







Volume - I ■ Issue - I ■ 2020

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Amplifying Voice of the Voiceless ...

Samaveshi Shehar or Inclusive City is one that values all people and their needs equally. It is one in which all residents including the most marginalized of poor workers have a representative voice in governance, planning and budgeting processes and have access to sustainable livelihood, legal housing and affordable basic services such as water, sanitation and electricity.



Against this backdrop the Samaveshi Shehar program focuses on residential, occupational and social issues in urban poor communities by enhancing the quality of life of urban poor and informal sector workers by the active participation of community based coalitions in urban governance for securing their residential and livelihood rights through policy engagements at city, state and national levels.

IIEC is working relentlessly to ensure proper justice to the informal sector workers since 2018 in twin cities of Bhubaneswar & Cuttack with support from IGSSS funded by Secours Catholique, France. Many interventions are carried out in forms of capacity building trainings, meetings, workshops, campaigns, consultations for the urban poor at city, state and national level. Achievements and accolades have enriched the fabric of the project in course of its execution.

This Bulletin presents a clear picture of major activities related to Samaveshi Shehar from 2018 to 2020. The journey of IIEC having traversed more than 13 years in addressing urban issues in various formats has come across both success and failure. But it has undoubtedly transformed tears in to smiles on many a faces. This journey has enriched our experiences and inspired us to believe in us and helped us go ahead to understand the ins and outs of urban dynamics better. Samaveshi Shehar has certainly added to our learning which can further enlighten people's lives.

I extend my heartfelt thanks to the commitment and dedication of my team in charge of Samaveshi Shehar. Similarly the unstinted support & co-operation of IGSSS team deserves applause. The last but not the least, the journey would have remained a remote idea without the primary stakeholders, i.e, the urban poor communities.

- Dr. Shisir Kumar Das Director, IIEC & Editor-in-Chief

A Note of Appreciation ...



IIEC being a staunch believer in participatory philosophy has again proved it through the process of executing the Samaveshi Shehar project in twin cities. I must extend my thanks to the urban poor Collectives and various advocacy bodies ranging from slum to national level. At the same time I can't help thanking the concerned govt. agencies for their sensitivity and empathy towards the urban slum dwellers. I also take the opportunity to appreciate the gesture of 'Amara Biswas' to have uplifted the livelihood status of slum women through Nano-Finance, i.e, interest free loan to

needy women. I am fortunate enough to have led the project successfully with collective efforts and co-operation. I hope this bulletin succeeds in presenting some glimpses of moments captured.

Thank you so much.

Ms. Sarmila Patnaik Editor, Equity

Workshop, Convention, Seminar

State Level Workshop on Community Radio for Combating Climate Change

Greenhouse gas levels continue to climb, climate change is occurring at much higher rates than anticipated and its effects are evident worldwide. By addressing climate change, we can build a sustainable world for everyone. Already, we are experiencing how climate change can exacerbate storms and disasters, and threats such as food and water scarcity, which can lead to conflict. Odisha is witnessing horrible disasters in various forms. We have an opportunity to take actions that will lead to more jobs, great prosperity, and better lives for all while reducing greenhouse gas emissions and building climate resilient houses.. All these apprehensions are reflected in UN-SDG-



13 for combating climate change specifically focusing on food and fashion as the core themes to be taken up urgently and collectively on a campaign mode. Community Radio can play a pivotal role in addressing these issues.

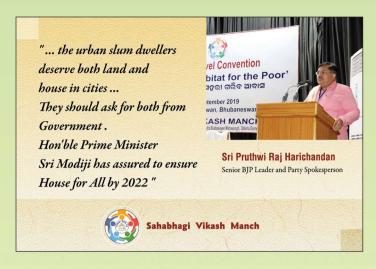


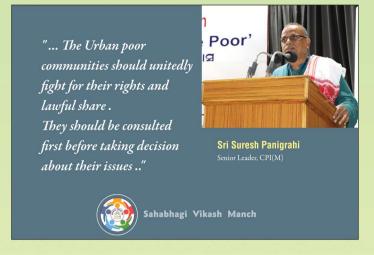
IIEC organized a State Level workshop involving all the Community Radio Stations of Odisha, Scientists, Professors, Media experts, line departments, Ministry officials from Information & Broadcasting, I & PR, INGOs and practitioners.

