

GAJAPATI WOMEN COOPERATIVE SOCIETY LTD.

Registered Office

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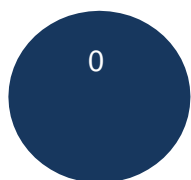


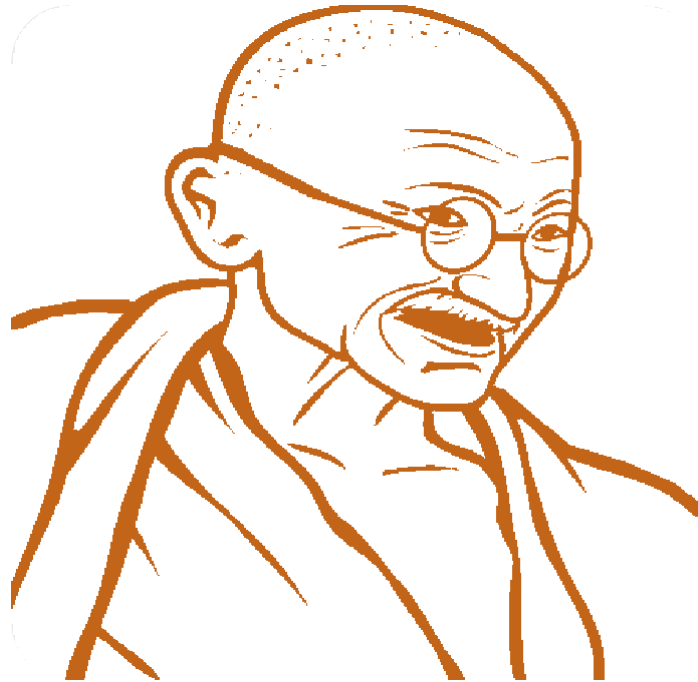
ANNUAL REPORT

2022-23

(A MARCH TOWARDS WOMEN EMPOWERMENT)







“

Recall the face of the poorest and the weakest man (woman) whom you may have seen, and ask yourself, if the step you contemplate is going to be of any use to him (her). Will he (she) gain anything by it? Will it restore him (her) to a control over his (her) own life and destiny? In other words, will it lead to swaraj (freedom) for the hungry and spiritually starving millions?

-Mahatma Gandhi

Message from the Chief Executive Officer



We take this opportunity to present the Annual Report of Gajapati Women Cooperative Society Ltd (GWCS Ltd) for the year 2022-23. GWCS Ltd is a leading Cooperative Society in the social development sector in Gajapati district. GWCS Ltd started its journey in the year 2004 as self-help cooperative under the Orissa Self Help Cooperative Act 2001 with the lead role of Centre for Community Development (CCD), the promoter and subsequently came under the fold of Orissa Cooperative Societies Act 1962 in the year 2014.

GWCS Ltd aims at addressing slew of issues concerning the betterment of the rural poor women through multiple portfolios of savings, credit, capacity building, technical support, value addition services, input and output marketing, social security and welfare measures. As an organization it has emerged as a true friend of the poor tribal, scheduled castes and other backward women in three blocks and one municipality of the district. It has strengthened its professional, organizational and managerial capability to address diversified issues facing the deprived women and is now a self-sustained organization.

The year 2022-23 has been a fruitful year for GWCS Ltd, during which it has primarily undertaken effective management of group savings and credit flow to needy women groups besides providing technical support, marketing support and guidance.

While presenting this Annual Report, we express our sincere thanks to our promoting organization CCD and all our well-wishers who have always been a source of inspiration for us. More than the financial support we value their pragmatic guidance in the field of programme planning & execution and standing by us at the time our crisis. We extend our gratitude to our bankers, advisers, women members associated with the society for their invaluable guidance and inputs to the growth and development of the society. The organization feels both humbled and honored to receive several distinguished dignitaries who found time from their busy schedule to visit the organization, its operational areas and realized the benefits the ultimate beneficiaries are receiving through GWCS Ltd. We are indeed thankful to them. Last but not the least we extend our sincere thanks to the human force of the society who worked relentlessly for the effective management of savings and credit portfolio of the society, its primary activities.

We hope the annual report-2022-23 shall provide enough insight to all our stakeholders including the Govt. on our programmes and overall achievements.

