

Evaluation of the Impact of Mission Shakti in Women Empowerment in KBK Districts in Odisha





ODISHA DISTRICTS

EVALUATION OF THE IMPACT OF MISSION SHAKTI IN WOMEN EMPOWERMENT IN KBK DISTRICTS IN ODISHA

(Final Study Report)



Mission Shakti Department
Government of Odisha



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Foreword

Diversity, Equity, Inclusion, and Belonging (DEIB) are four core concepts that work to boost team dynamics, productivity, and innovation within an organisation. Promoting self-help groups (SHGs) based entrepreneurship has been the institutional response of development practitioners, governments and civil society organisations in South Asia. Mission Shakti is the movement for empowering women through promotion of women self-help groups (WSHG) to undertake various socio-economic activities in Odisha. Mission Shakti is a flagship programme of Government of Odisha, launched on 8th March 2001 which is marked as International Women's Day. The main objective of Mission Shakti is to empower women financially through self-help groups. Department of Mission Shakti is the state nodal agency towards formation of self-help groups, institution building through federations, capacity building and training, financial inclusion, linkages with other programmes, livelihood and skill development training, market linkages, e-marketing and implementation, monitoring and evaluation. Under Mission Shakti scheme, financial support is provided to the women self-help groups in the form of seed money, revolving fund, and interest free Mission Shakti loan. Through Mission Shakti Department, Government of Odisha has supported over 6 lakh women self-help groups which covers 70 lakh women of the state.

'Dasa Sutra' (Ten Principles) including regularity in conducting meetings, group saving, loan disbursement, book keeping, creating awareness about health related schemes among group members, encouraging members towards education, active involvement in Panchayati Raj Institutions (PRIs), access to entitlements and schemes and sustainable livelihood are the governing principles that each Mission Shakti women self-help group members are familiarised with in the foundation training imparted by the implementation support agencies including the block project coordinators and Anganwadi workers in the state.

The study is a pioneering endeavour to review the organizational structure and pattern of Mission Shakti assisted women self-help groups in Odisha. It has documented the success stories and role models from field inspections for the inspiration of the others. The report is based on field survey conducted in four KBK districts of Odisha, namely: Kalahandi, Koraput, Balangir and Subarnapur. The study sample includes 201 household heads of SHG members and 196 SHG beneficiaries drawn from 96 SHGs from 8 blocks across the four selected districts. The study is judicious mix of both qualitative and quantitative research methods. The study has been carried out through the 'Survey

CTO – real time data generation software’. A before and after approach has been employed to assess the housing and living characteristics of the surveyed households. Similarly, the level of empowerment among the women self-help group members have been assessed both before and after joining self-help groups. The study has developed an ‘individual empowerment index’ and ‘group empowerment indices’ to capture the impact of Mission Shakti-led SHGs on the rural and tribal women beneficiaries in the four domains of empowerment: social, economic, political and psychological. The individual empowerment index reveals that out of four KBK districts under study, Kalahandi has attained highest 34 per cent of adequate empowerment, followed by Subarnapur (25.7%) and Balangir (16.7%). On the other hand, Koraput scored the lowest, that is, 13.7 per cent in the overall individual empowerment index among the surveyed districts. The score of group women empowerment indices computed for the study districts stands at 0.292, which is not adequate enough to be labelled as ‘empowered’. The empirical results of group women empowerment indices constructed for four KBK districts suggests that Kalahandi has performed relatively better (0.384) in the four empowerment indicators, followed by Subarnapur (0.299), Balangir (0.258) and Koraput (0.255). The relatively high performance of SHG members in Kalahandi district is attributed to the active role of Mission Shakti in promoting SHG entrepreneurship in Madanpur Rampur block, a Centre of Excellence declared by Odisha Livelihood Mission. Thus, both the individual and group empowerment index constructed reveals that Mission Shakti assisted SHG members are politically and socially more empowered than in the economic and psychological empowerment indicators.

The study results indicate that the participation of rural and tribal women in the Mission Shakti assisted self-help groups across four KBK districts in Odisha have brought high change in the economic empowerment indicators like regular savings, increase in income level, improvement in living standard and participation in group meeting. The Mission Shakti SHGs have brought moderate impact on the members in terms of improvement in the interest towards education among members, followed by improvement in health condition, regular repayments and increase in asset. However, it is observed that the level of participation of group members in skill development training seems to be low across four KBK districts. Though the income level of the group members has remarkably increased after joining SHGs, but it has not brought significant change in asset creation. Evidence from ground suggests that participation of women members in the Mission Shakti-led self-help groups have brought high changes in the social empowerment indicators like freely and frankly speaking in SHG meetings, teaching and training someone else, speaking during public meetings, presenting cultural programmes in public meetings, taking leadership positions in the SHG, writing minutes of SHG meetings, keeping of the accounts of SHGs, performing bank transactions and approaching government office. The level of political empowerment seems to be on higher side, because of the increased participation of women members in the Gram Sabha and elections. Participation of women members in the self-help group has enhanced their self-esteem in the locality. The financial support in the form of interest free loan provided under the scheme has enabled the group members to initiate a new business and expand the existing business at the local level. Regular savings of group members has helped them in investing in future business opportunities. Given the diverse nature of the group and differential level of skill and capabilities the members possess, the level of confidence in running one’s own micro-enterprise/business and the ability to identify a new business opportunity seems to be comparatively lower.

The study has made several recommendations based on interaction with the tribal and rural households and members of Mission Shakti-assisted Women Self Help Groups and other stakeholders involved in the process of implementation of SHG-based entrepreneurial activities in the KBK districts. The

recommendations are centred around strengthening the Mission Shakti self-help groups and federations at the Gram Panchayat, block and district level, component on Mission Shakti loan, strengthening traditional skills, digital and financial services, creating awareness, access to entitlements and schemes, promotion of sustainable livelihoods, improving dietary diversity, infrastructure development, skill development training and market linkages.

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List of Abbreviations

AAV	Antyodaya Anna Yojana
APL	Above Poverty Line
AWC	Aanganwadi Centre
BCA	Business Correspondent Agents
BLF	Block Level Federation
BPC	Block Project Coordinator
BPL	Below Poverty Line
BPMU	Block Project Monitoring Unit
BSKY	Biju Swasthya Kalyan Yojana
CHC	Community Health Center
CIF	Community Investment Funds
CLF	Cluster Level Forum
CRP	Community Resource Person
DAY	Deen Dayal Antyodaya Yojana
DCCB	District Central Cooperative Bank
DDU-GKY	Deen Dayal Upadhaya Grameen Kaushal Yojana
DLF	District Level Federation
DPC	District Project Coordinator
DPMU	District Project Monitoring Unit
DRDA	District Rural Development Agency
DSWO	District Social Welfare Officer
ECCE	Early Childhood Care and Education
FGD	Focus Group Discussions
GPLF	Gram Panchayat Level Federation
HNWASH	Health, Nutrition, Water, Sanitation, Hygiene
ICDS	Integrated Child Development Scheme
IGA	Income Generating Activities
ISAs	Implementation Support Agencies
KBK	Kalahandi Balangir & Koraput
KCC	Kisan Credit Card

LAMPS	Large Area Sized Multi-Purpose Cooperative Society
MBK	Master Book Keeper
MBPY	Madhubabu Pension Yojana
MDM	Mid-Day Meal
MFP	Minor Forest Produce
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MIS	Management Information System
MPCE	Monthly Per Capita Expenditure
MSME	Ministry of Micro, Small and Medium Enterprises
MUKTA	Mukshya Mantri Karma Tatpara Abhiyan
NABARD	National Bank for Agriculture and Rural Development
NFHS	National Family Health Survey
NRLM	National Rural Livelihood Mission
NTFP	Non-Timber Forest Produce
OBC	Other Backward Class
OLM	Odisha Livelihood Mission
OPELIP	Odisha Particularly Vulnerable Tribal Groups Empowerment and Livelihoods Improvement Programme
ORMAS	Orissa Rural Development and Marketing Society
OSCSC	Odisha State Civil Supplies Corporation
OSFDC	Orissa Scheduled Caste and Scheduled Tribe Development Finance Corporation
OTELP	Orissa Tribal Empowerment and Livelihoods Programme
PACS	Primary Agricultural Cooperative Society
PEETHA	Peoples Empowerment - Enabling Transparency and Enhancing Accountability
PDS	Public Distribution System
PHC	Primary Health Care
PM-JAY	Pradhan Mantri Jan Arogya Yojana
P-PAS	Paddy - Procurement Automation System
PPE	Personal Protective Equipment
PRI s	Panchayati Raj Institutions
PSU	Public Sector Undertaking

PVTG	Particularly Vulnerable Tribal Groups
RSBY	Rashtriya Swasthya Bima Yojana
SBI	State Bank of India
SC	Scheduled Caste
SDG	Sustainable Development Goals
SDH	Sub-divisional Hospital
SGSY	Swarnajayanti Gram Swarojgar Yojana
SHG	Self-Help Groups
SHPI	Self-Help Promoting Institution
SIRD & PR	State Institute for Rural Development and Panchayati Raj
SPMU	State Project Monitoring Unit
ST	Scheduled Tribe
STEP	Support to Training and Employment Programme for Women
TDCC	Tribal Development Co-operative Corporation
THR	Take Home Ration
TMCs	Temporary Medical Centres
UNICEF	United Nations Children's Fund
VRF	Vulnerability Reduction Fund
WEI	Women Empowerment Index
WHO	World Health Organization
WSHG	Women Self-Help Group

Executive Summary

National Commission for Women (NCW) has entrusted the task to conduct a study on ‘Evaluation of the Impact of Mission Shakti in Women Empowerment in KBK Districts of Odisha’ to Indian Institute of Public Administration, New Delhi. Mission Shakti is a flagship programme of Government of Odisha, launched on the occasion of International Women’s Day on March 8, 2001 with an objective to empower women through Self Help Groups (SHGs). In two decades, Mission Shakti has grown from 41,475 WSHGs during 2001-02 to 14 folds increase to 6,02,013 WSHGs during 2020-21. The revolutionary stride of Mission Shakti has supported over 6 lakh self-help groups covering 70 lakh women of Odisha. The study is a pioneering endeavour to review the organizational structure and pattern of Mission Shakti SHGs in Odisha.

The primary objectives of the study were to: (i) analyse the socio-economic profile of Mission Shakti assisted tribal and rural WSHGs; (ii) examine the effectivity of Mission Shakti WSHGs with regard to employment generation, indebtedness reduction, financial inclusion and level of autonomy through generating awareness; (iii) examine the Mission Shakti initiatives in livelihood generation and women empowerment; (iv) examine the sustainability of income generating activities and group dynamics within SHGs; (v) analyse the entrepreneurial skills developed among WSHGs; (vi) document success stories and role models emerging from field inspections; (vii) examine the convergence of activities of Mission Shakti SHGs with line departments and finally, (viii) provide policy suggestions for effective implementation of the scheme.

The report is based on field survey conducted in four KBK districts of Odisha, namely: Kalahandi, Koraput, Balangir and Subaranapur. The study sample includes 201 household heads of SHG members and 196 SHG beneficiaries drawn from 96 SHGs villages from 8 blocks across the selected districts. The study is judicious mix of both qualitative and quantitative research methods. It is based upon exploratory research design. The respondents (SHG beneficiaries and households) of the study were drawn through purposive sampling method. The criteria for identifying the study area and the beneficiaries were mainly based upon geographical diversity, social composition of SHGs (SC, ST, OBC, General), maturity level of the SHGs and availability of SHGs formed by Self-Help Promoting Agencies (SHPAs).

The four set of questionnaires, namely: household questionnaire, SHG beneficiary questionnaire, village questionnaire and Focus Group Discussion (FGD) have been designed and administered to capture the impact of Mission Shakti SHGs on women empowerment in the study area. The study has been carried out through the ‘Survey CTO – real time data generation software’. An empowerment index based on four dimensions (economic, social, political and psychological) has been empirically constructed to evaluate the impact of Mission Shakti SHGs on women empowerment in the selected districts. Five year before and after approach has been employed to assess the housing and living characteristics. The similar approach has been followed to assess the change in level of empowerment among members after joining the SHG. The 5-point Likert Scale has been used to measure psychological empowerment.

The introductory chapter provides contextual background, performance of Odisha in the Sustainable Development Goals; objective-wise indicators, methodology, scope of the study, research setting, method of data collection and construction of the women empowerment index (WEI) of self-help

group members in the KBK districts. Further, Chapter 2 provides an overview of organizational structure, functioning of Mission Shakti-led WSHGs and achievement of Mission Shakti Women Self-help Groups in terms of convergence with government schemes, infrastructure development, market linkage, seed money and digital empowerment in the state. Chapter 3 provides a district-wise comparative perspective of the impact of Mission Shakti initiatives towards women empowerment both at the household and SHG level. The chapter also focuses on empirical results of the socio-demographic characteristics of the surveyed households and SHG members in the select districts. Data on status of women in the household pre and post-WSHG in the selected indicators are also captured from the study area. Finally, women empowerment index has been constructed based on available data on social, economic, political and psychological indicators. The impact of skill development training and initiatives undertaken by Mission Shakti SHGs during COVID-19 are also covered in this chapter. Chapter 4 documents the best practices of Mission Shakti-led SHGs initiatives and the role of implementation support agencies (ISAs) in poverty alleviation and women empowerment across the four districts. The members of Mission Shakti-led SHGs are involved in distinct entrepreneurial activities in convergence with various line departments in the state. Chapter 5 concludes the major observations and policy recommendations by reviewing the objectives, methodology, theoretical framework and the research questions are substantiated in the conclusion.

I.Socio-Economic Profile of the Heads of the Household

The distribution of the household heads of SHG members across four districts constitutes over two-fifth (42.79%) other backward class, over one-third (35.82%) tribal households and 18.41 per cent scheduled caste households. Remaining 3 per cent household members belonging to general category are mainly concentrated in Balangir and Subarnapur district.

Data on monthly household income across four districts reveals that more than two-fifth (44.78%) households have a monthly income between Rs. 5000 to Rs. 10000, followed by 27.36 per cent households having monthly income upto Rs. 5000 and 25.37% households having monthly income between Rs. 10000-Rs. 25000. However, a small proportion of 2.48 per cent respondents from Balangir and Subarnapur have monthly income above Rs. 25000.

The expenditure incurred by household members per month depicts that 78.61 per cent respondents spend upto Rs. 5000 to meet their household expenses, followed by 18.41 per cent household members spending between Rs. 5000 to Rs. 10000. However, 2.98 per cent respondent from Balangir and Subarnapur spend Rs. 10000 to Rs. 25000 per month. It can be interpreted from the above discussion that the household members belonging to general category from Balangir and Subarnapur have relatively better standard of living. Among total household members from four districts, over three-fourth (75.62%) households have ownership of land as against about one-fourth (24.38%) landless households.

With regard to possession of livestock, all the households in Koraput own livestock, followed by 90 per cent households in Subarnapur, 76 per cent in Balangir and 62 per cent in Kalahandi. Most of the households have cow, goat, bullocks, buffalo and sheep. Since Koraput is a densely forested area, sheep is distinctively found in the area. The household data regarding consumer durables and asset across districts reveal that over 85 per cent household members possess mobile phone and cycle, followed by over 40 per cent households having television and two wheeler. Cycle and mobile are the common assets owned by one-fourth household members across all the districts.

II. Mission Shakti SHGs in KBK Region, Odisha: Intervention and Impact

Age-wise distribution of Mission Shakti self-help groups indicates that a majority of one-third (33%) self-help group members belong to the younger age group between 18 to 30. The level of education among the members of Mission Shakti self-help groups across four districts shows that a majority of 70.41 per cent members are educated and well-informed about various government schemes including Mission Shakti related activities.

Economic status of the Mission Shakti-assisted self-help group members across four districts shows that more than three-fourth (80.1%) self-help group members belong to below poverty line and very poor (*Antyodaya*) background. However, one-fifth (19.90%) self-help group members are above the poverty line. Thus, the available data indicates that one-fifth group members have moved out of poverty through self-help group intervention across four districts in KBK region.

Analysis of monthly income of the Mission Shakti-led self-help groups across four districts shows that over half (51.53%) SHG members have monthly income up to Rs. 5000; whereas, nearly two-fifth (37.76%) group members have income between Rs. 5000-10000 per month. Over one-tenth (10.71%) SHG members have monthly income above Rs. 10000 across four districts. Thus, the level of income among the self-help group members have increased considerably after joining the self-help groups in the KBK region of Odisha.

Under Mission Shakti initiatives, women self-help groups are provided with interest subvention for bank loan up to Rs. 3 lakh to undertake micro-entrepreneurial activities. This is applicable to those SHGs who have availed bank loans and making timely repayment as per the bank repayment schedule. Access to Mission Shakti interest free loan by the self-help groups suggest that more than two-fifth (42.86%) SHG members reported that their group has availed loan ranging from Rs. 50000 to Rs. 3 lakh. Further, analysis of the amount of loan taken by the SHGs shows that one-third (28.06%) members reported of availing loan between Rs. 50000 to Rs. 1 lakh. Whereas, more than one-fourth (22.96%) members informed that their group has availed loan between Rs. 1 lakh to Rs. 1.5 lakh, followed by 19.90 per cent availing loan up to Rs. 50000. As informed by 7.65 members, the group has availed loan more than Rs. 1.5 lakh.

Anganwadi workers play a vital role in motivating the rural women to become member of Mission Shakti assisted self-help groups in the state. Available data indicates that nearly four-fifth (79.08%) self-help group members are encouraged by the Anganwadi Workers to form and join self-help groups, followed by 38.27 per cent members being encouraged by existing self-help group members and one-tenth members are motivated by their friends and neighbours. Yet, another 3.7 per cent self-help group members are mobilized by the non-governmental organizations. The subject matter discussed among group members across the four districts includes: regular saving, timely repayment of loan, functioning of the group, Mission Shakti specific livelihood convergence programmes, strengthening of the group and health and nutrition aspects. Marketing of the produce, skill upgradation, capacity building and training are major matters often discussed by the members in the group meetings.

Out of 196 respondents under the study, 23.97 per cent respondents have post office account. Further, district wise analysis suggests that in Kalahandi, 15 members (31.91%), followed by equal number of 11 members (23.40%) in Balangir and Subarnapur and 10 members (21.27%) in Koraput have post office account. On the other hand, 87.75 per cent respondents have their own bank savings account across all the four districts. Among savings account holder, nearly 30 per cent SHG members belong

to Balangir and Koraput. However, one-fourth (25%) respondents from Kalahandi and 17.44 per cent from Subarnapur have their own savings account.

The dependency of rural women on moneylenders for loan has significantly reduced from 36.73 per cent to 9.18 per cent in the study area. Further, the district level analysis depicts that dependency on moneylenders after joining the SHG has declined from 38 to 16 per cent in Kalahandi, 43.3 to 1.67 per cent in Balangir, 31.3 to 7.8 per cent in Koraput and 31.4 to 14.2 per cent in Subarnapur. Thus, access to rural credit from banks through SHG has minimized the role of moneylenders in the KBK region.

The whole group including the office bearers decide the beneficiary for internal and external loan as well as the rate of interest. However, the SHPI and NGOs also take decision in some cases to identify the beneficiary and the rate of interest to be charged on loan.

As per the data available from Kalahandi, Balangir, and Koraput, almost 90 per cent of the sample self-help group members during the survey informed that withdrawal of funds is not permitted in their group. On the other hand, more than a quarter of the members from Subarnapur (28.57 percent) said that withdrawal of savings is permitted in their group in exceptional cases. In terms of the fine levied for loan default, over 50 per cent members from Balangir, Koraput, and Subarnapur stated that decision is taken by all group members, and on an average, two-fifths of the members stated that no fee is charged for loan default. According to one-third (66%) of members in Kalahandi, there is no fee imposed on loan default, and the remaining 34% stated that the fine is decided by whole group.

The major obstacles faced by SHG members in all four districts includes lack of education, lack of access to capacity building programmes and market linkage. In addition, SHG members in Kalahandi appear to be more concerned with the challenge of identifying economic activity and new business idea.

III.SHG as a Unit of Analysis

Mission Shakti-assisted self-help groups are small, homogeneous and informal groups comprising of 10 to 15 members, drawn from below poverty line. Further analysis of the social composition of the Mission Shakti self-help groups in the study area suggests that each group consist of members belonging to various caste and tribal groups. Out of the entire study sample, more than two-fifth (45%) self-help group members interviewed belong to the tribal communities namely Bhattoda, Kondh, and Mirdha. Whereas, nearly two-fifth (38.27%) women self-help group members belong to other backward classes, over one-tenth (11.22%) members belong to scheduled castes and less than one-tenth (5.61%) members are from general category. Thus, the membership base of Mission Shakti-assisted self-help group is mix and heterogeneous in nature.

According to available data on SHG membership across sample districts, almost three-fourth (77.08 %) of self-help groups have up to ten members, while around one-fifth (19.79 %) have 11 to 15 members. Out of the four districts surveyed, 3.13 percent of the self-help groups in Balangir and Subarnapur have 15 to 20 members.

Functioning of the Mission Shakti women self-help groups depends on regular saving, regular repayment of loans and active participation in the group meetings and participation in the training. Out of 96 Mission Shakti self-help groups drawn from four districts, a majority of 78.13 per cent women self-help groups are reported to be well-functioning. So far as undertaking income generating

activities and regular repayments among the women self-help group is concerned, the performance of 21.88 per cent women self-help groups are observed to be on an average.

Mission Shakti self-help groups across four districts in KBK region conducts group meeting regularly in every month. Out of the entire study sample of 96 self-help groups spread across four districts, over half (55.21%) self-help groups conducts meeting more than four times in a month; whereas nearly one-third (28.13%) groups have reported of conducting group meeting thrice in a month. On the other hand, more than one-tenth (11.46%) self-help groups conduct meeting more than four times in a month, followed by nearly 5.21 per cent Mission Shakti groups conduct meeting twice in a month.

Generally, Mission Shakti self-help group members maintain the record of their own group, however, in recent years Community Resource Persons (CRPs) have been trained and engaged under Mission Shakti initiative by the State government in maintaining the SHG record. The study results shows that a majority of 67.71 per cent members have reported the CRP who is also a member of the group maintains the SHG record and the remaining groups maintain the record on their own. More than two-fifth (43.75%) SHGs under study informed that the group leader is often nominated by the SHG promoting agency; whereas about one-third (29.17%) self-help groups reported that the leader of the group is democratically elected by all the members.

The Department of Mission Shakti conducts 'Mission Shakti mela' or exhibition at the state capital where the self-help groups from different parts of the state take part in selling various products including handlooms, handicrafts, non-timber forest produce (NTFP), food items, spices and non-farm products. This also helps the self-help groups to share the best practices across districts and to promote their products in the Mission Shakti mela. Level of awareness among the Mission Shakti self-help groups across four districts reflects that a majority of nearly four-fifth (78.13%) women self-help members are fully aware and another one-fifth (20.83%) members are partly aware about the bye-laws of the Mission Shakti self-help groups. District-wise analysis of the level of awareness among the Mission Shakti members about Bye-Laws shows that it is comparatively higher in Kalahandi (28.13%) and Balangir (26.04%) and considerably low in Koraput (15.63%) and Subarnapur (8.33%).

Furthermore, findings of the study suggests that among Mission Shakti assisted women self-help group in the four selected KBK districts in Odisha reveals that the participation of women in SHG has brought significant high change in the indicators like regular savings (97.96%), increase in income level (87.24%), improvement in living standard (85.71%) and participation in group meeting (81.63%). The Mission Shakti SHGs have brought moderate impact on the members in terms of improvement in the interest towards education among the group members (76.53%), followed by improvement in health condition (75.51%), regular repayments (68.88%) and increase in asset (61.73%). However, it is observed that the level of participation of group members in skill development training seems to be low across four KBK districts. Though the level of income of the group members have remarkably increased after joining SHGs, it has not brought significant change in the asset creation even after joining SHGs. The incidence of dropouts is low in self-help groups promoted by Mission Shakti. Leadership is a recent phenomenon; the incidence of leadership rotations is high in older SHGs.

Finally, the income generating and entrepreneurial activities undertaken by Mission Shakti self-help groups have been identified in each district. The members of Mission Shakti-led SHGs are involved in distinct entrepreneurial activities in convergence with various line departments in the state. The members have started multi-crops production (cotton, oil seeds), Mo Upakari Bagicha (kitchen garden), LED bulb manufacturing unit, electricity meter reading, piciculture, petty business including

paneer business and mixture production unit. Balangir is predominantly an agriculture-based district. The members of Mission Shakti SHGs in Balangir are engaged in organic farming, vegetable cultivation, wheat, turmeric, mandia and weaving sambalpuri saree. Koraput, a tribal dominant district of Odisha, the tribal SHG members have initiated income generating activities including setting up Mission Shakti Café, nursery, pisciculture, plate stitching, layer farm in deep litter system, sugarcane and jaggery production. Subarnapur is relatively progressive in terms of implementing the livelihood generating activities through mission Shakti SHGs. The SHG members are engaged in paddy procurement, floriculture, lemon grass cultivation and oil production unit, broomstick and leaf plate making.