State Level Convention- 'Inclusive Habitat for the Poor'

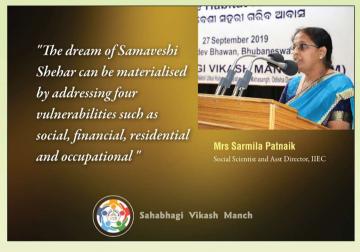


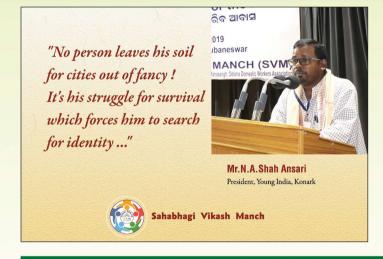
A state level convention was organized on Inclusive Habitat for the poor in which astrong contingent of around four hundred community leaders participated from different parts of the state along with urban experts, civil society representatives and legal experts. The representatives of all political parties shared their views on inclusive habitat and the space for urban poor. Panel discussions were held by experts with themes such as; (i). Land Right Act and Land use policy, (ii) Eviction and rehabilitation: Perspectives and Challenges, (iii). Housing and Ecosystem.











ଅ<mark>ନ୍ତର୍ନିବେଶୀ ସହରୀ ଗରିବ ଆବାସ ସମ୍ପର୍କିତ ରାଜ୍ୟୟରୀୟ ସମ୍ମିଳନୀ</mark> ସମୟଙ୍କୁ ଜମି ଓ ବାସଗୃହ ପ୍ରଦାନ କରାଯାଉ

କ୍ରକେଶ୍ୱର (ବ୍ୟବଳା) : ଗ୍ରାମୀୟ ଜଣନେଜ ଜନନ ବାରାଗୁନରେ ସହାରାଗ ବିନାଣ ଅଞ୍ଚ (ବ୍ୟ ବି. ଏମ) (ଚାଣ ଚିଳାଣ ଅଞ୍ଚ (ବ୍ୟ ବି. ଏମ) (ଚାଣ ଚାଣ ଅଞ୍ଚଳିବେଶୀ ସହରୀ ଉଚିତ ଅନାସ ଶାହିଳ ରାଜ୍ୟଗଣର ସହରୀ ଅନ୍ତର୍ଜ ରୋଜ୍ୟଗଣ ଅବତା ସ୍ଥାନରେ ସହରୀ ବିଳାଣ ଅଞ୍ଚଳ ବ୍ୟବଳୀ ଅନ୍ତର୍ଜ ବର୍ଷା ବ୍ୟବଳୀ ବ୍ୟବଳୀ ଅଟି ବ୍ୟବଳୀ ଅଟି ବ୍ୟବଳୀ ବ୍ୟବଳୀ ଅଟି ବ୍ୟବଳୀ ଅଟି ବ୍ୟବଳୀ ଅଟି ବ୍ୟବଳୀ ବ୍ୟବଳୀ ବ୍ୟବଳୀ ଅଟି ବ୍ୟବଳୀ ବ୍ୟବଳୀ ବ୍ୟବଳୀ ଅଟି ବ୍ୟବଳୀ ବ୍ୟବଳୀ ସହାର ବ୍ୟବଳ ଅଟି ବ୍ୟବଳୀ ବ୍ୟବଳୀ ବ୍ୟବଳୀ ଅଟି ବ୍ୟବଳୀ ବ୍ୟବଳୀ ଅଟି ବ୍ୟବଳ ଅଟି ବ୍ୟବଳୀ ବ୍ୟବଳୀ ବ୍ୟବଳୀ ବ୍ୟବଳୀ ଅଟି ବ୍ୟବଳ ଅଟି ବ୍ୟବଳୀ ବ୍ୟବଳୀ ଅଟି ବ୍ୟବଳୀ ବ୍ୟବଳୀ ଅଟି ବ୍ୟବଳ ଅଟି ବ୍ୟବଳୀ ବ୍ୟବଳୀ ଅଣି ବ୍ୟବଳୀ ବ୍ୟବଳୀ ଅଟି ଆଧାରଣ ଅଟି ବ୍ୟବଳୀ ବ୍ୟବଳୀ ଅଟି ବ୍ୟବଳୀ ବ୍ୟବଳୀ ଆଣ୍ଡଳୀ ବ୍ୟବଳୀ ବ୍ୟବଳୀ ବ୍ୟବଳୀ ବ୍ୟବଳୀ ବ୍ୟବଳୀ ଅଟି ଅଟି ଅଟି ବ୍ୟବଳ ଅଟି ବ୍ୟବଳୀ ବ୍ୟବଳୀ ଅଣି ଓଡ଼ି ବ୍ୟବଳୀ ବ୍ୟବଳୀ ବ୍ୟବଳୀ ବ୍ୟବଳୀ ଅଣି ଅଟି ବ୍ୟବଳୀ ବ୍ୟବଳୀ ଅଣି ଅଧିକାର ଅଟି ଅଧିକାର ଅଣ୍ଡଳୀ ଅଣ୍ଡଳ ଅଞ୍ଜଳ ଅଞ୍



