

UDYOGINI

VILLAGE LEVEL SERVICE CENTERS

Analysis of three districts: Ranchi, Khunti & Gumla



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Brief Introduction- Village Level Service Centers

Village Level Service Centers have been an anchor and a support mechanism for the community. The two way supply chain model of VLSCs is the key component that links producer with the market, skipping interaction with the middleman. This has helped the producers increase their income since cost on transportation has been minimised along with the share of middleman.

A total of 59 VLSCs currently function in districts of Ranchi, Khunti and Gumla.

There are different stages in which a VLSC is set up and monitored. These stages are classified as: a) Start up stage in which the entrepreneurs sets up her enterprise after the training under I-USE (Intel- Udyogini School of Entrepreneurship) and GJM (Gender Justice Module). She invests 25% of the initial cost by herself while the rest 75% is funded by a financial institution such as Rang De. This stage also provides required hand holding support to the entrepreneurs. b) Progress stage which is generally after 9-12 months of the initial start- up where the entrepreneur reaches the break-even point. For growth and expansion of her VLSC, she needs to re-invest Rs. 15,000 when she has reached the required BEP (Break Even Point). c) The final stage is the Growth stage in which the entrepreneur expands her operation by increasing the economy of scope and scale through aggregation, sale of retail items and of special products and is also able to re-invest a sum of Rs. 20,000 for the same.

The I-USE (Intel- Udyogini School of Entrepreneurship) training provided to the potential entrepreneurs has been digitised in the form of videos which can be viewed by the entrepreneurs through tablets. The digital I-USE training has made the training even more interactive with the different concepts that are being covered under I-USE. A total of 102 potential women entrepreneurs have been trained under I-USE till the year 2015.

The table below shows the overall data of the VLSCs functioning in three districts of Ranchi, Gumla and Khunti.



Particulars	Gumla	Ranchi	Khunti
I-USE trainees	50	35	17
VLSC start	29	15	15
Aggregation	12		5
Retail (including aggregation)	24		15

From the above table it is clear that in three districts of Ranchi, Gumla and Khunti; a total of 102 potential women entrepreneurs have been trained under I-USE from 2010- 2015 out of which 59 trainees have started their VLSCs. There have also been dropouts and VLSCs have been shut down, the details of which has been updated further in the report.

GUMLA

Introduction

In the intervention by Udyogini at Gumla in the project with PACS and support of Misereor, 75 women were mobilized at Gumla district for Village Level Service Centers (VLSCs).

Addressing the modern day rural market fissure of rural producers-consumers and gender based struggles of women, VLSCs not only stimulates the economic progress but also creates social value among different members of a community. VLSCs, as social enterprises follow a two way supply chain model wherein, locally produced goods/ produce are aggregated at the producers' door step and sold in the market, while on the other hand make goods/ services available to the community. The producers and NTFP collectors had to travel long distances for procurement of the same.

The unique selling proposition of VLSCs is the role in the progress of the community. The enhanced purchasing power of community through Udyogini's value chain intervention can be discarded in liquor consumption/hollow consumerism/left wing extremism but the presence of an enterprise like VLSC can limit such damaging diversification of expenditure by the rural consumers. VLSCs providing last mile connectivity have a range of products from Education/FMCG/Special products with social value/Agri-Input Supply/Health services addressing rural needs. Therefore, VLSCs have a brimming potential to be social enterprises run by women entrepreneurs, a link between economic empowerment and social equity, contributing to the sustainable economic development of the region.

India can increase its 2025 gross domestic product (GDP), estimated at \$4.83 trillion, by between 16% and 60% simply by enabling women to participate in the economy on par with men.

Present Status:

Mobilization and Training

A total of 75 women have been mobilized in Gumla district in 5 blocks namely: Basia, Kamdara, Sisai, Palkot and Gumla. 8 potential trainees have been identified in Kamdara, Palkot and Sisai block for the expansion of Udyogini's work with Misereor in the same project area wherein Udyogini was working with PACS. This will help us in creating overall development and sustenance of the target group and strengthen the social capital build in the last three years at Gumla district.

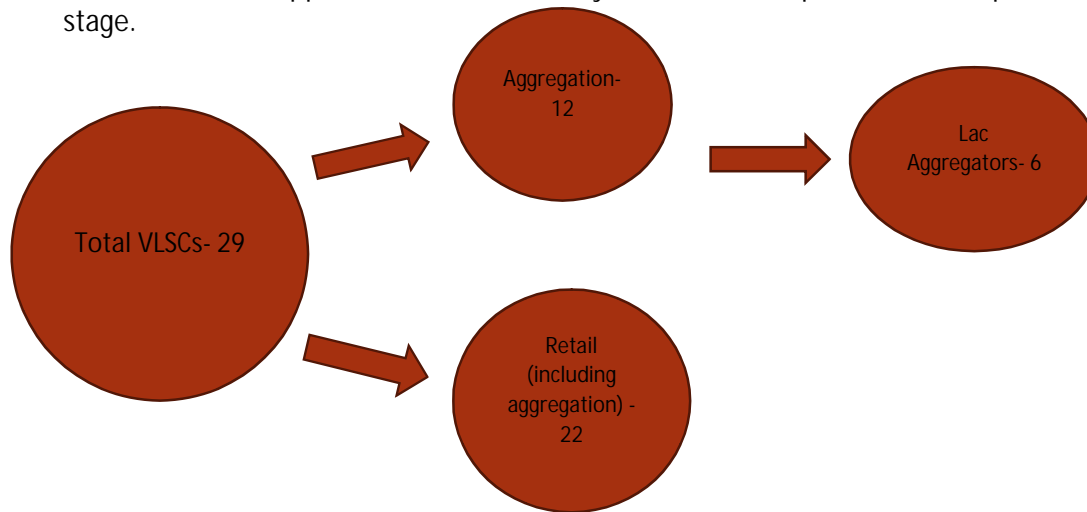
- Out of 75 mobilized women, 57 women volunteered for orientation regarding VLSC
- Out of 57 potential trainees, 50 have received training on I-USE
- Out of 50 I-USE trained women, 25 have also received training on GJM and YWSEDP
- Out of 50 I-USE trained women, 29 of them have operational VLSC



Services

The retail products are bought as per the needs and demands of the customers. All the VLSC established keep stationery items attracting a large number of school children. Two VLSCs provide aggregation services only throughout the year with different products in different

season. They furnish their capital requirements by taking Loans from SHG or dealing in credit. Their good reputation has been build with traders and village on the basis of the initial fair trade approach. Therefore, they are able to expand to more products at this stage.



Records

The monthly sale and purchase record of each VLSC (retail) gives an idea of the monthly turnover as well as the income gained from the VLSC. In our regular business counseling and handholding visits, we realized that most of the entrepreneurs had forgotten the basics of record keeping. Few VLSC entrepreneurs were not able to record the aggregated amount of paddy, lac and madua and so it becomes difficult for one to track down to the exact amount of aggregation and the profit earned from it. They do have an approximate value of the aggregation but no written record has been maintained so far for the same. Keeping this in mind Refresher Training was organized for the entrepreneurs to train them to maintain the registers provided to them by Udyogini.

Initial Investment

Four VLSC entrepreneurs had their loan amount sanctioned a women's group of Bundu triangulated by ICCO funds, in the month of February 2015. Out of which 3 of them have been repaying their loan amount timely. One of the entrepreneurs, had certain emergencies related to health, hence, she could not pay one installment on time. In order to address the health issues, Udyogini is trying to link the entrepreneurs with Healthcare Service Provider so that they can resolve this issue not only in their households but also in the village.

