened will be motivated to take up an economic/income generation activity suiting to the local environment/resources.

#### **1.6 Women empowerment - Policy and Institutional support**

Till sixth plan, women were recipients of welfare services along with other weaker and handicapped sections. It is only in 1980's that an emphasis has been laid on developmental issues concerning women empowerment and their participatory development. It was on the sixth plan for the first time, a chapter on women empowerment is added with due emphasis on four strategies 1) economic independence 2) educational advance 3) access to health care and family planning and 4) income supplementing. Since women development is multi-disciplinary, a variety of agencies are involved in this programme. The department of women development being the nodal government agency which co-ordinates the programmes of various central ministries such as agriculture and rural development, health and family welfare, education, youth affairs, law and justice, social welfare, science and

technology, on the one hand and a number of voluntary actions for empowerment of women have been encouraged by the Ministries and several other international agencies like UNIDO, AERDD, CAA etc., are also extending organizational and funding support to various NGO's working in this direction.

Several developmental financing institutions like SIDBI, NABARD and Rashtriya Mahila Kosh besides various other public sector banks are extending concessional credit for on-line lending to poor women to support their income generation activities.

Various schemes pertaining to women development through empowerment are given at chapter 4 of this proposal.

### **1.7 Infrastructure and institutional set-up**

This project is aimed at undertaking the following activities

- a) Group identification
- b) Motivational campaigns
- c) Entrepreneurship development programmes
- d) Activity identification
- e) Launching

For accomplishing the above cited tasks, the project will be requiring to develop sound infrastructure and strong institutional capabilities to back it's,

- a) Institutional network
- b) Training
- c) Production/income generation activity

The infrastructural requirements of the project may vary depending on the production programme/activity chosen for the purpose of income generation.

### **1.8 Organisation and man power**

The project will be headed by the secretary of the implementing agency and he will be chief-coordinator. He will receive all advisory support and directions from a "Project Advisory Committee" constituted with the professionals/personnel drawn from various developmental agencies, social administrators, educationalists, technical institutions including implementing agency. The chief coordinator/project director will inturn be assisted by three project coordinator who will be responsible for implementation of the programmes formulated by the project director. The project director will conduct day to day affairs of the project with the assistance of ministerial/administrative staff appointed for this purpose. All training and developmental activities of the project will be appropriately strengthened/backed by efficient services of both external as well as internal resource personnel wherever required.

## **2 WOMEN DEVELOPMENT -** **CRITICAL AREAS OF CONCERN**

Rural women in our country suffers from being both economically and socially visible. Economic visibility stems from the perception that women are not relevant to the wage and market economy. Social invisibility is a result of the general status of second class citizens usually accorded to women. It is not surprising that development programmes which do not take into account the aspirations and participation of women are not effective in achieving their objectives. The growing realization that rural women are not inarticulate, illiterate and ignorant objects of welfare, but are in fact, productive, hard working adults, who have coped with battle for survival from a very young age, makes their participation in the development process increasingly necessary and imperative.

The conditions or material state in which poor women live is characterized by low wages, poor nutrition, lack of access to health care, education and training, emphasis on improving the daily conditions of women's existence curtailed women's awareness of, and readiness to act against the less visible but powerful undulying structures of subordination and inequality. While receiving material benefits, women should not be deprived of their urge to achieve a better role, their will power to reach a higher quality of life and their commitment to an enhanced status in the family, community and society. But, poverty is know to have driven countless women to low status, low paying occupations in domestic services or organized prostitution frequently as migrant away from their homes at times across international borders exposing them to considerable risk of economic exploitation and sexual abuse. In material terms also women and girl children in ultra-poor families are the worst sufferers, as the distribution of family resources under patriarchial system tends to be skewed against them.

It is known fact that majority of women live in rural areas, urban slums and majority of women workers are engaged in subsistence agriculture and informal sector with little or no regulation, legislative protection and trade union support. The down scaling of public sector, budgetary restraints and privatization effected women adversely, particularly through the reduction of subsidized welfare services. Rapid technological advances are likely to affect poor women by devaluing



their traditional skills thus jeopardizing their survival strategies and pushing them into extreme poverty.

There is also increasing evidence of women entering home based sub-contract work, which almost denies them protection under labour laws and isolates them from fellow workers thereby reducing opportunities to organize. At times, women have suffered a disproportionate reduction in labour, market opportunities under economic reforms especially in economies under transition. The vast majority of women work in self-employment outside the agriculture in low paying trade and service activities. The major difficulty encountered by women in self-employment activities relates to access to credit market and technical skills. Customary laws and conventions in our country preclude women from claiming family assets.

A considerable amount of abuse and harassment of women also takes place within the family. The phenomenon of violence in the home is common and is not only confined to poor and illiterate families as it is often presumed. In some communities female children have been known to be systematically condemned to pervasive neglect.

The incidence of unwanted pregnancies is still very high suggesting among other factors, inadequate access of women to education about reproductive choices, family planning services or lack of control over their reproductive roles in an unequal sexual partnership. Excessive workload, malnutrition, repeated pregnancies, poor education and health facilities mars the lives of majority of women particularly those who are poor.

Women have been playing very important and significant role in both urban and rural areas. We see that both in the organized and unorganized sectors of economy, be it agriculture, industry or services, women have been contributing substantially and yet very often their contribution goes unnoticed by both the family and society. Their work remain mostly invisible.