ତଥା 'ଜାଗା ମିଶନ'ରେ ଜମି ପଦାନ ପଦାନ ଏବଂ ଟାଉନ ଭେଷିଂ କମିଟିକ ପର୍ଷ ଳାର୍ଯ୍ୟଳାରୀ କରିତା ମଖର୍ଲରେ ମହ ମୁଖ୍ୟତଃ ପୌର ନିଗମଗୁଡ଼ିକରେ ବଞ୍ଚିବାସିହାଙ୍କ ପାଇଁ ଜମି ଯୋଗାଇ ଦେବା ବିକାଶ ସଂସ୍ଥାର ଅତିରିକ୍ତ ନିର୍ଦ୍ଦେଶକ ଶାରଦ କୁମାର ପଞ୍ଜା, ହାଇକୋର୍ଟର ବରିଷ୍ ଏବଂ ପ୍ରଧାନମନ୍ତୀ ଆବାସ ଯୋଜନାରେ ଆଇନ୍କୀବୀ ସୁବାସ ଚନ୍ଦ୍ର ପୁଷାଳକ ଏବ ବାସକୃତ ଏବଂ ଭିଭିଭୂମିର ନିର୍ମାଣ ପାଇଁ ରାଜ୍ୟ ଓ କେନ୍ଦ୍ର ସରକାର ସମ୍ମଳିତ ଉଦ୍ୟମ କରିବା ଆବଶ୍ୟକ ବୋଲି ଉପସ୍ଥିତ ଅତିଥିମାନେ ମତପ୍ରକାଶ କରିଥିଲେ । ଫୋକସ୍ ଓଡ଼ିଶାର ୟଙ୍ଗ ରଣ୍ଡିଆର ସଭାପତି ଏନ.ଏ. ଶାହା ଅକ୍ଷୟରେ ସଭାପତ ସନ୍ୟ, ସ. ଖାହା ଅନ୍ୟାରୀ ଆଲୋଚନା କରିଥିଲେ । କାର୍ଯ୍ୟକୁମ ପରିଷଳନା କରିଥିଲେ ବରିଷ ସାୟାଦିକ ତଥା ନିଷ୍କ ଉତ୍କଳ କ୍ଷୁଦ୍ର ଆବାହକ ସ୍ୱଦର୍ଶନ ଛୋଟରାୟ ପରିୟଳନା ବ୍ୟବସାୟୀ ସଂଘର ଉପଦେଷା ମହେଶ୍ୱର କରିଥିଲେ । ବଞ୍ଜି ଉନ୍ନୟନ ପରିଷଦ ତରଫର୍ ରଞ୍ଜୁଲତା ମହାପାତ୍ର ବକ୍ତବ୍ୟ ରଖିଥିଲେ । ବଳ । ପରିବେଶ ଉପଯୋଗୀ ବାସଗୃହ ନିର୍ମାଣ ଉପରେ ଓଡ଼ିଶା ଗୃହ ମିଶନତ ନିର୍ଦ୍ଦେଶକ ଡ. ସୁରେଶ ଚନ୍ଦ୍ର ଦନାଜ ମତବ୍ୟକ୍ତ କରି କହିଲେ ସେ, ସମଞ୍ଚ ଗରିବ ଉଠାଦୋକାନୀମାନଙ୍କୁ ଉପସୁକ୍ତ ଥଇଥାନ କରିବା, ଜୀବକା ପାଇଁ ଆର୍ଥିକ ସହାୟତା