This report, documents all the achievements of the organization during the reporting period 2022-23. At the same time, we have no hesitation in admitting our shortcomings, which are purely unintentional; we shall take care of not repeating them in future.

Chief Executive Officer
Gajapati Women Cooperative Ltd.

Prologue

The Gajapati district came into existence in the year 1992 with an objective of being focused on development and reaching out administration to the poorest of the poor residing in remote inaccessible places. The district has a unique place in the history of Odisha and one of the aspirational districts. The district is well known in the state, country and world because of extreme poverty, hunger & malnutrition, Mother Mortality, Infant Mortality, health hazards and many more. The Gajapati district of Orissa is a contiguous area with topography characterized by fertile tract hilly terrain, undulating landscape, dense forest, glacial gorges, plateaus and impassable chains of mountains. The population is sparse and the demographic composition reveals the predominance of tribes, scheduled castes and other communities. People simply depend on natural resources for their livelihood.

Centre for Community Development, a district-based development organization has been working with the unprivileged communities all over the district since 1992. Community capacity building, organization development and livelihood promotion has been its relentless initiative to enable communities to cycle out of poverty. It has given high priority to women empowerment as women folk could contribute substantially to family income and thereby help reduce poverty. One of the most important aspects it realized was creating saving habits among the needy women and subsequently involve them in business activities. While the initiative was at its nascent stage, CCD thought of promoting an independent apex body of the women groups it promoted. Thus, came in to existence – Gajapati Self Help Cooperative Ltd in the year 2004 which subsequently came under the fold of Odisha Cooperative Societies Act 1962 after repeal of the Orissa Self-help Cooperative Act 2001 which is now operative in the name of Gajapati Women Cooperative Societies Ltd.

Vision



“Gajapati Women Cooperative Society Ltd aspires to become a self-sustainable cooperative of the unprivileged women where the enrolled women members shall have access and control over their savings & credit, their resources and full strength to unleash their potential for self-reliance, dignity and empowerment.”



Mission

“Enabling women to lead a productive and dignified life by utilizing savings, credit and other non-financial resources.”

Objectives of the Cooperative

- To strengthen the institution building of women through cooperative
- To bring the unorganized unprivileged women to the fold of group-based institutions and promote regular saving habits.
- To provide need based micro finance services to the members associated with the Cooperative
- To promote group based and individual entrepreneurship for income enhancement
- To provide technical services to the members in their endeavor to establish different enterprises
- To provide backward and forward linkages for promotion of their entrepreneurial activities
- To liaison with Govt. and non-Govt institutions at international, national and state level to leverage need-based services/ resources for the women
- To provide quality input and output marketing services to the women entrepreneurs
- To mobilize resources from Govt. and other donors to provide non-financial services to the members for their capacity building, welfare, social discrimination, atrocities etc. and integrated development.
- To promote financial inclusion and empowerment
- To eliminate gender discrimination

Legal Status of the Cooperative

- Registered in the year 2001 under the Orissa Self Help Cooperative Act of 2001 bearing no. 12/BD/2004.
- Came under the Orissa Cooperative Societies Act of 1992 in the year 2014 after the repeal of the Orissa Self Help Cooperative Act 2001 bearing no. 143/BD/2014.

Area of Operation

Presently the Cooperative operates in three blocks such as Gumma, Gosani, Kashinagar and Paralakhemundi Municipality.



Targeted Women Groups

- Scheduled Tribes
- Scheduled Caste
- OBC
- Person with Disability
- Backward General Caste
- Minority Community

Structure of the Cooperative

The General Body of the Cooperative is the apex body which consists of all members and shareholders of the society. The General body takes the policy decisions and provides the directives for the achievement of the vision, mission and objectives of the organization. It facilitates growth of the cooperative and helps in mainstreaming the proper governance system. The general body meeting of the Cooperative is held once in every year to accord approval to the statement of accounts, policy decisions and plans and programmes of the Cooperative.

The Board of Management as enshrined in the bye-law of the Cooperative consists of the following 15 members with office bearers who are selected from among the general body member as their representatives to take part in the management process of the cooperative. The Board of Management carries out the decisions of the General Body and sits in every quarter to review the progress of the Cooperative.