Poor women are engaged in a variety of occupations; small farms, agriculture, live stock trading, processing of live stock produce, gathering and processing of fruit produce, tree growing, small trading and vending, producing manufactured items such as garments, bidis, shoes, food stuff etc. They also provide manual labourers in fields, at construction sites, in factories and worksheds and providing services such as domestic labour, washing, cleaning, transportation and child care etc. yet their contribution is hardly identified.

These are a few areas of concern serving as beam light for the policy makers to evolve a number of interventions for their development.

# **3 EMPOWERMENT OF WOMEN-**

## **STRATEGIES & APPROACH**

### **3.1 Need for empowerment**

There is continued inequality and vulnerability of women in all sectors - economic, social, political, education, health care, nutrition and legal. As women are oppressed in all sphere of life, they need to be empowered in all walks of life.

### **3.2 Components of women empowerment**

- Awareness building about women's situation, discrimination, rights and opportunities as a step towards gender equality. Collective awareness building provides a sense of group identity and the power of working an a group.
- Capacity building and skills development, especially the ability to plan, make decisions, organize, manage and carry out income generation activities for overall development.
- Participation and greater control and decision making power in the home, community and society.
- Action to bring about greater equality between men and women.

### **3.3 Characteristics of empowered women**

- Empowered women define their attitudes, values and behaviors in relation to their own real interest. They have autonomy because they claim their freedom from existing male hierarchies, whether they live in traditional societies or modern, industrial societies.
- Empowered women maintain equal mindedness rather than act out roles that merely confront and challenge male dominance. Empowered women do not aim at being superior to men. They respond and equals and cooperate in order to work towards the common good.
- Empowered women use their talents to live fulfilling lives. they have not only survived the harshness of their own subjugation, but they have also transcended their subjugation thus moving themselves through survival to fulfillment. Empowered women, maintains their strength in the presence

of pressures of family, religion, work and they contribute towards empowerment of all women.

### **3.4 Tenets of empowerment**

#### **a) Collectivization**

Bringing a group of women together at a base to become an integral part of an economic activity is an important part of the strategy towards their empowerment. The coming together of poor women provides them an identity which is different from other identities and helps highlight their worker role. It also provides them a sense of belonging in a totally different power equation that is mutuality. Both of these are empowering experiences in themselves. For providing support to each other, the group of women can meet periodically and there is a reference available for each group of women. For bargaining and negotiating activities like bulk buying, selling, acquisition, credit and other facilities necessary for economic activities, collectivization is an excellent instrument. This collectivization also brings in the possibility of pooling and sharing resources, skills, time frames, space and other facilities. Pooling is an important way of strengthening the capacities of the poor women to work together and develop a sense of strength.

#### **b) Capacity building**

Once women start coming together, the next step is to enhance their capacity to work as a group and play different roles, necessary for development and maintenance of group. Capacity building of women in the areas of planning, executing and monitoring of all aspects of economic activity is equally desired in this context.

#### **c) Ownership and control:**

Once women starts acquiring the capacity to work as a group, planning, executing and monitoring the activities, the issue of taking control over the whole activity becomes critical. So, managing different components apart from operational aspects of activity like Record keeping, accounts, handling cash, being signatory to bank accounts etc., are helpful in building this control.

#### **d) Mediation:**

Strengthening their capacities to mediate with outside world, markets, financial institutions, competitors, suppliers, host of policy makers and other important segments of external environment.

### **3.5 Categories of empowerment**

- Empowerment for marginalized group,
- Process oriented nature of empowerment
- Holistic nature of empowerment
- Empowerment for dealing with strategic rather than practical gender interests.
- Cognitive, psychological and economic components of empowerment.
- Empowerment for democratization
- Empowerment for understanding the native character of literacy that empower.
- Context specific nature of empowerment
- Empowerment for sustainability.

### **3.6 Approaches**

#### **a) Economic empowerment approach**

It focuses on improving women's control over material resources and strengthening women's economic security. Groups are formed using these methods;

- (i) Organising women around savings and credit, income generation, skill training activities or by
- (ii) Occupation or location - These groups may work in a range of areas including savings and credit, training and skill development, new technologies or marketing as well as provide such ancillary supports as child care, health services, literacy, legal education and aid.

#### **b) Conscious raising approach**

In this approach education is central and defined as a process of learning that leads to a new consciousness, self esteem, societies and gender analysis and access to skills and information. In this approach, the groups themselves determine their priorities. Women's knowledge of their own bodies, reproduction are also considered vital.

#### **c) Female empowerment approach**

It stresses the capacity of women to increase their self reliance and internal strength. Women associations helping women falls within this category.

### **3.7 Approach adopted in this project**

The economic empowerment approach with the four strategies of interventions; ie., collectivization, capacity building, ownership and control, mediation, will be adopted in this project. Identification of women, motivation and formulation of self help groups, Inculcating the

habit of the savings and credit, formation of women co-operative, selection of income generation activities like dairy, garment making and food processing form part of this proposal. A detailed programme planning and methodology is given at chapter 5 of this project.

### **3.8 Indicators of achievement**

#### **A) Qualitative indicators**

- Increase in self esteem, individual and collective confidence.
- Increase in articulation, knowledge and awareness levels, on issues effecting the community at large and women in particular.
- Increase or decrease in personal leisure time and time for child care.
- Increase/decrease in work loads of women as a result of new initiatives.
- Change in roles and responsibility in the family and community.
- Visible increase/decrease in domestic violence.
- Responses to, and changes in social customs.
- Visible changes in women participation levels, increase in bargaining power of the women as an individual in the home and community.
- Increased access to the knowledge/information of the project.
- Formulation of cohesive and articulated women's groups at village/block/district and state level.
- Positive change in social attitudes.
- Awareness and recognition of women's economic contribution within and outside household.
- Women's decision making and centres of expenditure.