Building Alliance for Domestic Workers, Street Vendors & Construction Workers



A greater alliance formed involving different stakeholders. The alliance is comprised of different networks (domestic workers, construction workers, street vendors), members of Trade Unions, organizations working in urban sectors, community leaders and social scientists. The role of the alliance is to advocate and negotiate at various levels for rights and entitlements of urban poor in the twin city.

The alliance named 'Sahabhagi Vikash Manch' took an initiative to organize state level convention on Inclusive Habitat for the poor. Around 380 participants from various sectors (construction workers, Street Vendor Association, slum networkers and associations, domestic workers, lawyers, organizations representatives from govt. departments, political representatives and activists) took part in the program and shared their valuable suggestions.

TALK on 'Urban Solid Waste Management: Sustainable Approach'

Urban solid waste management has always been a pernicious problem opening a floodgate of pollution hazards in and around cities. Though many remedial steps have been launched to tackle the issue, it still remains a night mare. Against this backdrop a talk on urban solid waste management was held to explore sustainable approach to addressing this nagging problem. Renowned intellectuals, scientists and practitioners actively participated and contributed their valuable inputs.



Trainings



Capacity Building of Youth Task Force-'Stakeholding in Urban Development'

Youth of Bhubaneswar & Cuttack had attended a capacity building training program on urban issues and the role and responsibility of the young mass in handling these issues concerning to their area as well as their cities. The issues pertaining to slums like solid waste management, health and sanitation, urban disasters, employment situation among the youths, activities related to income generation etc. were the topics of discussion.

EDP Training to Vendors on Small Business Management and Mathematical Abilities'

A Street vendor is a person who offers goods as services for sale to the public without having a permanently built structure but with a temporary static structure or mobile stall or head load. Street vendors could be stationary and occupy space on the pavements or other public /private areas or could be mobile and move from place to place carrying their wares on push carts or in cycles or baskets on their head or could sell their wares in moving buses. Generally street vendors are poor people and their literacy level is very low. They do not have any advanced knowledge on profit and loss and management of the small business. So they are exploited in many cases. In order to enhance their mathematical ability on profit and loss and



proper management of their business, an Entrepreneurship Development Program (EDP) training was imparted to street vendors of Bhubaneswar & Cuttack.

Skill Development Training on House Keeping, Geriatric and Infants Care

Skill Development training on Housing keeping, Infants and Geriatric care were imparted to domestic workers of our area. Generally we see the domestic workers to clean the houses, cleaning utensils and washing clothes. Now - adays as both husband and wife are working so demand for full time domestic workers is a necessity to look after the house, along with care of the infants and children as well as the old parents. Their household management skill should be developed to take care of all these issues of the house in this modern society. Based on this criteria a skill development training was organized for the selected domestic workers of our area.



Skill Development Training on Ornamental Fish Cultivation



A two days skill development training on ornamental fish cultivation was imparted to slum women and adolescent girls and boys. This training was conducted at Central Institute of Freshwater Aquaculture (CIFA) at Bhubaneswar. The trainees during the two days training learnt about the ornamental fish, its culture, characteristics and its business potential. This fish culture provides great opportunity for entrepreneurship development and income generation. The concerned official elaborately explained about the process of fish culture and also on different promotional schemes from various government agencies which would boost up aspiring entrepreneurs.

Celebration of Days

National Youth Day 2020





National Youth Day 2020 was celebrated on 12th Jan based on the theme "Channelizing Youth Power for Nation Building". The Indian Government declared Swami Vivekananda's birthday, January 12, as national Youth Day to honour the great spiritual leader, and to encourage the youth in the country. Around 60 participants mostly disabled youth attended the program and showcased their talent skills through songs, music and poetry recitation.