In the Pipeline

Twenty-four women who were trained under I-USE and GJM have not yet established their VLSCs. They are struggling with initial investment issues and are also hesitant to take loan in the lean season and some have lack of storage space. A few women have a very low catchment area, which pointed for us that our selection process needs to be further strengthened. Keeping this in mind a staff meeting was organized and a written document on selection criteria of women was given to Block-Coordinators. The potential women entrepreneurs struggling with space issues are engaged in the construction for the same and have promised to establish it in the month of February 2016. The table below shows the VLSCs opened, not opened and their total number in 5 blocks of Gumla.

Block	No. of VLSC opened	No. of women trained, yet to start VLSC	Total
Kamdara	11	6	17
Basia	7	6	13
Sisai	7	5	12
Palkot	3	4	7
Gumla	1	0	1
Total	29	21	50

Case studies

“From behind the camera to the forefront”

Munica Kerketta, is a shy yet enthusiastic entrepreneur, belonging to Konsa village which is more than 10 km from the block of Kamdara, Gumla. She started her VLSC in the year 2014 after being trained under Intel-Udyogini School of Entrepreneurship. A year later she received training under Young Women Social Entrepreneurship Development Programme on how she could run a Social Enterprise.



Munica took a loan of Rs. 2 lakh from the bank wherein a repayment of Rs. 1, 30,000 has already been made from the income through her enterprise. She has expanded her VLSC activities from aggregation to retail, which includes grocery, cosmetics, stationery and other edibles as per the demand of the village



level consumers. She aggregates Madua that she purchases at Rs. 15 from the community and sells at the block, at a rate of Rs. 16 per kg. She also purchases Paddy at Rs. 11.50 from the community and sells it at Rs. 12. The total aggregation of Paddy comes up to 1 quintal, which she does not store but sells for ready cash as soon as a considerable amount is collected.

some extra income of Rs. 30-40 per stitched garment. She has also put up a coloured sheet outside her VLSC. This is the new service being provided by Munica for taking passport size photographs of the school children that have to travel to the block for a photograph required by them at their school and printing them instantly. Before the VLSC was set-up by Munica, people used to travel 10 kms to the block market spending over Rs. 200 and also

Apart from aggregation and retail, Munica engages herself in sewing clothes (skirts for school going girls) from which she gets

losing wage due to the time taken. Even then, they would not get the right kind of photograph or proper photocopies acceptable by government standards. Munica's technical service portfolio has relieved them of expenditure, waste of time, drudgery, and helps them avail entitlement services. An old lady claiming her 'vriddah pension' with Munica's help said "Iske pass sab hai, kahin aur nahi jana padta". She is getting a grip of the latest technology of computer printing and photocopying. She is also providing social products (sanitary napkins) meeting the social demands of the community and promoting hygienic practices in the village. These social products have also brought about awareness in the sphere of health among the adolescent girls of the village. Munica earns a profit of about Rs. 4000-5000 per month from the sale at her VLSC.

The lifestyle change is evident from the arrangement, variety and number of products at her VLSC. She brings her products from a wholesale market in Ranchi and sells it in the VLSC. She plans to expand by adding to the range of products currently being sold by her. Her daughter studies in a private school, which is expensive. A hope for a better future has inspired the mother and she wishes that her child received education in the best of schools. The change that she sees is quoted in her words **"business mei toh fayda aa raha hai, gaon k log bhi ab humara jarurat h aur hum unke aur yeh rishta kaise maintain karkel business chalana hai, dheere-dheere samajh mei aa raha hai"**. She says that she with her fellow villagers is earning profit from VLSC; the need for each other is mutual; she has learned how to create a healthy relationship with villagers and also run a Social Enterprise.

"Where there is a will, there is a way"

Sangeeta Devi is an entrepreneur residing in Redwa (Kuchetoli) village, Sisai block, Gumla District, Jharkhand who faced challenges in life but that did not stop her to move ahead. Agriculture is the main source of occupation for her family. She has two daughters and a son. Sangeeta is the only earning member in her family & she suffers hardship to fulfill the necessity of four family members. Her once



happy family was in ruins after she lost her husband in an accident in 2012. After the death of her husband she lost hope and wondered how she was going to support the family.

As time passed by she gradually overcame her sorrow and realized that she will have to be the last resort for her children. So Sangeeta lead agriculture related activities, dismissing the tradition of it being lead by men in the rural context. With the help of labor she started cultivating paddy, pulses and other vegetables. She started running a retail shop for supplementary income. She realized that she was not getting enough profit at the end of month as per the initial investment. She was struggling to maintain accounts or calculate profit. She was quite clueless of how to expand business to earn more.

She participated in a community mobilization meeting organized by Udyogini where the concept of Village Level Service Centers was introduced. After the discussion, she showed an interest and explained about the difficulties that she was facing in running her business. The field staff saw her zeal and chose Sangeeta as a potential trainee for Intel-Udyogini School of Entrepreneurship. She trained in November 2014, where she learned about market,

consumer behavior, costing- pricing and business idea generation. She was also trained under Gender Justice Module in January 2015.

After the training, she launched VLSC, recognized the consumer demands before launching a product at her VLSC. If the product had high demand, she would then order it in bulk, it would sell increasing the growth rate of her business. Every week Sangeeta goes to the Nagfeni market on Monday & Friday to sell retail items (excluding grocery items) where she sells up to Rs.2500 to Rs.3000 in a day. The distance of the Nagfeni market is 3 kilometers from her village where she travels by cycle with her elder son.

After a year she struggled to maintain daily records of the purchase and sale from her VLSC and haat sale. In a Refresher Training organized by Udyogini at Gumla district, Sangeeta finally clarified her doubts about bookkeeping and account management. Now, she can use these records and does not have to be vague about her income/investment/profit. Her monthly turnover on an average is Rs.22000 to Rs.25000.

Sangeeta wants to be a successful entrepreneur by adding more products in her VLSC, investing more money to get more profit. She has responsibility of two daughters, one son and wants to save money for their education and marriage. They are studying in class 8th, 9th and 12th respectively. Sangeeta has shown her interest to work on supported by Udyogini where she can generate more profit.

“Land is not the only survival strategy”

Shanti Barla is an entrepreneur residing in Surajpur (Jitiya Toli) village of Pantha Panchayat, Basiya block, Gumla. The main occupation of her family was agriculture & farm activities while they also had to work as non-skilled & farm labor in near by villages. Most of Shanti's time was spent in household activities, on farm activities during farming season. They cultivate paddy, vegetable, pulses, madwa etc. that is enough for household consumption only. Due to low landholding, agricultural produce from their land was not sufficient to consume throughout the year. Hence, during off farm season they engaged in labour to fulfill their basic needs.



In the he came to know about Udyogini an organization that provides training to women regarding entrepreneurship & entrepreneurial skill while discussing with village Mahila Mandal (Self Help Group). She had shown her interest and was selected during community mobilization by Udyogini's field staff for five days residential training under Intel-Udyogini School of Entrepreneurship of June 2105.

Shanti started Village Level Service Centre (VLSC) by investing Rs.3000 in the initial stage. She kept retail items, grocery items and daily basic needs in VLSC. Steadily she is increasing the range of products at her center and investing more money to gain more profit. Now Shanti earns a profit of Rs. 1500 to 2000 per month from her VLSC.



Apart from of provide services in village through VLSC she also goes to the nearest markets for selling products where she able to sell retail and cosmetic items of Rs. 2000 to 2500. With the help of her husband she carried her products cycle and travelled to Lobakera at a distance of 3 kilometers (on Sunday), Sonmer at a distance of 3 kilometers (on Friday), and Kumhari (on Wednesday) at a distance of 4 kilometers.

Shanti says, "Gradually I am able build more understanding on enterprise and business strategy-how to capture market and consumer needs." She is adding more products to gain profit as per the demand of consumer. In future she wants to start aggregating locally produce products like paddy, Lac etc. by this she wants to earn more money to fulfill basic needs of her family and will become a successful entrepreneur.