Individual and Group Women Empowerment Index: Empirical Results

The study has developed an individual empowerment index and group women empowerment indices to capture the impact of Mission Shakti-led SHGs on the rural and tribal women beneficiaries in the four domains of empowerment: social, economic, political and psychological. The index has been applied on 196 Mission Shakti assisted SHG members drawn from 96 SHGs in the study area. The available data depicts that participation of women members in the Mission Shakti assisted SHGs have adequately empowered 21.94 percent of rural and tribal women in the study area. The individual empowerment index reveals that out of four KBK districts under study, Kalahandi has attained highest 34 per cent of adequate empowerment, followed by Subarnapur (25.7%) and Balangir (16.7%). On the other hand, Koraput scored the lowest, that is, 13.7 per cent in the overall individual empowerment index among the surveyed districts. Aggregate data reveals that participation of Mission Shakti-led SHGs have significant impact on political (47.2%) and social (41%) domain. However, the level of empowerment in the psychological (13.9%) and economic (10.3%) indicators seem to be lower.

The score of group women empowerment indices computed for the entire study districts stands at 0.292, which is not adequate enough to be labelled as 'empowered'. The empirical results of group women empowerment indices constructed for four KBK districts suggests that Kalahandi has performed relatively better (0.384) in the four empowerment indicators, followed by Subarnapur (0.299), Balangir (0.258) and Koraput (0.255). The relatively high performance of SHG members in Kalahandi district is attributed to the active role of Mission Shakti in promoting SHG entrepreneurship in Madanpur Rampur block, a Centre of Excellence (CoE) declared by Odisha Livelihood Mission. It is evident from above analysis that Mission Shakti assisted SHG members are politically and socially more empowered than in the economic and psychological empowerment indicators.

Achievements

- Evidence from ground suggests that the intervention of Mission Shakti SHGs has empowered the rural and tribal women and inculcated the leadership skill among them. Consequently, highly empowered rural women actively participate in gram sabha and elections.
- Formation of Mission Shakti SHGs has a multiplier effect in improving women's status in the family as well as at community level, leading to improvement in their socio-economic condition and enhances their self-esteem.
- Participation in the SHG has enabled the women and rural households to invest on education, health and hygiene.

- The financial inclusion attained through Mission Shakti SHGs has reduced child and maternal mortality and enhanced the capability of the rural women to combat diseases through better nutrition, housing and health.
- Involvement in the Mission Shakti SHG encourages saving among group members and access to financial institutions.

Key Bottlenecks and Challenges

- Lack of knowledge and proper orientation among SHG members to initiate suitable and profitable livelihood/income generating activities.
- Sustainability and the quality of operation of SHGs in terms of regular saving and repayment is a major concern.
- Only a few self-help groups are able to raise themselves from a level of a micro-credit to micro-entrepreneurship.
- Mission Shakti assisted women self-help groups are largely dependent on their implementation support agencies (ISAs). The self-help groups undertake income generating activities in consultation with the anganwadi workers, community resource persons, block and district coordinators of Mission Shakti. Withdrawal of support to the self-help groups many lead to the disintegration of the group.

Policy Suggestions

The study has provided suggestive measures at Gram Panchayat Level Federation, Block Level Federation and District Level Federation.

- The SHPIs and Mission Shakti personnels should encourage the rural community to strengthen their traditional skills.
- There is a dire need to develop market linkage between potential buyers and SHGs to create economies of scale.
- The nutrition project called '*Mo Upakari Bagicha*' under the joint initiative of Mission Shakti and Odisha Livelihood Mission (OLM) has been a great initiative to improve nutrition knowledge and practices and promote dietary diversity among women in the rural areas.
- One Block or Gram Panchayat, One Commodity Model could be adopted by the Mission Shakti women self-help groups with the motive to identify, promote and brand a specific product.
- It is also suggested that the financial institutions should disburse credit to the active self-help groups based upon the income generating activities undertaken, rather than the amount of saving reflected in their passbook.
- Mission Shakti women self-help groups in the study districts have received foundation training in the early stage of formation of the groups. However, the task of book-keeping and record maintenance should also be incorporated in the foundation training module covering all the SHG members.

- Training of Trainers (ToT) should be organized frequently for Anganwadi workers, Community Resource Persons, Block and District Project Coordinator in order to disseminate knowledge and skills to the SHG in the dynamic contexts.
- There is a need to improve access of Mission Shakti members to digital financial services by demonstrating and testing new products, services and business models.
- The performance of the SHGs could be improved further by imparting training to enhance the entrepreneurial and basic skill of the group members.
- Skill development training towards nurturing different skills (trade specific skills, entrepreneurial skills, managerial skills and supervisory skills) could possibly increase the scope for employability of the tribal and rural women self-help group members in the surveyed districts.

In a nutshell, Mission Shakti has played an instrumental role in the last two decades towards holistic development and empowerment of women through self-help groups in Odisha. The Mission Shakti has transformed lives of women members through skilling, promoting entrepreneurial activities and inculcating leadership skills. Mission Shakti as a movement has brought profound changes among the rural and tribal women in social, economic, political and psychological spheres. The successful implementation of Mission Shakti SHG based entrepreneurship could be replicated at a wider scale elsewhere in the country.

Chapter 1 Introduction

1. Background

Mission Shakti is the movement for empowering women through promotion of Women Self Help Groups (WSHGs) to undertake various socio-economic activities in Odisha. Mission Shakti is a flagship programme of Government of Odisha, launched on 8th March 2001 which is marked as International Women's Day. Mission Shakti has a clear objective of empowering women through promotion of livelihood activities by provisioning credit and market linkage. Department of Mission Shakti is the state nodal agency towards formation of self-help groups, institution building through federations, capacity building and training, financial inclusion, linkages with other programmes, livelihood and skill development training, market linkages, e-marketing and implementation, monitoring and evaluation. There have been remarkable improvements observed in Odisha in terms of socioeconomic indicators like economic growth, poverty reduction and employability in the last two decades. Through Mission Shakti Department, Government of Odisha has supported over 6 lakh women self-help groups which covers 70 lakh women of the state.

Government of Odisha is making several endeavours to enhance governance quality by implementing 5T charter. 5T programme is a public oriented governance model, based on the optimal utilization of Technology, Teamwork, Transparency and Time leading to Transformation. Several schemes and programmes have been initiated by the government with the objective to resolve gender issues and promote women empowerment. Through Mission Shakti Department, Government of Odisha has supported over 6 lakh Women Self-Help Groups (WSHGs) which covers 70 lakh women of the state. Mission Shakti is an iconic scheme for the empowerment of the women through promotion of Women Self-Help Group (WSHG) with an objective to involve in various socio-economic activities. The mission was commenced in Odisha on 8th March, 2001 which is marked as International Women's Day¹. The mission was started with an initial objective of forming two lakh groups in two years. Mission Shakti Directorate was formed in April 2017 under the administrative control of Department of Women and Child Development. On 06 March 2021, Cabinet formed a separate department 'Department of Mission Shakti' for activities undertaken by Mission Shakti (see fig. 1). During 2018-19, Mission Shakti focused on formation of groups, linking them to banks, providing seed money to women SHGs, undertaking a 360 degree IEC campaign for awareness creation and educating women on social entitlements and government schemes through various means².

¹ Odisha Economic Survey 2020-21, Executive Summary, p.24

² *ibid.* p.288



1.1. Department of Mission Shakti- Leading the Silent Revolution

Empowerment of women is one of the key development initiatives identified by the Government of Odisha. Economic empowerment of women significantly contributes to their social empowerment. As such helping women to achieve economic independence by enabling them to have independent employment and income has been accorded the highest priority. Promotion of women self-help groups has, therefore been adopted as a key strategy for achieving women's empowerment.³ The department looks after the Mission Shakti activities of self-help groups and its federations. 'Mission Shakti' is the self-help mission for empowering women through promotion of women self-help groups to take up various socio-economic activities. The programme aims at achieving the objective of empowering women through gainful activities by providing credit and market linkage.

Fig. 1.1: A Scheme to Revolutionary Movement



The women began by contributing small portion of income as saving and handful of rice to the self-help groups. Department of Mission Shakti, Government of Odisha undertakes tasks concerned with planning, coordination, strategy and policy making of women centric schemes of the state. The existing women self-help groups are reinforced by various initiatives like micro-credit support, seed money, financial assistance to block level federation (BLF) and drudgery deduction support. Also, the women self-help groups under Mission Shakti collaborate with other government schemes for the betterment of women in decision making and transformation. During 2019-20, the major focus has been on convergence with different government departments for provisioning of government services and procurement of goods by Mission Shakti SHGs, up scaling financial inclusion and deepening the State interest subvention programme, giving an impetus to the marketing of self-help group products and adopting digital solutions for more efficient programme monitoring & dissemination of information⁴.

Women empowerment is an outcome of public private initiatives and partnership with implementing women oriented programmes and schemes which have helped to promote women in all spheres of their life. Odisha state has started a flagship programme 'Mission Shakti' for empowerment of women.

³ Mission Shakti, Directorate of Mission Shakti, Department of Women & Child Development and Mission Shakti, URL: <https://missionshakti.odisha.gov.in/about-us/overview/>

⁴ Odisha Economic Survey 2020-21, Executive Summary, p.288



Under the Mission Shakti, Odisha government formed women self-help groups for making the financial independence and social prominence of women. In this respect, Mission Shakti focuses on capacity building, livelihood promotion, consolidation through strengthening federation, micro credit support, convergence with other departments and government programmes, marketing, addressing social issues, communication and advocacy. Mission Shakti has the financial inclusion of all the families and in particular women. The 'Mission Shakti' led to the improvement of various sectors in the state including education, health and sanitation with the help of self-help groups in Odisha. In the education sector, women self-help groups are involved in various committees and monitoring the performance of institution and children. Apart from these, women self-help groups also help pregnant women for institutional deliveries, which resulted in the reduction of maternal and infant death in the state. Now across the state, household sanitation became a matter of dignity and good health. However, the overall impact of 'Mission Shakti' has been positively observed on livelihood and family income of women engaged in SHGs.

Thus, it is found that in the post-WSHG period there is an increase in income, expenditure, savings and borrowings of member households, share of household income from self-employment and livestock to total income of households. Access of members to financial institutions has also increased considerably. Dependency of beneficiary households on moneylenders and relatives during financial crises has reduced, and there is also an increase in production oriented loan.

1.2. Origin of SHGs

Prof. Mohammed Yunus had originated the concept of self-help groups (SHGs) for Grameen Bank of Bangladesh in 1975, in order to provide rural credit in Bangladesh. Grameen Bank gave loans without asking borrowers either to provide collateral or engage in paper work. In India, National Bank for Agriculture and Rural Development (NABARD) initiated self-help groups in the year 1986-87 but the real effort was taken after 1991-92 from the linkage of self-help groups with the banks. A self-help group is a small economically homogeneous affinity group of the rural poor voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund to meet the members' emergency needs and to provide collateral free loans decided by the group. It now addresses the issues of poverty alleviation and empowerment of poor, health, nutrition and other support services in the rural areas of the country.

Generally, self-help group consists of 10 to 20 women. The women save some amount that they can afford. It is small amount ranging from Rs. 10 to 200 per month. A regular monthly, fortnightly or weekly meeting is organized, where apart from disbursal and repayment of loan, formal and informal discussions are held. Women share their experiences in these groups. The minutes of these meetings are documented and the accounts are written. The President, Secretary and Treasurer are three official posts in any self-help group. Those self-help group are promoted by Government or Non-Governmental Organizations (NGOs) to participate in social and economic activities. Nowadays, the organizational structure of various micro-finance institutions (MFIs) promoted groups is undergoing significant changes.



1.3. Performance of Odisha on the Sustainable Development Goals

The performance of the State in comparison to the national average in terms of Composite SDG India Index-an initiative of *NITI Aayog* to assess the performance of the States/UTs in their march towards achieving the SDGs across multiple goals have not been promising⁵. Odisha is at 21st rank among all the 28 States securing composite score of 41 and also lagging behind the national average of 60; whereas eight other States like Kerala, Himachal Pradesh, Tamil Nadu, Andhra Pradesh, Goa, Karnataka, Uttarakhand and Sikkim come under front runner category in the range of 65-99. NITI Aayog has developed various indicators in respect of Sustainable Development Goals (SDGs).

Odisha has been ranked 26th in the SDG goal of no poverty index and 22nd in zero hunger index. The state has secured 18th rank in terms of good health and wellbeing index and 14th in clean water and sanitation. In the industry, innovation and infrastructure index, the state has been ranked 15. It ranked 19th on both reducing inequality and sustainable cities and communities index.

Table 1.1: Performance of Odisha vs. India on the SDGs

SDG Goals	India Score	Odisha Score
Goal-1 (No Poverty)	60	41
Goal-2 (Zero Hunger)	47	42
Goal-3 (Good Health and wellbeing)	74	67
Goal-4 (Quality Education)	57	45
Goal-5 (Gender Equality)	48	46
Goal-6 (Clean Water and Sanitation)	83	86
Goal-7(Affordable and Clean Energy)	92	80
Goal-8 (Decent Work and Economic Growth)	61	48
Goal-9 (Industry, Innovation and Infrastructure)	55	46
Goal-10 (Reduced Inequality)	67	66
Goal-11(Sustainable Cities and Communities)	79	70
Goal-12 (Sustainable Consumption and production)	74	73
Goal-13 (Climate Action)	54	70
Goal-15 (Life on Land)	66	82
Goal-16 (Peace Justice and strong Institutions)	66	83
Goal-17 (Partnerships for the Goals)	74	59
Composite SDG	66	61

Empowering women and promoting gender equality in every sphere of life are essential to improving their lives and achieving the Sustainable Development Goals. Sustainable Development Goals-5

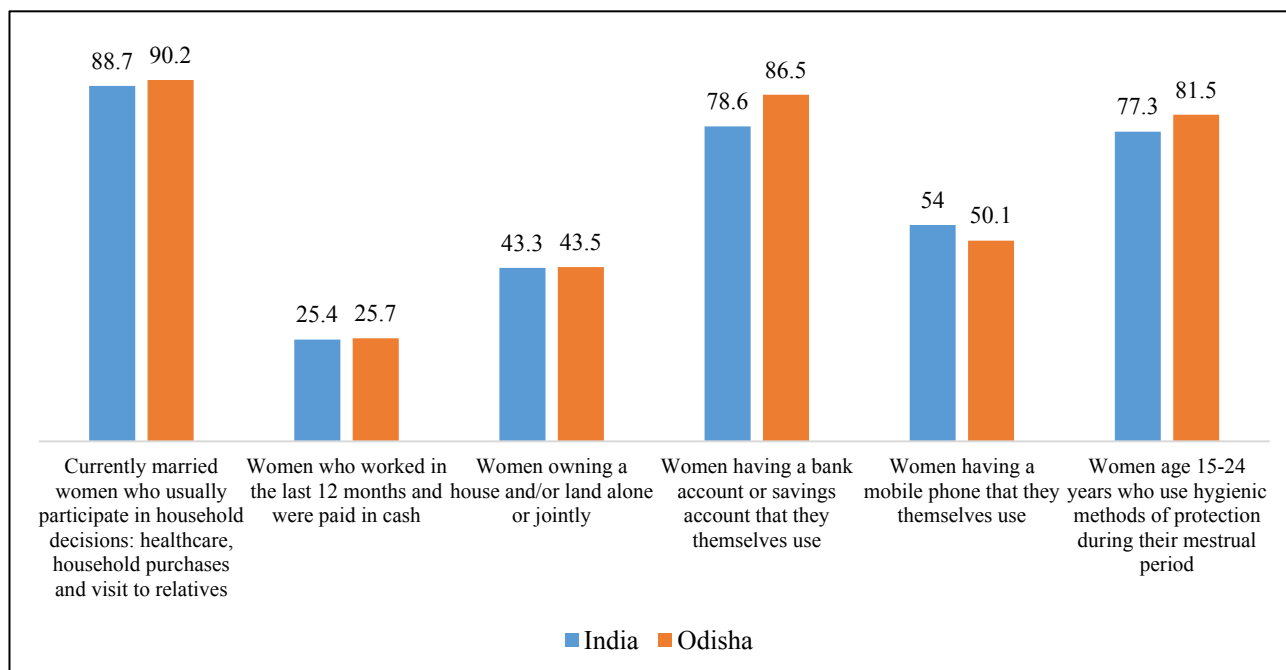
⁵ SDG India Index & Dashboard, 2020-2021; NITI Aayog, Government of India.



emphasizes on advancing gender equality. Odisha scored 46 in the gender equality as against national score of 48.

NHFS-5, 2019-21 data provides a comparative picture on the performance of Odisha in comparison to India in the selected women empowerment indicators. It is evident that Odisha performs better than national level in the selected of indicators including access to healthcare, purchasing assets, increased mobility, control over income, ownership of house and land, possession of bank account, use of mobile phone and maintaining health and hygiene (See Fig. 1.2).

Fig. 1.2: Selected Indicators of Women Empowerment in Odisha in Comparison to India (in %)

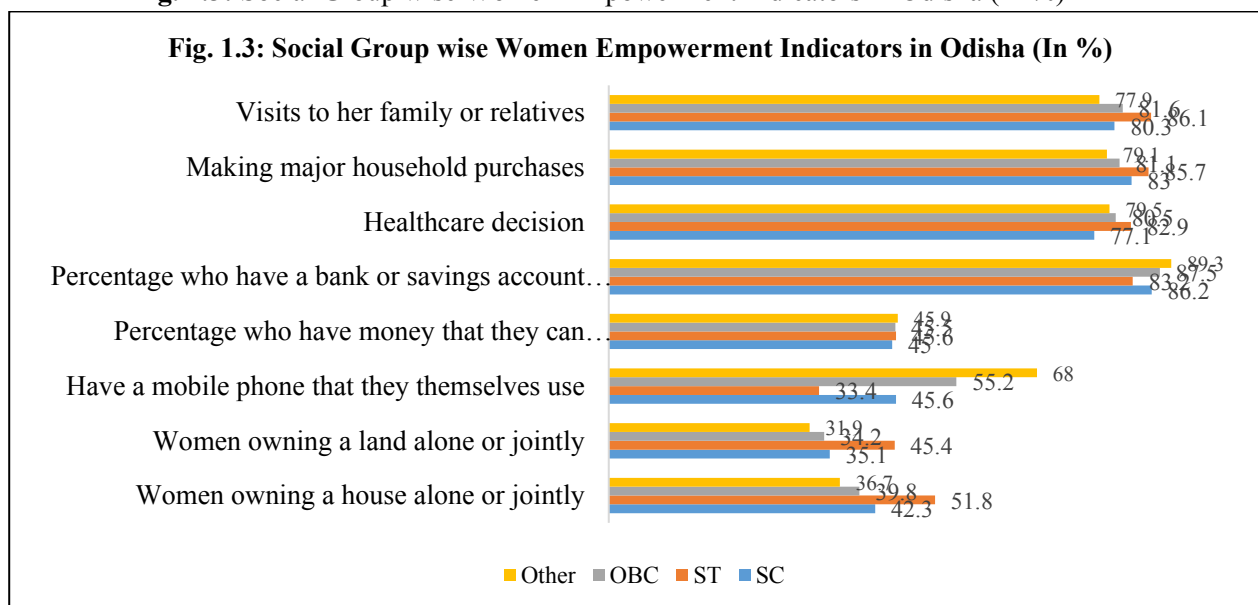


Source: NFHS-5, 2019-21

Fig. 1.3 reveals the level of women empowerment among various social categories in Odisha in the selected indicators including ownership of house and land, possession of mobile phone, control over one’s own income, bank account, decision on healthcare, household purchase and visit to family/relatives.



Fig. 1.3: Social Group wise Women Empowerment Indicators in Odisha (In %)



Source: NFHS-5, Odisha

1.8. Objectives of the Study

The present study is an attempt to assess the impact of Mission Shakti in women empowerment in the selected districts in Odisha. The objective wise indicators for impact evaluation are as follows:

Table 1. 2: Objective-wise Indicators for Evaluation

Sl. No.	Objectives	Major Indicators
1	To study the organizational structure and pattern of Mission Shakti-led Women Self-Help Groups in Odisha	Review the organization structure of Mission Shakti, Objectives, Implementation Mechanism, Scheme/Programme Architecture/Design, Sub Schemes/Components, Present status with coverage of scheme (Operational and Non-Operational), SDGs served
2	To analyse the socio-economic background of tribal women involved in Mission Shakti-led SHGs	Household size, Land holding, Total household income, Benefit Scheme Aailed, Types of Occupation, Level of Education of SHGs members.



3	To examine the effectivity of Mission Shakti-led Women Self-Help Groups with regard to employment generation, indebtedness reduction, financial inclusion, and level of independence/ autonomy through generating awareness.	<p>Employment Generation: incremental income and self-employment, group enterprises, impact on poverty, occupational preference, insurance, linkage with banks</p> <p>Indebtedness Reduction: Settlement of old debt, Reduction of dependence on local money lender, Control of new loans</p> <p>Independence/autonomy: SHGs member entrusted with the safe keeping of her own Income, Beneficiary controls expenditure of the her own Income, SHGs beneficiaries keeps the expenditure of husband Income, Decision in obtaining healthcare, Taking decision about number of children.</p>
4	To examine the role of Mission Shakti initiatives in livelihood generation and empowerment of tribal women in the study area.	<p>Livelihood: Sustainable livelihood generation (Agriculture, Horticulture, Agroforestry etc.)</p> <p>Level of Empowerment: Women own a house alone or jointly; Women own a land alone or jointly; Among women, who have a mobile phone, who can read SMS message; Currently married women who report that they alone or jointly with their husband decide how their husband earning are used; Women who have bank account or saving account that they themselves have used; Women knowledge about a Mission Shakti loan; Women who have taken Mission Shakti loan.</p>
5	To examine the sustainability of income generating activities and group dynamics within the SHGs.	Level of Sustainability: Regular Saving, Credit, Regular repayments, Participation in the group meeting, Participation in Training, Seed Money, Revolving Fund, Production and Market linkage Federation creation, Drudgery reduction tools and equipment
6	To analyze the extent Mission Shakti-led WSHGs have developed entrepreneurial skill among the WSHGs members.	Production activity, Retails of Products, MSME link, Training for Groups
7	To bring out the success stories and role models if any from the filed inspections for the inspiration of the others.	Achievements, key bottlenecks and challenges, Sustainability, Replicability and Convergence



8	To examine the convergence of activities of Mission Shakti-led WSHGs with other government Schemes of the state.	Take home ration, preparation of MDM, electricity meter reading, catering services in health centres, Entrepreneurial promotion, creation and development of training provider (TP) or Project Implement agencies, civil construction, commercial transport under Bijju Gao Gadi scheme, Food processing and marketing of NTFP, handloom, handicraft and sericulture, water and sanitation, agriculture, animal husbandry, pisciculture.
9	Suggestion/Improvements for better implementation of the scheme.	Recommendation for schemes/programme with reasons.

1.9. Research Questions

The study has the following research questions:

1. What are the organizational structure and function of Mission Shakti-led WSHGs in Odisha?
2. What is the socio-economic background of the tribal women engaged in Mission Shakti-led WSHGs?
3. What is the effectivity/efficacy of the Mission Shakti-led WSHGs in term of generating employment, reducing indebtedness and promoting autonomy among tribal women?
4. What is the role of Mission Shakti in livelihood generation and women`s empowerment in the study area?
5. What is the level of sustainability of income generating activities among the Mission Shakti-led WSHGs in Odisha?
6. To what extent the Mission Shakti-led WSHGs have developed entrepreneurial skill among the WSHGs members?
7. What are the success stories and role models in the context of moving out of poverty through Mission Shakti-led WSHGs?
8. Is there any convergence of activities between the Mission Shakti-led to WSHGs and other Government Schemes?
9. What are the immediate actions needed to be taken for the effective implementation of the scheme?

1.10. Methodology

This section deals with the method and methodology adopted in conducting the impact evaluation study in four KBK districts in Odisha. In the foregoing section, we have discussed about scope of the study, research design, research setting and method of data collection, objective-wise indicators and activities of self-help group members in KBK districts. This section also provides an explanation about the construction of empowerment index (comprising of economic, social, political and psychological indicators).



1.11. Scope of the Study

The study has been carried out in four KBK districts of Odisha. The scope of the study covers 397 SHGs beneficiaries and households drawn from the study area, where Mission Shakti- led WSHGs are actively engaged in diverse micro entrepreneurial activities (100 samples from each district). Four districts namely Kalahandi, Koraput, Balangir and Subarnapur are selected for primary data collection. Thus, this study brings out the success stories of women self-help groups, its sustainability, reliability and convergence aspects in the study area.