World Radio Day 2020





IIEC and Radio Surabhi has facilitated the movement of Community Radio in Odisha. Radio Surabhi has emerged as a powerful Community media not only catering to the local aspirations but also working as a catalyst to make the programs/issues very effective both horizontally and vertically. IIEC has also made a significant dent in mainstreaming and empowering urban poor communities through a program i.e Samaveshi Shehar in twin cities. As a part of our endeavour IIEC & Radio Surabhi took lead to celebrate the **World Radio Day 2020** on **13th February** involving all the Community Radios of Odisha, disabled fraternity, urban poor collectives besides other stakeholders representing concerned line departments such as H & UD, Disability and Disaster Authority besides mainstream media.





International Women's Day -2020



An equal World is an Enabled world # WD 2020 was celebrated on 8th March. About 70 participants including lawyers, social scientists, entrepreneurs, academicians, community leaders attended the program. Gender Equality-Reality or Myth was the topic of discussion. Some enterprising women personalities were awarded with 'Ananya Nalini Smruti Samman' for their outstanding achievements in different fields.

Urban Disaster Risk Reduction (UDRR Program)







Training to Task Force in local institution

As a part of Samaveshi Shehar, an Urban Disaster Risk Reduction (UDRR) pilot initiative has been undertaken by IIEC & IGSSS in Cuttack Municipal Corporation Jurisdiction. This initiative aims to develop a mitigation plan for strengthening slum communities on preparedness against disasters such as fire, cyclone and other mishaps. Formation of task force and training to them on different aspects like First Aid, Rescue and rehabilitation, Psychosocial Dynamics and Stress Management were under taken. Besides these, Vulnerability Mapping & Evacuation map of the area including Local Institutions have been carried out.



Vulnerability Mapping



Training to Task Force in Emergency Response



Training on Psychosocial Dynamics and Stress Management



First Aid Training



Training on Rescue & Rehabilitation



Training on Rescue & Rehabilitation

Case Studies

Passion and Women Empowerment

"I am quite happy that at last my passion pays"- says Rajani Das happily.

Rajani lives in Piligrim Road Dasa Sahi, Ward no -38, Cuttack Municipal Corporation. She is a lady with leadership qualities and every body fondly calls her Rajani Apa. She is the President of CBO formed under Samaveshi Sheher. She has a grocery shop in the ward which caters to the need of the slum dwellers of her area. Besides managing her shop, she looks after the holistic development of her locality. With her extremely busy schedule, she always pines for her passion i.e tailoring.



In her young days she had taken vocational training on tailoring. Due to her competency, she had proved herself as a master trainer of CMC. By the course of time, her responsibility grew up and she could not find time to pursue her passion. She wanted to have her own tailoring shop but money was a constraint.

When she came to know about nano loan, her passion again came into the forefront and she decided to avail the benefit. She bought a secondhand sewing machine and bought necessary articles required for stitching from the nano loan. Now she has opened a small tailoring shop in her ward and trains young girls from her area. After training they can make some income from it.

Now she is very happy that she makes herself able to pursue her passion and it will make way for other girls and women to earn their livelihood. Her mission is now not to make profit but to help the women stand on their own feet.

Collective Effort - Solution to Every Problem

"Now we are getting water with a clean surrounding and there is no more apprehension of diseases" - these words are shared by the community of Piligrim Road Dasa Sahi, Ward no-38.

There are 4 nos. tube wells in the ward constructed by Cuttack Municipal Corporation in 2015 by the effort of CBO. The CBO was formed under Samaveshi Sheher-I. At that time with our facilitation the CBO approached the local authority for construction of cemented floor around the tube wells. But it was not materialized by the local authority in



spite of CBO's consistent request. Gradually garbages piled up around the tube wells. The small dirty particles mingled with the water and the slum community used that water. By using the contaminated water, they suffered from various water borne and skin diseases. The CBO members filed several applications. The Samaveshi Shehar team of Cuttack met the Corporator and the Deputy Commissioner (slum improvement) along with the CBO members. After constant pursuance the problem solved now. The CMC constructed cemented floor around the tube wells. The community is very happy that now they will not use contaminated water and there will be no apprehension of diseases.