Progress out of Poverty Index

The meaning of poverty has not only been confined to income of a household but various other factors that influence whether the household is likely to fall above or below the poverty line, such as low literacy, short life expansion and lack of basic needs of adequate shelter, clothing and safe drinking water.

The data attached with this analysis shows the PPI (Progress out of Poverty Index)¹of 28 households of VLSC entrepreneurs in Gumla districts. The PPI survey helps one in understanding the likelihood of a certain household to fall above or below the poverty line². Indicators such as the availability of tangible assets, literacy of the head of the household along with the occupation sums up the likelihood of the household.

The data shows that out of the 28 households, 9 of them have a lower risk of falling below the poverty line, while 19 of the households lie on the border line on either of the sides, the rest have a greater risk of being below the national poverty line.

With the ever increasing inflation and rising prices, the households prefer having a small family size. The continuous efforts of the government on family planning have made an increased awareness towards this conclusion. Education is one of the vital ingredients for

¹ Progress out of Poverty Index is an indirect poverty measurement tool for organizations and businesses with a mission to serve the poor by objectively assessing household poverty and the rate of poverty in a group.

² Below poverty line denotes the national poverty line. The likeliness of a household to lie above the poverty line or fall below the poverty line is measured through the PPI scale.

one to get engaged in work and to educate the coming generation. Nearly 57% of the male head of the households surveyed, had an education level ranging from middle to diploma making it more inclined towards skilled jobs.

100% of the households is engaged in agriculture or is regular wage/salary employed. This has helped the household to meet the family food requirements or other needs. With a regular wage/ salary, it is an easy way out for one to meet the contingencies for which they would be insecure earlier if a regular monetary inflow was not there. It is clearly evident from the data, that 100% of the households use firewood for cooking purposes due to the easy availability of the resource.

With technology slowly creeping into the lives of the people (rural and urban), and with the need of entertainment and information, the inclination of a family to purchase a television has been more than before. Staying connected through mobile sets has been widely accepted all over. It is portable and does not require heavy installation costs and therefore is more likely to be used by people. 1 out of the 28 households did not have a mobile set or a landline connection. For safe keeping of the valuables, 50% of the households had possessed an almirah which was mostly given to them as a dowry during their marriage. An asset in form of an almirah or a dressing table is given to the bride when she leaves her maternal place. It is also a symbol of social status in the village.

The villages of Gumla district is situated at places with a great distance from the main road or the block. It becomes difficult for one to get connected to the main place if one does not own a vehicle. For serving this purpose, the households either have a bicycle or a motorcycle. This has led to easy accessibility to the main places during time of emergencies or otherwise. By owning a vehicle of own, it has helped the respondents in saving time as well as their income which was spent earlier as transportation costs. They can easily reach to the market to sell their produce and not worry about their perishability.

The PPI survey of VLSC entrepreneurs of Gumla district concludes that, the inclination of a household to fall below the poverty line is comparatively low. With the continuous increasing income of the family, they have a low likelihood to fall in the poverty area.

Income and Expenditure Analysis

When compared to the income and expenditure details of other districts, Gumla entrepreneurs have a combination of both positive and neutral results for their enhancement in income. However, there are some details which are common for all across the district. The following analysis of income and expenditure details helps one in understanding the role Village Level Service Centers are providing to these entrepreneurs and whether or not it has been helping for their empowerment and income enhancement.

The average monthly turnover of entrepreneurs showed a very neutral data ranging from Rs. 3000 to Rs. 8000. 4 of the 29 entrepreneurs of Gumla have reached the Progress Stage wherein, they have a monthly turnover of more than Rs. 25,000 per month and is able to re-invest Rs. 10,000 for her VLSC operations. A few of them are engaged retail, aggregation and in providing entitlement services to its customers while the rest have a sole responsibility of

aggregation. One out of all the entrepreneurs has reached to the Growth Stage in which she is able to re- invest an amount of Rs. 53,000 in her VLSC. She also provides retail, aggregation and entitlement services of photocopying and clicking passport size



photographs. This has added value to her VLSC. While the other has added stitching as an added value to the VLSC.

The concept of savings is common for every individual. Bank accounts are as source of savings for any person. With the collected data, it was seen that most of the entrepreneurs had an account of their own, or a joint account with their partners. They also saved money for their children's education or for meeting contingencies in the household. While for a few of the entrepreneurs, it was seen that since they did not generate much profits from the VLSCs, they were not able to save money. Health being a major part of the lifestyle of people, was not ignored. Resorting to private practitioners was the unanimous answer for all entrepreneurial households. The belief of private doctors and health clinics, even with a high fee is favoured by each household. While in rural areas the fee along with medicines do not reach to an unbearable cost, the acceptance of private health clinics resorting to their situation on time has been one of the reasons for this trend.

With private doctors and health clinics, private schools and education systems are established in every panchayat in the blocks. These institutions not only provide quality education to the children, when compared to government schools, they also take care of the basic needs of a child. Each child is individually catered to. Parents believe that sending their kids to a private school will enhance their overall personality. The schools charge not more than Rs. 300 per child and with the profit that an entrepreneur makes, she is able to look after quality education of their children.

In spite of all the growth and achievements that entrepreneurs has made for the past years, there is still a corner in which she has not come way forward. Purchasing products from the market for her VLSC is still done by husbands for most of the entrepreneurs. It has usually been observed that the male of the households visit the block/ market more often than females, they prefer taking their help for purchase of goods from the market. Entrepreneurs have a responsibility towards her family as well towards her VLSC. For a consolidated time of 6-12 hours, she opens up the VLSC in which customers take care of their needs. Purchase of a fixed asset after establishing their VLSCs has still not been very common among the entrepreneurs. To expand their services, few entrepreneurs have purchased fixed assets that are adding value and income at their centers.

There is no barrier to age when there is passion in an individual. This has proved true when it comes to the age limits of entrepreneurs in Gumla. Entrepreneurs ageing from 23 years to 40 years have the passion and the zeal to run these enterprises and have been doing it successfully.

RANCHI

Introduction

With the inception of Udyogini as BDS Jharkhand in 2008, Bundu (Ranchi district) was the first area of intervention with lac value chain. With the need of a ready market for the local produce, later in 2010, the concept of VLSCs (Village Level Service Centers) was introduced where both forward and backward linkage has been introduced. VLSCs have been an anchor in the value chain providing ready market for the village produce (including NTFPs) as well as meeting the demands of the community supplying goods and providing entitlement services.

With the support of MISEREOR and ICCO, the intervention of Udyogini is spread across three blocks of Bundu, Tamar and Sonahatu, where the potential entrepreneurs were identified through community mobilisation and enterprise management training. For serving the purpose of VLSCs in their respective villages, 35 women have been trained under I-USE (Intel Udyogini School of Entrepreneurship). The old-fashioned thought of women only being the caterers of household needs, has been overturned by Women Entrepreneurs running VLSCs.

There has been serious dropout of entrepreneurs in Ranchi district. Initially, a concept of CLC (Cluster Level Centres) made it difficult to maintain the centres at cluster level. Since the model was evolving, there seems to have been continuous possible changes in the same. Individual follow ups of the entrepreneurs was an issue that constantly disturbed the role of CLCs. Second issue which led to these drawbacks was Gender based discrimination that women entrepreneurs were facing in the society that demotivated them. The I-USE training (Intel-Udyogini School of entrepreneurship) had a course curriculum of 3 months on every alternate day. Long course duration on enterprise development was not very well accepted by the family of trainees. The establishment of the VLSCs took time which further increased the time for them to reach to the break-even point. It has now been reduced to 5 days residential training distributing the entire curriculum into 3 sessions. In spite of all the difficulties, some of the entrepreneurs with a strong will and determination have the There was no anchor products which could expand the economy of scope as well as economy of scale of these VLSCs. Lac being the only product did not profit the entrepreneurs. Now, paddy as one of the aggregated products has been a profitable venture for the VLSCs

Present Status:

Mobilisation and Training

In four blocks of Ranchi district namely: Bundu, Sonahatu, Tamar and Namkum, 15 VLSCs are currently operational in the district of Ranchi. The most recent VLSC was opened in the year 2015 of Rita Devi.

