

THE SETTING : ACORDS MICRO-ENTERPRISE PROJECT FOR RURAL WOMEN pdf

1: My very own. Training manual micro-enterprise development for project officers and field workers

Empowering Rural Women, an outcome of doctoral work of Kiron Wadhera, is a painstaking effort on poor, rural women micro- entrepreneurs, whose achievement motivation based on TAT, has been vigorously measured.

The primary objective of this month project was to help women from rural and peri-urban areas to set up micro-enterprises based on vermiculture technology. The secondary objectives included the improvement of soil fertility and increased crop productivity through ecological methods of farming. The rural area selected for the project were three gram panchayats of Huliya Hobli in Chikkanayakanahalli taluk of Tumkur district. The peri-urban areas included the small town of Bukkapatna in Sira taluk and Huliya town in Chikkanayakanahalli. The project area was around km north west of Bangalore. The entrepreneurs were selected on the basis of criteria such as levels of income and backwardness, availability of space, access to water and the willingness to spend time on the vermicompost training. The field staff of DA, simultaneously carried out studies on the availability of different types of organic wastes in the area, crops and use of manure, land holding patterns and related aspects. The training programme covered technical aspects of breeding earthworms, managing collection of organic wastes, application of vermicompost for various crops, managing the production system, accounting and marketing. Of these, two case studies are presented below. Case Study 1 - Entrepreneur: Her unique marketing strategy involves meeting potential customers. Farida has tie-ups with the Social Forestry Department in Chikkanayakanahalli and farmers in towns, such as Sira and Huliya. Sometimes, she even gets customers from Bangalore. Farida earns an income of around Rs 1, a month, after covering all the expenses. The sale of earthworms gives her income a further boost. Today, Farida is a confident young woman who has the capability to market the vermicompost produced even by other entrepreneurs. Farida has come a long way as a consequence of her training. Abandoned by her husband, her life took a turn for the worse when she began to live with her parents, since her brothers wanted her to leave the house. In their view, she had become a burden on them. The turning point for Farida was clearly the setting up of her vermicomposting enterprise. Case Study 2 - Entrepreneur: Jayamma, Marenadu village Jayamma and her husband Gopala are homestead farmers in Marenadu village. Gopala is a progressive farmer who has been experimenting with agro-forestry, cover crops, inter-cropping and the use of organic manure. However, the quality of farmyard manure was not up to the mark. Discussions with the family gave us the idea that Jayamma was a good candidate for the entrepreneurship training. Jayamma set up her enterprise around the end of Her unit has a production capacity of about kg of vermicompost a month. Unlike Farida, who sells all her produce, Jayamma uses it on vegetable patches and for her fruit trees. A lemon tree has already produced over 1, lemons in and has earned 1, rupees for the family. Jayamma and Gopala have also been developing a horticulture farm for which vermicompost is their main nutrient input. They are convinced that both the quantity and quality of their produce has improved considerably. Jayamma values her vermicompost at market rates and has convinced Gopala about her contribution towards the development of their homestead farm. Today, Jayamma is thinking of increasing production in order to produce vermicompost not only to meet their farm requirements but also for sale, thereby increasing their income.

THE SETTING : ACORDS MICRO-ENTERPRISE PROJECT FOR RURAL WOMEN pdf

2: Microenterprise Development | U.S. Agency for International Development

Scope of micro-enterprise depends on number of factors from landholdings, subsidiary occupations, agro climatic conditions, political and socio-personal characteristics and family member of the rural women. It also differs from place to place. Generally, micro-enterprise development is classified into three major heads like,

Global Development Lab Microenterprise Development In the village of Masimanimba, Democratic Republic of Congo, this woman sets out her wares for the upcoming trading day. USAID projects are working to create the conditions necessary for people like this woman to make a living. Eve Thompson Ensuring economic growth is broad based and reduces poverty has become a fundamental development challenge. In many countries, poor people cannot fully participate in, or enjoy the benefits of, economic growth. Poor people, particularly poor women, in the developing world often lack access to safe places to keep their savings. They cannot obtain credit to start businesses or to grow their businesses or farms. The poor often do not have basic services like insurance to protect themselves against drought and natural disasters. Small and very small firms owned by the poor often have little help in getting access to new technologies or business networks that could improve opportunities to sell their products. These programs seek to: Improve the quality and affordability of financial services. Extend access to excluded populations such as women, the disabled, and those living in remote areas. Assist smallholder farmers and small business entrepreneurs in selling their products by linking them with buyers and suppliers of good and services. These programs also help small businesses access new inputs, technology and services that lead to improved products that bigger businesses are looking to purchase. USAID microenterprise programs improve the lives of the very poor, helping them to: Additionally, USAID works to broaden microfinancing product offerings to include health, education, and energy, to meet the needs of the mass market. Mobile money services help the poor reduce the cost of banking transactions and have been shown to increase savings. Connecting smallholder farmers to technology and markets to improve their crop productivity and income. As of December , the partnership has connected more than , people living in rural communities to financial services via their mobile phone. USAID supports the award winning Microlinks website which hosts a number of innovative, interactive learning tools and events, as well as thousands of resources on microfinance and microenterprise development. To learn more see:

THE SETTING : ACORDS MICRO-ENTERPRISE PROJECT FOR RURAL WOMEN pdf

3: Vermicomposting Enterprises for Rural Women

The primary objective of this month project was to help women from rural and peri-urban areas to set up micro-enterprises based on vermiculture technology. The secondary objectives included the improvement of soil fertility and increased crop productivity through ecological methods of farming.

United Kingdom[edit] The Office for National Statistics and the Department for Business, Energy and Industrial Strategy both maintain statistical records [5] which officially classify businesses of 1â€™9 employees as being micro-businesses. The House of Commons Library maintains a briefing note [6] pulling together these statistical sources. United States[edit] In the United States , a different model is used, but the stated goals and core values are similar. Here, a microenterprise is defined as a business with five or fewer employees. Many of these businesses have no employees other than the self-employed owners. The basis of microenterprise in the U. Microenterprise programs, therefore, are built around the philosophy that the unique ideas and skills of entrepreneurs and would-be entrepreneurs should be provided business assistance and small amounts of credit to support the development or start-up of a small business, primarily through the U. Most organizations in the field also focus their services on those microentrepreneurs who, as defined by federal government standards, are low-to-moderate income. By definition, most of these entrepreneurs are minorities, recent immigrants, women, disabled or for other reasons have special challenges that reduce their ability to access traditional credit and other services. Microfinance institutions often finance these small loans, particularly in the Third World. Those who startup microenterprises are usually referred to as entrepreneurs. Micro-loans are a way for organizations and entrepreneurs to make small loans to those in poverty often in third world countries. The term "micro-loans" is more commonly referred to as Microcredit. Government programs[edit] Government support for microenterprises varies from country to country. Although it is not specifically for micro-businesses, many if not most businesses started in this program are micro-businesses in the senses of having limited capital, and only one person involved in the business. Recent development in the United States[edit] The microenterprise field has a twenty-year history in the United States. While the term "microenterprise" was in common use internationally by the late s, it came into domestic use within the United States about a decade later. Traditionally, the business sector had been categorized into three groups: In , the SBA recognized microenterprise as a separate or distinct category of business. Microloans may be used for general business expenses [8] such as, working capital and tangible assets, such as inventory, furniture, and equipment. They cannot be used to pay the microbusiness owner, to purchase real-estate, pay existing debt, or for non-qualifying not-for-profit entities. During the s, the microenterprise field grew rapidly in the United States. Starting with a small number of non-profit organizations testing developing country models, the field now has service providers in every state, a national trade association AEO , a growing number of state-level associations and financing intermediaries, and several research and policy organizations. The first directory, in , listed organizations that identified themselves as working in the field. By this number had grown to over organizations that provide direct services to entrepreneursâ€™either microfinancing or business development services. Anthony Hilb, author of *Make Money with a Microbusiness*, [10] and founder of microbusinessowners. Today, microbusinesses can have a much larger impact; products and services can be exchanged at previously unimagined volumes, distances, and speeds. Credit here is due to advancements in technology. With the internet, apps, and other technologies available often for free , microbusinesses will continue to explode in popularity. Making and selling small crafts or clothes is a common form of micro-business for women. In developing countries, microenterprises constitute the vast majority of the small business sectorâ€™a result of the relative lack of formal sector jobs available for the poor. As explained by Aneel Karnani: Most microcredit clients are not microentrepreneurs by choice. They would gladly take a factory job at reasonable wages if it were available. We should not romanticize the idea of the "poor as entrepreneurs. Between and around 1, saving and credit groups SCGs were formed, with over 17, members;

THE SETTING : ACORDS MICRO-ENTERPRISE PROJECT FOR RURAL WOMEN pdf

these SCGs increased their access to microcredit for taking up small-scale farm activities.