Table 1.3: Study Area in KBK Districts

Districts	Blocks/ ICDS Projects		Gram Panchayat
Balangir	ICDS-I	Balangir	Baidipali, Sibatala
	ICDS-II	Saintala	Dungripali, Kandhkelgaon, Siskela
Kalahandi	ICDS-I	Madanpur Rampur	Madanpur, Muding
	ICDS-II	Narla	Balisinga, Bhimkela
Koraput	ICDS-I	Similiguda	Pitaguda, Pakahjhola
	ICDS-II	Kotpad	S B Nuagaon, Girla
Subarnapur	ICDS-I	Binika NAC	Charda, Kuhibahal
	ICDS-II	Dunguripali	Dunguripali, Baidupali
	ICDS-II	Sonepur	Bisimunda, Haradkhol

Table 1.4: Study Sample

Districts	Household Head	SHG Beneficiary	SHGs covered
Kalahandi	50	50	33
Balangir	59	60	32
Koraput	51	51	17
Subarnapur	41	35	14
Total	201	196	96



Fig. 1.4: Study Area of KBK Districts of Odisha

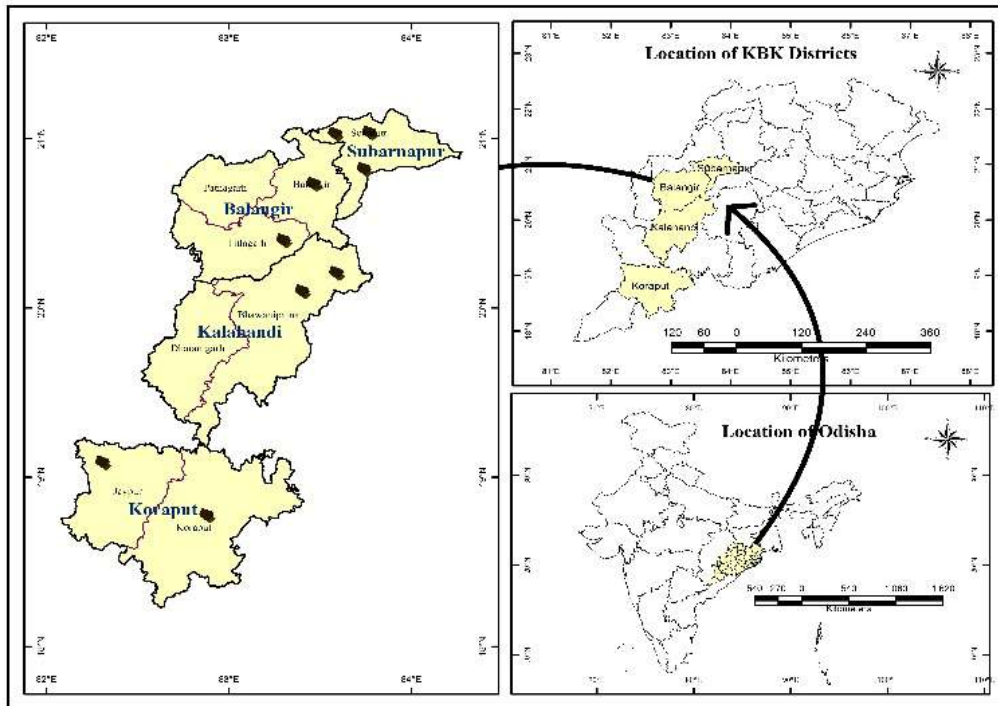
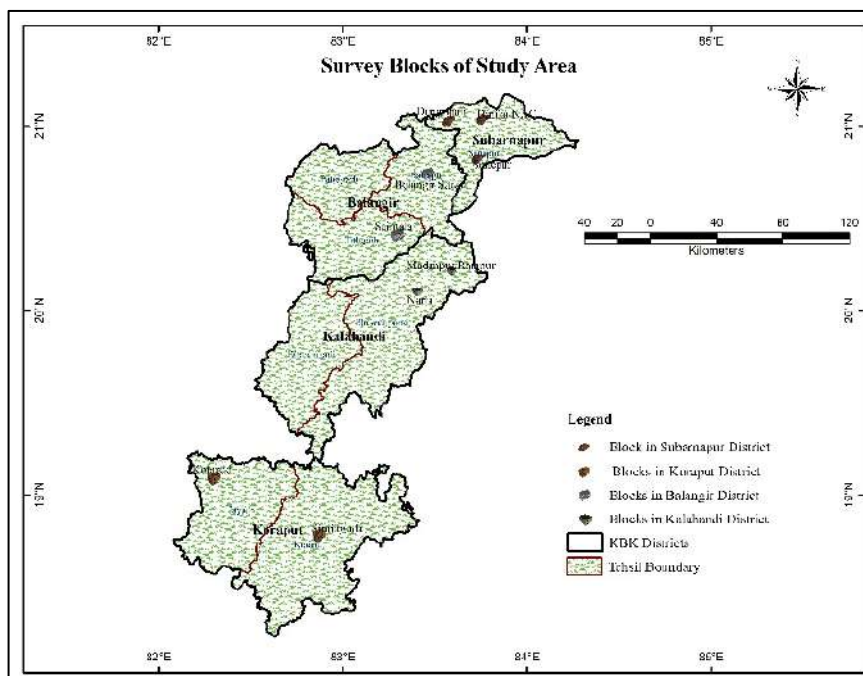


Fig. 1.5: Surveyed Blocks of the Study Area



1.12. Research Design and Methodology

The methodology adopted for the study includes a judicious mix of both qualitative and quantitative research methods. The study is based upon exploratory research design. This design is helpful to explore and comprehend the process of functioning self-help groups, capacity building and



empowerment aspects, sustainability of the interventions, replicability and convergence of activities. The study uses structured questionnaire for collecting data from the women self-help group beneficiaries. The questionnaire consists of close ended and open ended questions regarding socio-economic background of the respondents, their role in the self-help groups and their perception about the activities of SHGs.

Focus Group Discussions (FGD) has been conducted among the members and leaders of women self-help groups and office bearers (President, Secretary, Treasurer and SHPA field staff); **in-depth interviews** has been conducted with the women self-help groups members (including present and drop-out members); **key informant interview** is conducted with active persons (GP Federation Leaders) at panchayat level; **expert interview** is held with active persons-federation leaders and subject matter specialists at block and district level federations and active persons-staff members and Consultant at Mission Shakti Department.

Secondary data has been gathered from Mission Shakti MIS, Annual Activity Report, Economic Survey of Odisha, 2020-21, e-magazine published by Department of Information and Public Relations, Mission Shakti and World Food Programme India Report and existing literature on self-help groups in public documents/status report to study the organizational structure and pattern of Mission Shakti-led women self-help groups in Odisha.

The conceptual frame of the present study has been centered on: regional, socio-economic and cultural context; type of SHPA and promotional support provided; physical context-distance from bank/main road; institutional context - whether part of a federation or cluster organization of self-help groups; and socio-economic profile of self-help group members (social/tribe status, economic level, and literacy). In the case of women empowerment, the following six domains of women empowerment variables has been considered: economic, socio-cultural, familial, legal, political and psychological.

1.13. Research Setting

The present study has been carried out in four districts of south and western Odisha namely KBK districts (Balangir, Kalahandi Koraput and Subarnapur) (see Table 3). Further, two rural development blocks has been selected from each district taking into account that a good number of SHGs existing in the study area and working towards alleviating poverty and empowering the tribal/PVTG women in the region. Thus, this study has documented the successful practices of SHGs, its sustainability and convergence aspects and also cover the areas with vulnerability. The study area comprises of 09 Sub-divisions, 47 Tehsils, and 34 Community Development Blocks (CDB). The total number of revenue villages forming part of KBK region is 7,017.



Table 1.5: Profile of Selected KBK districts in Odisha

District	Area (Sq.Km)	Sub-Div.	Tehsils	Blocks	TSP Blocks	Villages
Balangir	6575	3	14	14	--	1794
Kalahandi	7920	2	13	13	2	2236
Koraput	8807	2	14	14	14	2028
Subarnapur	2337	2	6	6	--	959
Total KBK	25,639	09	47	34	16	7,017

Source: Census, 2011

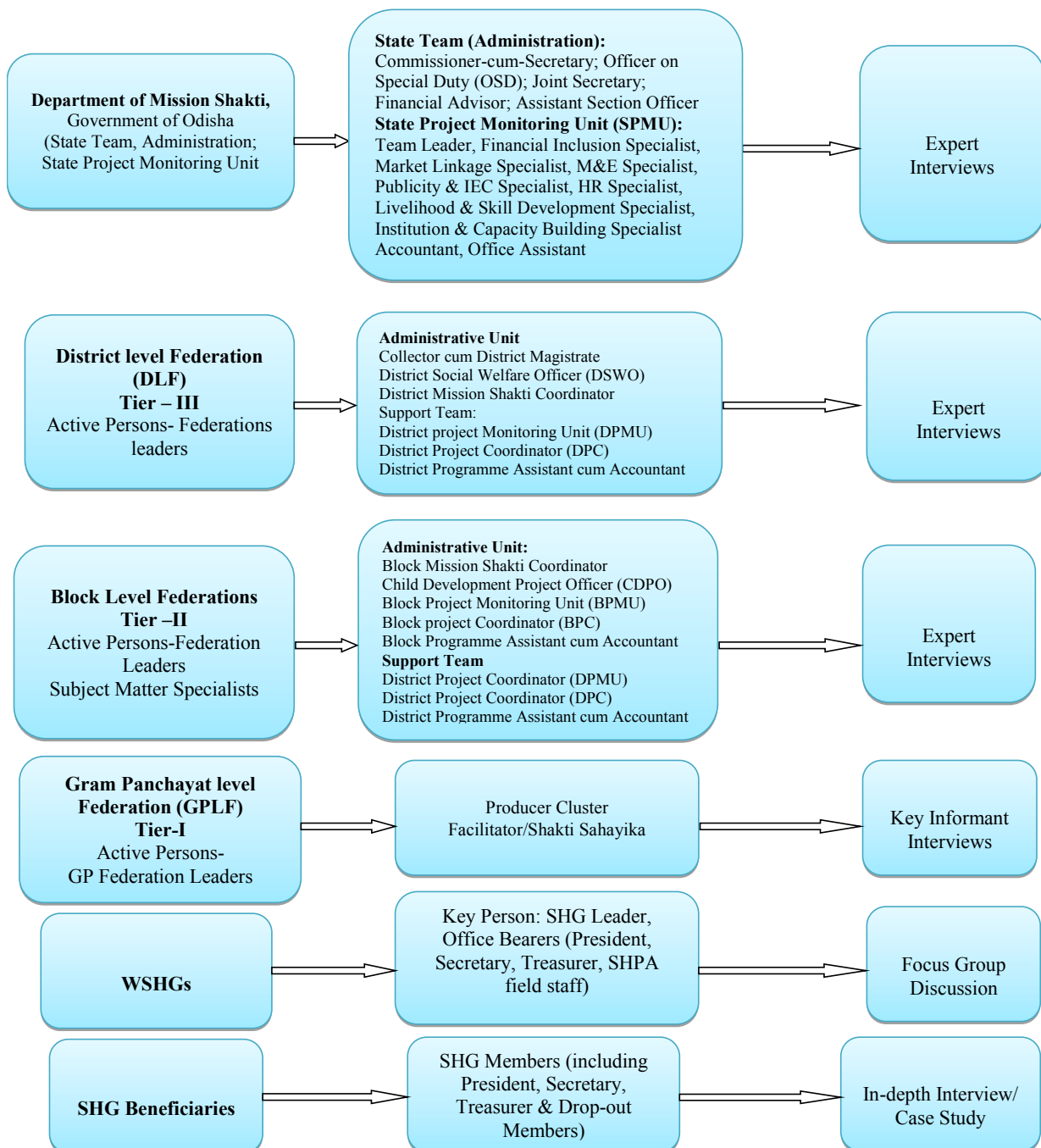
Table 1.6: District-wise Scheduled Tribes Population of Odisha and their Percentage to Total population, 2011

Districts	SC Population	ST Population	% of ST population
Balangir	1648997	347164	21.1
Kalahandi	1576869	449456	28.5
Koraput	1379647	697583	50.6
Subarnapur	610183	57192	9.4

Source: Census, 2011



1.14. Tools and Techniques for Data Collection



1.15 Construction of Index

The study has estimated the average annual income of the households and Monthly Per Capita Expenditure (MPCE) has been calculated reflecting the monthly expenditure of the household and the per capita expenditure of the household.

Further, the empowerment index has been constructed to capture the impact of microcredit on the programme participants in the study area. Empowerment index has been prepared to find out how participation in WSHGs activities has led to empowerment of ST women member of the study villages. This index has been calculated by referring to similar kind of composite empowerment index prepared by Hashemi et.al (1996). In their ethnography study and quantitative survey, the authors investigated the change of women empowerment among the programme participants with the impact of Gramin Bank in Bangladesh.

For the present study, the empowerment index has been composed by taking into account the selected indicators such as: women own a house alone or jointly; women own a land alone or jointly; among women, who have a mobile phone, who can read SMS message; currently married women who report that they alone or jointly with their husband decide how their husband earning are used; women who have bank account or saving account that they themselves have used; women knowledge about a microcredit programme and women who have taken loan from a micro credit programme. Category-wise and district-wise empowerment index has been prepared to examine the level of empowerment (low, medium & high) among the members/beneficiaries of Mission Shakti-led WSHGs in the study area.

1.16 Empowerment Index for the SHG Women

It is imperative to contextualize the domains of empowerment in the beginning. Observing the behavioral pattern of women involvement in micro-credit activities through SHGs, we propose four gross domains (economic, social, political and psychological) through which women empowerment at individual level can be assessed. The likert scale has been employed to analyze the level of psychological empowerment among Mission Shakti led women self-group members through a five point scale: strongly disagree, disagree, neutral, agree and strongly agree. Few of these domains are empowerment boosting while others are consequences of empowerment.

To measure the impact of domains we propose few factors under each domain which would be quantifiable to assess the level of empowerment at individual level. The weights attached for each indicator are assumed to be equal and sum up to unity. The indicators are supposed to be binary, while '1' would stand for empowerment and '0' for disempowerment. Thus, the aggregate empowerment score would lie between '0' and '1'. Following the method of WEAI, we attach 0.8 as benchmark level for attaining adequate empowerment level (See Table 6).



Table 1.7: Composition of Empowerment Index for the SHG Women

Empowerment	Indicators	Weight
Economic Empowerment (I_i)	Monthly Income (I ₁)	W1
	Monthly Expenditure (I ₂)	W2
	Land Ownership (I ₃)	W3
	Livestock (I ₄)	W4
	Asset Ownership (I ₅)	W5
	Post-office account (I ₆)	W6
	Own savings account (I ₇)	W7
	Dependency on moneylender before joining SHG (I ₈)	W8
	Dependency on moneylender after joining SHG (I ₉)	W9
	Purchased asset from own earnings (I ₁₀)	W10
	Increase in Income Level (I ₁₁)	W11
	Enhancement in Living Standard (I ₁₂)	W12
Social Empowerment (O_i)	Women own a house alone or jointly (O ₁)	W13
	Women own land alone or jointly (O ₂)	W14
	Women who have a mobile phone (O ₃)	W15
	Women who are able to read text (SMS) messages (O ₄)	W16
	Bank or savings account that women member use herself (O ₅)	W17
	Using mobile phone for any financial transaction (O ₆)	W18
	Control of using the earning of husband`s income (O ₇)	W19
	Autonomy in spending one`s own income (O ₈)	W20
	Decision in obtaining health care (O ₉)	W21
	Decision about number of children in family (O ₁₀)	W22
	Decision for making major household purchases (O ₁₁)	W23
	Permission required to visit family/relatives (O ₁₂)	W24
	Permission required for going to market/health centre/outside village/community (O ₁₃)	W25
	Freely & Frankly speaking in SHG meetings (O ₁₄)	W26
	Teaching/Training someone else (O ₁₅)	W27
	Speaking during public meetings (O ₁₆)	W28
	Presenting cultural programmes in public meetings (O ₁₇)	W29



	Taking Leadership positions in the SHG (O ₁₈)	W30
	Writing minutes of SHG meetings (O ₁₉)	W31
	Keeping of the accounts of SHG (O ₂₀)	W32
	Performing bank transactions (O ₂₁)	W33
	Approaching government office (O ₂₂)	W34
	Awareness about Mission Shakti loan (O ₂₃)	W35
	Access of loan from Mission Shakti-led SHGs (O ₂₄)	W36
Political Empowerment (E_i)	Attended Gram Sabha/Ward Convention (E ₁)	W37
	Frequency of Meetings attended (E ₂)	W38
	Participation in discussion (E ₃)	W39
	Vote in last Gram Panchayat election (E ₄)	W40
Psychological Empowerment (U_i)	Run one's own micro-enterprise/business after become member of WSHGs (U ₁)	W41
	Identify business opportunities to start up a new business (U ₂)	W42
	Obtain any credit from Mission Shakti WSHGs to start up a new business or expand an existing business (U ₃)	W43
	Save in order to invest in future business opportunities after become member of WSHGs (U ₄)	W44
	Bargain to obtain fair prices when buying anything for the business (U ₅)	W45
	While doing any task, it is important to do it better than others (U ₆)	W46
	Inclination to become a good leader (U ₇)	W47
	To be a respectful person in one's own village (U ₈)	W48
	Do not care what others think about success or failure (U ₉)	W49

Individual Empowerment Index:

$$IEI = \sum_{i=1, j=1, k=1} (w_k I_{ij}) + \sum_{i=1, j=1, k=1} (w_k O_{ij}) + \sum_{i=1, j=1, k=1} (w_k E_{ij}) + \sum_{i=1, j=1, k=1} (w_k U_{ij})$$

Where, $\sum_{i=1-49} W_i = 1$ and $W_1 = W_2 = \dots = W_{49}$

Step 1: Thus based on the above method, IEI for each women involved with the SHG can be assessed separately. The individual empowerment score of 0.8 would be considered as adequate empowerment. Thus a woman with a score of 0.8 and above will have access to resource, will have a say in family affair and has in a position to take decision.



Step 2: After computing individual score, ‘group empowerment’ need to be calculated. In computing so, following the method of construction of WEAI (Alkire et al. 2012). Now propose the following equation:

$$\text{Women Empowerment Index}_{\text{SHG}} [\text{WEI}_{\text{SHG}}] = W_e + W_n (D_a)$$

Where,

W_e = % of women with adequate empowerment;

W_n = % of women without adequate empowerment = $(1 - W_e)$

D_a = % of domain in which disempowered women have adequate empowerment

Outline of the Report

The report is organised in the following sections: Chapter 1 lays out the contextual background, including a brief summary of origin of SHGs, performance of Odisha in the Sustainable Development Goals; status on the selected women empowerment indicators and schemes and programmes for women employment in the state; and presents the methodology that details the empirical analysis carried out to construct the WEI and limitations of the study; Chapter 2 discusses on the organizational structure and functioning of Mission Shakti-led WSHGs in the state. Chapter 3 presents the empirical results on impact of Mission Shakti SHGs in women empowerment in KBK districts in Odisha; Chapter 4 documents the success stories/best practices of Mission Shakti-led SHGs initiatives and the role of implementation support agencies (ISAs) in poverty alleviation and women empowerment; and Chapter 5 presents the emerging issues and recommendations based on the findings.





Organizational Structure and Functioning of Mission Shakti Women Self-Help Groups in Odisha

This chapter discusses about the organizational structure and functioning of Mission Shakti-led WSHGs in the state. It is divided into three sections based on secondary data analysis. Section first provides the structure and function of Mission Shakti-led Women self-help groups. The second section deals with achievement of Mission Shakti Women Self-help Groups in terms of convergence with government schemes, infrastructure development, market linkage, seed money and digital empowerment. The last section provides role of the state in gender mainstreaming and promoting socio-economic development among the WSHGs in Odisha. Thus, this section essentially reflects the current status of implementation of the Mission Shakti-led WSHGs in Odisha.

2.1. Introduction

Self Help Group is an important tool which helps the women to acquire power for their self-supportive life. Organization building is the consequence of institution building, or we can say, to improve the functioning of organization by creating, strengthening and transforming the structure of the organization. Development of people's organization to serve as focus for the creation of awareness and channelizing the flow of development benefits and credit for income generating schemes of women has been attempted through the medium of self-help groups of women in Odisha. In Odisha, Mission Shakti facilitates formation of WSHGs through promoting them in higher level institutions such as Gram Panchayat Level Federation (GPLF) at Gram Panchayat Level, Block Level Federation (BLF) at ICDS Project Level and District Level Federation (DLF) at district level. SHG Programme plays a central role in the lives of the poor. Empowering women is not just for meeting their economic needs but also more holistic social development. There is evidence of increased household income. Standard of living for the program participants have increased and also the food security is much more for the program clients. Micro credit is playing a significant role in alleviate poverty and rural development. In recognition of SHG members' efforts towards entrepreneurship, the State Government introduced Interest Subvention Scheme for Women Self Help Groups (WSHGs). Subsequently, considering the growth in credit off taken under SHG bank linkage and to reduce the interest burden and encourage investment in livelihood activities, the annual interest rate was reduced to 1% for women SHGs in the state, for loans up to Rs. 3 lakhs since 1st April 2015. The interest rate has further been reduced to 0% with effect from 1st April 2019⁶.

⁶ Mission Shakti (Govt. of Odisha Initiative for Women Empowerment), 2001-19.



2.2. Evolution of Mission Shakti SHGs

The field experience in the realm of administering poverty alleviation programmes in India during the last decades shows that a group approach has an edge over an individual-oriented one. The poor women who are homogeneous in terms of common occupation or socio-economic background could organise themselves as a cohesive group (India SDR, 2006:12). The SHG model was introduced as a core strategy to achieve empowerment in the Ninth Plan (1997-2002) with the objective to "organize the women into Self-help groups and thus mark the beginning of a major process of empowering women" (Planning Commission, 1997). This strategy was continued in the 10th Plan (2002-07) with the government committed "to encouraging SHG model to act as the agents of social change, development and empowerment of women" (ibid: 239). SHG bank linkage programme though started in India in the early 1990s it got acceleration only after 2000 (NABARD 2005). The SGSY was launched as an integrated programme for self-employment of the rural poor with effect from April 1, 1999. Ministry of Rural Development (MoRD), Government of India has launched the National Rural Livelihood Mission (NRLM) by restructuring the Swarnajayanti Gram Swarojgar Yojana (SGSY), effective from April 1, 2013.⁷

A mission approach has been adopted for this purpose through launching 'Mission Shakti' aimed at promotion of Women's Self-Help Groups, strengthening and capacity building of the already existing groups and provide technical support, market linkages and credit linkages. "Mission Shakti" is one among the women welfare-oriented programme which was launched by Government of Odisha in 08 March 2001 to organise women into SHGs and empower them through thrift and credit. In April 2017, a separate Directorate of Mission Shakti was created for greater reach and efficiency of women empowerment focused initiatives under the Department of Women & Child Development. On 06 March 2021, Department of Mission Shakti has been emerged as a full fledge department of the Government of Odisha. Mission Shakti has become a silent revolution in the state transforming the lives of 70,00,010 women under 6,02,013 women SHGs.

Fig. 2.1: Mission Shakti Framework for Women Empowerment



Source: Mission Shakti Department, Government of Odisha, 2020-21.

⁷ MoRD e-book 2014-15: 24-28.



2.3. Women SHGs in Odisha

The Government of Odisha has taken pioneering steps to empower women and ensure their equal participation in the development process through WSHGs. To make a meaningful and time bound impact, the Government of Odisha has earmarked funds for activities that support women in all flagship development schemes and, through Mission Shakti, has developed a strategy to integrate and undertake a broad-spectrum approach for empowering women. Mission Shakti, Odisha's Department for Women Empowerment, aims for socio-economic empowerment of women through the formation of WSHGs, providing them with access to credit and providing avenues for skill development and livelihood promotion in order to alleviate poverty by increasing employment opportunities, accelerating economic growth and promoting income generating activities under a strong leadership⁸. In the last two decades, several women Self-Help groups have emerged due to the active intervention of numerous Self-Help Promoting Institution (SHPI) including Aanganwadi Centres and NGOs. In recent years, particularly after 1990s, the concept of SHGs has gained much momentum in the poorer states including Odisha. SHGs as a money lender, development bank, co-operative or as a voluntary organization operating at the informal sector contributes immensely to women development as well as social development. It can be described as an effective delivery vehicle of social and economic development programmes targeted at the poor.