From the batch of 2015 training, there are trainees who have not opened their VLSCs or have shut down their VLSCs because they thought that they were inefficient in running an enterprise. A list of such trainees will be maintained separately and

will be visited individually in the month of January, to understand their issues and how it can



be resolved. 3 of the entrepreneurs have shut down their VLSCs due to financial and health condition of the family members.

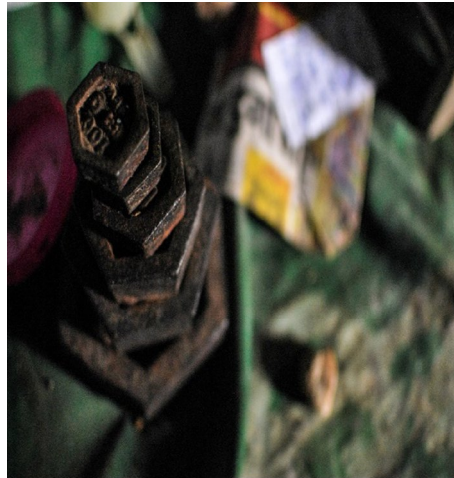
VLSCs established in the period of 2010 to 2013 have an overwhelming annual profit ranging from Rs. 9000 to Rs. 40,000.

One of the entrepreneurs is also adding an extension/space for expanding and marketing her VLSC. Shobya Devi however, is rebuilding the VLSC by getting a room constructed beside the main road, to make it easily accessible to the customers and increased sale at her VLSC.

4 women out of the 11 oriented women have been identified as potential trainees in Namkum block, Ranchi district. More women will be mobilised by January, 2016 and will be oriented and trained in February, 2016.

Services

The main occupation of the household of the VLSC entrepreneurs is that of agriculture. A mere percentage of the household involve as wage labourers. The average annual family income of the entrepreneurs amounted to Rs.4500 before they were involved with Udyogini. After the intervention through VLSCs, their annual income has doubled or has even increased to three times than it was earlier. Out of 15 VLSC entrepreneurs of the district, nearly 95% of the entrepreneurs aggregate local produce like paddy, lac while the rest provide only retail services. Other VLSCs do not aggregate the village produce mostly because of the financial condition. The retail services do not provide huge amount of income for them to aggregate paddy or lac at their VLSCs. With the profit earned, the entrepreneur either spends the income for the education of her children or meeting the family food/health requirements.



Most of the VLSCs keep stationery items and it attracts most school children of the village. The products are bought on a weekly basis or twice in a month in bulk quantities as per the demands of the consumers.

Records

The monthly sale and purchase records of the VLSCs give an idea on the income generation of the VLSC. The VLSCs do not have a written data on the amount of aggregation made. This can be added which will help the entrepreneur and also the Operations team in understanding the strength area (retail or aggregation) and the other area can be supported. Evaluation of the amount of aggregation will also help in knowing the overall income generation of the VLSC. In order to enable them to maintain records, a Refresher Training will be conducted in the next quarter (Jan-March, 2016).



Initial Investment

Most of the VLSCs were established in the year 2010- 2013. During the establishment of the VLSC, every entrepreneur was able to invest an average of Rs.3500 by herself and Rang De provided rest of the financial aid or they even took the help of SHGs.

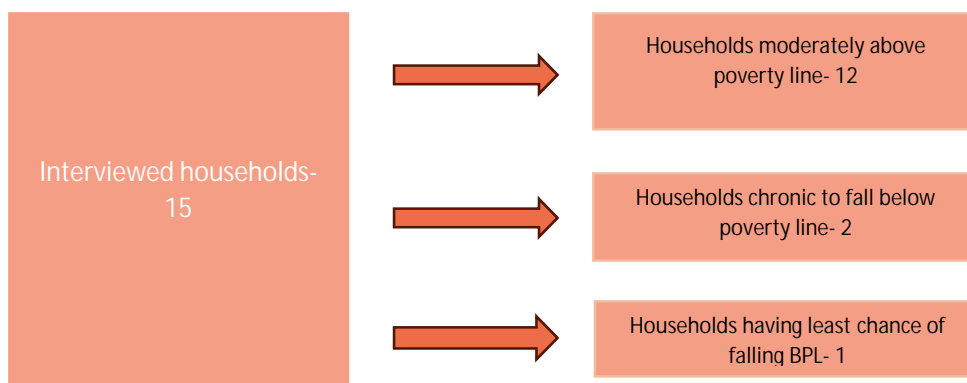
The loan that entrepreneurs had taken for establishment of their VLSCs has been fully repaid by them. 50% of the entrepreneurs have repaid the entire loan amount while the rest 50% have taken second/third loans to expand their enterprise further.

Parmeshwari Devi has shown an interest for availing the loan facility for expanding her VLSC and the activities. The amount will be sanctioned after completion of the due process by January, 2016.

Progress out of Poverty Index

The debate on the concept and measurement of poverty estimates in the country and world has been a fascinating one. The multi- dimensional aspects of poverty with the influence of socio economic characteristics have made this debate, develop a yardstick for its measurement. The tool of PPI (Progress out of Poverty Index) addresses the track changes in client's poverty levels. This helps in understanding the poverty outreach of the intervention.

This survey was covered a total of 15 households of VLSC entrepreneurs of Ranchi district and the required data has been provided which also shows the how inclined a household is to fall below the poverty line or stay above the line. The PPI survey indirectly measures the institution's outreach to these households. 2 of the clients are chronic to fall below the poverty line while the rest are either on the margin and only one of the 15 households' has the least (10%) chance of falling below the poverty line. The chart below shows a graphical representation of the same.



Since most of the households are nuclear families, they have one to two members who were less than 17 years of age. With the tradition fading away of joint families, even in the rural areas, the household size has decreased to a maximum of 5 members in the family. When it comes to the bread earner of the family (which is mostly perceived as the male member), his education matters which also helps him earn a skilled job or a regular wage/ salary. It also acts as a ray of hope for the education of the generation to follow. 50% of the male heads/ spouse of the client had their education level up to secondary level. While the

rest 50% have either studied up to the middle level or have completed their graduation. They are more likely to receive a skilled job than the rest.

Agriculture being the prime source of earning for the households, 100% families of VLSC entrepreneurs are self-employed engaging themselves in agriculture or is a regular wage/salaried employee. Even after being involved in agriculture, it has been observed that most of the families are food insecure, since the harvest/produce does not suffice them for an entire year. 98% of the household use firewood for cooking due to the easy availability and the practice followed from the beginning. 2% of the surveyed households use both firewood and LPG for cooking purposes. This states the changes that has been made and it can be clearly seen from the excel sheet that those households have the least chances of falling below the poverty line.

With the social condition changing of the households, 4 of them have casseroles or a thermos at their household while the rest do not own such assets. Entertainment and information sharing has been very important in the era of today where technology knocks at every door. To keep the members of the family entertained and to get an update on the happenings of the world, television has been a kind donor. 5 of the households own a television while the rest 10 of them do not due to the remote access of their villages and the condition of the electricity which does not support them to purchase a television. 100% of the households own a mobile set for better connectivity with relatives and friends.