THE SETTING : ACORDS MICRO-ENTERPRISE PROJECT FOR RURAL WOMEN pdf

4: Entrepreneurship and enterprise development (ENTERPRISES)

The Market and Rural Enterprise Development aspect of this manual consists of Micro Enterprise Development, Business Planning, Preparation of Financial Records and Exporting of quality non-traditional agriculture produce where information was utilized.

Micro-enterprise planning and assessment Introduction Module 2 addresses the first initial stage of micro-enterprise development. Output Objectives At the end of module 2, participants will be able to: Apply, analyze and explain the basic financial indicators in business planning for micro-enterprises. Prepare and assess business plans together with the micro-entrepreneur. Advise the project Governing Body regarding approval of applications for project loans. Financial indicators Background and Rationale The goal of the entrepreneur in starting a business is to make a profit. Before starting the business, the entrepreneur needs to be convinced that her goal is achievable. In order to assess whether the entrepreneur can achieve her goal, it is necessary to have a thorough understanding of the basic financial indicators. Through reviewing a case. Output Objectives At the end of the topic, participants will be able to: Analyze and explain the basic financial indicators in assessment of a business plan 2. Know and analyze the major risk factors of a business. Newsprint, adhesive tape, thick felt tip pens. Introduction to business planning Time: Facilitator says that in Module I we have identified the causes of success or failure of micro-enterprises as well as the common weaknesses and constraints of micro-entrepreneurs. In this module we will focus on the planning stage. Facilitator asks several participants "What is planning"? Through discussion the group arrives at the following definition: Planning is thinking through, and then working out in detail, what you intend to do in a future period of time and how you expect to get there. Facilitator compares business planning to planning a trip, you ask yourself where you want to go. Then you plan in detail how much money you need, what you want to do and who you wish to take on your journey, etc. It is not until you are quite sure that you can get where you want to go that you start to buy tickets and pack your suitcase. In business planning it is the same. You first plan what kind of business you want, then you plan in detail how you can realize it and how you will operate it. It is only until you are quite sure that you can be successful do you start to borrow money or buy goods. Our goal, or where we want to go is to make a profit or income. In planning the business we must estimate as accurately as possible how we will run the business, what we need to buy, what we need to do, etc. In this topic we will study a case in order to become familiar with the basic financial indicators in assessment of the viability of a micro-enterprise and loan applications. We will also analyze the risks involved in starting an enterprise. Net cash income Time: Facilitator starts the activity by saying that before starting a business the woman entrepreneur will be concerned whether she can make profit or not. To determine this, we must know the income, sales and costs involved. Facilitator then explains that the first thing the entrepreneur will think of is the required capital to be able to start the first production cycle. She writes on the black board that this includes: Facilitator proceeds by explaining that production costs are the costs incurred each time the output volume is produced. She explains that these are variable costs as these costs change with the output volume produced. Fixed assets are not bought for each production cycle, therefore the costs of fixed assets are not included in production costs. Facilitator then asks participants to mention items that are included in the production costs. Facilitator then explains further using the important points below. Facilitator tells that for trading enterprises, production costs refer to the cost of goods sold. These costs can be categorized as follows: The costs of durable materials, such as buildings, tools, equipment are not included here. Unpaid labor costs are not included. Usually micro-entrepreneurs do not pay salaries to themselves and therefore no costs are included here. Cost of use of facilities: Facilitator then explains that total income is gross sales plus other income. Facilitator then proceeds by writing on the blackboard that Gross Profit is total Income minus Production Costs. She reminds participants that costs of fixed assets are not included in this computation. Furthermore, she explains that Gross Profit determines whether production costs can be recovered from the