#### **B) Quantitative indicators**

##### *a) Demographic trends*

- Maternal/mortality rates
- Fertility rates
- Sex ratio
- Life expectancy
- Average age of marriage

##### *b) Number of women participating in different development programmes.*

- c) *Greater access and control over community resources and government schemes.*
- d) *Visible changes in physical health/status/nutrition levels.*
- e) *Changes in literacy levels.*
- f) *Participation level of women in political process.*

# **4EMPOWERMENT OF WOMEN - POLICY AND PRINCIPLE**

## **4.1 National Plan of Action**

Setting up of women's welfare and development bureau in 1976 under the Ministry of Social welfare to act as a nodal point within the Govt. of India to coordinate policies and programmes and initiate measures for women development is a first step of the Govt. in this directions.

## **4.2 Policy planning and programming**

Till sixth plan, women were recipients of welfare services along with other weaker handicapped sections. It is only 1980's that an emphasis has been laid on developmental issues containing women which means their empowerment and accordingly participation in development. Efforts are also being made as a part of social policy to help women to get their rightful share of fruits of development plans. This policy is translated in preparing social plans and programmes for women development along with creating machinery for implementation. Successive five year plans laid emphasis and women's welfare, health and education. It was in the sixth five year plan, for the first time a chapter on women development is added. It emphasised four strategies 1) economic independence 2) educational advancement 3) access to health care and family planning 4) Income supplementing. The eighth five year plan strategy for women's development covers new thrust areas such as improving women's education, database, enumeration of women workers, provision of supportive services, encouraging women organizations and stepping up social security measures. The programmes for women initiated by the Government are social welfare, nutritional services, supplementary income generation, education, equal remuneration for equal work, hostels for working women, creches for children, functional and legal literacy, promotion of self-employment, review and streamlining the laws concerning women etc.

Since women development is multi-disciplinary a variety of agencies are involved in this programme. The Department of women development, being the nodal agency which co-ordinates the programmes of various central ministries such as agriculture and rural development, health and family welfare, education, youth affairs, industry, law and justice, welfare,

science and technology on the one hand and the state government and voluntary agencies on the other hand.

#### **4.3 Welfare of women, initiatives**

There a number of programmes concerned with the welfare of women in the country which relates to a) programmes for widows, old women, disabled women, female beggars and women in distress, such as service homes and widow homes etc. b) skill development training programmes, hostels for working women, organization of mahila mandals, development of functional literacy, self help groups, women co-operatives c) programmes related to child care and child development centres d) family welfare programmes designed for a comprehensive coverage of mother's health, child welfare and family planning e) DWACRA f) programmes related to children immunization, recreation, health and nutrition including foster care. All these programmes are run by different Ministries namely, Ministry of Social Welfare, Central Social Welfare Board, Ministry of Human Resources Development, Ministry of Rural Development. Many state government have also introduced additional programmes for women welfare and set up women's economic development corporations for expanding employment opportunities and marketing and credit support.

#### **4.4 Schemes of Assistance**

- a) Hostels for working women
- b) Income generation, activities through SHGs and women co-operatives.
- c) Condensed courses of education
- d) Awareness activities
- e) Women entrepreneurship development programmes
- f) DWACRA
- g) Home for destitute women
- h) Organisational assistance to women NGOs
- i) Promotion and strengthening of Mahila Mandals
- j) Family counseling
- k) Prevention of atrocities on women
- l) Legal aid

### **Women supportive services**

- a) Raising the level of literacy
- b) Training women in home management
- c) Maternal and child care
- d) Provision of appropriate technology
- e) Safe drinking water
- f) Creches and day care centres
- g) Vocational training
- h) Home for the Aged women
- i) Credit for SHG's and women co-operatives
- j) Training cum production centres
- k) Special schemes to prevent child labour (Girl labour)
- l) Mahila samridhi yojana
- m) Indira mahila yojana
- n) Mahila vikas udyam nidhi

### **World bank assisted programes**

- a) Income generation activities
- b) Women's integrated learning for life
- c) Adolescent girl's schemes
- d) Nutritional rehabilitation centres