It is a fast paced world today. People prefer wearing ready-made clothes and do not resort on machine stitched clothes from their village. A sewing machine adds up to the existing income of the household if one does cater to the needs of the community. 4 of the families do own a sewing machine, adding to their income. The tradition of dowry has been followed since very long. An asset as a possession for the bride is given at her wedding as a gift. Almirah being one of the gifts for safe keeping of valuables. 50% of the households possess an almirah while the rest 50% do not.

Transportation costs has also been increasing with the rest of the goods and services. A bicycle or a motorcycle not only helps the rural people easily connect to the main place but also helps for easy marketability of village produce. It also indirectly adds to the social status of the family. All the households surveyed either had a bicycle or a motorcycle. 6 of the households have a motorcycle while the rest 9 have a bicycle.

Income and Expenditure Analysis

In order to understand the growth and changes that VLSCs have made in the lives of entrepreneurs and the community, it becomes important to evaluate the income and expenditure of these VLSCs. The reach of VLSCs determine their capacity as a viable institution which is now a major force in village development. Following analysis has been made for understanding the various aspects that influence growth or decrease of Village Level Service Centers.

Following are the major heads under which the analysis has been made:

- Investment

- Expenditure
- Savings
- Market

The average turnover of these VLSCs have extreme ends in the range. The turnover of VLSCs range from Rs. 2000 to Rs. 50,000. Differences can be seen among VLSCs due various reasons. It is seen that due to an existing shop in the village, creates competition among the owners and sometimes is also influenced due to societal issues (caste/power of the other owner). The VLSC entrepreneurs re invest an amount of Rs. 1000 to Rs. 50,000 depending on their profits and the demands.

Being sole owner of these centers, the VLSC entrepreneurs have experienced remarkable changes in their confidence and their personality. While other women from the same village either do not have bank accounts for their savings or have a joint account with their husbands, independent bank accounts managed by themselves is an indicator of the independence that VLSC entrepreneurs enjoy enhancing their confidence at the same time. Only one entrepreneur has a joint account with her in laws. The concept of insurance is slowly penetrating into the rural community. Two of the entrepreneurs also have Insurance Accounts with Sahara either for their old age or for the future of their children. There is no entrepreneur that does not save her earning.

Reach of government health services has still not been success in most of rural areas. People prefer going to the private health practitioners and clinics for their check- ups. The faith on these private practitioners is seen as a trend among most of respondents. Lack of availability of doctors and medicines during emergency is one of the reason why people resort to private health clinics. Their expenditure on check- ups along with medicines amount to Rs. 500 to Rs. 3000 (in case of serious diseases). Most of the illness is treated with injections which gives them instant relief from the illness. Education is not a secondary point for the entrepreneurs anymore. They send their children to private school for better education. School buses to these locations also adds to their preference in choosing private schools. At places it has been observed that a private school is at a less distance than a government school. The monthly fees of these schools amount to Rs. 200 to Rs. 500 for one kid.

Festivals are a major part of the culture of Indian society especially that of rural community. All entrepreneurs agreed that there has been an increase in their purchasing capacity. An average expense of Rs. 3000 is incurred during big festivals for the entire household. After the establishment of VLSCs some of the entrepreneurs have also purchased fixed assets such as bikes, sewing machines, water pumps. Their ability to purchase fixed assets has definitely increased in some small way which is visible in their lifestyle and daily expenses.

The operating time of VLSCs range from 8 hours to 10 hours in a day. Entrepreneurs are responsible for every activity that takes place in the VLSC for the exchange of goods and services. However, their mobility to the market for procurement and sale of goods is still an issue. 96% of the market related activities are carried out by their husbands. 2 of the entrepreneurs accompany their husbands or travel alone to the market but the ratio of their visit remains low. 2 entrepreneurs procure goods on their own from these markets. Lack of

transportation facility from the villages to the market is a problem and an entire day is spent when they visit the market.

Conclusion

The income and expenditure analysis of the VLSC of Ranchi district does show the increase in their purchasing capacity along with the reach that they have in the community. There are extremes in the growth, income and expenditure patterns due to various quantitative and qualitative factors. However, a slow yet steady growth can be observed in the pattern.

KHUNTI

Introduction

For a long period our attempts at addressing the rural market gap and providing last mile connectivity to inhabitants of Khunti were thwarted by predominant Left Wing Extremism in the area. The fear of losing incomes earned from enterprise was stopping the women to take a step forward.

In order to address the issue, Udyogini, started Women Literacy Centers with support of Sir Dorabji Tata Trust (SDTT) which is now spread in 3 blocks of Khunti district. The WLCs not only aimed at delivering functional literacy programme to women but also alter the monolithic homebound roles of women. The traditional roles of women as teachers and care takers is welcome in the district, it is in the economy of trade and finance, and women are unwelcome. Emerging market opportunities in rural India due to increasing rural consumption need not only attract MNCs instead they are widening scope for women to confidently lead as Social Entrepreneurs challenging the black holes of the indulgent market based on reaping profits.

In the intervention made with support of Misereor, 50 women were mobilised to train under Intel-Udyogini School of Entrepreneurship.

Present Status

Mobilisation and Training

In three blocks of Khunti district namely: Khunti, Murhu and Torpa, 15 VLSCs are currently operational in the district of Khunti. Two entrepreneurs namely, Rekha Devi and Parvati Tuti have opened their VLSCs after business counseling meeting of the VLSC entrepreneurs at Khunti Office in the month of November. Jyoti Dodrai and Sabina Bhengra have not opened their VLSC as yet. They will be visited individually for business counseling in the month of January, 2016 in order to resolve the issue they might be facing. They will also be motivated to open the VLSC.

- Out of 50 women 25 volunteered for orientation on VLSCs
- Out of 25 women, 17 were trained under I-USE
- Out of 17 trainees, 15 have operational VLSCs
- 9 VLSCs out of 15 VLSCs were established in the year 2015
- VLSCs established in 2013, have an increased income upto Rs. 10,000 per month.
- VLSCs established in the last quarter of 2015, monthly profit accounts upto Rs. 1000.



Services

Out of 15 VLSC entrepreneurs, 5 women entrepreneurs aggregate local produce like paddy, mahua, madua, lac and tamarind rest provide only retail services. Other VLSCs do not aggregate the village produce either because of the lack of storage facility or financial condition. The retail services do not provide huge amount of income for them to aggregate paddy or lac at their VLSCs. With the profit earned, the entrepreneur either spends the income for the education of her children or meeting the family food requirements. Most of the VLSCs keep stationery items and it attracts most school children of the village. One VLSC keeps special products, sanitary napkins to meet the social needs of the community. The products are bought on a weekly basis or twice in a month in bulk quantities as per the demands of the consumers. A couple of entrepreneurs are also adding an extension/space for expanding and marketing her VLSC.



The monthly sale and purchase records of the VLSCs give an idea on the income generation of the VLSC. The VLSCs do not have a written data on the amount of aggregation made. This can be added which will help the entrepreneur and also the Operations team in understanding the strength area (retail or aggregation) and the other area can be supported. Evaluation of the amount of aggregation will also help in knowing the overall income generation of the VLSC. In order to enable them to maintain records, a Refresher Training will be conducted in the next quarter (Jan-March, 2016).

Records

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Initial Investment

Stella Bodra has an outstanding amount of Rs. 300 against loan repayment amount in the month of December. Sunita Hans repaid the entire amount (Rs. 11000) till February, 2016. Parvati Tuti and Rekha Devi have outstanding amounts of Rs. 1100 and Rs. 6600 respectively which need to be paid till the month of December, 2015. They have promised to repay the amount slowly and steadily since they have started their VLSC in the month of December, 2015 itself. A couple of entrepreneurs have showed their interest in availing the loan facility for expanding VLSC activities. The amount will be sanctioned after completing due process by January, 2016.