THE SETTING : ACORDS MICRO-ENTERPRISE PROJECT FOR RURAL WOMEN pdf

total income that the business generates. Facilitator then explains that: She asks participants to give examples of other possible expenses. She then explains that these include expenses incurred in selling, delivery or general administration. Examples of other expenses are transportation, cost of sacks for grain delivery, tax etc. Facilitator continues and explains that: Net Cash Income is what remains from the income after deducting all costs and expenses of the enterprise. This is what the woman entrepreneur will be concerned about since it will show her whether she has cash left for the next production cycle. If she has no other source of financing ed. Visual Aid Net Cash Income 9. Facilitator then reviews Visual Aid 2-1 with the complete formula for computation of gross profit and net cash income. Participants are asked to do the tasks individually. Case Assessing the Viability of Ms. Ask two participants to write their outputs on newsprint. First focus on Total Income. Review the outputs of the two participants, asking the other participants to comment or add their views. Discuss the questions raised by the participants and then move on to Production Costs. Review the outputs of the participants, asking others to comment. Facilitator reviews the major [earnings in this activity, emphasizing the important points below. Acquisition costs of fixed assets are not included. A negative gross Profit would either mean: It also means that she has reserve funds either for payment of loans and interest, or for use as working capital for the next cycle. Note that this is under the assumption that the sales in the computation are the cash sales only. Sales on credit are not included. If sales on credit were included, we would have to deduct the sales on credit from the Net Cash Income for the above statement to be true. Facilitator reminds participants that in the previous activity we only considered the costs and expenses that are directly related to the production. There are however other costs involved in a business: These costs should also be generated by the business. Facilitator asks participants to say in their own words what depreciation is and then explains that depreciation is the amount of money the enterprise should generate to be able to replace the fixed assets on time. So, each year from Ms. If her business cannot generate enough to buy a new one, she cannot continue her enterprise. Participants are asked to do task 2 of case individually. Facilitator asks a participant to write her computation on the newsprint. Ask whether others have different outcomes. After participants are clear about the way of computing, ask to discuss the following questions in sub-groups 20 minutes. Ask the sub-groups to write their conclusions on newsprint. What is your conclusion on the profitability of Ms. What can the entrepreneur do with the profit? What will happen to an enterprise if the Net Profit is negative? Ask the sub-groups to report and write their important insights on newsprint. For the answer on Question 1, show the percentage return on investment and on own capital as given in the output of Case If there are disagreements, make participants try to convince each other in an organized manner. Add significant statements of participants to the newsprints. Clarify unsolved issues and add other points. Discussion in sub-groups is essential! Generally, participants tend to be focused on the computations. Facilitator needs to redirect the attention to what the outcome of the computations means for the business. Field workers need to be skillful in explaining this to the entrepreneur, hence it is important to give participants time to reflect and to formulate their interpretation of the outcome. Summarize the learnings, emphasizing the important points below. Depreciation is the minimum amount of money that the enterprise should generate to be able to replace the fixed assets in time. If the enterprise can not generate this amount, the net profit is negative.

5: Kudumbashree Story - Enterprises Project (MEC Project)

1 ENTERPRISE DEVELOPMENT b) Micro-enterprise Development Gender Division of Labour Women entrepreneurs play an important role in local economies, and a large percentage of micro-enterprises.

6: Micro-enterprise - Wikipedia

Why to empower rural women â€¢ % of the Rural women are contributing towards Agriculture as main occupation

THE SETTING : ACORDS MICRO-ENTERPRISE PROJECT FOR RURAL WOMEN pdf

(source-kurukshetra,)  Rural women, as opposed to women in urban settings, face inequality at much higher rates, and in all spheres of life  Rural women and girls have restricted mobility, access to education, access to.

7: Micro-Enterprise Development Programme | UNDP in Nepal

2. Facilitator briefly explains the content of each module, the output and the methodology. Since this is a skills training and all participants have at least some experience in the project and with micro-enterprise development there will be few lectures and many opportunities for experience sharing and practicing through exercises and case study analysis.

THE SETTING : ACORDS MICRO-ENTERPRISE PROJECT FOR RURAL WOMEN pdf

State capitalism in rural China Architectural representation handbook Ruin revenge lisa shearin The Worlds Greatest Project The myth of global chaos Ludwig Wittgenstein, architect Giving and taking offence Olympiodorus of Thebes and the sack of Rome Moscow at a glance Report on the affairs of British North America Wizard world history by ankur sharma Tizz in the Canadian Rockies. Military interventions and democracy promotion. The Cold of Quivira A tale of love and darkness book State, industrialization, and class formations in India Meals in the Home Microeconomics colander 10th edition Saints of Hysteria Winnie the Pooh-Double CD Collecting costume jewelry 101 Printable job application for faast foosd Silencer: History and Performance, Volume 1 Preliminary observations on William Fowler and his poems. The history of moral science La Lloronas children To play with fire Heathen Days: Menckens Autobiography Tally objective question paper John deere b 1940 service manuals Home science in marathi Campo Aleman, the first ten years of Anaheim Psychoanalytic theory of male homosexuality The Quarreling Book Advanced medical systems : the 3rd century Experiencing genuine forgiveness Quick course in Access 97 Graph paper with work space Manual of clinical psychopharmacology 8th edition Mass Spectrometry: Volume 193