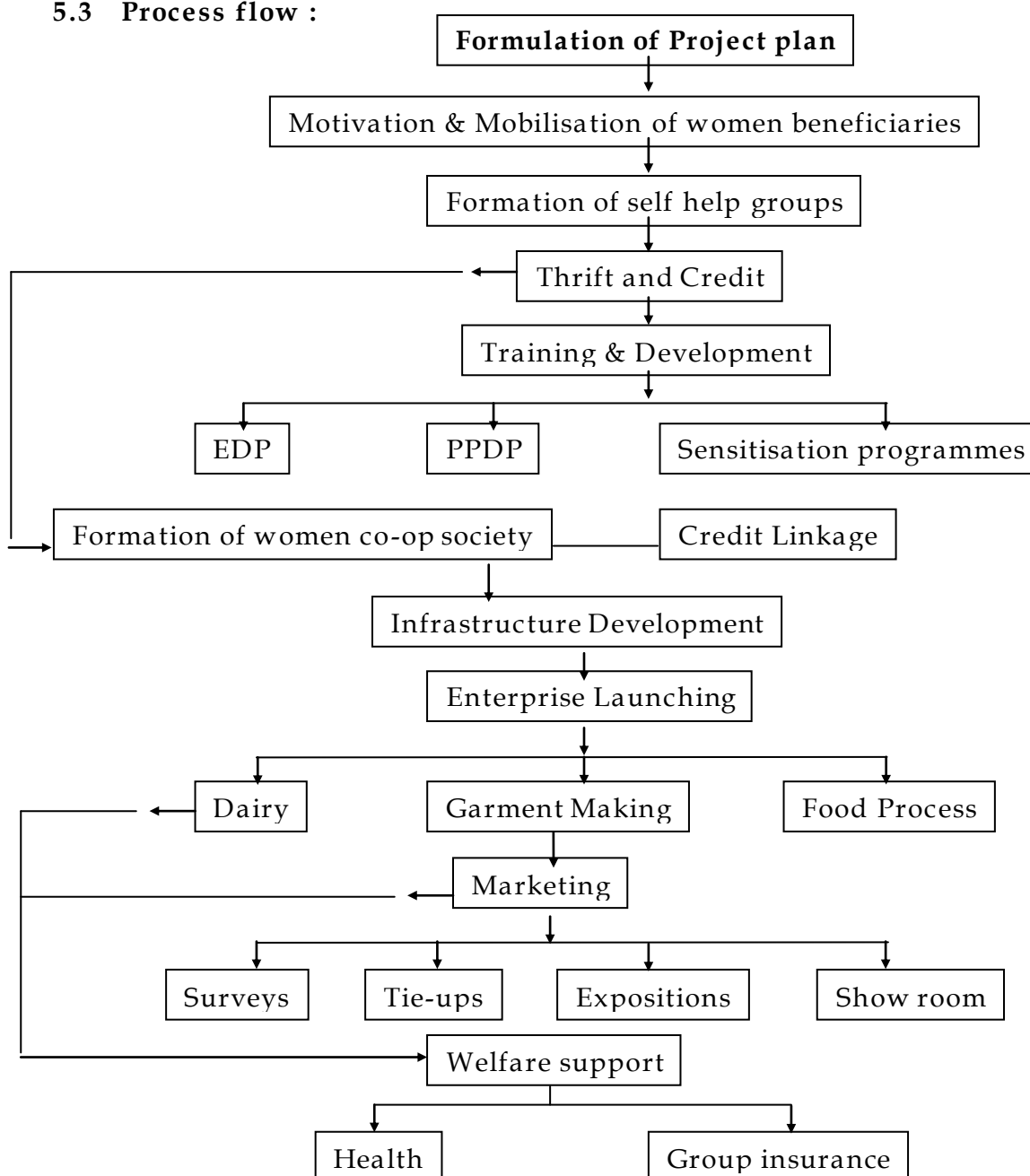
# 5. PROJECT PLANNING AND METHODOLOGY

5.1 Theme : Empowerment of women through income generation activities.

5.2 Components :

- a) Awareness
- b) Collectivisation
- c) Capacity building
- d) Launching of income generations activities
- e) Marketing
- f) Welfare

5.3 Process flow :



## 5.4 Project planning

This project is an integrated approach for empowerment of rural women through income generation activities and is intended to address the following areas.

- a) Social
- b) Technological
- c) Financial
- d) Marketing
- e) Welfare

The detailed action plan on various activities proposed to be undertaken is given hereunder.

### a) Social

#### 1. *Socio-economic assessment and bench marking*

##### **Objectives**

- Identification of potential beneficiaries
- Identification of right income generation activity suiting to the local resources and marketing.
- Evolving appropriate intervention strategy
- Identification of potential stake holders and development partners
- Partner interaction, advocacy and sensitization.

##### **Strategies**

Apart from identifying the right beneficiaries with entrepreneurship pursuits, extreme care will be taken to identify the right development partners. Local leaders like sarpanch, social workers, revenue authorities, BDO, DIC, DRDA, KVIC, local banks, RMK, NABARD and SIDBI will be involved for advocating the cause of women empowerment and sensitising them about the needs and support from these organizations in future development.

## 2. *Women empowerment*

The following activities forms part of this programme.

- Motivational campaigns for forming self-help groups where around 25 women will be formed into a group and encourage them to adopt group culture and organizing themselves for saving regularly and convert their savings into a common fund which can be used along with grant-in-aid and loan for sustainable development.
- Organising entrepreneurship development programmes with the assistance of various expert institutions like EDI, SISI, NISIET, NIESBUD and motivating the groups to take up income generation activities.
- Organising product and process development programmes with the assistance of local SISI, Food Craft Institute, Dairy development authorities etc.
- Formation of women co-operatives
- Linkage with development partners.

### **Objectives :**

The broader objectives of this programme is to inculcate group culture, collective approach amongst the women and encouraging them to form self-help groups with thrift and credit for lateral entry into a more organized co-operative society. Regular inputs like entrepreneurship development programmes, tailor-made product cum process development programmes will be provided to enhance the inherent entrepreneurship capabilities and motivating the women to take up income generation activities.

Sensitisation programmes for advocating the cause of women empowerment and sensitizing the development partners accordingly, will be organized.

A women co-operative society will be formed to provide a broad organizational structure and legal entity which in turn enhances the bargaining power of the women in the society.

