

## Toolkit for Facilitating Fly Ash Brick Enterprises Reaches Darbhanga, Bihar

### DA Conducts a Session on Financial Literacy and Schemes

**B**uilding upon its green economic transition work with the fly ash brick (FAB) entrepreneurs in Bihar, Development Alternatives Group organised a training-cum-consultation session on financing for FAB enterprises. It was held in collaboration with the Bihar State Pollution Control Board (BSPCB) and District Industries Centre (DIC) on 20 January, 2023 at Darbhanga, Bihar. The audience consisted of FAB entrepreneurs, red brick entrepreneurs who want to start a FAB unit, government contractors, government officials from departments directly working with enterprises, among others.



(Clockwise): DA team during the financing session; A fly ash brick entrepreneur from Darbhanga during introductory session - the entrepreneurs mentioned their unit, numbers of years since commencement, amount invested, and sources of funding; Another fly ash brick entrepreneur during Q&A session

The session was based heavily on the [Toolkit for Facilitating Fly Ash Brick Enterprises in Bihar](#), which was launched by Dr Ashok Kumar Ghosh, Chairman, BSPCB during the *dialogue 2027* held in November last year. The toolkit was developed by Development Alternatives after a long process of dedicated consultations and focused group discussions with FAB entrepreneurs, public and private financial institutions, officials from District Industries Centres, MSME Development Institutes, and other departments/agencies. It is an end-to-end, highly customisable guide that encapsulates information on business processes as well as basic financial literacy, private and government financing schemes for entrepreneurs, helping them in setting up of a FAB unit or expanding an existing one in Bihar.

The toolkit was not only appreciated by Dr Ghosh, but the entrepreneurs at the launch responded in its favour. This was also reflected during the training-cum-consultation session, where the DA team broke the loan processes and scheme information down to an easy-to-digest form and the entrepreneurs were quick to ask questions and share lessons from their own experiences. Surprisingly, very few of those present had availed formal financing to start their FAB unit and only one had received funding under a government financing scheme. Others either did not know of these at the time of starting their FAB business or had made an application, which was rejected due to documentation gaps, among other reasons. To that effect, the need for more such sessions in areas like Darbhanga was resonated loud and clear by the attendees.

Driving on the requirement put up by FAB entrepreneurs, Development Alternatives Group plans to translate the toolkit into the local language for better uptake of information. Also, the Group intends to develop an interactive resource comprising interviews with existing entrepreneurs, audio-visual content, etc., allowing easy and all-time accessibility to entrepreneurs.