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Potential Entrepreneurs

Eight women have been identified as potential entrepreneurs in Khunti district, out of which 6 of them have attended 2 days I-USE training in the month of November. A follow up on 3 of the trained entrepreneurs was made, two of them namely, Seteng Bhengra (Jaria) and Pushpa Devi (Jaria) have started their VLSCs and are maintaining a daily record of

investment and expenditure. After the completion of their training, these VLSCs will be evaluated again.

Case Study

Toron Dodrai

Toron Dodrai's strong will and determination sets her apart from others. With four siblings and a childhood without a mother, it was a challenge for her everyday. She has worked as migrant labour at Himachal Pradesh, she shares her experiences about how she saw the same problem of poverty everywhere and thought if she could ever do something to help others and herself come out of it.

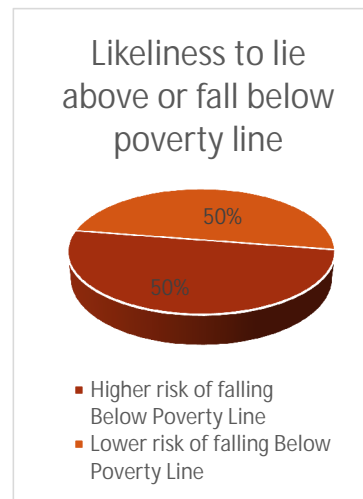
At that point in time she came to know about Young Women Social Entrepreneurship Development Programme for which mobilisation was being conducted at her village. For her it was an opportunity and she registered herself for training. Her education is only that of till the 1st standard, her husband suffered from a mental illness, she mostly speaks in her mother tongue(Mundari) but this has not stopped her to be a successful entrepreneur. She believes that through her enterprise she can help women and families like her's to overcome difficulties. Toron's average profit accounts to Rs. 2650. She has aggregated 50 kgs of Paddy this season which has not been sold as yet.

Toron's experiences make her not only a seller of retail items or an aggregator but a social entrepreneur who makes sure the stoves burns at her house as well as of the producer whose produce is bought by her at village level for sale at block level markets. She might be hesitant to speak in hindi language but she knows her Village Level Service Center not only spells for her but for her fellow villagers's progress.

Progress out of Poverty Index

With the data/information collected of 16 VLSC entrepreneurs of Khunti district, the aspects such as, whether the household is able to fall above or below the poverty line can be measured. The poverty likelihood of the family is also specified with the indicators of PPI which contain the information of size of the household, tangible assets and the housing condition. These are the different facets of poverty that helps one identify the households that require interventions. The higher the PPI score, the lower is the likelihood of the household to fall below poverty line and lower the score, the greater is the likelihood of the household of being below poverty line.

The data collected shows that nearly 50% of the population interviewed has a higher risk of falling below the poverty line whereas; the other 50% of the population has a lower risk of falling below the poverty line. The data is a mixed one. The households with higher poverty likelihood have three or more than three children, increasing the number of people to feed. The family/ household are dependent on agriculture. The crisis occurs when, the household is not able suffice the dietary needs of the members of the family. It was clearly visible that all the households used firewood for cooking purposes. The male of the family being literate up to middle level, have the ability to be involved in more skilled jobs unlike the others. The data shows that most of the male head of the household has either acquired education up to the primary level or to the middle level, decreasing the rate of skilled jobs.



Technology has reached in every nook and corner. A mobile set, one of the necessities is available in all except two of the households. A mobile in the era of today represents the importance of communication among the people. A landline set was not available in any of the households since it requires high maintenance cost and regular bill payment which can go very high. People prefer wearing readymade clothes bought from the market. A sewing machine for the purpose is not present in the households.

An almirah in a household for safe keeping their belongings was accessible. Most of the respondents replied that the almirah was given as a dowry to them during their wedding. This also represents, the system of dowry is still present in the rural as well as urban areas. No one is free from this captivity.

Transportation plays a major role in the lives of the people. For the respondents, transportation can be a source wherein it saves time as well as minimize wastage of money which can be used for meeting other demands of the family. Transportation in the rural areas is generally used for carrying the produce cultivated to the local haat or to the block market. They are also an important source during health emergencies. Most of the household owned either a bicycle or a motorcycle for transportation purposes.

With all the above indicators, the respondents interviewed, it was seen that if the family has less number of children and have the facilities and assets in the household, then the household is less likely to fall below the poverty line. The households with more number of children and the family head not literate have the inclination towards falling below poverty line.

Income and Expenditure Analysis

Growth and change is an important phenomenon and an essential component in every individual's life. For an entrepreneur growth and stability of their VLSCs the main criteria for understanding their overall livelihood situation and their personal growth along with the growth of the community. The income and expenditure analysis is one such indicator that gives a glimpse of their growth as an entrepreneur and the changes that it has brought in their personal spaces. Following analysis has been made for understanding the various aspects that influence growth or decrease of Village Level Service Centers.

Following are the major heads under which the analysis has been made:

- Investment
- Expenditure
- Savings
- Market

The average turnover of these VLSCs have a moderate range of Rs. 2000 to Rs. 36,000. Differences can be seen among VLSCs due various reasons. It is seen that due to an existing shop in the village, creates competition among the owners while two of the highest earning entrepreneurs have been an entrepreneur for a longer time than the rest. It cannot be left out that the most recent entrepreneur to establish her VLSC has an average turnover of Rs. 12,000 per month. The VLSC entrepreneurs re invest an amount of few hundreds to Rs. 20,000 which depends on the sale that is happening in the community and depending on their profits and the demands.

Being sole owner of these centers, a few of the VLSC entrepreneurs are confident and see themselves as an entrepreneur that has the capacity to take their business in a profitable direction. All of the entrepreneurs have registered accounts in commercial banks and save money depending on their capacity. The idea and habit of savings has been seen in all of the entrepreneurs. They mostly save their money for their child's education or for meeting contingency demands of the family. Even while three of the entrepreneurs is still struggling to make profits at her VLSC this quarter, they save money as and when they can.

All entrepreneurs resort to private practitioners residing at their villages or at the block level for health check- ups. Government health services is still not accessible in most of rural areas. The faith on these private practitioners is seen as a trend among most of respondents. Their expenditure on check- ups along with medicines amount to Rs. 200 to Rs. 3000 (in case of malaria). Most of the illness is treated with injections which gives them instant relief from the illness. Since most of the entrepreneurs are young and have small kids, the other resort to private tutors/ schools for their children. They have the belief that more importance is laid to their children in private school than in government school. The children go to school either by foot or by bicycle, for whose the school is at a greater distance. At places it has been observed that a private school is at a less distance than a government school. The monthly fees of these schools amount to Rs. 200 to Rs. 500 for one kid.

Festivals are a major part of the culture of Indian society especially that of rural community. All entrepreneurs agreed that there has been an increase in their purchasing capacity. An average expense of Rs. 2000 is incurred in major festivals for the entire household. After the establishment of VLSCs none of the VLSC entrepreneurs have purchased a fixed asset as their purchasing capacity to buy a fixed asset is not so high. 4 of them also stated that their status has not increased after opening the VLSC and still remains the same.

The operating time of VLSCs range from 5 hours to 10 hours in a day. Entrepreneurs are responsible for every activity that takes place in the VLSC for the exchange of goods and services. However, their mobility to the market for procurement and sale of goods is still an issue. 60% of the market related activities are carried out by their husbands. 5 of the entrepreneurs accompany their husbands or travel alone to the market but the ratio of their visit remains low. 1 entrepreneurs procure goods on their own from these markets. Lack of transportation facility from the villages to the market is a problem and around 5 hours is spent for the procurement of goods from the block market.

Conclusion

The income and expenditure analysis of the VLSC of Khunti district shows that the purchasing power is still with the male of the family and their purchasing capacity and not increased so much. A slow growth is however seen in the VLSCs.