### **b) *Technological interventions & Infrastructure development***

- Construction of training cum production centre.
- Identifying appropriate technologies, plant & machinery and process.
- Setting up group enterprises

**c) Financial interventions**

Credit linkage with either Rasthriya Mahila Kosh/NABARD or local commercial bank under micro-credit schemes or under Mahila Udhyam Nidhi scheme with SIDBI.

**d) Marketing interventions**

- Sales promotion
- Tie-ups with Govt. and institutional buyers like social welfare hostels, milk, chilling centres, railways RTC and others.
- Participation in DWACRA Melas and sponsored exhibitions.

**e) Welfare interventions**

*Health package and group insurance*

**Objectives** : to provide security coverage to the women entrepreneurs/enterprises by insuring their assets.

- Dwelling units and it's contents
- Equipment
- Raw materials and work-in-process
- Personal life
- Accidents and loss of organs
- Permanent disablement
- Hospitalisation
- Maternity

# **6 INSTITUTIONAL SET UP AND INFRASTRUCTURE**

## **6.1 Institutional support**

Several organizations are engaged in extending support to the initiatives of NGOs working for empowerment of women in a tenacious and tangible way. Different packages are available in the form of one-time capital grant for capacity buildings of the mother NGO, concessional loan under micro credit scheme for on lending to the women groups, assistance for setting up training cum production centres under schemes like Mahila Vikas Udyam Nidhi and various other schemes like Mahila Samrudhi Yojana and Indira Mahila Yojana etc. The Developmental Finance Institutions (DFI) like NABARD and SIDBI, National Promotional Agencies like Rashtriya Mahila Kosh, KVIC, NIPCCD, Dept. of social welfare and several other nationalized banks have devised different programmes for empowerment of women.

In an effort to channelise funds to the poor, especially women, SIDBI has launched a Micro credit scheme in 1994 and set-up SIDBI's fund for Micro credit (SFMC) during 1998-99. Under it's micro-credit scheme, soft loan assistance will be provided to well managed NGO's for on-lending to SHGs/individuals pursuing non-form income generating activities coupled with grant assistance to help them in institutional capacity building.

The programme envisaged in this project encompasses two major components i.e. 1) capacity building of the implementing agency 2) Launching of micro-enterprises containing several institutionalized services as detailed hereunder.

- a) Capacity building of implementing agency
- b) Setting up training cum production centre

## **6.2 Infrastructure**

The following parametres may be adopted while determining the infrastructural requirements of the project. They serve merely as guidelines for formulating the project and may vary from project to project in accordance with their individual requirements.

### **a) Location :**

This project is supposed to be located in a village having moderate access to the basic infrastructure like transport, communication, local governance, access to market etc.

**b) Requirement of land :**

The minimum requirement of land for setting up training cum production centre and construction of women co-op society will be around 2420 sq. (1/2 Acre). The NGO should make necessary arrangements for procuring the land free of cost from the revenue authorities/local panchayat.

**c) Built-up area**

The following are the requirements of civil structures

- 1) Administrative building including community hall of women co-op society 1000 sft.
- 2) Training cum production centre inclusive of common service centre 1500 sft.

**d) Requirement of office equipment**

1. Desk top computer complete with word processing and banking/accounting software 1
2. Printer 1
3. UPS 0.5 KV 1
4. Internet with modem 1
5. Type writer 1
6. Desk top calculator 1
7. Telephone 1

**e) Requirement of training equipment**

1. Public address system 1
2. Overhead projector 1
3. Colour television 1
4. VCD player 1

**f) Requirement of machinery & equipment for production**

*i) Rural Dairy*

- 1) Alluminium cans 10
- 2) Fat analyzer/milk tester 1
- 3) Chaff cutter 1
- 4) Miscellaneous equipment like milk pails, buckets, cans, ropes/chains etc. LS

While the equipments cited under item no 1 to 3 will be kept in the premises of common service centre, the equipment mentioned under item no. 4 will be supplied to the individual members of the group.

**ii) Training cum production centre**

**a) Garment making**

1.	Heavy duty single line, single needle sewing machines	10
2.	2 needle 2 stitches sewing machine	1
3.	Fashion maker	1
4.	Interlocking/zig saw machine	1
5.	Cutting table - big size	3
6.	Scissors, tapes, bobbins, spares etc.	LS
7.	Electrical iron	3

**b) Food processing**

1.	Pounding mills with 2 HP motor 5 kgs/hr capacity	2
2.	Pulveriser/flour mill 10"	1
3.	Dough Mixer (for papads)	1
4.	Kneading machine	1
5.	Rounds cutter	1
6.	Polythene bag sealing machine	1

**g) Requirement of furniture**

**a) Administrative office**

1.	Office tables (large)	-	1
2.	Office tables (small)	-	3
3.	Chairs	-	12
4.	Almirahs	-	2
5.	Table top cash coffer	-	1
6.	Computer table/chair	-	1 set

**b) Training cum community hall**

1.	Tables	-	2
2.	Chairs	-	100
3.	TV stand	-	1
4.	Almirah	-	1

**h) Requirement of power** - 10 HP

**i) Requirement of water** - 2 KL/Day

**j) Requirement of man-power**

**1) Administrative**

a)	Centre Manager	-	1
b)	Accountant (Banking operations)	-	1
c)	Typist/computer operator	-	1
d)	Peon cum watchman	-	1

All the productive operations of the unit will be handled by members of women groups with the assistance of external resource persons whenever required.