2.4. Organizational and Community Structure of Mission Shakti

2.4.1 Organizational Structure of Mission Shakti

A three tier organizational structure is being evolved in the planning and implementation of SHG related activities in the state.⁹ The organizational structure of Department of Mission Shakti is arranged in 3 folds:

1. At the apex level,

State Administrative Unit- The state team is headed by Minister (a political executive) and the administrative unit of Mission Shakti Department consists Commissioner-cum-Secretary (permanent executive) and supported by Officer of Special Duty (OSD), Joint Secretary (JS), Financial Advisor (FA), Under Secretary (US) and Assistant Section Officer (ASO).

State Support Unit- The State Project Monitoring Unit (SPMU) comprises of the Team Leader, Financial Inclusion Specialist, Market Linkage Specialist, Monitoring and Evaluation Specialist, Publicity and IEC Specialist, Human Resource Specialist, Livelihood and Skill Development Specialist, Institution and Capacity Building Specialist, Accountant, Office Assistant and Junior Assistant.

2. District Level Federation (DLF)- A bottom up approach is being adopted in the formation of the SHGs, institution building through federations, capacity building and training, financial inclusion, convergence with line departments, livelihood and skill development training, market linkages and monitoring and evaluation. At the district level, the District Mission Shakti Director-cum-Collector is the head of the Mission Shakti programme and supported by district Mission Shakti coordinator cum Project Director (PD), District Rural Development Agency (DRDA) and District Mission Shakti

⁸ Assessment of Women Self- Help Groups and Women Smallholder Farmers in Odisha. Mission Shakti and World Food Programme (WFP) India Partnership, 2020

⁹ <https://missionshakti.odisha.gov.in/about-us/organisational-structure/> (Accessed on 30/12/2021)



Additional Coordinator cum DSWO. The DPMU comprises of contractual DPC. The District Mission Management Unit comprises of contractual DPM and others.

3. Block Level Federation (BLF)- BLF promotes entrepreneurship and aggregate marketing among women SHGs and develop and strengthen the network of SHGs in the block, thereby contributing to sustainability of member SHGs. The Block Level Federations of WSHGs under Mission Shakti play an important role in the promotion of the SHG activities. All the 338 BLFs have been supported with financial assistance Rs. 25,00,000/- as revolving fund for income enhancement, livelihood activities and any other immediate needs. Rs. 1.5 lakh has been provided to each BLF as assistance for administrative expenditure. The blocks are divided into ICDS and ULBs. The functionaries at the block level includes: District Mission Shakti Additional Coordinator-cum District Social Welfare Officer (DSWO) at the apex level, followed by Block Mission Shakti Additional Coordinator from CDPO. The Block Programme Monitoring Unit comprises of contractual staff- Block Project Coordinator (BPC) and other staff. The block Mission Management Unit comprises of contractual staff- Block Project Manager (BPM) and others. It is headed by District Mission Shakti Additional Coordinator cum Project Director (PD)/District Rural Development Agency (DRDA) and supported by Mission Shakti Coordinator-cum Block Development Officer (BDO), Mission Shakti Coordinator-cum Designated Officer, Municipal Cooperation and/or Executive Officer.

2.4.2 Community Structure of Women Self Help Groups under Mission Shakti

The Figure 3.6. Illustrates the community structure of Women Shelf Help Groups in Odisha under the Department of Mission Shakti.¹⁰ The community structure of SHG comprises of District Level Federations (DLF), Block Level Federations (BLF) and Gram Panchayat Level Federations (GPLF). There are 30 DLF; 338 Block Level Federations (BLF) and 6798 Gram Panchayat Level Federations (GPLF) in the community structure of Department of Mission Shakti. At the village level, there are about 6.02 SHGs including over 70 lakh women members in the state.

Gram Panchayat Level Federation (GPLF)- Gram Panchayat Level Federation is a platform wherein group of women members of SHG share their ideas, experiences and problems at gram panchayat level. The GPLF focuses on financial intermediation, formation and nurture to the development of SHGs. It monitors the SHGs at the Cluster Level Forum. The functions of GPLF are as follows:

- Empower the rural poor on economic and social aspects through formation and strengthening of SHGs.
- Build the capacities of SHGs, their members and office bearers to run the federation efficiently.
- Borrow fund from several sources on various mutual beneficial terms and conditions, and lend these funds to member SHGs for on-lending to their members.
- Receive grants for the benefit of the poor and utilize them according to the stated terms and conditions. Grants may be received in cash or in kind, and may be awarded by Government agencies, national and international institutions and individuals.
- Resolve conflicts among SHGs and address social issues at the Gram Panchayat Level.

¹⁰ <https://missionshakti.odisha.gov.in/about-us/community-structure/> (Accessed on 30/12/2021)



- Develop and strengthen the network of SHGs in the Gram Panchayat and thereby contribute to the sustainability of member SHGs.
- Ensure the financial sustainability of the GPLF by efficiently managing the financial, physical and human resources available to it.

Cluster Level Forum (CLF)- Cluster Level Forum (CLF) is a platform for sharing experiences of SHGs and extend mutual support to improve the overall performance. The CLF creates voice and space for the poor in the village and help initiate development intervention for poverty reduction. CLF will be formed at village level with 5-15 SHGs as members. The villages having more than fifteen SHGs will have more than one CLF.

Two representatives from each SHG (one leader and one general member drawn from poor socio-economic background) are nominated by each SHG to the CLF. All representatives nominated by member SHGs together constitute an Executive Committee (EC) of CLF. All representatives nominated by member SHGs together constitute an Executive Committee (EC) of CLF. This executive committee elect/select five office bearers among EC members: President, Vice President, Secretary, Joint Secretary, and Treasurer. The CLF sends three of its office bearers from the EC as representative to GPLF, out of which at least one representative should be from poor/ Extremely Poor and Vulnerable Group (EPVG) /tribal category. The functions of CLF are as follows:

- Saturate the mobilization of left out poor, tribal and Extremely Poor & Vulnerable Groups (EPVGs) into SHGs.
- Facilitate capacity building of the SHG leaders & members.
- Arrange for support services to SHGs and their members to ensure that all SHGs practice “Dasa Sutras”.
- Monthly review of SHGs and community professionals like Book keepers, Community Resource Person (CRP), Bank Mitras etc.
- Facilitate in preparation and appraisal of pro-poor inclusion plans and micro-investment plans of member SHGs. CLF act as a bridge between SHGs and GPLF.
- Facilitate in ensuring the entitlements, basic amenities reach the needy in the village.

Table 2.1: Dasa Sutras (10 Golden Principles to be followed by SHGs)

Dasa Sutras		
Sutra-1	Regular Meeting (<i>Niyamit Baithak</i>)	The meeting should be conducted in a fixed place, fixed time and fixed day as per convenience of members. All the members should adhere to place, time and date.
Sutra-2	Regular Saving (<i>Niyamit Sanchay</i>)	All the participants in the group shall participate in regular savings. This saving will support their future needs.
Sutra-3	Regular Loan Disbursement (<i>Niyamit Rinn Pradan</i>)	The common fund created by members in the group is used for lending to the members.



Sutra-4	Regular Loan Repayment (<i>Niyamit Rinn Parishodh</i>)	Loan availed by member from the SHG should repay principal and interest amount on time and on regular basis.
Sutra-5	Regular Book Keeping (<i>Niyamit Khatapatra Lekhan</i>)	The group maintains the necessary books of accounts and documents.
Sutra-6	Health (<i>Swasthya</i>)	Health is wealth. SHG members collectively discuss health related issues in the meeting. SHGs make their members aware about how to improve the health conditions of the villagers and reduce out-of-pocket expenses on healthcare.
Sutra-7	Education (<i>Shiksha</i>)	Illiteracy is one among the main causes of poverty. The members of the SHG must be literate. SHGs must convince their group members to send their children to school regularly.
Sutra-8	Active involvement in Panchayati Raj Institutions (PRIs) (<i>Panchayat sah jogajog</i>)	Members of SHGs having coordination with PRIs need to know about the role of PRIs, and must generate awareness among their members about the existing health related schemes. They must help their members in availing benefits from various schemes under PRIs. Members of SHGs need to participate regularly in the Palli Sabha and Gram Sabha and address their grievances.
Sutra-9	Access to entitlements and schemes (<i>Sarkari Yojana Ru Suvidha</i>)	SHGs members discuss the existing government schemes and social assistance programmes meant for the villagers and also help in benefitting the needy families in availing facilities.
Sutra-10	Sustainable Livelihood (<i>Dirghasthayi Jeevika Vikas</i>)	A family having a sustained source of livelihood/income can have a better quality of life. SHG members in the meeting must discuss to engage their members to generate sustainable livelihood sources.

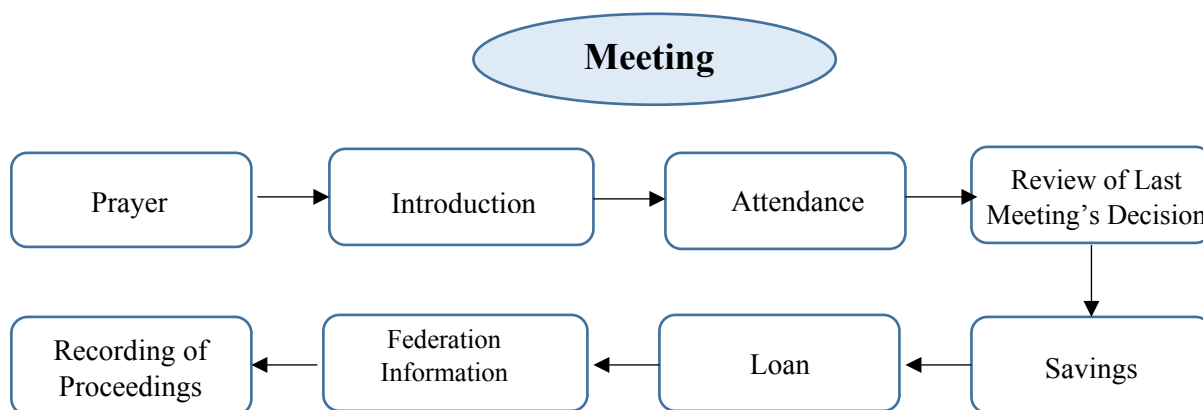
Source: Training Module/Handouts for Mission Shakti Coordinators on WSHG Formation and Management



Fig. 2.2: Logo of Dasa Sutra



Fig. 2.3: SHG Meeting at Village/GP Level¹¹



2.5. Convergence Model: Odisha Model for Livelihood Promotion

The Department of Mission Shakti, Government of Odisha has converged with 21 line departments to promote involvement of women self-help groups in diverse livelihood activities. On 29 May, 2019, the cabinet directed procurement of goods and provisioning of services amounting to Rs. 5000 crore in 5 years from Mission Shakti SHGs. The department has made an expenditure of Rs. 1010.14 crore in 2019-20 and Rs. 1764.69 crore in 2020-21. In sum, an amount of Rs. 2874.83 crore has been provided to 62,514 SHGs in the last 2 years.

2.5.1: Procurement of Goods

- i. Department of Women & Child Development and Mission Shakti for Supply of pre-school uniforms in Aanganwadi Centre (AWC).
- ii. Food Supplies & Consumer Welfare Department for paddy procurement operations and appointment of WSHGs as fair price shop dealers under the Public Distribution System (PDS).
- iii. Agriculture & Farmers Empowerment Department for engagement of women SHGs as agents for managing the seed-processing & Godown of OSSC, Small nursery management, Bee

¹¹ Training Module/Hand-outs for Mission Shakti Coordinators on WSHG Formation and Management



Keeping, Preservation unit under Mission for Integrated Development of Horticulture (MIDH) Scheme.

- iv. School & Mass Education Department for Mid-Day Meal (MDM) management.
- v. Department of Energy for Engaging SHGs for electricity meter reading and collection of charges at GP/ ward level
- vi. Department of Forest and Environment for Conservation of existing forest and restoration of degraded forests by SHGs, Engaging SHGs under Ama Jangal Yojana for sustainable forest management and Processing and value addition to the available non-timber forest produce (NTFP) items.
- vii. Department of Housing and Urban Development for Running Common Service Centres in urban local bodies, Aahaar Kendra management, Jala Sathi and Swachha Sathi in urban areas.
- viii. Fisheries and Animal Resources Development Department for Pisciculture in Gram Panchayat tanks, value addition to fish and semi commercial layer farming in deep litter system.
- ix. Health & Family Welfare Department for Supply of hospital diets and engagement as Swasthya Mitra.
- x. Directorate of Watershed & Soil Conservation for engagement of WSHGs as Site Supervisors in excavation of farm ponds under MGNREGS.

2.5.2: Provisioning of Services

- i. Preparation of Take Home Ration (THR) for 72,587 Anganwadi Centres (AWCs) in the state. Under the ICDS programme, THR is supplied to pregnant women, nursing mothers, children (aged 6 months to 3 Years) and severely underweight children (aged 6 months to 6 years) totalling 25,63,952 beneficiaries. THR is a mix of wheat, ground nut, Bengal gram and sugar, presently procured & supplied in a decentralised manner through 548 SHGs in the State.
- ii. Pisciculture (fish farming) in Gram Panchayat Tanks by women SHGs has been undertaken across the state in convergence with the Directorate of Fisheries. Under this programme, women SHGs are given priority for lease of GP tanks on long term basis. 4346 GP tanks (1969 tanks during FY 2018- 19 & 2377 GP tanks during FY 2019-20) covering an area of 3579.42 ha have been leased out. SHGs receive one time input subsidy under the seed and feed components. Having doorstep marketability, this livelihood activity has proved to be very successful in enhancing the income of SHG members & supplementing the nutrition intake of women and children. Harvest of fish worth Rs. 37.98 cr has been made in 2176 GP tanks during the year 2019-20.
- iii. Paddy procurement operations involving SHGs were successfully piloted in 17 Gram Panchayats of Kalahandi District during Rabi 2019. Paddy was procured by SHGs in RMC market yards / mandis on behalf of the Odisha State Civil Supplies Corporation (OSCSC). The groups were imparted training on procurement of paddy using the digital platform of Paddy - Procurement Automation System (P-PAS). Online transactions were done and farmers were credited with Minimum Support Price (MSP) within stipulated time. 2,47,196 quintals of paddy were procured in Kalahandi district during Rabi resulting in a turnover of INR 43.26 cr, with SHGs earning commissions of INR. 77.25 lakh, an average of INR 4.5 lakh per group. During the Kharif procurement 2019-20, paddy procurement was undertaken by 199 WSHGs



in 11 districts, procuring 23.07 lakh quintal of paddy worth INR 419 cr and commissions of INR. 7.2 cr.

- iv. Commercial layer farming under Deep Litter System to augment egg production in the state has been undertaken in convergence with Directorate of Animal Husbandry and Veterinary Services. 1,600 units have been programmed covering 1,600 WSHGs under this project. In each unit, the SHG will be provided with 200 layer birds. This will augment the production of eggs in the state apart from aiding nutrition of women & children. 1552 SHGs across 30 districts have been selected so far based on the selection criteria.
- v. The District Level Federation of SHGs in Koraput district, is engaged in hospital diet management in Saheed Laxman Nayak Medical College and Hospital generating an annual turnover of INR 48 lakh.
- vi. A convergence programme with School & Mass Education Department for Mid-Day Meal (MDM) management has been initiated with a view to engage more SHGs across the state. Currently 14,719 WSHGs are actively engaged in the MDM programme.
- vii. 834 SHGs are engaged in different Gram Panchayats (GP) for electricity meter reading, billing and collection of electricity charges in convergence with the Energy Department. On raising of bills, collection of bill amount & facilitating new consumers, they are given a commission. Collection of electricity charges increased as SHG members have access to women members of a family & can successfully persuade them to pay charges.
- viii. SHGs are also involved in supply of pre-school uniform and school uniforms across the state. During the year 2019-20, 639 SHGs were involved in this activity.
- ix. In convergence with Directorate of Soil Conservation & Watershed, 7203 SHGs have been selected to be engaged as Site Supervisors for excavation of farm ponds under MGNREGS. The work has commenced in 3971 sites during 2019-20.

2.6. Odisha Rural Development and Marketing Society (ORMAS)

ORMAS is a self-governing apex body, which is run by the Panchayati Raj Department under the Government of Odisha. The main aim of ORMAS is to facilitate a better livelihood to the rural poor of Odisha by implementing advanced technologies. The main objectives with which the state government has set up the Orissa Rural Development and Marketing Society are:

- To incorporate better technology
- To provide new marketing strategies for better networking
- To facilitate the banking operations of the SHGs
- To undertake development measures to sharpen the skills of the rural producers to generate better products

This is one of the major steps taken by the state government for the amelioration of the rural business in Odisha. This also ensures a sustainable living for the rural section of society who are involved in the manufacturing of rural products that are sold in the markets across the country and also in the international market. The Odisha rural development and Marketing Society (ORMAS) has widened the scope of marketing of products of Women Self Help Groups (WSHGs) through Pallishree Melas and “Sisir Saras”. The chief activities of the industrial sectors of ORMAS include Handloom,



Handicraft and other Utility items. Apart from these three items, ORMAS is also involved in manufacturing minor forest and agri-based products which possess a great foundation of raw materials and skills. The activities carried out by ORMAS (Odisha Rural Development and Marketing Society) involve producing siali and sal leaf plate and cups, hill broom, Rock Bee honey processing, dal processing, kewda leaf products, and Minor Forest Produce (MFP)s and medicinal plants.

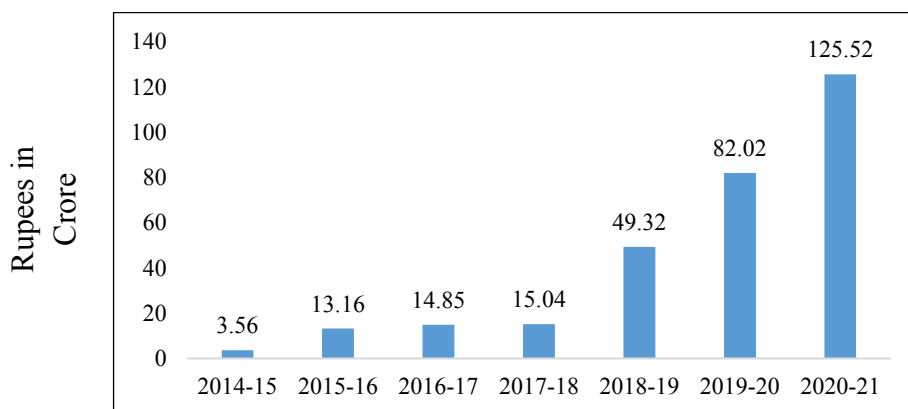
ORMAS also facilitates proper input connections for the promotion of these rural products. ORMAS works at macro-level that ensures smooth implementation of the programs involved in the welfare activities. The other activities of the ORMAS include helping in the formation and promotion of Self Help Groups, to facilitate the banking operations of the SHGs, and to offer marketing linkages with lucrative prices to the producers. The ORMAS also facilitates capacity building of the self-help groups by offering them basic orientation and training to develop their skill further. Moreover, linkages are created by the ORMAS for meeting the infrastructure requirements of these groups and to provide them the appropriate technology required for further development. The ORMAS (Odisha Rural Development and Marketing Society) have taken up product promotion programs as well in order to supply more standardized products.

2.7. Status of Implementation of Mission Shakti

2.7.1 Mission Shakti Loan State Interest Subvention Programme for WSHGs

Considering the growth in credit off take of SHGs and to further reduce the interest burden, to encourage SHGs to invest more capital in livelihood activities, State Government has introduced interest free Mission Shakti Loans up to Rs. 3 lakh at 0 % annual rate of interest for women SHGs from 1st April 2019. This interest subvention scheme has been renamed as “Mission Shakti Loan”- Interest Subvention Scheme. This aims at accelerating the SHG bank linkage programme and livelihood promotion of women SHGs in the state. Figure 3.9 shows that through Department of Mission Shakti, an amount of Rs. 82.02 crore has been disbursed to banks for onward reimbursement to WSHGs during the year 2019-20. In 2020-21, interest subvention amounting to Rs. 125.52 cr was transferred to SHG accounts, an increase of 34.6%. To integrate online digital solutions to bolster the ‘Mission Shakti Loan’ implementation process, a state-of-the-art Management Information System (MIS) is being developed.

Fig. 2.4: Amount of Interest Subvention disbursed to SHGs through Banks (Rs. in crore)



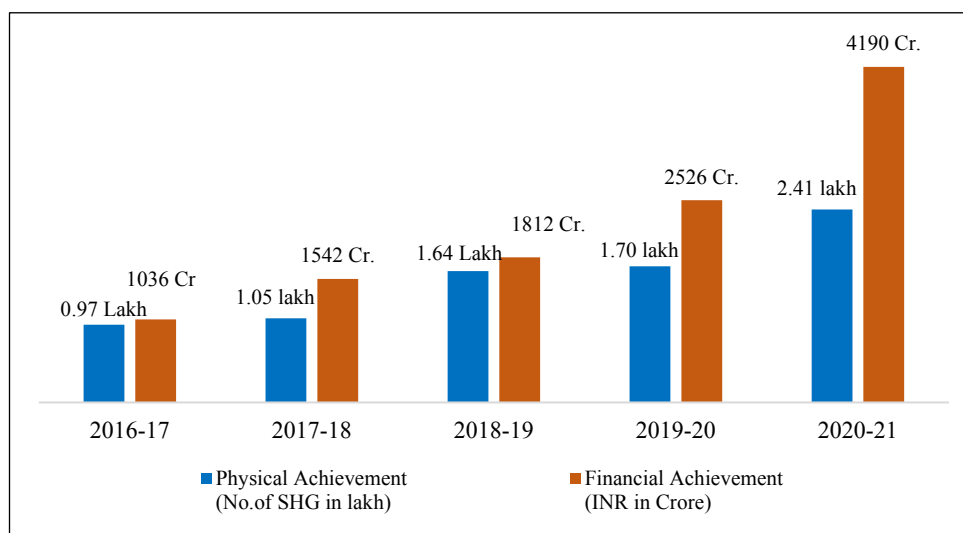
Source: Department of Mission Shakti, 2020-21



2.7.2 SHG Bank Linkage

Figure 10 illustrates the SHG bank linkage status for the time period from 2016-17 to 2020-21. The data depicts an increasing trend in the physical achievement in terms of number of SHGs linked with banks and financial achievement in terms of amount disbursed to SHG over the years in Odisha. The number of SHGs linked with banks rose up from 0.97 lakh in 2016-17 to 2.41 lakh in 2020-21 and the amount of loan disbursed to the SHGs went up from Rs. 1036 cr in 2016-17 to Rs. 4190 cr in the year 2020-21.

Fig. 2.5: SHG Bank Linkage

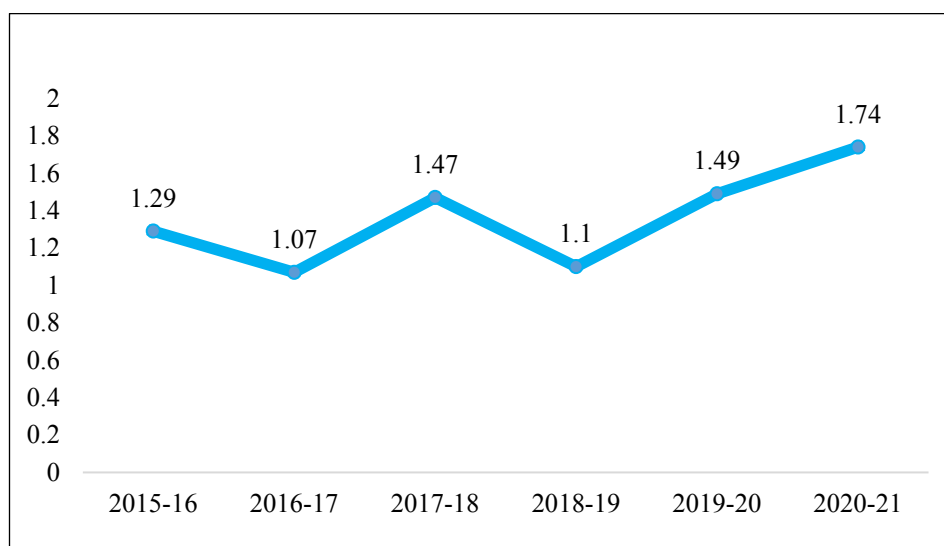


Source: Department of Mission Shakti, 2020-21

2.7.3. Average Loan Size

The average size of loan availed by women self-help group members increased from Rs. 1.29 lakh in 2015-16 to Rs. 1.74 lakh for the financial year 2020-21.