Power of CBO

"We are now very happy for the cemented road in our area" said Basanti Reddy of Malgodown Nua Sahi, Ward no.-38.

The residents of Malgodown were facing difficulties due to the mud road in their area. During rainy season, the road was blocked due to water logging and it was affecting their daily routine and livelihood activities. The CBO formed under





Samaveshi Sheher put forth their demand for construction of cemented road to the CMC. Several meetings were held with the local authority to solve their problem. After consistent effort by the CBO and facilitated by IIEC, their demand is fulfilled. A cemented road was constructed in their area and now the slum dwellers are very happy. The community thanked the CBO formed under Samaveshi Shehar and quite hopeful to solve other issues pertaining to their area.

Dream to Reality



"Now I am very happy that I can earn while learn". Says Indrajit Behera. He is the son of Kartik and Mamata Behera who lives in Hatigada slum in Cuttack. As a meritorious student he passed school Board Exam with 87%. He was very happy to join college to pursue higher studies but suddenly his dreams shattered as his father met with an accident and became invalid. He was unable to take admission in college due to money constraint. But nano loan has changed his life. He persuaded his mother to avail the nano loan of Rs. 1000/- for education purpose. Her mother is now a beneficiary of nano scheme. With that money, Indrajit took admission in college. Not only he is pursuing his studies but also at the same time giving tuition to school students to meet other expenses. Now his dream as a dedicated teacher will be fulfilled.

A Ray of Hope

The 62 year old Jaina Das, a widow is a confident lady now who is managing her family with two daughters. One is divorcee and another is unmarried. Her husband was looking after the family with his pan shop. But after his death everything was shattered. Jaina was helpless as her sons did not pay attention to the mother and sisters. Though heartbroken, Jaina was strong and confident. She was determined to look after her daughters. Now she is a beneficiary of nano finance scheme. With Rs. 1000/-, she bought biscuits and other snacks items. Previously her sale stood at Rs. 300/- daily. Now with little expansion of her business she is earning Rs.600/- daily. Now her daughters are also assisting Jaina. They are now happy that the nano loan scheme has enhanced their standard of living.



Smile of Labanya Mausi

"My smile is my greatest strength" says Labanya Mausi of Baurisahi. As a member of the CBO, at the age of 62 she is quite active and takes part in each and every activity of her locality. Despite of her age and with the help of Samaveshi Shehar project, she took training on different vocations like Agarbati and Paper bag making from Khadi & Village Industries Commission, Govt. of India. She is also a beneficiary of Nano finance and uses the nano loan for making paper bags in different sizes and shapes. She sells those bags to different small shops and earns money (Rs.100/- per day) which is enough for her and also repays the loan in every month. Her husband is the main pillar of support in carrying out her business and he always makes her wife happy with a smiling face. Age is not a barrier for the couple and she is a role model in her area.



Success Pays



"Our hard work and dedication towards a clean environment of our area is recognised by Cuttack Municipal corporation." This is the version of members of Maa Tarini Mahila Aarogya Samiti of Piligrim Road Dasa Sahi, Ward no-38, CMC. Among five Mahila Aarogya Samitis (MAS), MaaTarini is working continuously towards the sanitation & hygiene of their area. This MAS with 13 women members are spreading the awareness on different diseases like dengue, malaria, diarrhoea and other skin diseases in collaboration with CMC.. They are cleaning their area with other community people regularly. As a result of this initiative, around 80 families coming under this MAS group are now

very conscious about their health and hygiene due to the constant awareness. While evaluation the MAS groups in Cuttack city the ULB awarded this group for their outstanding work towards the community.

CORONA Warrior

"We are getting Masks from Kara Nani during the outbreak of Corona." This is the version of community people in Piligrim Road Dasa Sahi.



Everybody is now under lock down and facing many difficulties due to pandemic COVID-19. The govt. has set rules and restrictions to fight Corona Virus. Wearing masks is mandatory for all people along with social distancing and other health guidelines. While the community of Piligrim Road Dasa Sahi were too much concerned about their well being and how to get masks,. Pravasini Kara, our CBO Leader made masks and distributed among the community free of cost. She also is spreading awareness regarding Corona virus and assured them to provide masks as long as the situation permits. Really in this critical juncture of COVID-19 Pravasini is a real warrior in her community.