### **6.3 Institutional set-up**

a) The operations of the project like identification of women beneficiaries, formation of self-help groups, organizing thrift and credit, organizing EDPs, PPDPs and sensitization programmes, formation of women co-operatives etc. will be handled by an NGO called "Implementing Agency". The implementing agency will assist the women co-operative in procuring the required land from civic authorities, obtaining all necessary permissions, pooling of capital grant for construction of administrative/office building, common services centre, community hall etc. The implementing agency will also barrow all necessary funds from DFIs under micro-credit scheme for on-lending to individual members/group of members of women co-operative. It will act as "Micro financing institution".

The implementing agency will constitute "project advisory committee (PAC)" consisting of office bearers from women co-operative society, officials from DRDA, local bodies, expert persons etc. which in turn provides all advisory support to the implementing agency.

The implementing agency will nominate one of it's executive committee member to co-ordinate all the activities of the project and he will act as "project co-ordinator".

The implementing agency will provide all necessary support like arranging preliminary market survey, market tie-ups, product design, standardization, packing etc., through common services centre which run as affiliate to the women co-operative society.

The implementing agency will assist all the members of women co-operative to procure all required infrastructure, machinery and material.

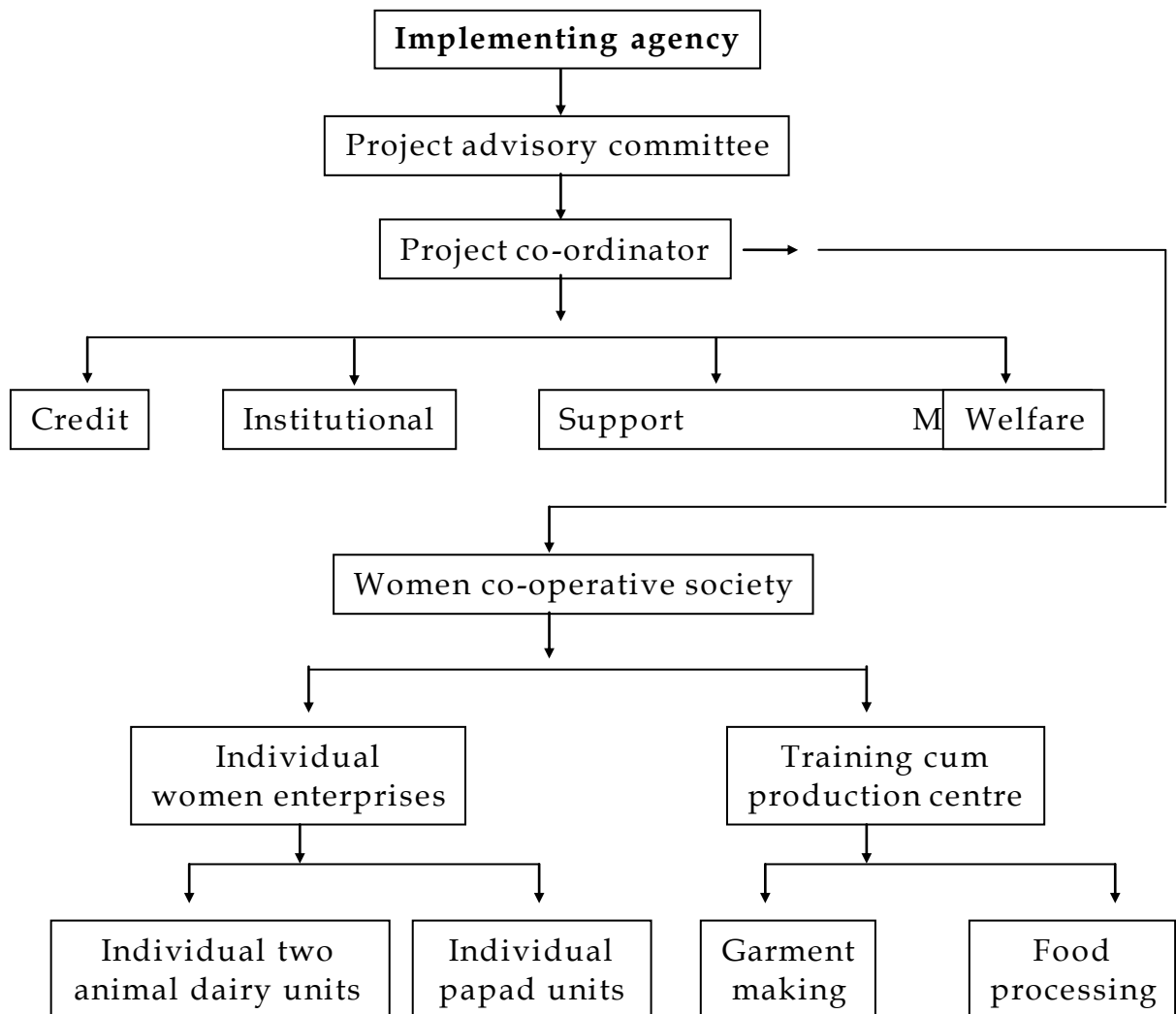
The implementing agency will establish a training-cum-production centre equipped with garment making and food processing activities. It will arrange for initial training to selective women members to handle the operation of machinery and equipment, production processes etc., who in turn will provide training to other women beneficiaries.

The training cum production centre will be equipped with the following activities.

1. Garment making
2. Food processing
  - a) Papads
  - b) Masala powders/spices



The following chart indicates the organizational structure of the project.



#### 6.4 Duration

The duration of the programme is 36 months from the date of starting of the project and the implementing agency is expected to complete all the tasks scheduled in the project plan, within this time frame. Later, the control and administration of the project will be transferred to the women co-operative society.