Fig. 2.6: Year wise Average Loan Size (Rs. in lakh)



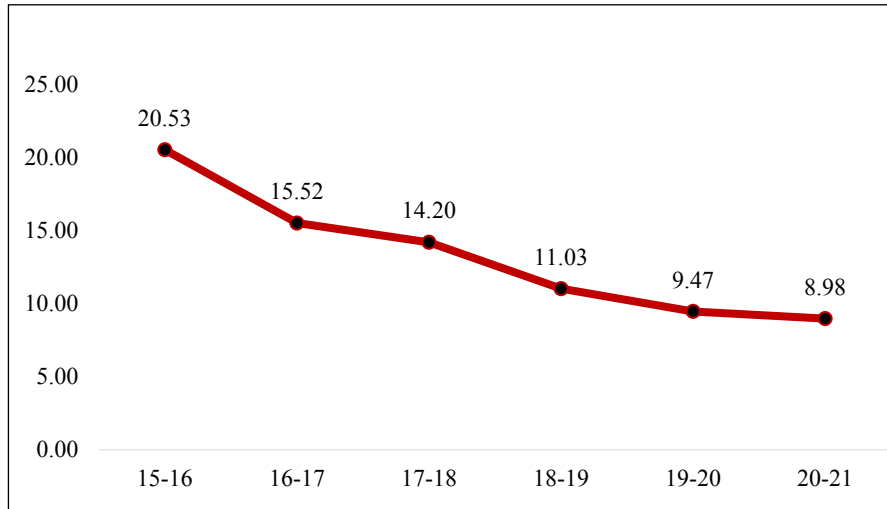
Source: Department of Mission Shakti, 2020-21



2.7.4. NPA position of Odisha

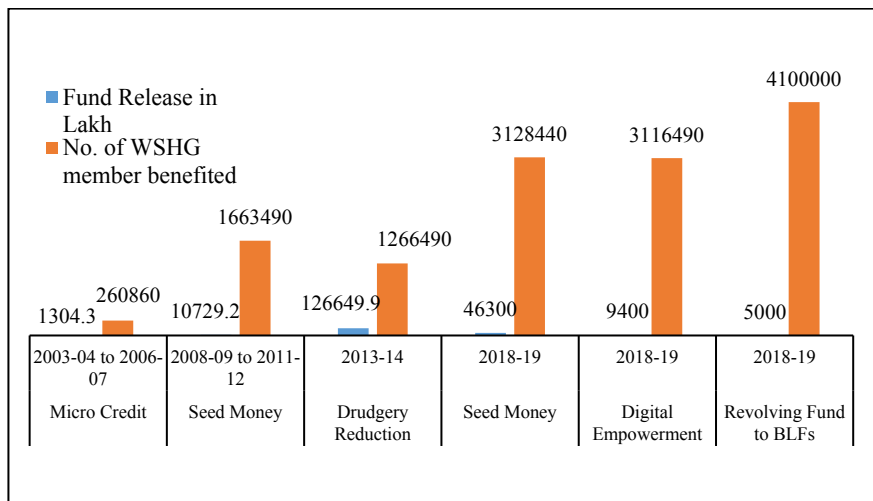
The Non-Performing Asset (NPA) in Odisha have displayed a declining trend, initially from 20.53% in 2015-16 to 8.98% in the year 2020-21.

Fig. 2.7: NPA Position of Odisha over the Years



Source: Department of Mission Shakti, 2020-21

Fig. 2.8: Financial Assistance to women SHGs & Federations (2001-2019)



Source: Department of Mission Shakti Report, 2018-2019.

Fig. 2.8 indicates the financial assistance provided to women SHGs and federations from 2001 to 2019. This figure reveals that Rs. 1,304.3 lakh was released for micro credit purpose which in turn benefitted 2,60,860 WSHGs members during 2003-04 to 2006-07.



Table 2.2: Fund Type and Objectives provided to WSHGs

Community Investment Fund (CIF)- Community Investment Funds (CIF) are the grants administered under the NRLM for improving the quality of life and for providing other social needs of the members in the Self Help Group.	
Seed Money @ 15,000/- to SHGs	<p>Demonstrate credit and investment worthiness of SHG members.</p> <p>Support in increase of corpus and helpful in availing Bank Linkage.</p> <p>Helps the group members to prioritise their need and make prudent investment plan to start/promote new/existing livelihood activities.</p>
Vulnerability Reduction Fund (VRF)	<p>Provided to the village level primary federation of SHGs (Village Organization) for meeting the special needs of the vulnerable people</p> <p>For addressing different vulnerabilities like food insecurity, malnutrition, health risks, high cost debts and emergencies etc.</p>

Table 2.3: Community Investment Fund

Fund Type	Objectives
Digital Empowerment Assistance @ Rs. 3,000/- to SHGs	<p>Address the gender disparity in digital space.</p> <p>Access Government Programmes and Policies at a click.</p> <p>Budding rural entrepreneurs (ability to receive online & mobile wallet payments).</p> <p>Support small entrepreneurs to open up the SHG Products/Services through Digital marketing.</p>
Revolving Fund @ Rs. 50 lakh to BLFs	<p>Sustainability of BLF and to carry out routine activities</p> <p>To meet the members' financial requirement and to strengthen their financial position.</p>
Administrative Assistance @ Rs. 1.5 lakh to BLFs	<p>For office set up</p> <p>Day to day operation of BLF</p>



2.7.5. Financial Assistance to WSHG and Federations

Seed Money

In order to enhance credit and investment worthiness of WSHGs, support to increase corpus towards availing bank linkage and enable the group to start new livelihoods activities or to meet the immediate financial needs, 2.78 lakh WSHGs were formed in the state. Since 1st April 2017, Rs. 15,000/- per group have been provided with seed money support. 42,178 SHGs have been provided with additional seed money of Rs. 5,000/- per SHG as financial assistance to SHGs affected by the cyclonic storm TITLI. Similarly, Rs. 10,729.2 lakh was released for the seed money in which 16,63,490 WSHGs were benefited during 2008-09 to 2011-12, while in 2018-19, fund released for seed money amounting to Rs. 46,300 lakh benefitted 31,28,440 WSHGs members (see Table 3.13).

Digital Empowerment

This initiative towards digital empowerment of women SHGs is based on the announcement made by the Hon'ble Chief Minister in the session on Women's Entrepreneurship at the 'Make in Odisha Conclave' on 14th November, 2018. Under digital empowerment, an amount of Rs. 3, 000/- has been provided to each SHG as financial assistance for purchase of mobile phone. Mission Shakti has developed an application 'Mission Shakti App' that can be downloaded from the Play store by SHGs. This will enable SHGs to get the survey response, send message notification, raise queries and upload photo and video by the SHG members across the state. Digital empowerment witnessed growth in 2018-19 wherein Rs. 9400 lakh was released in and benefitted 31,16,490 out of 6.02 lakh WSHGs in the state (see Table 3.13).

Revolving Fund to Block Level Federations (BLF)

In order to strengthen the BLF and act as a nodal institution for providing handholding support to SHGs and maximise the reach of Mission Shakti programmes to women SHGs, each of the 338 BLFs is being provided with a revolving fund amounting to Rs. 25 lakh. During the FY 2018-19, 200 BLFs have been provided with the revolving fund in the first phase. Rs. 5000 lakh has been released as revolving fund to BLFs and disbursed to 41 lakh WSHG members. Remaining 138 BLFs provided with revolving fund in the FY 2019-20. This enables block level federation to play a leadership role for the SHGs at the block level and help them leverage funds for various activities.

Other Initiatives to increase Financial Inclusion among SHGs

- *Posting of Bank Mitra and Formation of Bank Linkage and Recovery Committee (BLRC) Committee:* Under such initiative, BLRCs were formed and Bank Mitras were posted at all bank branches engaged in WSHG bank linkage. In all, 3471 Bank branches were involved in financing SHGs and only 1065 BLRCs have been formed for facilitating bank linkage and recovery of NPA. By the end of March, 2020. 1511 Bank Mitras have been positioned in all branches in intensive blocks to facilitate SHG financing.
- *MUDRA Loans for SHG members:* As per Government of India, one woman in every SHG will be made eligible for a loan upto Rs. 1 lakh under MUDRA scheme. NRLM has allotted a target to our state for linking 68,000 SHG members under MUDRA for 2019-20.



- “Mission one GP one BC Sakhi”: DAY-NRLM, has advised a Roll out Plan, called “Mission one GP one BC Sakhi” for positioning of WSHG members as BC Agents. All banks have been advised to deploy WSHG members as BC in sub-service area. It has been decided to implement DIGI pay services like AEPS withdrawal and Fund transfer through Android Mobile. OLM is in a process to engage WSHG members as DIGI pay Sakhi who may subsequently be engaged as BC Agent in Sub service Area.
- “SHG-Bank-Linkage programme”: SHG-Bank-Linkage programme has been one of the major initiative of NABARD in the field of micro-credit. NABARD has been providing financial assistance to various institution and agencies to conduct training and capacity building programme for the stakeholders. During 2019-20, NABARD, Odisha has facilitated credit linkage of 72,611 SHGs and JLGs (Joint Liability Group) with formal financial institutions. Around 79 anchor NGOs have been assisting the promotion of WSHGs in the 19 backward and left wing extremism affected districts of Odisha.
- Under the NABARD project “e-Shakti”, the details of more than 1.20 lakh SHGs have been digitised in 15 districts of Odisha. The aim of this project is to: i) improve the quality of interface between SHG members and banks for efficient and hassle free delivery of banking services. ii) integrate SHG members with the national financial inclusion agenda iii) facilitate convergence of delivery system with SHGs using Aadhar linked identity.
- Government has shifted its focus from centralized treatment of solid waste management to decentralized micro composting system involving women Self Help Group (WSHG) as “Swachha Sathi”. Total payment will be around to Rs. 500 crore to WSHGs in a 5 year period.

Business Correspondent Agents (BCA): BCA is a major initiative of government engaging WSHGs/federations in the banking sector in unbanked Gram Panchayats of Odisha. In partnership with State Bank of India, Utkal Grameen Bank, Odisha Gramya Bank, Yes Bank and ICICI Bank, 1252 SHG members undertaking transactions amounting to Rs. 230.44 crore have been engaged as BCAs in the unbanked GPs across the state. The average annual incentive of BCA ranges from Rs. 3,000 to Rs. 15,000.

Table 2.4: Banks in partnership with Business Correspondent Agents, 2021-22

Banks / Agency	SHG members as BCA	Transaction (Rs. in crore)	Incentive
OLM as Corporate BC of SBI	293	132.08	Rs. 3,000 - Rs. 15,000 / month
OLM as Corporate BC of UGB	131	18.46	
Odisha Gramya Bank	236	53.91	
Yes Bank	498	21.61	
ICICI Bank	94	4.38	
Total	1252	230.44	

Source: Finance Department, Mission Shakti, Government of Odisha, 2021-22.



Mission Shakti Gruha- A Common Roof for Collective Action of SHGs

Under the ‘Ama Gaon Ama Bikash’ programme of the Government of Odisha, the Mission Shakti Gruha is constructed in each Gram Panchayat and every ward in Urban Local Bodies (ULBs) to facilitate regular meetings of SHG and provide a platform for marketing of SHG products, meeting, training, capacity building. It is a collective recognition of Mission Shakti SHGs of GP at one place.

Mission Shakti Gruhas are constructed at the Gram Panchayat / urban ward level with a budget of Rs. 5 lakh per Gruha which includes facilities such as meeting hall, sales counter and toilet & water supply facilities. Upon completion, such Gruhas are allotted to identify nodal SHGs for management. All SHGs of the locality have access to the Gruha. Around 1000 completed Gruhas are now being used by SHGs for group activities. This initiative of the State Government is revolutionising women-led collective efforts and acting as a catalyst for socioeconomic empowerment of women across rural & urban areas of the state.

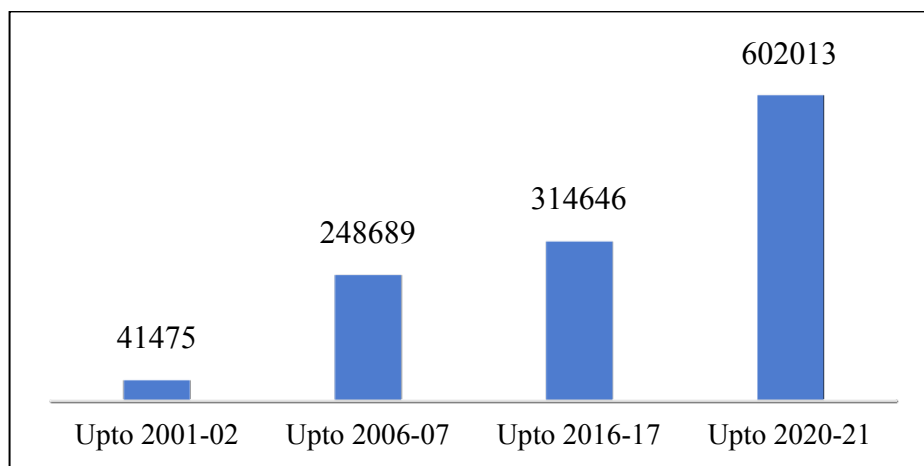
2.8. Current Scenario of WSHGs in Odisha

2.8.1. Organizing Women & Building Capacities: 2001-2021

In 2001, Mission Shakti started with an objective of forming two lakh groups in two years. By 2001-02, more than 40 lakh women were organized into 3.72 lakh groups across Odisha. The major focus was on organizing women in SHGs in rural as well as urban areas, and developing the SHG platform as a key medium for capacity building programmes. For all livelihood programmes, SHG was officially adopted as the grassroots level unit of implementation.

Figure 3.15 represents the number of WSHGs formed during different time periods from 2001-02 to 2020-21 in Odisha. The journey of Mission Shakti started with total 41475 WSHGs during 2001-02 and 602013 WSHGs till 2020-21. However, the pace of newly formed WSHGs were nearly one and half times more every year.

Fig. 2.9: Mission Shakti SHGs Formed: 2001-2021



Source: Department of Mission Shakti, 2020-21.



Table 2.5: Number of SHGs engaged in Livelihood and income generation activities through convergence with line departments in the study area

Livelihood Activity	Line Department	Balangir	Kalahandi	Koraput	Subarnapur
Take Home Ration (THR)	Women and Child Development Department	17	24	23	12
Paddy Procurement	Food Supplies and Consumer Welfare	14	33	23	39
Pisciculture in GP Tank	Fisheries and ARD Department	275	330	244	107
Layer farming (Poultry)	Directorate of Animal Husbandry and Veterinary Services	52	44	40	10
Public Distribution System	Department of Food Supplies and Consumer Welfare	103	55	111	02
Mushroom Cultivation	Horticulture Department		54	61	30
Vegetable Cultivation	Horticulture Department		120	142	48
Electricity Meter Reading	Department of Energy	07	01	17	05
MID Day Meal (MDM)	Department of School and Mass Education	331	31	132	20
Aahar Centre Management	Department of Housing and Urban Development		01	-	03
Millet based Enterprises	Odisha Millet Mission	04	-	12	-
Diet Supply to Hospitals	Health and Family Welfare Department	02	-	02	-
Teracotta		-	-	-	15
Handloom		-	-	-	56
MUKTA		46	-	-	158
Total No. of SHGs involved in livelihood activities		851	693	819	505

Source: District Level Federation, Mission Shakti



2.8.2. Income Generating Activities undertaken by WSHGs

The unique livelihood convergence model adopted by Mission Shakti has provided WSHGs with business worth Rs. 1010.14 crore during the financial year 2019-20 (Table 3.6). Enabling environment, favourable policies and supportive governance have acted as key catalysts for women entrepreneurship initiatives in the state.

Table 2.6: Income Generating Activities undertaken by WSHGs in Odisha under Convergence mode (2020-21)

Livelihood Activity	Line Department	No. of SHG	Annual Turnover (Rs. in Cr)	Quantity	Income per SHG (in Rs.)
Paddy Procurement	Department of Food Supplies and Consumer Welfare	421	21.86	6,99,612	3 - 10 lakh / season
PDS Dealership	Department of Food Supplies and Consumer Welfare	2739	21.70	Rice 2.5 lakh MT Wheat-40,994 MT Kerosene oil-2.98 cr litre	6,100 / month
Pisci-culture in GP Tank	Fisheries & Animal Resource Development Department	6343	51.87	43,125 quintal/ year	Rs. 1.5 lakh / Ha
Poultry Farming	Fisheries & Animal Resource Development Department	478	1.61	-	Rs. 1.49 lakh
Agriculture Production Cluster Project	Horticulture Department	3167 (862 PGs-67,940 member)	70.55	-	Rs. 30,000/ member/ season
Commercial Vegetable Cultivation	Horticulture Department	2640	37.76	-	Rs. 5000/ SHG/ month
Mushroom Cultivation	Horticulture Department	142	3.55	-	Rs. 8000/ SHG/ month
Floriculture	Horticulture Department	150	1.26	-	Rs. 4000/ SHG/ month



Agri-venture by supplying farm machineries	Agriculture & Farmers' Empowerment Department	463	1.59	-	25000 per annum
Common facility Centre	Agriculture & Farmers' Empowerment Department	609	6.92	-	5000 per month
Millet Shakti Tiffin Centre	Agriculture & Farmers' Empowerment Department	15	0.22	-	-
Supply of Ragi laddu	Agriculture & Farmers' Empowerment Department	57	0.3	-	-
Site Supervision of Farm Ponds	Agriculture & Farmers' Empowerment Department	11907	9.93 (Supervision Charges)	-	6000 - 10000/ month
THR Production & Supply	Women & Child Development Department	557	403	-	8000 - 10000 / month
Stitching & supply of pre-school uniform	Women & Child Development Department	1487	38.59	-	20,000
Hospital Diet Management	Health & Family Welfare Department	23	1.86	-	7,000 - 9000 / month
Electricity Meter Reading & Collection of Charges	Energy Department	1142	7.38 (Commission)	-	5000 - 7000 / month
Mukta & UWEI	Housing & Urban Development Department	13466	250.00	-	41000/ Job
Aahaar Kendra Management	Housing & Urban Development Department	157	43.7	-	17000 / month



Jala Sathi	Housing & Urban Development Department	204	15.3	-	5000 / month
Swachha Sathi	Housing & Urban Development Department	2714	251.6	-	6000 / month
Pickle units for Aahaar	Housing & Urban Development Department	3	1.53 (Expected)	-	50000 / month (Expected)
SHG product marketing under TDCC & OTELP	ST & SC Development Department	55	0.57	-	4000 - 7000 / month
Supply of provisions / toiletries to Aashram Schools	ST & SC Development Department	20	3.68	-	5000 - 9000 / month
Sarees through Boyanika	Handlooms, Textiles & Handicrafts Department	65	0.36	-	Rs. 4000 - 6000 / month
TRCS (Tasar Rearing Cooperative Society)	Handlooms, Textiles & Handicrafts Department	2806 HHs in 110 PGs	5.06	-	Rs. 30000 p.a./ Household
MDM Management	School & Mass Education Department	14719	-	-	-
Participation in exhibitions & marketing support by ORMAS	Panchayati Raj & Drinking Water Department	1850	91.21	-	1.48 lakh
Agri-Nutri Garden	Panchayati Raj & Drinking Water Department	3,55,215 HHs	-	-	For household consumption



Individual Asset creation under MGNREGA	Panchayati Raj & Drinking Water Department	8240	Goat shed - 162, Poultry shed -18, Cattle shed - 443, Vermi compost pit - 7603, NADEP pit - 14
Mission Shakti Bazar at SIRD Campus	Panchayati Raj & Drinking Water Department	-	Rs. 4 crore placed with ORMAS

Source: Mission Shakti Department, 2021-21

2.8.3. Special Initiatives taken by WSHGs during COVID-19

Amid Covid-19, the self-help groups in the State are provided with special financial assistance¹² to undertake various income generating activities. The initiatives taken up by SHG members are stated below:

- 2,089 WSHGs/ Producer Groups are involved in mask production and 56.59 lakh masks produced: 42.47 lakh sold for an amount of Rs.113.32 crore.
- 1,217 litres sanitizer were produced by 74 SHGs and 1,044 liters hand wash were produced by 14 SHGs. Also, 2,980 Personal Protective Equipment (PPE) were produced by 6 SHGs.
- 189 Bank Correspondent (BC) Points providing doorstep services to the community in the unbanked Gram Panchayats.
- 2,010 SHGs availed COVID-19 Special loan amounting Rs.1, 244.54 lakh.
- Relaxation in fund disbursement and repayment norms of VRF and CIF as COVID-19 response as given below.
- Vulnerability Reduction Fund (VRF) up to Rs. 1.5 lakh to be released in single tranche to eligible Cluster Level Forums (CLF).
- CLFs coming under containment zones, 477 GPs in 20 Blocks of 4 Distress Migration Districts i.e. Bargarh, Balangir, Kalahandi, Nuapada and PVTG GPs will be provided with Rs. 3 lakh as VRF under special consideration.
- GPLFs were allowed to give moratorium period of 3-6 months on new loans or increase repayment period by 3 months to SHGs on existing loans, as per request.

2.9. Summary

This chapter summarises the organizational and community structure, functioning, major initiatives and current status of implementation of Mission Shakti-led Women Self-Help Groups in Odisha. The journey of Mission Shakti began with total 41,475 WSHGs during 2001-02, which has increased 14 times to 6,02,013 WSHGs upto the financial year 2020-21. The Department of Mission Shakti has converged with 21 line departments for provisioning of services and procurement of goods to promote diversified livelihood activities among the women SHGs belonging to various social groups in Odisha.

¹² Odisha Economic Survey, 2020-21



The department has been instrumental in scaling up financial inclusion initiatives and deepening the State interest subvention programme, giving an impetus to marketing of SHG products and adopting digital solutions for more efficient programme monitoring and dissemination of information. It facilitates the formation of WSHGs through promoting them in higher level institutions such as Gram Panchayat Level Federation at Gram Panchayat Level, Block Level Federation at ICDS Project Level and District Level Federation at district level. Odisha Livelihood Mission provides revolving fund, community investment fund including seed capital, vulnerability reduction fund and liability/layering funds to capitalize the community institutions of the poor and to enable them to access external sources of finance like bank loans. During 2018-19, Mission Shakti focused on formation of groups, linking them to banks, providing seed money to women SHGs, undertaking a 360 degree IEC campaign for awareness creation and educating women on social entitlements & Government schemes through various means. The State has undertaken multiple initiatives to encourage women entrepreneurship. The Odisha Rural Development and Marketing Society (ORMAS) has widened the scope of marketing of products of Women Self Help Groups (WSHGs) through *Pallishree Melas* and *Sisir Saras*. The Mission Shakti initiative of Government of Odisha is an exemplary case towards holistic empowerment of SHGs in the state.





Impact of Mission Shakti in Women Empowerment in KBK Districts of Odisha: Empirical Results

This chapter provides an overview of the socio-economic conditions of the rural and tribal households in the KBK districts of Odisha, namely, Kalahandi, Balangir, Koraput and Subarnapur. Further, it provides a critical analysis of the role of Mission Shakti in alleviating poverty and empowering the women self-help group members in the sample districts based on field findings, ground realities and observations. While doing so, the chapter covers the characteristics of head of the household and housing pattern, profile of SHG beneficiaries and SHG as a whole across four KBK districts.

At the household level, the chapter covers social composition of the head of the household, monthly household income and expenditure, pattern of land ownership, possession of livestock, ownership of consumer durables and assets across four KBK districts.

At the SHG level, an effort is made to analyze social composition of the self-help groups, age composition, educational attainment, economic status, monthly income, indebtedness, motivation to join SHG, subject matters discussed in the group meeting and possession of post office and savings account among women beneficiaries in the study area. The chapter also includes change in economic status post WSHG, power of decision making, issues and challenges confronted by SHG members. It also discusses about the structure and functioning of the self-help groups, awareness of members about Bye-Laws, frequency of group meetings, attendance of self-help group members in the meeting, maintenance of records and the procedure for selection of group leaders in the Mission Shakti self-help groups in the study area. Finally, it provides the district wise mapping of income generating activities undertaken by Mission Shakti led Self-Help Groups.

Table 3.1: Demographic Profile of Sample Districts

Description	Kalahandi	Balangir	Koraput	Subarnapur
Area (sq.km)	7,920	6575 sq. km.	8,807	2337 sq. km.
Number of households	4,00,314	414749	337,677	151136
Total Population	1,576,869	16,48,997	1,379,647	610183
Male Population	787,101	830097	678,809	311312
Female Population	789,768	818900	700,838	298871
Sex Ratio	1003	987	1032	960
Scheduled Caste	286,580	21.05%	196,540	9.37%
Scheduled Tribe	449,456	17.88%	697,583	25.60%
Literacy (%)	59.22%	56.23%	49.21%	65.30%



The forthcoming section discusses the socio-economic profile of the head of the household of SHG members surveyed across four KBK districts namely, Kalahandi, Balangir, Koraput and Subarnapur.

3.1. Socio-Economics Profile of Household Head across Sample KBK Districts

The study covers 201 head of the households of the SHG members across four KBK districts including Kalahandi, Balangir and Koraput and Subarnapur. District-wise, 59 household heads from Balangir, 50 from Kalahandi, 51 from Koraput and 41 from Subarnapur were interviewed to assess the socio-economic conditions of the rural and tribal households.