Success Stories on Income Generation

"We are no longer dependent on anyone. Rather we are contributing to family income through our small businesses." These are the versions of Laxmi, Rukmini and Pravasini, the nano finance beneficiaries.



Contrary to the traditional practice when a mother stays with her son's family, Laxmi Patnaik of Piligrim Road Dasa Sahi stays with her daughter and son-in-law. But she is not a burden to them, she is rather an asset. She sells vegetables at the roadside and makes a substantial contribution to the family. Now her business is profitable due to the small monetary help of Rs 1000 (nano finance). Besides vegetable vending, she has a small shop which sells Chocolates, toffees, Chips and other small things in front of her house. She is quite happy with her small business. She is contributing rupees 1000 from her profit of 1500 to her daughter.

Rukmani Das a tea seller has a shop in her slum, Piligrim road in Cuttack. Her business was not gaining momentum due to lack of money. Her husband had no support for her and she was desperately looking after loans. She didn't want loan from Microfinance Institutions because they take huge interest which is quite unaffordable to poor women. When IIEC introduced the nano finance concept (An US based organization Aamara Biswass supports this scheme) she readily agreed to avail because it was interest free. Nano means small and an amount of Rs 1000/- is given to the beneficiary after knowing her background and sustainability of the business. The interesting part of the scheme is that no interest is levied and the amount will be collected within one year. No hard and fast rules are there for



repayment. Now Rukmini is slowly making progress in her tea stall with a profit of **Rs.** 700/-per month. she is quite happy now and determined to expand her business through nano finance.



Pravasini Kar, also a resident of Piligrimroad Dasa Sahi has a stationery shop in her slum. Under Samaveshi Sheher -1 she was trained in Agarbati making, packaging and marketing. She is an enterprising women and always wants to be independent. She is availing the benefit of Nano finance only for Agarbati. With the amount of Rs.1000/- she purchases raw agarbati from nearby wholesale market and after applying scent and packing sells those in the stationery shop. The profit margin of her shop is increasing gradually. Now she is making a profit of Rs. 700/- per month instead of Rs.400/- previously. Now she is quite happy that her profit margin is increasing through nano finance. She also repaid back her principal. She is quite happy that now her business is sustainable.

This is the story of three women beneficiaries of nano finance. In total 734 women have received loans under nano finance from our project area since its inception on 8th March 2018, International Women's Day.

We are quite hopeful to help the underprivileged slum women through nano finance. This definitely will pave way for reducing occupational vulnerability.

Income from Waste - a Small Initiative

"I am very happy that now I am economically independent and contributing to my family income". Kohinoor Bibi shared these words happily with all.

Kohinoor, a widow aged 35 lives in Malgodown Nuasahi slum, ward-38 under Cuttack Municipal Corporation with three children. She opened a small grocery shop and with little income she tried to feed her children. She always thinks to earn more so that she can save money and get her daughters married. When she came to know about nano finance scheme, she showed keen interest to avail the interest free loan of Rs. 1000/- . With a small investment, now she is making profit of Rs. 6000/- per month. Though a poor slum woman, Kohinoor's efforts are praise worthy.

We see tender coconut vendors in road side in every city. After drinking the coconut water usually the empty coconut is thrown away and thus they are piled up. Kohinoor collects these empty coconut from different vendors and dries up under the sun. These dried coconut are ripped and crushed which are used by small road side hotels to ignite fire for cooking. Previously she was collecting these



in hand driven trolleys and the collection was less. And with the nano loan she is collecting more with trolley auto. She sells the dried and ripped coconut stuff at rupees 300/- per sack. Previously she was selling 40 sacks per month and after all expenditure profit stood at Rs. 4000/-. While she spent more in trolley with less coconut, now she spends less with trolley auto and more coconut.

Her sale stands at 80 sacks per month and after meeting expenditure the profit stands at Rs 6000. She is now very happy. Her life is completely changed with a small innovative initiative.