# **7** ORGANISATION AND MANPOWER

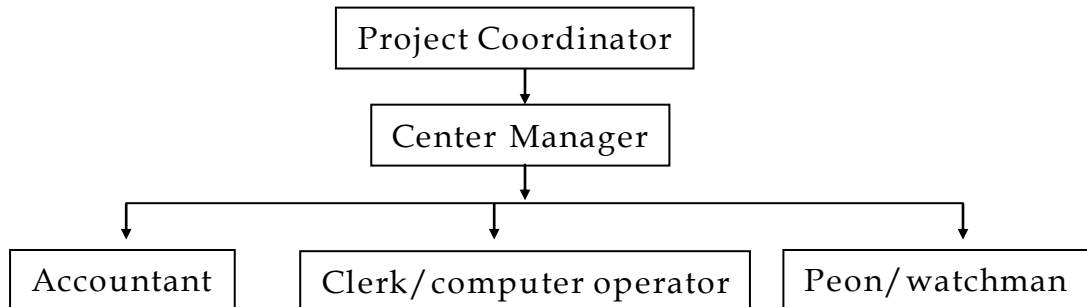
## **7.1 Organisation**

The project will be headed by the Executive Secretary of the implementing agency and he will be in-charge for overall administration of the concern. He will receive the directive principles and guidance from the project advisory committee specially constituted for this purpose. He will be the project co-ordinator.

The project coordinator will be assisted by a centre manager who will be responsible for day-to-day administration of the centre. He will be assisted by Administrative/Clerical staff consisting of Accountant, clerk cum computer operator, peon and watchman. The project coordinator will employ the services of Resource persons/expert people on contract basis, wherever necessary.

The component of remuneration to the staff will be met from internal resources generated out of interest margins of micro-credit.

## **7.2 Organisational chart**



## **7.3 Schedule of salaries and wages**

Sl. No.	Category	Nos.	Rate per head per month	Total (Rs.)
1	Project coordinator	1	3,000/-	3,000.00
2	Center Manager	1	2,500/-	2,500.00
3	Accountant	1	2,500/-	2,500.00
4	Clerk/Computer operator	1	2,000/-	2,000.00
5	Peon/watchman	1	1,200/-	1,200.00
			<b>5</b>	<b>11,200.00</b>

# 8 PROJECT COST AND METHOD OF FINANCING

## 8.1 Project cost

The total project comprises of two components

- a) Capital grant
- b) Soft loan

The total cost of the project consisting of both the above cited components works out to Rs. 31,00,000/-. The outlay of which includes :

### I. Capital Grant

#### a) Land & Land development

It is always advisable rather desirable for this sort of ventures to seek the assistance of either the local panchayat or the Revenue Administration for allotment of free land at desired location.

The project will be requiring around 2420 sq. yds (1/2 acre) of land. A provision of Rs. 10,000 is made in this scheme for development of the land.

#### b) Civil structures

The project will be requiring around 2500 sft of built-up areas for accommodating various activities cited in the scheme.

The cost of construction is taken at Rs. 250/- per sft. and a provision of Rs. 6,56,000/- is made under this head inclusive of additional provisions @ 5% on the basic cost of construction to meet future escalations. The cost of construction includes provision for sanitary and water arrangements.

#### c) Office equipment

1. Personal computer with pre-loaded word processing, accounting and banking software	45,000.00
2. Printer (Inkjet)	7,500.00
3. UPS	7,500.00
4. Internet kit with modem	5,000.00
5. Type writer	10,000.00
6. Desktop calculator	500.00
7. Provision for telephone	2,000.00

**77,500.00**

Provision @10% to meet rates, taxes, escalations etc. 7,750.00

**Total 85,250.00**

Say Rs. 85,000.00

**d) Cost of training equipment**

1. Public address system	Rs. 15,000.00
2. Overhead projector	Rs. 7,500.00
3. Colour Television	Rs. 15,000.00
4. VCD Player	Rs. 7,500.00
	<b>Rs. 45,000.00</b>

Provision @ 10% to meet rates, taxes, escalation etc. Rs. 4,500.00

**Total** **Rs. 49,500.00**

Say Rs. 50,000.00

**e) Cost of production machinery**

1) Alluminium milk cans @ 1,500/- each	12	Rs. 18,000.00
2) Fat analyzer/milk tester	1	Rs. 5,000.00
3) Chaff cutler (motor driver for common facilitation)	1	Rs. 8,000.00
4) Heavy duty sewing machines @ Rs. 3000/- each	10	Rs. 30,000.00
5) 2 needle 2 stitch sewing machine	1	Rs. 4,800.00
6) Fashion maker	1	Rs. 8,000.00
7) Zig saw sewing machine	1	Rs. 4,500.00
8) Cutting tables @ Rs. 2000/ each	3	Rs. 6,000.00
9) Scissors, tools, tackles	LS	Rs. 5,000.00
10) Ironing machine @ 500/- each	3	Rs. 1,500.00
11) Pounding mill @ Rs. 23,000/- each	2	Rs. 46,000.00
12) Pulveriser 10"	1	Rs. 6,500.00
13) Dough mixer	1	Rs. 5,500.00
14) Kneader	1	Rs. 3,500.00
15) Rounds cutter	1	Rs. 3,500.00
16) Polythene bag sealing machine	1	<del>Rs. 750.00</del>