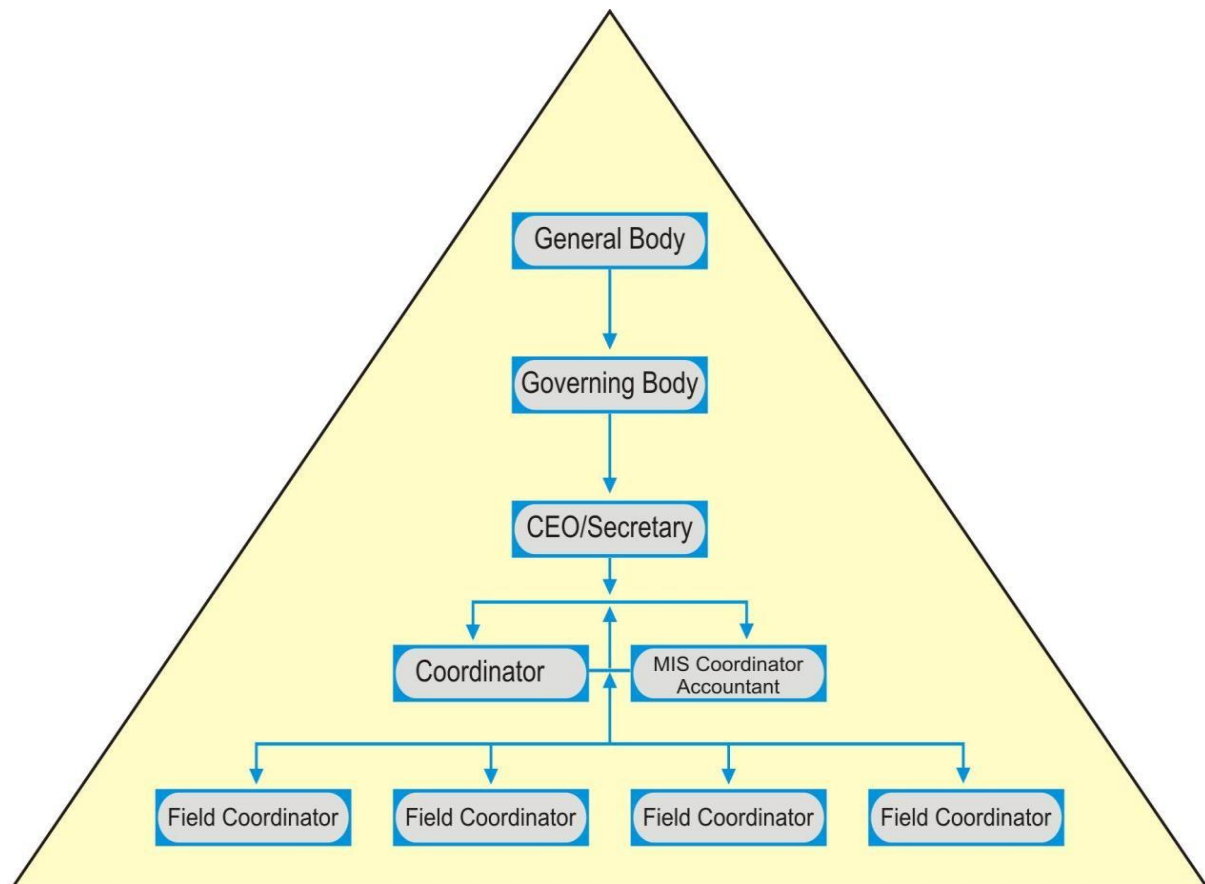
Board of Management (Governing Body)

Sl. No.	Name	Position in Board of Management
1	P. Devi	President
2	R. Prabhaa	Vice-President
3	Chandrama Gaya	Director
4	Mirabati Ratho	Director
5	A. Prabhabati	Director
6	Rajalaxmi Borado	Director
7	S. Mani	Director
8	Susama Padhiary	Director
9	Tikima Borado	Director
10	Jayanti Moharana	Director
11	A.Balabeni	Director
12	A.Lata	Director
13	A. Sunita	Director
14	P. Puspalata	Director
15	N. Uma	Director