Annexure 1

VLSC Selection Criteria

1. Identification criteria for the village

1.1 No. of Household – 80 to 100

Village having 80 to 100 households, this is the average number of household.

1.2 Population – 250 to 300

In village every household have 4 to 5 person on average because 'more hand spends more money'. Also the demand will be varied in a range of products due to presence of all kinds of age group.

1.3 Distance from the local major market (in the radius of 15-20 km)

Distance of that particular village from the local major market should be around 15-20 km, accordingly our cluster office will set up which covers that targeted village; it will be cost effective and help in better communication and transportation.

1.4 Literacy Level

Literacy level is not a major pillar but can't be ignored.

1.5 Purchasing Power of Villagers

Single household can spend at least Rs. 300-500 per month in purchase of retail product

1.6 Cropping Pattern

For providing agricultural inputs and we should check the major production of the crop; it gives the picture that price analysis of the crop.

1.7 Market Trading Pattern

Trading pattern includes the villagers' shows the interest for selling the commodity and rate of the particular commodity.

1.8 No. of Existing Retail Shop

It is very important to know the number of existing retail shop; more number will create the competition.

1.9 Consumer Behavior

1.10 Catchment Area

It will be most effective point, i.e. that particular village is covering how much area. It gives the idea of consumption of the product.

2. Promotional Activity

2.1 Village Campaign (For Repo Building)

2.2 Distribution of Pamphlets

2.3 Hoarding in main market

3. Selection Criteria of Entrepreneur

4. I-USE Training

4.1 Selected Entrepreneurs will go under the I-USE training

4.2 Training will be of 15 days, Promoter should ensure 90% attendance

4.3 If for any reason promoter not completed her training, she should be eligible to attend next training batch without any fees.

4.4 Again Promoter not completed her attendance in second batch, she can opt for third training batch by paying a sum of Rs. 250/-

****For I-Use training promoter has to pay a sum of Rs. 500/-.**

5. Market Linkage

5.1 Purchasing the Retail Products for entrepreneur

5.2 Selling the grains/commodity procured by entrepreneur

6. Distribution of Profit Margin on month end

6.1 VLSC will get retail product on MRP

6.2 Based on their performance profit will be distributed in as said manner

Rs. 500 to 1500 – 4%

Rs. 1501 to Rs. 3000- 8%

Rs.3001 to Rs. 5000 – 12%

More than Rs. 5001 – 18%

Annexure 2

VLSC Stages

Previous studies have revealed that an entrepreneur goes through 3 different stages while running a Village Level Service Centre. These stages have been termed: a) Start-up stage b) Progress stage and c) Growth stage

Start-up stage

As name suggests, it speaks about the initial stage of a VLSC in which an entrepreneur starts her enterprise after getting trained under I-USE, YWSEDM & GJM. In this stage the entrepreneur invests 25% of the initial start up cost while the rest 75% is being arranged as loan from social investors such as Rang De, local agencies such as NABARD and external funders as well. During this stage Udyogini's training team supports the entrepreneurs by hand holding them as per the training needs assessment.

Progress stage

Normally after 9-12 months of starting the VLSC, It has been seen that an entrepreneur completes repayment of her loan and able to achieve BEP. As she is now engaged in retail and aggregation both hence she needs to re invest approximately Rs. 15000 for maintaining her growth in terms of income through aggregation of NTFP and retail products.

Growth stage

After 2 and a half to 3 years, an entrepreneur reaches to this stage. In this stage the array of product and services increases as the entrepreneur has now started doing multiple product approach by engaging herself in aggregation, retail and social/ special product. The minimum re investment required for this stage is around Rs. 20000.

Annexure 3: Gender Training Curriculum as part of I-USE Training for women Entrepreneur to address VAW issues

STAGE I: VLSC Start-Up

No.	Title of the session	Session Objectives The prime objective of this session is to:	Expected outcome (By the end of this module, the participant will be able to):	Session Content	Training Methods	Training Tools/Material	Time required
1.1	Gender sensitization- Understanding Gender, Gender role and women empowerment	Provide an understanding of gender, gender role and women empowerment to the participants.	-Identify the difference between Sex & Gender -Describe Gender role. -Explain how to break stereotypes -Explain the meaning of women empowerment and entrepreneurship.	Concept of Sex & Gender, Gender roles (breaking of stereotype) & equality, women empowerment & entrepreneurship.	Combination of Brain storming, Lecture Discussion, Narration of a success story of an empowered woman, Exercises and games.	Copies of exercises. Poster on the definitions of Sex, Gender and Gender Roles. Flip chart and markers, Flash cards and a success story of women empowerment	2 hours
1.2.	Understanding VAW	Provide an understanding of violence against women, different categories of VAW, particularly in relation to enterprise activities.	-Define VAW -Describe basic concepts related to VAW (such as violence, harm, and power). -List common categories of VAW.	Concept of VAW and Domestic violence. VAW situations, categories of VAW and domestic violence limiting women enterprises.	Film Show, explaining with Flash cards, Exercise on understanding their own mindset/ attitude towards	Film on VAW Flip charts and Markers, Poster on definitions of VAW and Domestic Violence, Flash cards on different types of domestic violence (Physical,	2 hours

					VAW.	sexual, psychological controlling behaviour inclusive of financial)	
1.3.	Causes and Consequences of VAW	Provide an understanding of root causes and potential consequences of VAW, particularly in relation to enterprise activities.	<ul style="list-style-type: none"> -Identify the root causes of VAW -Identify potential consequences of VAW, particularly in relation to enterprise activities. 	<ul style="list-style-type: none"> Root causes of VAW Impact of VAW on enterprise. Loss of time, money and hurdles for enterprise growth 	<ul style="list-style-type: none"> Combination of Lecture Discussion (explaining with charts and 'Input-output-impact model') and Group exercise using flash cards. 	Poster/flip-chart on contributing factors for VAW, a set of examples of impact of VAW on enterprise.	2 hours
1.4.	VAW, Enterprise building and reaching BEP	Provide an understanding to the women of VAW happening in the process of their enterprise development which they face as challenges to start a VLSC, as an enterprise.	<ul style="list-style-type: none"> -Articulate VAW happening in spaces women move to develop enterprise. -Identify common causes compel women to drop out from training and starting a VLSC. -Link the hurdles they face to start a VLSC with 	<ul style="list-style-type: none"> Expectations of Udyogini after completing Stage-I of training. Why some women drop out at first stage (training and starting VLSC). VAW (physical, psychological and controlling behavior) as challenges to 	<ul style="list-style-type: none"> Participatory methods including participants' sharing, Role-play, Case study, group work and Lecture Discussion. 	<ul style="list-style-type: none"> Post-in-notes and Flip charts, Flash cards, a case of facing challenges and another case of overcoming the challenges 	2 hours

			<p>VAW</p> <p>-List the supports they need from the family.</p>	<p>effectively complete first stage and reach BEP of VLSC</p> <p>Analysis of VAW related causes (Case study)</p> <p>Role of family to support in completing Stage I training and setting up VLSC.</p>			
1.5.	Problem solving and Negotiation skills	Enable the participants to change their attitudes and behavior and enhance their confidence in negotiating with their families and communities.	<p>-Demonstrate change in their attitude and in behavior</p> <p>-Demonstrate skill and confidence in negotiation with family and community</p>	<p>Self Development ,</p> <p>Negotiation with family</p> <p>Negotiation within personal space</p> <p>Negotiation for market space (About having the VLSC seen as valuable for market access) in the community</p>	Combination of Exercise, Game, Storytelling and Role-play.	Tower building game material, Stories reflecting needs for negotiation with family, market space and own personal space and Role play scripts.	2 hours