Social Category wise Distribution of Head of the Household

The district-wise data on social category of head of the households has been depicted in Table 1. The data reveals that more than two-fifth (42.79%) of the households belongs to other backward class, followed by over one-third (35.82%) of the tribal households. Remaining 18.41 per cent respondents belong to scheduled caste. It can be observed that about 3 per cent respondents from the general category are from relatively prosper districts; Balangir and Subarnapur.

Table 3.2: Social Category wise Distribution of Household Heads across Districts

Social Category	Kalahandi (N= 50)		Balangir (N=59)		Koraput (N=51)		Subarnapur (N=41)		Total (N=201)	
	f	%	f	%	f	%	f	%	f	%
General	0	0.00	4	1.99	0	0.00	2	1.00	6	2.99
OBC	32	15.92	31	15.42	5	2.49	18	8.96	86	42.79
SC	4	1.99	15	7.46	3	1.49	15	7.46	37	18.41
ST	14	6.97	9	4.48	43	21.39	6	2.99	72	35.82
Total	50	24.88	59	29.35	51	25.37	41	20.40	201	100.00

Monthly Household Income across Districts

Available data on district-wise monthly income of the family of SHG members depicts that a majority of 44.78 per cent respondents from the four KBK districts have monthly income between Rs. 5000 to Rs. 10000. Whereas, over one-fourth respondents informed of having monthly income of upto Rs. 5000 (27.36%) and Rs. 10000-Rs. 25000 (25.37%) respectively. However, a small proportion of 2.48 per cent belonging from Balangir and Subarnapur have a monthly income above Rs. 25000.



Table 3.3: Monthly Household Income across Districts

Monthly Household Income	Kalahandi (N= 50)		Balangir (N=59)		Koraput (N=51)		Subarnapur (N=41)		Total	
	f	%	f	%	f	%	f	%	f	%
Upto Rs. 5000	16	7.96	15	7.46	13	6.46	11	5.47	55	27.36
Rs. 5000- Rs. 10000	22	10.95	25	12.44	27	13.4	16	7.96	90	44.78
Rs. 10000- Rs. 25000	12	5.97	19	9.45	9	4.47	11	5.47	51	25.37
Above Rs. 25000	0	0.00	0	0.00	2	0.995	3	1.49	5	2.48
Total	50	24.88	59	29.35	51	25.37	41	20.40	201	100

Monthly Household Expenditure across Districts

Monthly expenditure pattern of member households in the sample districts reveals that over three-fourth (78.61%) respondents spend upto Rs. 5000 to meet their household expenses. On the other hand, remaining 18.41 per cent household members spend between Rs. 5000 to Rs. 10000. Hardly 2.98 per cent respondent from Balangir and Subarnapur spend Rs. 10000 to Rs. 25000 per month on household expenses.

Table 3.4: Monthly Household Expenditure across Districts

Monthly Household Expenditure	Kalahandi (N= 50)		Balangir (N=59)		Koraput (N=51)		Subarnapur (N=41)		Total	
	f	%	f	%	f	%	f	%	f	%
Upto Rs. 5000	43	21.39	47	23.38	42	20.9	26	12.9	158	78.61
Rs. 5000- Rs. 10000	7	3.48	12	5.97	7	3.483	11	5.47	37	18.41
Rs. 10000- Rs. 25000	0	0.00	0	0.00	2	0.995	4	1.99	6	2.98
Total	50	24.88	59	29.35	51	25.37	41	20.39	201	100

Housing Characteristics and Living Condition

The below master table represents the five years before and after approach of housing characteristics, drinking water facility, toilet facility and fuel used for cooking. The results indicate that there is significant decline in SHG households residing in kaccha houses and increase in pucca houses in the surveyed districts. However, very few respondents are still living in huts. More than 50 per cent land are irrigated in the study districts. Also, over 95 per cent households have electricity connection incurring an average expenditure between Rs. 200 to Rs. 600 per month.



More than 40 per cent member households have animal shed. The various sources of drinking water in the sample districts include tube well followed by bore well, pipe water, open well, sanitary, pond and river. The quality of water among majority of the households are good, whereas some are manageable. The households having latrine facility within the premises suggests 80% in Kalahandi, 78% in Subarnapur, 73% in Koraput and 64.71% in Koraput. Yet, 29.41% households in Koraput defecate in open, followed by Balangir (20%), Kalahandi (16%) and Subaranpur (12%). Majority of the household use firewood, straw and leaf and kerosene for cooking. There is decline in usage of LPG due to high cost and unaffordability.

Table 3.5: Changes in household of SHG members in last five years in the study area

Particulars	Kalahandi (N=50)		Balangir (N=60)		Koraput (N=51)		Subarnapur (N=35)	
	Before 5 years	At Present	Before 5 years	At Present	Before 5 years	At Present	Before 5 years	At Present
Type of Houses								
Kaccha	37 74%	27 54%	47 80%	28 47%	30 58.82%	27 52.94%	32 78%	18 44%
Semi-Pucca	10 20%	12 24%	6 10%	12 20%	09 17.65%	12 23.53%	3 7%	3 7%
Pucca	02 04%	11 22%	3 5%	18 30%	08 15.69%	12 23.53%	5 12%	18 44%
Hut	01 02%	-	3 5%	2 3%	04 7.84%	-	1 3%	2 5%
Rooms excluding kitchen and sanitary facility								
One	09 18%	05 10%	13 22%	4 7%	03 5.88%	03 5.88%	12 29%	3 7%
Two	31 62%	27 54%	39 66%	25 42%	25 49.02%	15 29.41%	21 51%	24 59%
Three	09 18%	16 32%	4 7%	22 37%	20 39.22%	22 43.41%	3 7%	6 14%
Above three	01 02%	02 04%	3 5%	8 14%	3 5.88%	11 21.57%	5 13%	8 20%
Land Type								
Irrigated	29	31	36	36	27	32	22	22



	58%	62%	61%	61%	52.94%	62.75%	54%	54%
Non-Irrigated	21	19	10	10	24	19	8	8
	42%	38%	17%	17%	47.06%	37.25%	20%	20%
House Ownership	48	50	58	59	50	50	41	40
	96%	100%	98%	100%	98.04%	98.04%	100%	98%
Separate Kitchen	43	49	52	58	46	46	28	35
	86%	98%	88%	98%	90.20%	90.20%	68%	85%
Animal Shed	17	20	22	25	25	27	22	18
	34%	40%	37%	42%	49.02%	52.94%	54%	44%
Electricity Connection	46	48	46	57	42	49	35	41
	92%	96%	78%	97%	82.35%	96.08%	85%	100%
Average Monthly Expenditure on Electricity	Rs. 244.95	Rs. 289.8	Rs. 235.17	Rs. 379.51	Rs. 87.01	Rs. 175.98	Rs. 364	Rs. 604
Source of drinking water								
Tube well	46	46	45	41	28	27	18	20
	92%	92%	76%	70%	54.90%	52.94%	44%	49%
Bore well	-	01	11	11	10	12	8	11
		02%	18%	18%	19.61%	23.53%	20%	27%
Pipe water	-	01	2	6	06	07	5	8
		02%	3%	10%	11.76%	13.73%	12%	20%
Sanitary well	01	01	-	-	-	-	3	2
	02%	02%					7%	5%
Open well	-	01	1	1	07	05	5	0
		02%	2%	2%	13.73%	9.80%	12%	0%
Ponds/River	-	-	-	-	-	-	2	0
							5%	0%
Quality of drinking water								
Good	48	49	43	48	42	43	25	30
	96%	98%	73%	81%	82.35%	84.31%	61%	73%
Manageable	02	01	15	11	09	08	11	10
	04%	02%	25%	18%	17.65%	15.69%	27%	24%
Not good	-	-	1	-	-	-	5	1



			2%				12%	3%
Toilet facility								
Latrine facility within the premises	23 46%	40 80%	21 35%	43 73%	16 31.37%	33 64.71%	16 39%	32 78%
Public Latrine	01 02%	02 04%	4 7%	4 7%	05 9.80%	03 9.80%	3 7%	4 10%
Open Defecation	26 52%	08 16%	34 58%	12 20%	30 58.82%	15 29.41%	22 54%	5 12%
Type of fuel								
Firewood	49 98%	49 98%	55 93%	52 88%	47 92.15%	28 54.90%	39 95.13%	35 85.37%
Straw and leaf	2 4%	4 8%	1 2%	1 2%	31 60.78%	48 94.11%	0 0.00%	1 2.44%
Cow dung	1 2%	-	0 0%	1 2%	-	-	0 0%	0 0%
Cooking Gas	30 60%	13 26%	23 39%	38 64%	15 29.41%	28 54.90%	9 21.95%	19 46.34%
Gobar Gas	-	-	0 0%	2 3%	-	02 3.92%	1 2.44%	-
Kerosene	-	-	4 7%	1 2%	09 17.64%	02 3.92%	1 2.44%	1 2.44%

Possession of Livestock across Districts

Among the four districts, every household in Koraput seem to own livestock, followed by 90 per cent households in Subarnapur, 76 per cent in Balangir and 62 per cent in Kalahandi. Cow seems to be the major livestock, followed by goat, bullocks, buffalo and sheep. Sheep is distinctively found only in Koraput due to the forested region.



Table 3.6: Possession of Livestock

Livestock	Kalahandi (N= 50)		Balangir (N=59)		Koraput (N=51)		Subarnapur (N=41)		Total	
	No. of HH	%	No. of HH	%	No. of HH	%	No. of HH	%	No. of HH	%
Bullocks	7	14	6	10	12	24	8	20	33	20.12
Cows	10	20	20	34	21	42	16	39	67	40.85
Goat	13	26	16	27	13	26	13	32	55	33.54
Buffalo	1	2	3	5	3	6	-	-	7	4.27
Sheep	-	-	-	-	2	4	-	-	2	1.22
Total	31	62	45	76	51	100	37	90	164	100

Consumer Durables and Assets across Districts

Consumer durables and asset ownership among households across districts reveal that over 85 per cent household members possess mobile phone and cycle. Whereas, more than 40 per cent households have consumer durables including television and two wheeler. Few households from Balangir and Subarnapur have informed that they still have radio in their house. Cycle and mobile are common assets held by about one-fourth of the respondents across all the districts. Other consumer durable and assets include refrigerator, grinding machine, iron, etc.

Table 3.7: Consumer Durables and Assets

Consumer Durables and Assets	Kalahandi (N= 50)		Balangir (N=59)		Koraput (N=51)		Subarnapur (N=41)		Total	
	f	%	f	%	f	%	f	%	f	%
Radio	-	-	02	40	-	-	03	60	05	100
TV	16	17.39	31	33.70	27	29.35	18	19.57	92	100
Cycle	45	27.27	49	29.70	40	24.24	31	18.79	165	100
Two Wheeler	13	16.25	18	22.5	30	37.5	19	23.75	80	100
Mobile	38	22.62	54	32.14	45	26.79	31	18.45	168	100
Other	03	20	03	20	07	46.67	02	13.33	15	100

Health Infrastructure

The high incidence of poverty and backwardness are also reflecting on the health condition of the state. Although the state suffers due to shortage of adequate health manpower, concerted efforts made by the State Government, has led to a positive change in the health scenario in recent years.²¹ The main focus under the health and family welfare sector is "health care for all" in the State with particular reference to the poor in general and tribal populace. Biju Swasthya Kalyan Yojana is a scheme of the



Government of Odisha, which aims to provide universal health coverage, with special emphasis on the health protection of economically vulnerable families. Under the scheme, free health services are provided for all (irrespective of income, status or residence) in all State Government health care facilities starting from Sub-Centre level up to District Headquarter Hospital level.

To alleviate the issue of maternal and infant under nutrition, Government of Odisha has launched a state specific scheme for pregnant women and lactating mothers called MAMATA- a conditional cash transfer maternity benefit scheme. This scheme provides monetary support of Rs. 5000 (in two instalments) to the pregnant and lactating women to enable them to seek improved nutrition and promote health seeking behaviour. The main objective of the scheme is to provide partial wage compensation for pregnant and nursing mothers so that they are able to rest adequately during their pregnancy and delivery. It also tries to increase utilisation of material and child health services, especially antenatal care, postnatal care and immunisation. To improve mother and child care practices, especially exclusive breastfeeding and complementary feeding of infants.

Table 8 below, indicates that nearly three-fifth (73.63%) of the surveyed households across four KBK districts have health card under Biju Swasthya Kalyan Yojana of Government of Odisha. Child immunization and family vaccination is quite high across all the districts. Coverage under special nutrition programme called MAMTA- a conditional cash transfer maternity benefit scheme is above 90 per cent in Kalahandi, Balangir and Koraput, except Subarnapur district. Institutional delivery is also high as informed by member households. More than 70 per cent member households under the study reported that they have availed benefits under various health schemes.

Table 3.8: Health Care Facilities Availed by the Households

Particulars	Kalahandi	Balangir	Koraput	Subarnapur	Total
Health card	45 90%	48 81%	38 74.51%	17 42%	148 73.63%
Children immunization	49 98%	57 97%	51 100%	36 88%	187 93.03%
Family vaccination	49 98%	59 100%	50 98.04%	39 95%	197 98.00%
Special Nutrition Programme	47 94%	54 91%	47 92.16%	28 68%	176 87.56%
Institutional Delivery care	46 92%	53 90%	48 94.12%	34 83%	181 90.05%
Benefit from Health Scheme	39 78%	49 83%	36 70.59%	19 46%	143 71.14%



Treatment

Access to health care among the surveyed households indicate that more than half 46.27 per cent household members are having access to primary health care center; whereas over 95 per cent households have access to community health care, sub-divisional and district hospital. There is an increase in the households visiting private hospital for health care treatment to 53.73 per cent. However, more than one fourth (29.85%) respondents are still visiting local healer in the village for treatment.

Table 3.9: Health Care Centres

Treatment Centre	Kalahandi	Balangir	Koraput	Subarnapur	Total
CHC/SDH/DH	50 100%	59 100%	50 98.03%	37 90%	196 97.51%
Private Hospital	34 68%	28 47%	35 68.62%	11 27%	108 53.73%
PHC	26 52%	23 39%	24 47.05%	20 49%	93 46.27%
Local Healer	13 26%	8 14%	19 37.25%	20 49%	60 29.85%

3.2. Profile of Mission Shakti SHG Members across Sample KBK Districts

This section provides a comparative analysis of the impact of Mission Shakti assisted women self-help groups on the beneficiaries across four KBK districts in Odisha namely Kalahandi, Balangir, Koraput and Subarnapur. The study team has reached out to 196 women self-help group members spread across 96 self-help groups in four selected districts of Odisha. An attempt is made to compare the social composition of the self-help groups, age composition, educational attainment, economic status and monthly income, loan availed by the self-help groups in the study area. It also discusses about the structure and functioning of the self-help groups, awareness of members about Bye-Laws, frequency of group meetings, attendance of self-help group members in the meeting, maintenance of records and the procedure for selection of group leaders in the Mission Shakti self-help groups in the study area.



Social category wise distribution of Mission Shakti SHGs

Out of the total study sample (n=196) of women self-help group members, nearly 45 per cent self-help group beneficiaries belong to tribal communities, followed by 38.27 per cent are from other backward classes, another 11.22 per cent are from scheduled castes and remaining 5.61 per cent beneficiaries are from general category.

Table 3.10: Social category wise distribution of SHG members across Districts

Social Category	Kalahandi		Balangir		Koraput		Subarnapur		Total	
	f	%	f	%	f	%	f	%	f	%
General	0	0	4	2.04	0	0	7	3.57	11	5.61
OBC	31	15.81	32	16.33	5	2.55	7	3.57	75	38.27
SC	4	2.04	13	6.63	1	0.51	4	2.04	22	11.22
ST	15	7.65	11	5.61	45	22.95	17	8.67	88	44.90
Total	50	25.51	60	30.61	51	26.02	35	17.86	196	100.00

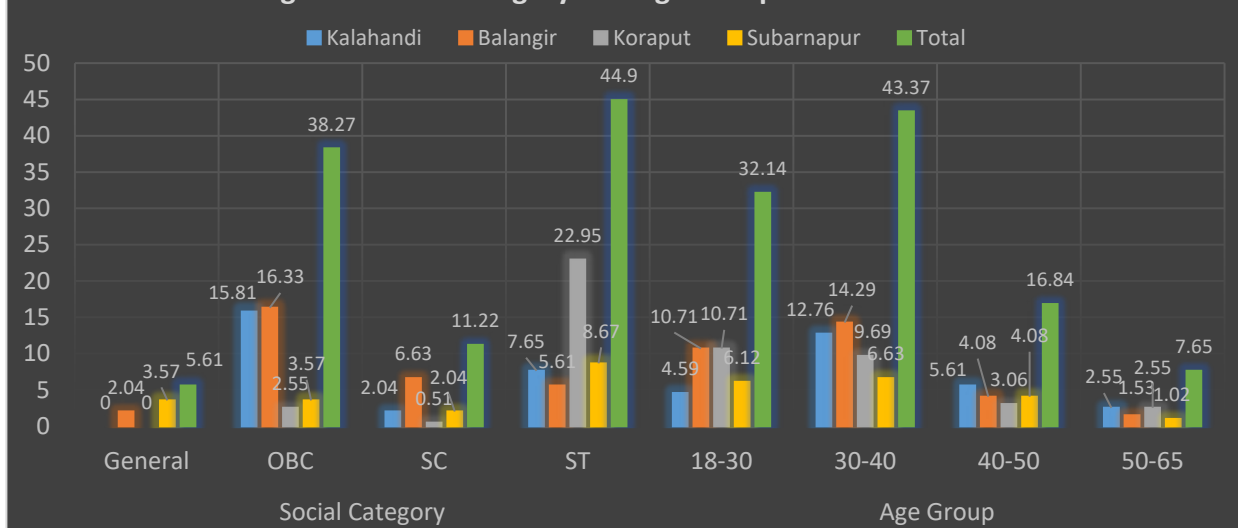
Distribution of self-help group beneficiaries across districts reflects that out of 45 ST beneficiaries, half of the ST beneficiaries are covered from tribal dominant Koraput district. Out of 38.27 per cent OBC women self-help group beneficiaries under study, a large proportion of beneficiaries are from Balangir (16.33%) and Kalahandi (15.81%). Over one-tenth (11.22%) SC women self-help group beneficiaries, more than half (6.63%) SHG beneficiaries are drawn from Balangir district. The study sample constitutes 5.61 per cent beneficiaries belonging to general category, out of which 3.57 per cent members are from Subarnapur district, followed by 2.04 per cent from Balangir district.

Age-wise Classification of SHG Members

Age wise distribution of self-help group beneficiaries across districts reveals that over two fifth (43.37%) beneficiaries belong to the age group between 30-40 years. Whereas, nearly one third (32.14%) self-help group beneficiaries represent the younger age group between 18-30 years. Over one tenth (16.84%) self-help group beneficiaries fall under the age group between 40 to 50 years. Yet, another 7.65 per cent SHG beneficiaries belong to the age group between 50-65 age. Thus, it is apparent that younger and middle aged women are actively involved in the Mission Shakti activities across the four districts under study.



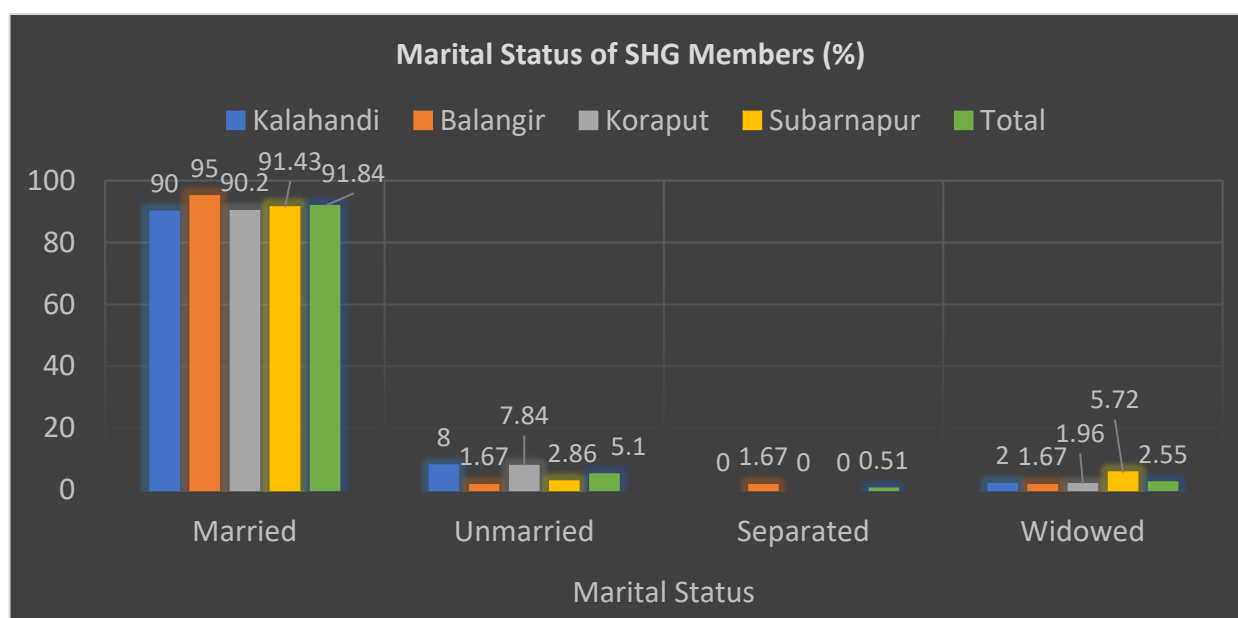
Fig. 3.1: Social Category and Age Group of SHG Members



Marital Status of the SHG Members

As per the available data, the majority i.e. more than 90% of the SHG respondents are married in the study area, whereas about 1.67 per cent of the SHG members are unmarried and another 1.67 per cent members are widowed and yet another 1.67 per cent members are separated.

All the SHG member respondents in the study area are Hindu and 55 (91.67%) members are promoted both by Women and Child Development Department & Mission Shakti Department and remaining 5 (8.33%) members are promoted by ICDS to become member of the SHG.

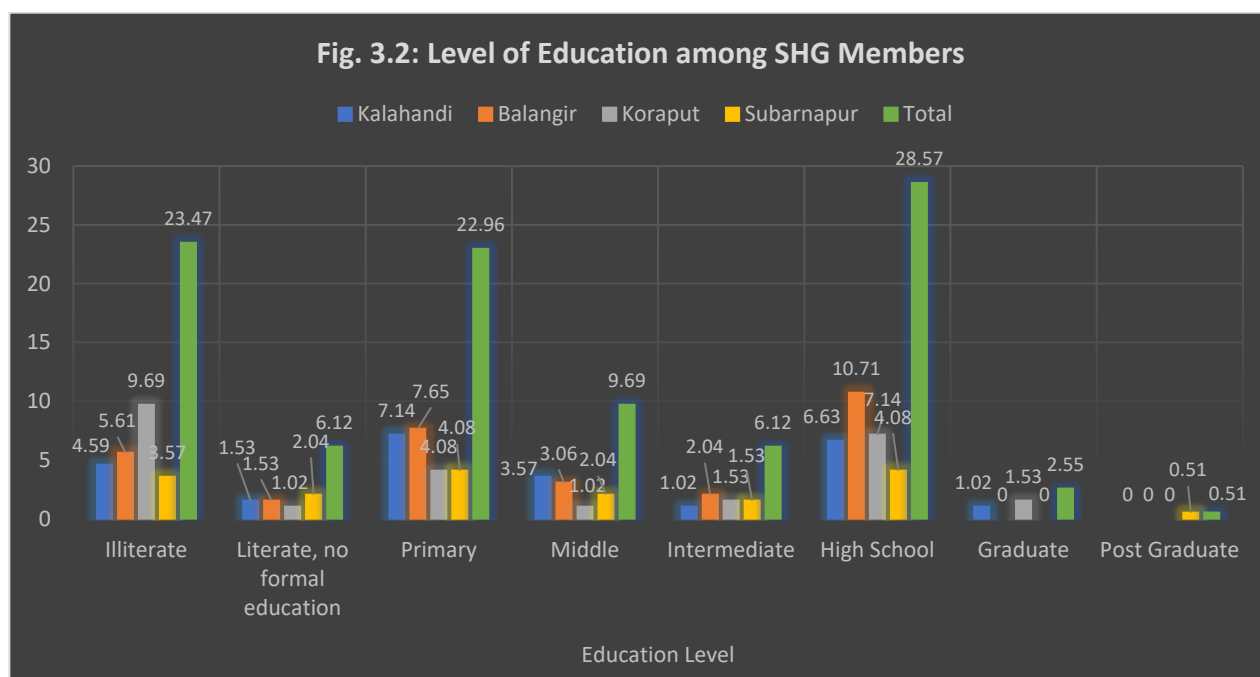


Level of Education among Mission Shakti SHG Members

Level of education among the members of Mission Shakti-led self-help groups across districts shows that nearly one-third (28.57%) women self-help group members have studied up to high school, whereas, over one-fifth (22.96%) self-help group members have education up to primary level. Nearly



one tenth (9.69%) self-help group members have education at the middle level and hardly 6.12 per cent self-help group members are intermediate. About 3.06 per cent self-help group members have highest educational qualification at graduate and above. However, nearly one-fourth (29.59%) self-help group members are illiterate and have no formal education.