Office Functionaries

Sl. No.	Name of the Functionary	Designation
1	A Padmaraj	Chief Executive Officer/Secretary
2	Kali Prasad Pandit	Coordinator
3	Sapan Kumar Panigrahi	Field Coordinator
4	S Swati	Field Coordinator
5	Rachana panda	Field Coordinator
6	Ashok Maharana	Field Coordinator
7	Anail Kumar Patro	Accountant
8	Smita Mishra	Computer Operator &MIS

Organogram of Cooperative



Key Services offered by the Gajapati Women Cooperative Ltd

- Mobilization of different savings from the members
- Capacity building of the members
- Credit support to women groups for micro enterprise promotion
- Provide technical assistance to start and run small business
- Provide value addition and marketing support
- Facilitate Micro Insurance to members for their lives, health and business
- Mobilization of subsidy-based schemes and grants for self-help groups

Glimpse of Cooperative and its business

Cooperative Status-2022-23	
Name of Society	Gajapati Women Cooperative Society Ltd.
Registration No.	S.H.-12/BD/2004,143/B.D/2014. DT-6-6-2015
Address	P.G. Hostel Road, Parlakhemundi, Gajapati, Odisha
President	P.Devi
Secretary/CEO	A.Padmaraj
No. of Society	1
No. of Group	408
No. of Village (Operation)	131
Membership	4608
SC	1231
ST	842
Others	2,535
Share Capital	4,60,800
No. of Share	4,608
No. of Share Up 21-22	5,557
No. of Share Up 22-23	4,608
Total Savings	2,61,76,726
Total Saving During Year-2022-23	64,57,368
Loan Outstanding	4,32,17,385
Loan Disbursement During Year22-23	1,83,84,000
Loan Disbursement Previous Year	2,16,69,000

Percentage decrease	15 percent decrease due to lack of external fund
Nature and Type of Loan Dis-:	Pottery Dairy Horn work Goattery Mixture Tailoring Agriculture Hotel Business Seasonal business and others
Loan Repayment During Year	2,31,98,377
PRI	2,02,77,752
INT	29,20,625
Profit During Year	4,99,383

Activities and Achievements during 2022-23

Savings Portfolio

During the year 2022-23 the GWCS Ltd has mobilized women group saving deposits (saving deposit, recurring deposit, fixed deposit) to the tune of Rs 1,24,14,554.00 which is 8.39% more than the previous year. The trend of saving habits among women has increased to a great extent in the operational area. The details of the block wise scenario are presented in the following table.

Table 1

SI No	Block	2021-22	2022-23	Total	%	Reason for increase
1	Gumma	1,55,550	1,61,200	3,16,750	3.63	Members saving more
2	KASHI Nagar	75,000	87,230	1,62,230	16.30	
3	Gosani	1,21,300	1,23,250	2,44,550	1.61	
4	Parlakhemundi Municipalaty	56,05,436	60,85,688	1,16,91,024	8.57	
	Total	59,57,286	64,57,368	1,24,14,554	8.39%	

Micro Credit Portfolio

The priority of Gajapati Women Cooperative Society Ltd is to provide micro credit support to its members individually and on group liability whose income is low and are unable to get loan from the bank or any other financial institutions. During the reporting period GWCS Ltd disbursed loan to the tune of Rs 1,83,84,000 across women groups in its operational areas. The details of the block wise status of disbursement are depicted in the following table.

Sl. No.	Block	Type of Loan disbursed									Total
		Goatry	Horn Craft	Vegetable	Pottery	Mixture	Tailoring	Hotel Business	Seasonal business & other	Dairy	
1	Gumma										
2	KASHI Nagar	2,00,000		50,000							2,50,000
3	Gosani								3,50,000	0	3,50,000
4	Parlakhemundi Municipality	2,00,000	5,00,000	15,00,000	5,50,000	4,00,000	15,00,000	15,00,000	1,10,34,000	6,00,000	1,77,84,000
	Total	4,00,000	5,00,000	15,50,000	5,50,000	4,00,000	15,00,000	15,00,000	1,13,84,000	6,00,000	1,83,84,000

It is to be mentioned here that the loan disbursement to groups has been reduced by 15% during the year compared to the previous year due to lack of external fund. GWCS Ltd is taking all out effort to mobilize fund from credible sources to increase its credit portfolio.