STAGE II: Progress

No.	Title of the session	Session Objectives	Expected outcome (By the end of this module, the participant will be able to):	Session Content	Training Methods	Training Tools	Time required
2.1.	Review of Challenges faced and controlled at the end of Stage I	Prepare the participants move to the second stage of enterprise VAW training	-Discuss the difficulties faced by some of the women to establish VLSC -Share how some of these could be controlled	Difficulties faced to complete Stage I Analysis of VAW related causes faced Measures helped them to complete training of first stage and start up VLSC	Participants' sharing and discussion.	Flip chart Stories, example of VLSC already started overcoming hurdles.	1 hour
2.2.	VAW and Enterprise Management to meet expectations in Stage II and garnering family's support for the same.	Give an understanding of VAW as a challenge to effective management of VLSC and the role of family to overcome in order to generate profit from enterprise	-Explain how VLSC can be now taken to progress -Narrate the difficulties being faced by some women to manage their VLSCs - And link these with VAW -Articulate the support they need	Expectations after completing Stage II of training Challenges which alumni has faced to realize these expectations and they might. Analysis of VAW related causes	Sharing by Participants and Udyogini Field Staff, Case study, Role-play and Group exercise.	Flip chart, Case of VLSC reached BEP but not progressing, Pictures of VLSCs in progress stage, Role-play script.	2 hours

			from families to effectively manage their VLSCs	(Case study) being faced in Stage II Role of the family to support in managing VLSCs effectively.			
2.3.	Problem solving and Negotiation Skills for sustaining VLSC	Help the women to solve their problems in personal space, within community and sustain their VLSCs. Monetization of hours lost and probable profit if support is maneuvered.	-Conduct self assessment and identify gaps in their confidence - Demonstrate skill for negotiation with family and with community on gender related issues which become hurdle for sustenance of VLSC	Regain confidence through self assessment Negotiation with family (to get the image of the VLSC as a valuable women cantered enterprise established in the community) Negotiation with own personal space (not to compromise with her own health including enough food and rest, personal comfort, entertainment and interest) Negotiation	Self-Assessment exercise, Role-play, Viewing of documentary film and Case study.	A self Assessment question, Case as examples of VLSC reached to BEP and has been established as a woman run enterprise Documentary showing of VAW on sale/purchase of product and Role play scripts.	3 hours

				with community for sale-purchase of product (about-if the VLSC has already been seen as a valuable center for the community then it should not matter whether a man runs or a woman runs, about gaining confidence of the people on her competence and assurance of quality products, so gender has nothing to do for having this valuable service for the community)			
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Stage III Growth

No.	Title of the session	Session Objectives	Expected outcome (By the end of this module, the participant will be able to):	Session Content	Training Methods	Training Tools	Time required
3.1.	Review of Challenges faced and controlled at the end of Stage II	Help the participants to review the challenges which have been overcome to move to stage III.	Identify VAW related challenges with regard to sustaining VLSC.	Difficulties faced to bring VLSC to progress stage. Review of VAW related causes faced to reach progress stage Measures helped to come up to Growth stage.	Sharing of women's experience and Group Discussion.	Flip charts, Poster on challenges faced to achieve Progress Stage as per Need Assessment Study to confirm participant's sharing and Case to demonstrate measures helped to control the hurdles.	1 hour
3.2.	VAW and Enterprise management to meet expectations of Stage III and negotiation with family to take another loan for re-investment .	Help the participants identify gender related challenges and support they need from family to attain growth stage. Understanding how savings generated from Income and Profit as a	-Identify gender related challenges. -Articulate the types of support the family can provide to become Growth Stage VLSCs. - Demonstrate skills for	Expectations after completing Stage-III of training. Challenges being faced to realize these expectations. Analysis of VAW related causes (Control over her profit for	Participants' sharing, Case study and Group work.	Photographs of a scaled up VLSC, on different supports extended to bring the VLSC to scale up, list of challenges for scaling up as identified by Udyogini's Need Assessment Study.	2 hours

		back-up capital for taking a loan.	negotiation with family for re-investment of loans/earnings on diversification and increasing of VLSC services to grow further.	re-investment). Role of the family to support for reaching Growth Stage.			
3.3.	Problem Solving and Negotiation Skills for reaching Growth Stage	Help the participants to learn to negotiate with the community, family and within personal space to promote VLSC to Growth Stage.	- Demonstrate skills for negotiation with community for promoting VLSC as the best option for women in their villages.	Negotiation with family to utilize profit/loan for further investment. Negotiation with own personal space. Negotiation with community- i) Once the VLSC has been accepted as a valuable center and is managed by a woman then they should take the next step in promoting VLSC as the right option for the women as it reduces the opportunity costs)	Simulation exercise (practice of skills improves performance) and Role-play.	Documentary film on similar negotiation with community (if available), Copies of 'Number sheet' (numbers from 1 to 60, are written down randomly), Role play script	2 hours

				ii) Convincing community in availability of quality product and for purchasing diversified product for scaling up VLSCs)			
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Annexure

Microenterprise Development

Stages of VLSC: Intel-Udyogini School of Entrepreneurship is a platform where rural woman can excel herself in fundamentals of running an enterprise. The woman under goes 3 stages of training.

Stage I: Starting from start up phase which is totally devoted to imbibe the idea of entrepreneurship among the rural woman. First stage focuses on integral concepts such as entrepreneur, enterprise and labor, business idea and other related sessions where a rural woman can assess herself as an entrepreneur and also develop qualities which are needed for running an enterprise. The woman entrepreneur only earns an income and the revenue generated is used to clear her liabilities and meet her cost, there is no profit which she can take home in crossing this stage. In this stage the challenge is to break stereotypes for the community to establish a woman can run an enterprise well. The woman entrepreneur is supposed to make a self investment of at least 25% of the total capital investment. The rest can be arranged if required by financial linkage with social investors through Udyogini. The value of the inventory as she enters start up has changed over years as per the kind of services and products the VLSC women entrepreneurs with Udyogini's support has finalized for start-up. This amount is what she can invest to buy at the outset to sell in her VLSC as the following table explains-

Financial Year	Total Capital Investment (TCI)	Loan Size (75% of TCI)	Self Investment (25% of TCI)
2015-2016	17000	12500	4500
2013-2015	13500	10000	3500
2010-2012	10000	7500	2500



Stage II: The second stage i.e. progress stage is demarcated from the first stage by achieving the breakeven point (BEP). This is a stage where a woman entrepreneur is in a position of no profit and no loss and willing to introduce the array of product and services through which she can start earning profit. Ideally after break-even point and reinvestment it takes her about 12-18 months to start generating a steady profit of Rs. 1000 per month with an increased income of Rs. 200 per month (from Stage I) for crossing Stage II. In this stage the challenge is to maneuver support from family in household work and not lose on making profit at the times of the day where customer influx is maximum.

Stage	Duration	Time	Revenue	Profit	Income	Liability
Stage I	0-12 months	Year I	36000	0	9600	Loan for Initial capital investment
Stage II	12-18 months	Year II & III	80000	12000	12000	Loan for Re-investment
Stage III	18-24 months	Year III & IV	120000	27000	12000	None

Stage III: In the third stage i.e. growth (scale up) is the stage where the entrepreneur is in the position to expand her enterprise and reinvest the profit with the help of proper business plan. This stage is crossed when her revenue generation is above one lakh rupees and profit has doubled from Stage II. This is the stage after which a part of the profit needs to be used as re-investment for growth of enterprise. Herein a very important challenge of negotiation with family and self comes. They have to continue satisfying and managing like after Stage II by just taking home profit of Rs. 1000 and income of Rs. 1000. From business perspective after crossing this Stage they need to use their profits now for re-investment. Udyogini is trying to link them with social investors in this stage also to support re-investment by taking a loan.

Annexure 4

I-USE (Intel- Udyogini School of Entrepreneurship) module

intel		Trainer's Manual for Entrepreneurship Training		UDYOGINI	
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