Economic Status of the SHG Members

Economic status of the Mission Shakti-assisted self-help group members across four districts shows that nearly four-fifth (77%) self-help group members belong to below poverty line; whereas, one-fifth (19.90%) self-help group members are above poverty line. Yet, another 3.57 per cent self-help group members are from very poor family background. Thus, the available data shows that one-fifth self-help group members have moved out of poverty through self-help group intervention across four districts under study.

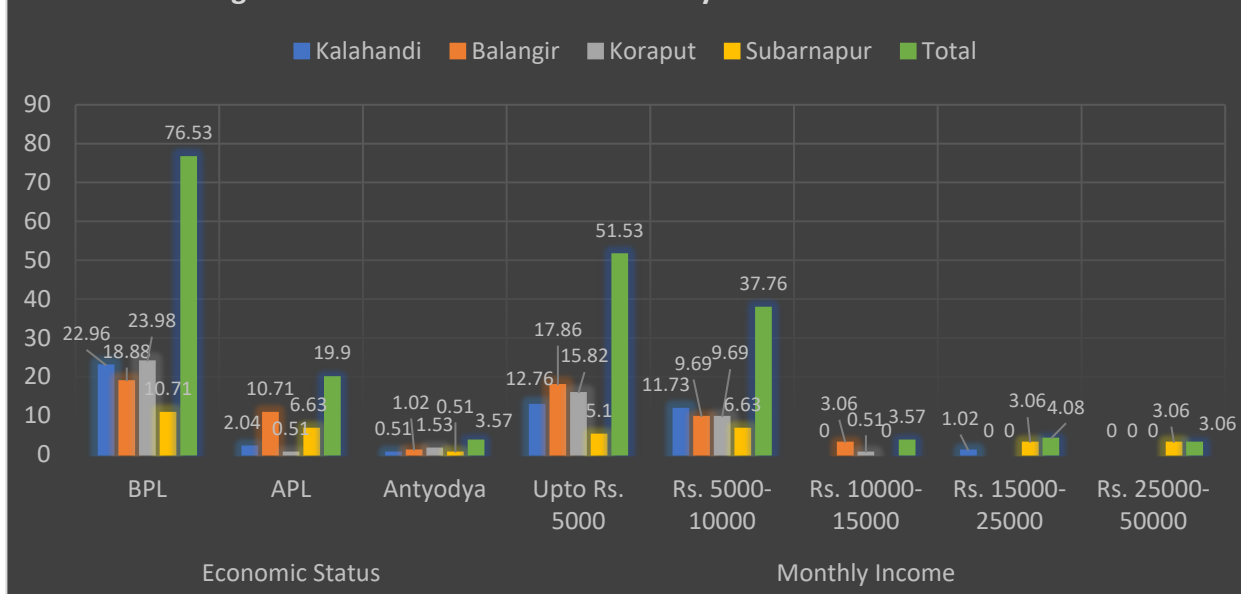
Out of 76.53 per cent self-help group members belonging to below poverty line across four districts, a majority of over one-fifth (23.98%) members belong to Koraput and 22.96 per cent self-help group members belong to Kalahandi district. Also, nearly one fifth (18.88%) members falling under below poverty line belong to Balangir district. Hardly one tenth (10.71%) self-help group members belonging to below poverty line are from Subarnapur district. Balangir district has over one-tenth (10.71%) self-help group members belonging to above poverty line, followed by 6.63 per cent self-help group members from Subarnapur.

Monthly Income of the SHG Members

Analysis of monthly income of the Mission Shakti-led self-help groups across four districts shows that over half (51.53%) women self-help group members in the have monthly income up to Rs. 5000; whereas, nearly two-fifth (37.76%) self-help group members belong to the income group between Rs. 5000-10000 per month. Together 10.71 per cent self-help group members have monthly income above Rs. 10000 across four districts.



Fig. 3.3: Economic Status and Monthly Income of SHG Members



Motivation to join SHG

Available district wise data indicates that nearly four-fifth (79.08%) self-help group members are encouraged by the Anganwadi Workers to form and join self-help groups at the village level. However, 38.27 per cent members reported that they are motivated by existing self-help group members to become member of SHG, followed by nearly one-tenth motivated by friends and neighbours. Yet another 3.7 per cent self-help group members are mobilized by the non-governmental organizations in the district to join self-help groups in their village. Thus, Anganwadi workers at the village level play a crucial role in motivating rural women to join Mission Shakti assisted self-help groups across all the districts.

Occupation of SHG members

The block-wise occupational classification of women self-help group members under the four studied districts reveal 121 beneficiaries (61.7%) are engaged in agricultural production. Since Balangir and Subarnapur are comparatively more developed districts, the results show that the beneficiaries are self-employed, involved in non-agricultural activities and forest labour. The other occupations prevalent in the surveyed districts are vegetable cultivation, petty business, wage labour, animal husbandry, fishery and goatery. Dal processing under Odisha Millet Mission is a unique activity identified in Kalahandi district.



Table 3.11: District-wise Occupation of SHG members under the study

Category	Kalahandi	Balangir	Koraput	Subarnapur
Agriculture Activities	19	40	41	21
Non-Agricultural Activities	-	10	-	05
Forest Labour	-	05	-	03
Vegetable Cultivation	12	-	23	-
Collection of MFP	09	-	-	03
Cash crop (groundnut)	01	-	-	-
Petty Business	05	-	-	-
Wage labour	02	-	-	-
Dal processing	09	-	-	-
Animal Husbandry	03	12	-	02
Fishery	06	-	08	-
Goatery	07	-	-	-
CRP (Mission Shakti)	01	-	-	-
Mid-Day Meal	01	-	-	-
Self-employment	-	11	-	12
Livelihood Activities under Govt. convergence programme	-	12	-	06

Subject Matters Discussed in the Group Meetings

Savings and repayment of loan seems to be the core topic of discussion across the four districts. The other major topics of discussion are: future programmes, functioning of the group, working of the Mission Shakti specific livelihood convergence programme, strengthening of the group, health and nutrition aspects of the members and marketing of the produce. Violation of entitlements seems to be of least concern among the group members, followed by Skill upgradation programmes and procurement of raw materials.



Table 3.12: Matter of discussion among SHG Members across Districts

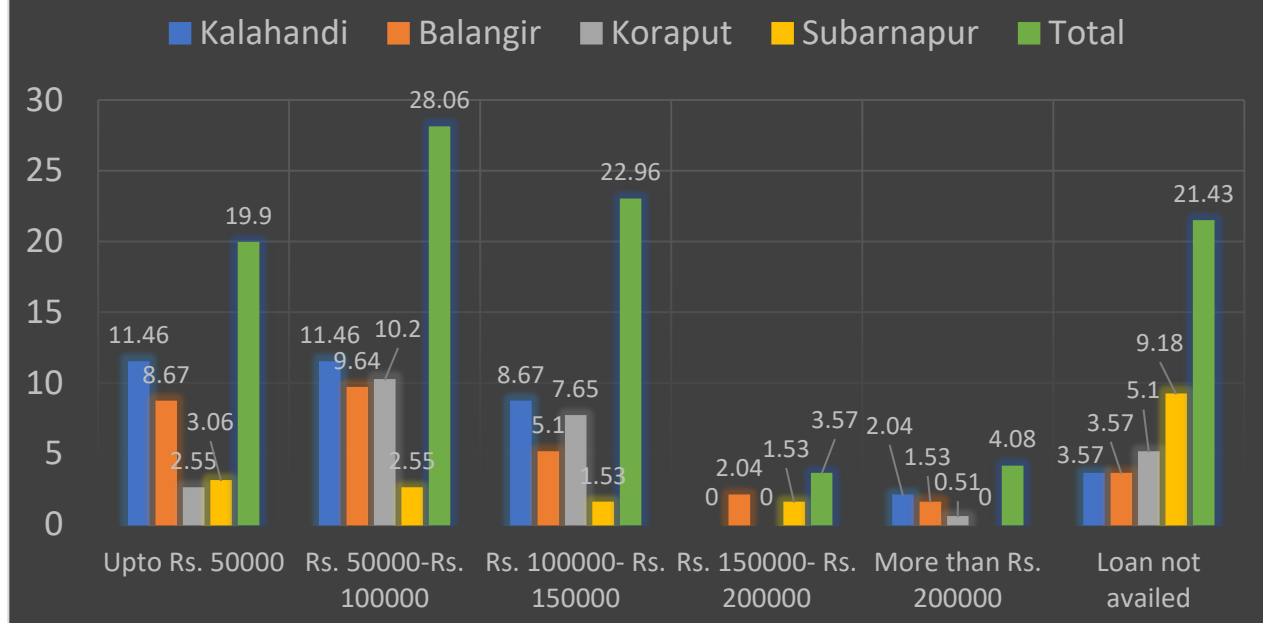
Matters discussed in group meeting	Kalahandi	Balangir	Koraput	Subarnapur
Functioning of the group	64%	51.67%	41.17%	54.29%
Working of the Mission Shakti specific livelihood convergence programme	82%	40%	74.50%	28.58%
Repayment of loan	90%	70%	84.31%	42.86%
Skill upgradation	30%	18.33%	27.45%	22.88%
Procurement of raw materials	28%	13.33%	19.60%	34.29%
Marketing of the produce	40%	38.33%	25.49%	48.57%
Saving	96%	85%	100%	65.72%
Future programmes	96%	55%	82.35%	48.57%
Strengthening of the group	48%	36.67%	45.09%	28.58%
General discussion	72%	48.33%	60.78%	37.14%
Health and nutrition aspects	70%	51.67%	72.54%	28.58%
Violation of entitlements	30%	13.33%	13.72%	2.86%

Loan availed by Mission Shakti Self Help Groups

Out of the entire study sample of 196 beneficiaries of the Mission Shakti assisted women self-help groups, more than two-fifth (42.86%) members of the SHGs informed that the group has availed loan ranging from Rs. 50000 to above Rs. 2 lakhs. Further, analysis of the loan taken by members of the SHGs shows that one-third (28.06%) SHG members availed loan between Rs. 50000 to Rs 1 lakh. Whereas, more than one-fourth (22.96%) members informed that the group has availed loan between Rs. 1 lakh to Rs. 1.5 lakh, followed by 19.90 per cent availing loan upto Rs. 50000. As reported by 7.65 members, their group has availed loan more than Rs. 1.5 lakh. However, more than one-fifth (21.43%) members informed that their self-help group has not availed loan.



Fig. 3.4: Loan availed by Mission Shakti Self Help Groups



Problems Faced by SHG Members

Across all the four district, the SHG members stated that the lack of education, access to capacity building programmes and marketing of the produce are major problems faced by them. Further, the SHG members in Kalahandi district seems more concerned about the problem of selecting a business idea.

Table 3.13: Problems faced by SHG Members across Sample Districts

Problems faced by SHG members	Kalahandi	Balangir	Koraput	Subarnapur
Lack of coordination among group members	24%	13.33%	27.45%	17.14%
Passive role of facilitator	16%	8.33%	17.64%	8.57%
Insufficient credit	14%	3.33%	17.64%	5.72%
Gradual loss of interest	8%	3.33%	23.53%	8.57%
Inadequate mobilization of saving	6%	3.33%	9.80%	2.86%
Dominance of few members	-	1.67%	1.96%	-
Discrimination in getting loan	2%	-	1.96%	2.86%
Lack of support of family members	6%	1.67%	3.92%	5.72%
Problem of periodic payments	24%	6.67%	7.84%	14.29%
Suspiciousness of village people	-	-	5.88%	-



Lack of education	36%	11.67%	23.53%	31.43%
Meager income per day	6%	-	5.88%	5.72%
Marketing problem	10%	11.67%	19.60%	37.14%
Problem relating to choosing of undertaking business	26%	6.67%	5.88%	2.86%
Lack of access to capacity building	28%	21.67%	31.37%	20%
Non-receipt of interest subvention amount	-	-	-	2.86%

Gender Empowerment

Advancing gender equality and the empowerment of women is not only a human rights issue but also a matter of economic efficiency, effectiveness and sustainable growth. This section analyzes the level of empowerment among SHG members of Kalahandi, Balangir, Koraput and Subarnapur districts from gender perspective. Before and after approach has been adopted to envisage the comparative picture of gender empowerment after joining the SHG.

It is apparent from the available data that before joining SHG, more than 70 per cent of the surveyed houses are owned jointly by of SHG members and her husband even after joining the SHG. Earlier, the ownership of land were in the hands of SHG members' husband. However, there is increase in the joint ownership of land to nearly two third in all the districts.

After joining the SHG, in over 80 per cent cases, SHG member and her husband jointly decide on the use of husband and own earnings. However, over one-tenth respondents reported that they take active decision on use of the earnings.

It has also been observed that after joining the SHG, about two-third women members have lower income than their husband against one-third having higher income than husband. Whereas, husband of more than 20 per cent women does not have any source of income due to job loss during Covid-19. The study finds that over three-fourth of the respondents take decision about healthcare along with her husband as compared to one-third solely by husband after joining the SHG.

It is reported that more than 80 per cent SHG beneficiaries take joint decision regarding the number of children for their family in the study area. Whereas, less than one-tenth cases, decision is taken by elderly member of the family. More than 75 per cent women self-help group members reported that they jointly with their husband take decision on purchasing household items after becoming member of SHG.

Although the mobility of women to market and meetings has increased due to the participation of rural and tribal women in self-help group. There is an increase in digital empowerment among SHG members after becoming member of the SHG. It is evident that there is possession of mobile phone among more than 80 per cent surveyed SHG beneficiaries. Among women members who have mobile phone, nearly one-third respondent are able to read and text message.

About 80 per cent of surveyed members have bank account or savings account that they themselves use. Two-fifth women SHG members use their mobile phone for financial transaction in Kalahandi,



Balangir and Subarnapur. However, in Koraput the data is 3.92 per cent, reflecting the low level of digital literacy among the self-help group beneficiaries in the district.

Women's knowledge about the interest subvention loan under Mission Shakti has increased in the last five years. About 90 per cent surveyed self-help group members from Kalahandi, Balangir and Subarnapur reported that they are fully aware about the Mission Shakti loan, seed money and digital empowerment aspects of the Mission Shakti programme of the State Government. The tribal SHG members of Koraput (80%) are less aware of the concerned programme as compared to other districts. Credit goes to the grass root workers of Mission Shakti department and the anganwadi workers towards spreading awareness about Mission Shakti in the district. The results show that over 85 per cent women self-help group members have availed Mission Shakti loan (interest subvention programme for SHGs) for undertaking income generating activities in the study area.

Table 3.14: Gender Empowerment after joining the SHG (% Change)

Particulars	Kalahandi (in %)		Balangir (in %)		Koraput (in %)		Subarnapur (in %)	
	Pre- WSH G	Post- WSHG	Pre- WSH G	Post- WSHG	Pre- WSH G	Post- WSHG	Pre- WSH G	Post- WSHG
I. Women own a house								
Respondent	10	22	15	26.67	19.6 1	19.61	11.4 2	20
Jointly	90	78	85	73.33	80.3 9	80.39	88.5 7	80
II. Women own agricultural land								
Respondent	38	38	41.6 7	41.67	-	-	20	37.14
Jointly	60	60	58.3 3	58.33	100	88.89	80	62.86
Does not know	2	2	-	-	-	11.11	-	-
III. Women's say on use of their husband's earning								
Respondent	6	6	5	13.33	3.93	11.76	5.71	11.43
Husband	16	10	3.33	13.33	21.5 7	1.96	5.71	5.71
Jointly	84	84	91.6 7	81.67	74.5 0	86.27	88.5 7	82.86
IV. Decision of women members of their own earning								
Respondent	-	6	1.67	11.67	9.80	13.73	8.57	17.14



Husband	8	6	8.33	1.67	17.6 4	3.92	8.57	5.71
Jointly	92	88	90	86.67	72.5 3	82.35	82.8 6	77.14
V. Comparison of earning of women members with their husband's income								
Husband has no earning	2	2	5	5	1.96	5.88	2.86	8.57
Less than Husband	70	62	68.3 3	63.33	86.2 7	60.78	82.8 6	57.14
More than Husband	28	36	26.6 7	30	11.7 6	33.33	14.2 8	34.28
VI. Decision of women about healthcare								
Respondent	4	10	-	10	-	5.88	5.71	14.28
Husband	14	8	15	3.33	43.1 4	9.80	5.71	11.43
Jointly	82	82	83.3 3	85	56.8 6	84.31	88.5 7	74.28
Someone else	-	-	1.67	1.67	-	-	-	-
VII. Decision of women members about children in family								
Respondent	-	-	1.67	1.67	17.6 5	5.88	-	-
Husband	18	6	1.67	6.78	31.3 7	7.84	8.57	2.86
Jointly	72	88	75	89.83	50.9 8	86.27	74.2 8	88.57
Someone else	10	6	21.6 7	1.69	-	-	17.1 4	8.57
VIII. Decision of women about household purchases								
Respondent	2	12	3.33	11.67	7.84	11.76	5.71	11.43
Husband	6	6	26.6 7	6.78	21.5 7	3.92	25.7 1	11.43
Jointly	82	82	70	83.05	70.5 9	84.31	68.5 7	77.14
IX. Decision of women about visit to relatives								
Respondent	-	4	-	8.33	-	-	-	11.43
Husband		14	36.6 7	23.33	39.2 2	17.65	22.8 6	8.57



Jointly	18	82	63.3 3	68.33	60.7 8	82.35	77.1 4	80
X. Women who need permission to go outside	82	94	100	96.67	100	94.12	97.1 4	91.43
XI. Women who have mobile phone	100	92	40	80	62.7 4	90.20	68.5 7	91.43
XII. Women who have mobile phone, who can read SMS messages	92	22	10	33.33	7.84	25.49	14.2 8	31.43
XIII. Women who have bank account or savings account that they themselves have used	16	86	50	80	74.5 1	90.19	54.2 8	82.86
XIV. Women who can use mobile phone for financial transaction	6	20	-	21.67	3.92	3.92	8.57	20
XV. Women's knowledge about Mission Shakti loan	92	100	83.3 3	95	90.2 0	100	80	91.43
XVI. Women who have taken loan under Mission Shakti assisted groups	86	92	80	90	82.3 6	98.04	80	88.57

Social Empowerment

Social empowerment of women through Mission Shakti assisted self-help groups in the study area is assessed by collecting data in the selected indicators like speaking freely and frankly in the public meetings, teaching/training someone else, speaking during public meetings, presenting cultural programmes in public meetings, taking leadership position in the group, writing minutes of SHG meetings, keeping the accounts of SHG, performing bank transactions and going to government office. The positive response received on the selected indicators is categorised in a five point scale of very high, high, no change, low change and very low change.



Fig. 3.5: Level of Change in the Social Empowerment Indicators in Kalahandi

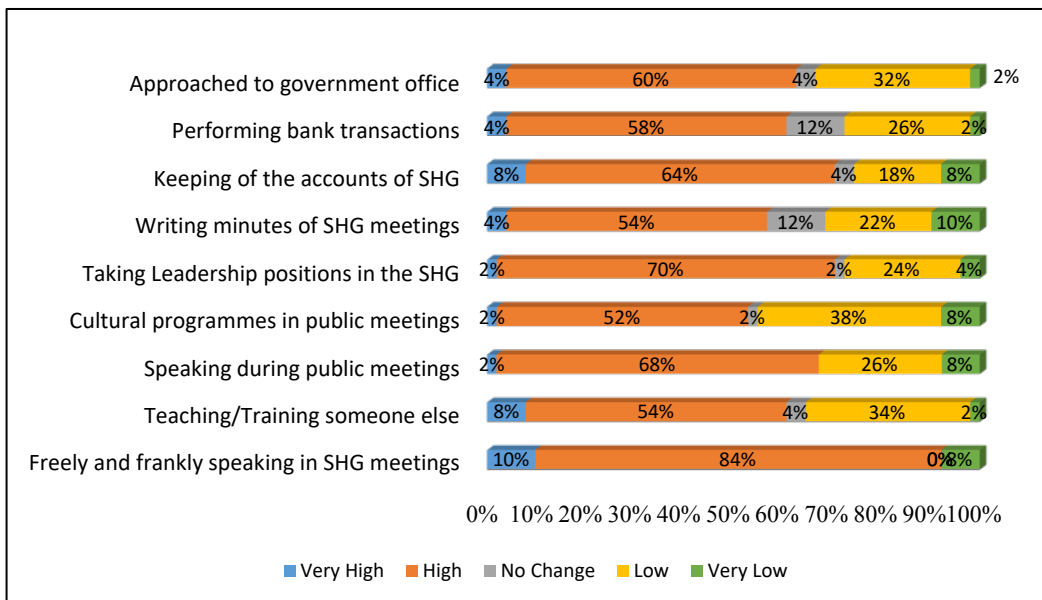


Fig. 3.6: Level of Change in the Social Empowerment Indicators in Balangir

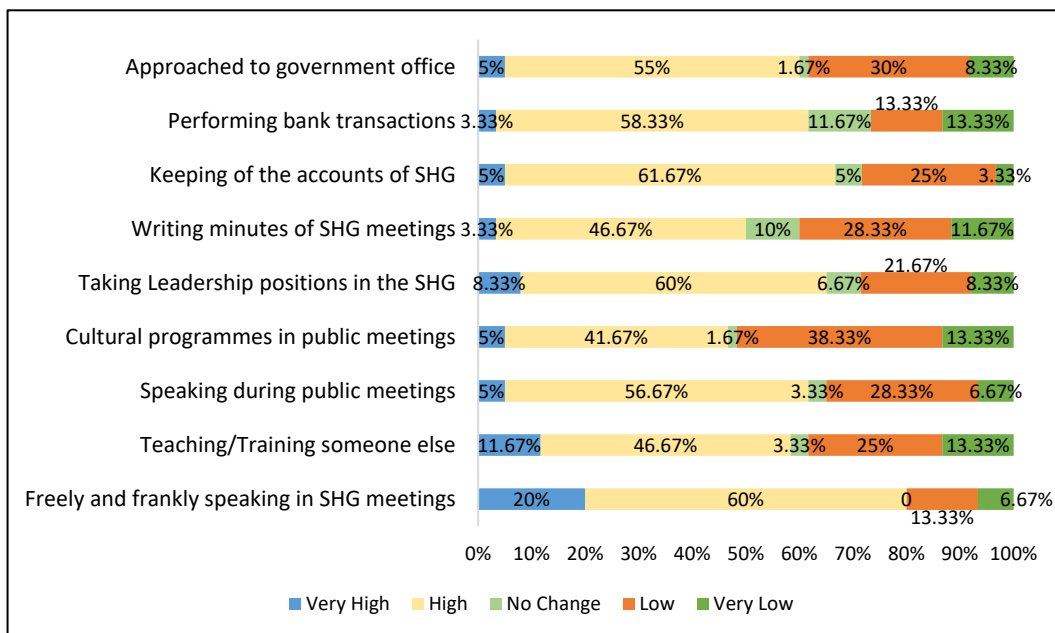


Fig. 3.7: Level of Change in the Social Empowerment Indicators in Koraput

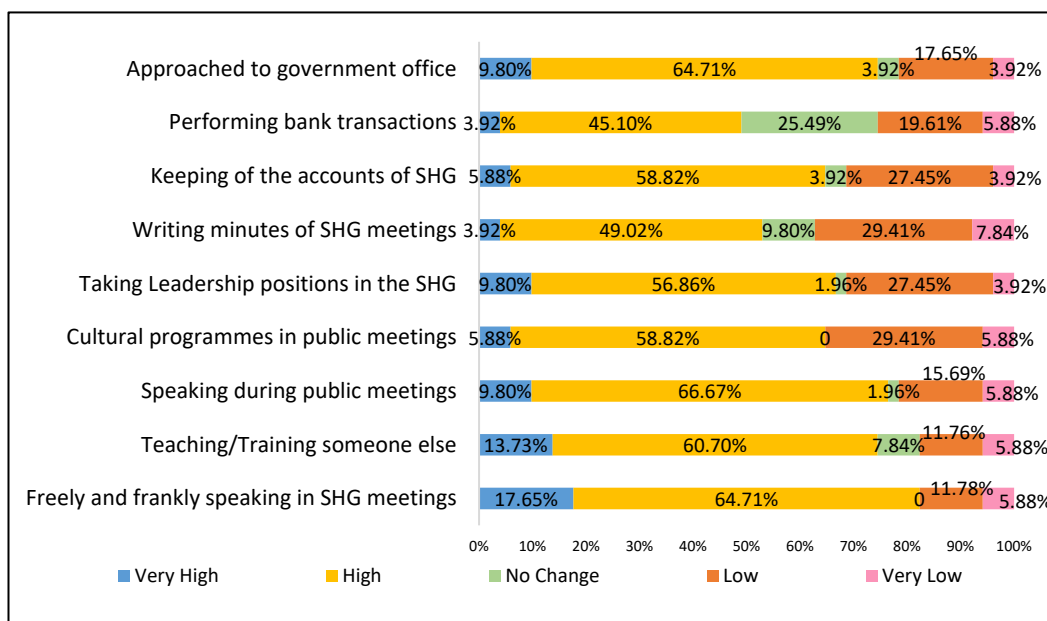
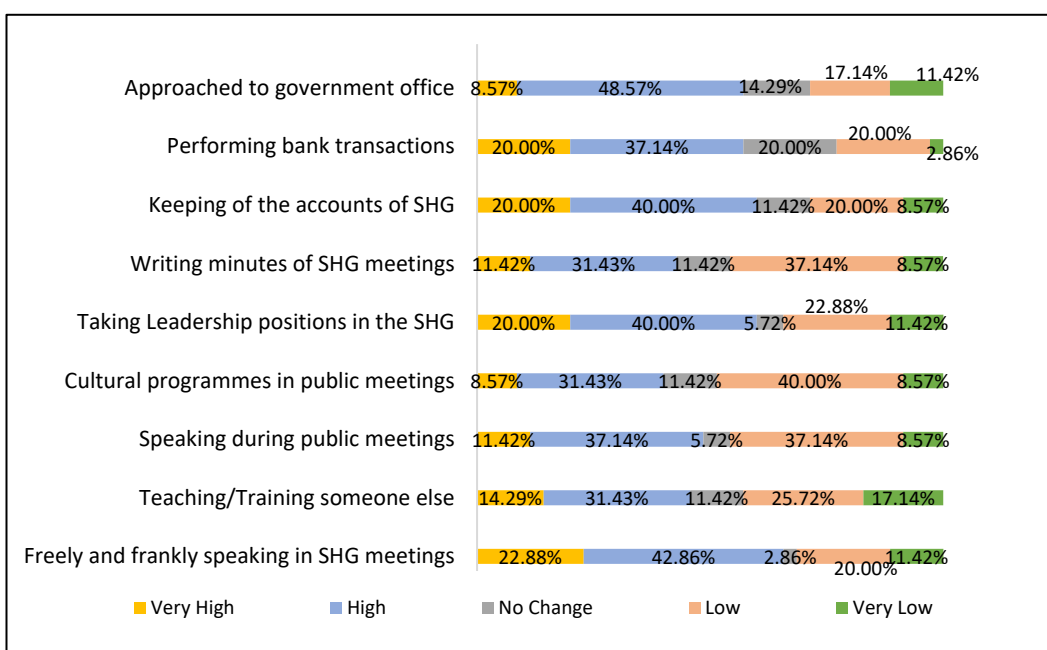


Fig. 3.8: Level of Change in the Social Empowerment Indicators in Subarnapur



In Kalahandi, the study results indicate that active participation of women members in the Mission Shakti-led self-help groups have brought high changes in the indicators like freely and frankly speaking in SHG meetings (84%); teaching and training someone else (54%); speaking during public meetings (68%); presenting cultural programmes in public meetings (52%); taking leadership positions in the SHG (70%); writing minutes of SHG meetings (54%); keeping of the accounts of SHGs (64%); performing bank transactions (58%) and approaching government office (60%). It is pertinent to mention here that most of the self-help groups under study are mature groups and the level of awareness among the self-help groups is quite high.