Loan Recovery

During the year GWCS Ltd has recovered the outstanding loan and the loan dues of current year to the tune of Rs 2,31,98,377 along with interest repayment of Rs 29,20,625/-. The loan recovery rate is 91% against the total outstanding dues.

Interest Paid to Members

GWCS Ltd has paid the interest on the deposit of members to the tune of Rs 9,50,343/-.

Other Activities taken up by the GWCS Ltd

GWCS Ltd has applied the appropriate Micro Finance Management software i.e Delphix Nano which is enabling the staff to record all financial transactions and generate reports on receipts, payments, income and expenditure, balance sheet, loan disbursement, repayment status, outstanding and saving status of each member easily which are being discussed in review meetings for follow up actions.

Staff Capacity Building

CCD, the promoter organization of the GWCS Ltd conducted staff capacity building to sensitize GB members and the staff on the aspect of increasing the saving and credit portfolio of the Cooperative particularly in tribal areas. It is worth mentioning that the very close and frequent monitoring by the field Coordinators at the group level is resulting in above 90% recovery rate of the loan disbursed. The GWCS Ltd conducted the regular monthly and quarterly review meetings in which the progress could be monitored and problems could be sorted out with appropriate solutions.

Case Study-1

Smt.Malati Dhabal aged 49 years having two sons was depending on her husband, a daily wage earner, who was sick and their livelihood was in threat. She joined the Subhadra Self Help group in Kandra Street of Parlakhemundi municipality with a small saving. Gajapati Women Cooperative Society Ltd provided her a loan of Rs.40,000/- to start a small business to earn income. Smt Malati



Dhabal started a business with the guidance of the Cooperative functionaries by opening a shop near Parlakhemundi Bus stop. She sold items like plastic and iron equipments/ articles; She was linked with nearby Andhra Pradesh and Berhampur market to purchase items in bulk at reasonable rate. Her husband also started supporting her and they are getting daily income of Rs.800 to Rs 1500/- and leading a happy life.

Case study-2

Smt. J. Ravana aged 35 was sitting idle at home and depending on her husband for the livelihood sustenance of the family. Her husband's income was just hand to mouth. They were not happy as they had to struggle for earning income to lead a comfortable life. With the motivation of the GWCS staff Ms Ravana joined the Tarakeswar Mahila Sangh at New Kapu Street in Parlakhemundi town. She started



saving Rs 100/- every month. She availed a loan of Rs.35 000/- from GWCS and started a fruit business Unit on the main road side of Paralakhemundi town.. She purchases fruits in bulk from the wholesalers and takes up retail selling in the town. With this business Ms Ravana started earning of Rs.700 to 1000/- per day. With her income and husband's income the couple are now enabling their daughter and son to get good education and leading a happy life.

Future Programmes

- More thrust on increasing the saving and credit portfolio
- Increasing the repayment rate
- Increase the saving and credit base in tribal blocks
- Guiding members to undertake small business activities for income enhancement
- Linkage with Govt. schemes to leverage benefits

Concluding Remarks

The year 2022-23 was a great challenging year for us facing ups and downs. We persisted hard to replicate our goals, as token of dedication for the sake of our target community. We are pleased with our effort and endeavour in satisfying the expectations of the target communities to the extent possible. We are very much thankful to all who extended their valuable time and co- operation to make GWCS's programmes successful. We extend our gratitude to our primary members, board members and the staff for their whole-hearted acceptance and involvement in the programme implementation. We are also thankful to our NGO friends, govt. officials and well-wishers for their whole-hearted support and solidarity for the cause. We sincerely believe that our sincere commitment, deliberate attempt and socio-centric attitude with the likeminded support from all corners shall result in empowering the unprivileged women in the district.

Pictorial depiction of the business activities undertaken by the women members of Gajapati Women Cooperative Society Ltd.



Pottery Group Activity



Vegetable business by women member



Tailoring business taken up by the women members



Fruit business undertaken by women members



Readymade garment business by women



Bangle business by women



Vegetable business by women member



Vegetable business by women member



Board meeting of GWCS Ltd



Newly elected women members of GWCS Ltd



Board Member election



Newly elected board members