**Total** **Rs. 1,56,550.00**

Rates & Taxes @ 10% Rs. 15,655.00

Contingencies @ 5% Rs. 7,800.00

Erection, electrification & commissioning Rs. 15,000.00

**Total** **Rs. 1,95,005.00**

Say Rs. **Rs. 1,95,000.00**

**f) Cost of furniture** Rs. 25,000.00

**g) Misc. fixed assets incl : electricals** Rs. 10,000.00

**h) Deposits** Rs. 5,000.00

**I) Total capital cost**

1. Land development	Rs. 10,000.00
2. Civil structures	Rs. 6,56,000.00
3. Office equipment	Rs. 85,000.00
4. Training equipment	Rs. 50,000.00
5. Production machinery	Rs. 1,95,000.00
6. Furniture	Rs. 25,000.00
7. Misc. fixed assets and electricals	Rs. 10,000.00
8. Deposits	Rs. 5,000.00
9. Margins for working capital	Rs. 60,000.00
	<u>Rs. 10,96,000.00</u>

**Say**Rs. 11,00,000.00**II) Soft loan component**

1. Funds required for on-lending @ Rs. 20,000 each for 100 women beneficiaries	Rs. 20,00,000.00
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**III) Total cost of the scheme**

1. Capital grant	Rs. 11,00,000.00
2. Soft loan	Rs. 20,00,000.00
	<u>Rs. 31,00,000.00</u>

**IV) Means of finance**

1. One time capital grant	Rs. 11,00,000.00
2. Soft loan under micro-credit scheme for on-lending to women groups	Rs. 20,00,000.00
<b>Total</b>	<u>Rs. 31,00,000.00</u>

# 9 VIABILITY ANALYSIS

## 9.1 Basis & Presumptions

### a) *Product tax*

1. Individual dairy units	25 nos.
2. Individual food processing units	25 nos.
3. Individual beneficiaries under training cum production units affiliated to women co-operative society	50 nos.
<b>Total</b>	<b>100 nos.</b>

### b) *Credit deployment under MCS*

1. Dairy units @ Rs. 20,000 each	Rs. 5,00,000.00
2. Food processing units @ Rs. 20,000 each	Rs. 5,00,000.00
3. Training cum Production centres @ Rs. 20,000 each	Rs. 10,00,000.00
	<b>Rs. 20,00,000.00</b>

## 9.2 Operational costs of the scheme/annum

1. Salaries & Wages for 12 months	Rs. 1,34,400.00
2. Admn. overheads	
a) Traveling & Conveyance	Rs. 5,000.00
b) Postage & Stationery	Rs. 2,000.00
c) Salvage	Rs. 1,200.00
d) Water & power	Rs. 1,200.00
e) Honorarium	Rs. 5,000.00
f) Miscellaneous overheads	Rs. 1,200.00
	<b>Rs. 15,600.00</b>
3. Interests on soft loan @ 8% p.a. on Rs. 20 lakhs	Rs. 1,60,000.00
4. Total operational costs per annum	
a) Salaries & wages	Rs. 4,03,200.00
b) Admn. overheads	Rs. 46,800.00
c) Interests on soft loan	Rs. 4,80,000.00
	<b>Rs. 9,30,000.00</b>
5. Resources	
a) Interests receivable @ 15.5% p.a. from women beneficiaries on 20 lakhs for 3 years	Rs. 9,30,000.00

# 10 PROJECT

## IMPLEMENTATION SCHEDULE

### 10.1 Project implementation schedule

#### YEAR - 1

##### Month 1 - 3

- Identification of beneficiaries
- Motivational campaigns

##### Month 4 - 6

- Formation of self-help groups
- Opening of bank accounts
- Entrepreneurship development programmes

##### Month - 7 - 9

- Identification of activities
- Product cum process development programmes

##### Month 7 -9

- Identification of activities
- Product cum process development programmes
- Preparation of feasibility reports

##### Month 10-12

- Sensitisation programme for development partners
- Formation of women co-operative society

#### YEAR - II

##### Month 1-3

- Institutional linkage
- Loan dossiers
- Procurement of land

##### Month 4-6

- Approval of civil plans
- Construction of civil structures
- Indenture of plant & equipment

### **Month 7 - 9**

- Construction of civil structures
- Training on books of accounts and record maintenance

### **Month 10 -12**

- Launching of individual enterprises
- Launching of community banking
- Launching of training cum productive activities

## **YEAR - III**

### **Month 1 - 3**

- Contractual agreements with trade partners
- Test marketing
- Annual general body meeting of women co-op society

### **Month 4 - 6**

- Participation in market events
- Review of progress through meetings with board of directors of co-operatives and actions on strategic issues

### **Month 7 - 9**

- Group insurance
- Institutional linkage

### **Month 10 - 12**

- Discussions with village authorities, district authorities, financial institutions, trade partners and leaders of community on future direction.
- Evaluation and termination.



# **11** EVALUATIONS AND IMPACT ANALYSIS

As enumerated in earlier chapters, the project will be monitored at every stage of implementation through the "project advisory committee" consisting of the President, Secretary of the implementing agency, official nominee from funding agency, President and Secretary of the women co-operative society, local sarpanch/social worker, resource person/educationalist.

Various qualitative and quantitative indicators for measuring success levels of the project are given at chapter - 3 of this report.

The groups achieving satisfactory performance will be put on high priority and these found below satisfaction level will be taken for interim evaluation to learn lessons for remedial measures and cautions to be observed.