Mission Shakti-led self-help groups in Balangir has resulted in very high/high changes in the members' level of social empowerment. Indicators such as freely and frankly speaking in SHG meetings (80%); teaching and training someone else (58.34%); speaking during public meetings (61.67%); taking leadership positions in the SHG (68.33%); keeping SHG accounts (66.67%); performing bank transactions (61.66%); and approaching government offices (60%) show a high level of positive change. Other indicators, on the other hand, suggest that there is still scope for improvement. There is room for improvement in indicators with low/very low changes, such as cultural programs in public meetings (46.67%) and drafting minutes of SHG meetings (50%). It is important to note that the majority of the self-help groups under study are established organizations with a high level of awareness.

Available data of Koraput reveals that around 3 to 8 per cent of the members have acknowledged very low change in their level of social empowerment. The women under Mission Shakti led self-help groups has highly transformed their social status in terms of confidence in speaking during public meetings (66.67%); SHG meetings (64.71%); approaching to government office (64.71%); teaching/training someone else (60.70%); keeping of the accounts of SHG (58.82%); cultural programmes in public meetings (58.82%); taking leadership positions in the SHG (56.86%); writing minutes of SHG meetings (49.02%) and performing bank transactions (45.10%). It can be affirmed from the data that there is lesser women can perform bank transactions and write minutes as compared to other social empowerment indicators.

The study results from Subarnapur indicate that active participation of women members in the Mission Shakti-led self-help groups have brought very high/high changes in the indicators like freely and frankly speaking in SHG meetings (65.74%); teaching and training someone else (45.72%); speaking during public meetings (48.56%); taking leadership positions in the SHG (60%); keeping of the accounts of SHGs (60%); performing bank transactions (57.14%) and approaching government office (57.14%). However, some other indicators indicate that there is still a need for improvement. Indicators with low/very low changes such as speaking during public meetings (45.71%), cultural programmes in public meetings (48.57%), writing minutes of SHG meetings (45.71), have the scope of improvement. It is pertinent to mention here that most of the self-help groups under study are moderate groups and the level of awareness among the self-help groups is moderate.

Economic Empowerment

Possession of Post Office and Savings Account among SHG Members

The data reveals that out the 196 SHG members surveyed across four districts, 47 respondents which constitutes 23.97 per cent of the entire study sample have post office account. Further, district wise analysis suggests that in Kalahandi, 15 members (31.91%), followed by equal number of 11 members (23.40%) in Balangir and Subarnapur and 10 members (21.27%) in Koraput have post office account. Nearly 87.75 per cent respondents have their own savings account across all the four districts. Among savings account holder, nearly an equal proportion of 30 per cent SHG members belong to Balangir and Subarnapur. However, one-fourth (25%) respondents from Kalahandi and 17.44 per cent from Subarnapur have their own savings account.



Table 3.15: Possession of Post Office and Savings Account

Indicators	Kalahandi (N=50)		Balangir (N=60)		Koraput (N=51)		Subarnapur (N=35)		Total	
	f	%	f	%	f	%	f	%	f	%
Post office account	15	31.91	11	23.40	10	21.27	11	23.40	47	100
Own savings account	43	25	52	30.23	47	27.32	30	17.44	172	100

Dependency of Members on Moneylenders for Loan

Before becoming member of the SHG, 36.73 per cent members reported that their family member have availed loan from moneylenders, which has now dropped by four times to 9.18 per cent after joining the Mission Shakti-assisted self-help groups in all the districts. The dependency of rural women on moneylenders for loan has significantly reduced, as evident from 22 per cent decline in Kalahandi, 41.63 per cent in Balangir, 23.5 per cent in Koraput and 17.2 per cent in Subarnapur district.

Table 3.16: Attainment of Loan from Moneylenders before and after joining the SHG

Indicators	Kalahandi (N=50)		Balangir (N=60)		Koraput (N=51)		Subarnapur (N=35)		Total	
	f	%	f	%	f	%	f	%	f	%
Loan availed from moneylenders before joining SHG	19	38	26	43.3	16	31.3	11	31.4	72	36.73
Still availing loan from moneylender	08	16	01	1.67	04	7.8	5	14.2	18	9.18

Change in Economic Condition after joining SHG

The study result suggests that out of the 196 respondents, 86.22 per cent members under the study have purchased from their own earnings and invested in education of children and healthcare. After becoming member of the SHG, there is remarkable increase in income (87.24%) and standard of living (85.71%) of the women across the four districts. However, 56.12 per cent women claimed increase in work load of SHG activities along with household chores has increased across all the districts.



Table 3.17: Change in Economic Condition after joining SHG

Indicators	Kalahandi (N=50)		Balangir (N=60)		Koraput (N=51)		Subarnapur (N=35)		Total	
	f	%	f	%	f	%	f	%	f	%
Purchased from own earnings and invested for family	43	25.44	46	27.22	51	30.17	29	17.16	169	100
Income increased after joining SHG	44	25.73	50	29.24	50	29.24	27	15.79	171	100
Living Standard increased after joining SHG	42	25	50	29.76	50	29.76	26	15.47	168	100
Work load increased	25	22.72	28	25.45	35	31.81	22	20	110	100

Decision Making Regarding Loan in the SHGs

Available data suggests that in majority of the cases, the beneficiary for providing internal and external loans and interest rate to be charged is decided with the consent of whole group of the SHG members, followed by SHG, NGO and office bearers of the group. From the data of Kalahandi, Balangir and Koraput, it can be ascertained that about 90 per cent of the sample self-help group members under the study claimed that the withdrawal of savings is not allowed in their group. On the other hand, more than one-fourth (28.57%) of the members from Subarnapur reported that the withdrawal of savings is allowed in their group in some cases. Regarding fine charged due to default of the loan, more than half of the respondents from Balangir, Koraput and Subarnapur claimed that decision is taken by all the group members and on an average two-fifth of the members claimed of charging no fine on the default of loan amount. In Kalahandi, as reported by one-third (66%) of the members, there is no fine charged in case of default of loan and remaining 34 per cent members claimed that the decision is taken by all the members of the group.

Table 3.18: Decision Making Power among SHG Members

Particulars	Kalahandi	Balangir	Koraput	Subarnapur
I. Selection of beneficiary				
SHG/Office bearers	14%	5%	13.73%	2.86%
SHPI/NGO	6%	6.67%	-	8.57%
Whole group	80%	88.33%	86.27%	88.57%



II. Decision on interest rate				
President	2%	-	3.92%	17.14%
Secretary	-	-	-	8.57%
Whole group	98%	100%	96.98%	74.29%
III. Withdrawal of savings				
Allowed	4%	6.67%	1.96%	28.57%
Not allowed	96%	93.33%	98.04%	71.43%
IV. Decision on fine due to default				
SHPI/NGO		3.33%	-	5.72%
Whole group	34%	55%	56.86%	54.29%
No fine	66%	41.67%	43.13%	40.00%

Political Empowerment

The level of political empowerment seems to be on higher side, because the participation of women in the Gram Sabha/Ward Convention meetings have also increased. The respondents have also developed leadership qualities in them and they responded that they are willing to take up leadership positions not only in their SHG but also to contest in the local elections. They affirmed that they can work hard and perform well if given a chance. However, currently many of them are already taking up responsible position in their SHGs and performing works like keeping account details of the SHG, performing bank transactions and approaching government offices etc. In most of the cases the women self-help group members revealed that women can be good people's representative and should be encouraged to stand in elections. In fact, during the interaction with the women self-help groups in the study area, it was observed that few self-help group members have contested and won in the local election as Sarpanch and Ward member and have played an instrumental role in promoting infrastructure development in their Gram Panchayat.

Table 3.19: Political Empowerment

Political Empowerment				
Particulars	Kalahandi	Balangir	Koraput	Subarnapur
Attended Gram Sabha/Ward Convention				
Pre-WSHG	28	30	30	7
	56%	50%	58.82%	20%
Post-WSHG	43	49	49	20
	86%	81.67%	96.08%	57.14%
Meetings attended				



All the 4 meetings	7 14%	19 38.78%	07 13.73%	6 30%
3 meetings	10 20%	15 30.61%	10 19.61%	7 35%
2 meetings	9 18%	9 18.37%	09 17.65%	4 20%
Only 1 meeting	2 4%	6 12.25%	04 7.84%	3 15%
Participation in discussion				
Very actively	3 6.97%	11 22.45%	3 5.88%	3 15%
Actively	35 81.39%	36 73.47%	44 86.77%	13 65%
Indifferently	5 11.62%	2 4.08%	4 7.84%	4 20%
Vote in last GP election	47 94%	54 90%	50 98.04%	32 91.43%

Data on the indicators of political empowerment among the women self-help groups in Kalahandi district indicates that prior to joining SHGs, more than half (56%) women self-help group members had attended Gram Sabha/Ward Convention. However, after joining self-help groups, the level of participation of women members in the Gram Sabha has increased to 86 per cent. Of the entire study sample of 50 women self-help group members, 47 SHG members (94%) reported that they have given their votes in the last panchayat election held in 2017.

With reference of political empowerment in Balangir, the results show that a sense of leadership has development among the SHG members. After joining the WSHG, the level of participation, in the Gram Sabha meetings/ward conventions, has increased to 81.67 per cent. About 90 per cent of the members said to have voted in the last Gram Sabha elections.

In Koraput, the selected political empowerment indicators show that after joining the WSHG, the level of participation in Gram Sabha meetings/ward conventions has improved from 58.82 percent before five years to 96.08 percent now. The level of participation in group discussions at Gram Sabha/ward convention meetings has also increased, and the majority of them attend these meetings.

The results on political empowerment in Subarnapur indicators show that after joining the WSHG, the level of participation in Gram Sabha meetings/ward conventions improved from 20% before joining the SHG to 57.14 percent after joining the SHG.



Psychological Empowerment

Psychological empowerment is defined as “intrinsic task motivation reflecting a sense of self-control in relation to one’s work and an active involvement with one’s work role” (Kwanghyun Kim, Soyeon Lee, 2020). Psychological empowerment is composed of four cognitions: meaning, self-determination, competence, and impact. Psychological empowerment of rural and tribal women beneficiaries in the study area is assessed by collecting data in the selected indicators including the level of confidence among the self-help group members while undertaking micro-enterprise or business, ability of the group members to identify new business opportunities, access to credit to start and or diversify business, able to save money to invest in future business opportunities, bargaining power among the self-help group members while purchasing raw materials from market on fair price, ability to compete with other in undertaking any task, leadership quality among the group members and a sense of self-worth, self-confidence or self-esteem among the group members. The response received on the selected indicators is categorized in a five point scale of strongly disagree, disagree, neutral, agree and strongly agree.

Table 3.20: Psychological Empowerment

Activities	Kalahandi		Balangir		Koraput		Subarnapur	
	X	σ	X	σ	X	σ	X	σ
Run your own micro-enterprise/business after become member of WSHGs	2.26	1.01	2.32	0.99	1.87	0.75	2.74	1.15
Identify business opportunities to start up a new business	2.57	0.79	2.68	1.02	2.77	1.66	2.65	0.98
Obtain any credit from Mission Shakti WSHGs to start up a new business or expand an existing business	4.04	0.62	3.42	0.65	3.11	0.64	3.64	0.7
Save in order to invest in future business opportunities after become member of WSHGs	3.78	0.89	2.96	0.85	2.51	0.82	3.07	0.98
Bargain to obtain fair prices when you are buying anything for the business	3.55	0.71	3.25	1.02	2.81	0.67	2.88	1.05
While doing any task, it is important for me to do it better than others	4.05	0.64	3.08	0.93	2.95	0.79	3.37	0.76
If I have the chance, I would make a good leader	3.49	0.68	3.06	0.99	3.30	0.77	3.11	1.26
I want to be a respectful person in my village	4.45	0.42	4.02	0.55	3.75	0.87	3.95	0.39



I do not care what others think about my success or failure	3.29	0.85	3.65	0.83	3.39	0.86	3.21	1.23
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* X = Mean Value, σ= Standard Deviation

Five Point Likert Scale (1= Strongly Disagree, 2= Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree)

Data on the psychological empowerment of Mission Shakti led WSHG members revealed that after joining the WSHG and participating in various economic activities, the members gained a sense of independence, dignity, and self-esteem. They stated that this has given them the desire to gain respect in their own neighborhood and group. They also view the work as a challenge and strive to make it a success. Beneficiaries now feel more empowered, according to numerous metrics of gender empowerment. They claimed that as a result of their economic empowerment, they have developed a sense of self-esteem and want to take on leadership roles in their own community and group. They also indicated that their political interests have grown since joining the SHG, and they want to take on leadership positions in their organization as well as contest for political office at the Gram Sabha level.

3.3. Construction of Women Empowerment Index

Women empowerment index has been constructed to measure the level of empowerment of rural and tribal women engaged in Mission Shakti assisted self-help groups in four KBK districts of Odisha, namely Kalahandi, Balangir, Koraput and Subarnapur. The index has been applied on 196 Mission Shakti assisted SHG members belonging to 96 SHGs in the study area. Observing the behavioural pattern of women involvement in diverse livelihood activities promoted by Department of Mission Shakti, we have proposed four domains of empowerment (economic, social, political and psychological) through which individual and overall empowerment among SHG members could be assessed. Few of these domains are empowerment boosting while others are consequences of empowerment. In order to measure the impact of broad empowerment indicators/domains, we have further identified sub-indicators under each domain which could be quantified to assess the various level of women empowerment.

The weights assigned for each sub-indicators are assumed to be equal and sum up to unity. The indicators are supposed to be binary, while ‘1’ stand for empowerment and ‘0’ for disempowerment. Thus, the aggregate empowerment score lie between 0 and 1. The individual empowerment index above score of 0.8 would be considered as adequate empowerment. As a result, a woman with a score of 0.8 and above is assumed to have access to resources, ability to take own decisions and highly empowered.

3.3.1. Individual Empowerment Index

$$IEI = \sum_{i=1, j=1, k=1} (w_k I_{ij}) + \sum_{i=1, j=1, k=1} (w_k O_{ij}) + \sum_{i=1, j=1, k=1} (w_k E_{ij}) + \sum_{i=1, j=1, k=1} (w_k U_{ij})$$

Where, $\sum_{i=1-49} W_i = 1$ and $W_1 = W_2 = \dots = W_{49}$

Step 1: Thus based on the above method, IEI for each women involved with the SHG can be assessed separately. The individual empowerment score of 0.8 would be considered as adequate empowerment. Thus a woman with a score of 0.8 and above will have access to resource, will have a say in family affair and has in a position to take decision.



Step 2: After computing individual score, ‘group empowerment’ need to be calculated. In computing so, following the method of construction of WEAI (Alkire et al. 2012). The equation for construction of Women Empowerment Index is as follows:

$$\text{Women Empowerment Index}_{\text{SHG}} [\text{WEI}_{\text{SHG}}] = W_e + W_n (D_a)$$

Where,

W_e = % of women with adequate empowerment;

W_n = % of women without adequate empowerment = $(1 - W_e)$;

D_a = % of domain in which disempowered women have adequate empowerment

Empirical Results

The available data depicts that participation of women members in the Mission Shakti assisted SHGs have adequately empowered 21.94 percent of rural and tribal women in the study area; whereas, a majority of 78.06 percent individual beneficiaries have attained inadequate empowerment.

Table 3.21: Individual Women Empowerment Index of SHGs in Study Area

Percentage of Women	Percentage	Number
Adequate empowerment* (W_e)	21.94	43
Inadequate empowerment** (W_n)	78.06	153
Total	100.0	196

* Individual Empowerment score ≥ 0.8 , ** Individual Empowerment score < 0.8

While computing overall individual empowerment index of SHG members drawn from the four KBK districts, Kalahandi has attained highest 34 per cent of adequate empowerment, followed by Subarnapur (25.7%) and Balangir (16.7%). On the other hand, Koraput scored the lowest, that is, 13.7 per cent in the overall individual empowerment index among the surveyed districts. The associated reasons for inadequate empowerment among Mission Shakti SHG beneficiaries in Koraput district could be primarily related to high concentration of PVTG respondents (particularly to Bhattoda and Gond tribe) and the self-help groups operating in the far-flung location with low level of awareness and literacy.

Table 3.22: Overall Individual empowerment index of SHGs in selected districts

Districts	Percentage of Women	
	Adequate empowerment*	Inadequate empowerment**
Balangir	16.7	83.3
Kalahandi	34.0	66.0
Koraput	13.7	86.3
Subarnapur	25.7	74.3
Total	21.9	78.1

* Individual Empowerment score ≥ 0.8 , ** Individual Empowerment score < 0.8



Table 3.23: Social, Economic, Political and Psychological Index of SHG Members

Districts	Percentage Adequate Empowerment			
	Social Empowerment	Economic Empowerment	Political Empowerment	Psychological Empowerment
Balangir	40.0	8.3	45.0	21.7
Kalahandi	46.0	12.0	40.0	20.0
Koraput	43.1	9.8	56.9	2.0
Subarnapur	32.4	11.8	47.1	8.8
Total	41.0	10.3	47.2	13.9

The above table depicts the district wise and aggregate level of social, economic, political and psychological empowerment in the four KBK districts. Aggregate data reveals that participation of Mission Shakti-led SHGs have significant impact on political (47.2%) and social (41%) domain. However, the level of empowerment in the psychological (13.9%) and economic (10.3%) indicators seems to be lower.

Social Empowerment: Across district comparison in the social empowerment indicators reflects that Kalahandi (46%) Koraput (43.1%) and Balangir (40%) have scored above 40; whereas the performance of SHG members of Subarnapur in the social empowerment indicator score remains lower at 32.4.

Economic Empowerment: Economic empowerment could be assessed on the basis of market accessibility, entrepreneurial skills, diverse livelihood activities, and income and expenditure pattern among the rural and tribal beneficiaries. Available data suggests that the respondents have an aggregate score of 10.3 in economic empowerment indicators. District wise performance of members of SHGs reflects that Kalahandi (12%) and Subarnapur (11.8%) have higher level of economic empowerment compared to Koraput (9.8%) and Balangir (8.3%).

Political Empowerment: Political empowerment indicator consists of voting rights, attendance in Gram Sabha meetings and active political participation of SHG members. The political participation of SHG members in Koraput district (56.9%) is highest, followed by Subarnapur (47.1%), Balangir (45%) and Kalahandi (40%). Thus, the overall level of political empowerment of SHG members is highest in the study area, that is, 47.2 per cent.

Psychological Empowerment: Psychological empowerment measures the self-esteem, problem solving capacity, strategic life choices and sense of inclusion of the SHG members. It is evident from the data that women self-help groups belonging to both Balangir and Kalahandi have higher level of psychological empowerment having 21.7 and 20 per cent respectively. Whereas, the performance of SHGs in the psychological empowerment indicators seems to be lower in Subarnapur (8.8%) and Koraput (2%).

It is evident from above analysis that Mission Shakti assisted SHG members are politically and socially more empowered than in the economic and psychological empowerment indicators.



3.3.2. Group Empowerment Index

After computing individual scores for each district, the 'group empowerment index' has been calculated.

Percentage of women with adequate empowerment (W_e) = 21.94 for SHG women

The number of women who are disempowered (SHG women=153).

As there are 4 domains (economic, social, political and psychological) in the index, so maximum number of domains for these women would be $153 * 4 = 612$.

The total number of domains are calculated from the dataset in which the disempowered women are empowered. The total number of domains computed to be 57.

Da for SHG women = $57/612 = 0.09313$

The values for W_e , W_n and D_a from the above computations are:

W_e = 0.2194

W_n = $(1-0.2194) = 0.7806$

D_a = 0.09313

Therefore, WEI for SHG Women = $W_e + W_n (D_a)$

$$\text{WEI} = 0.2194 + (1-0.2194) * 0.09313 = \mathbf{0.292}$$

Hence, group Women Empowerment Index for SHG members in the study districts is **0.292** and still not adequate enough to be labelled as **empowered**.

District Wise Women Empowerment Index

Table 3.24: District wise Women Empowerment Index (WEI)

District	WEI
Balangir	0.258
Kalahandi	0.384
Koraput	0.255
Subarnapur	0.299

The empirical results of group women empowerment index constructed for four KBK districts suggests that Kalahandi has scored relatively higher (0.384) in the four empowerment indicators, followed by Subarnapur (0.299), Balangir (0.258) and Koraput (0.255). The relatively higher performance of SHG members in Kalahandi is attributed to the active role of Mission Shakti initiatives in promoting SHG entrepreneurship in the district. In fact, the study area namely Madanpur Rampur block of Kalahandi district has been declared as a Centre of Excellence (CoE) by Odisha Livelihood Mission, Panchayati Raj Department, Government of Odisha. To qualify for a CoE the GPLFs must be meeting a set of eligibility triggers. Two sets of common and specific indicators are developed for



selection of CoE. The common set of indicators include governance, financial management and inclusion, fund mobilisation and management, infrastructure and accessibility. The specific indicators include: the credibility established by the GPLF in the areas relating to excellent quality of community institutions, established financial management and book keeping practices, strong rotation and proper management of CIF, strong linkages with banks, improved agricultural practices, model in promotion of Mo-Badi, backyard poultry, community-led marketing in seed production, strong PG/Farmers' Cooperative/Association, other livelihood intervention in the area and emerging best practices in community management procurement.

3.4. SHG as a Unit of Analysis

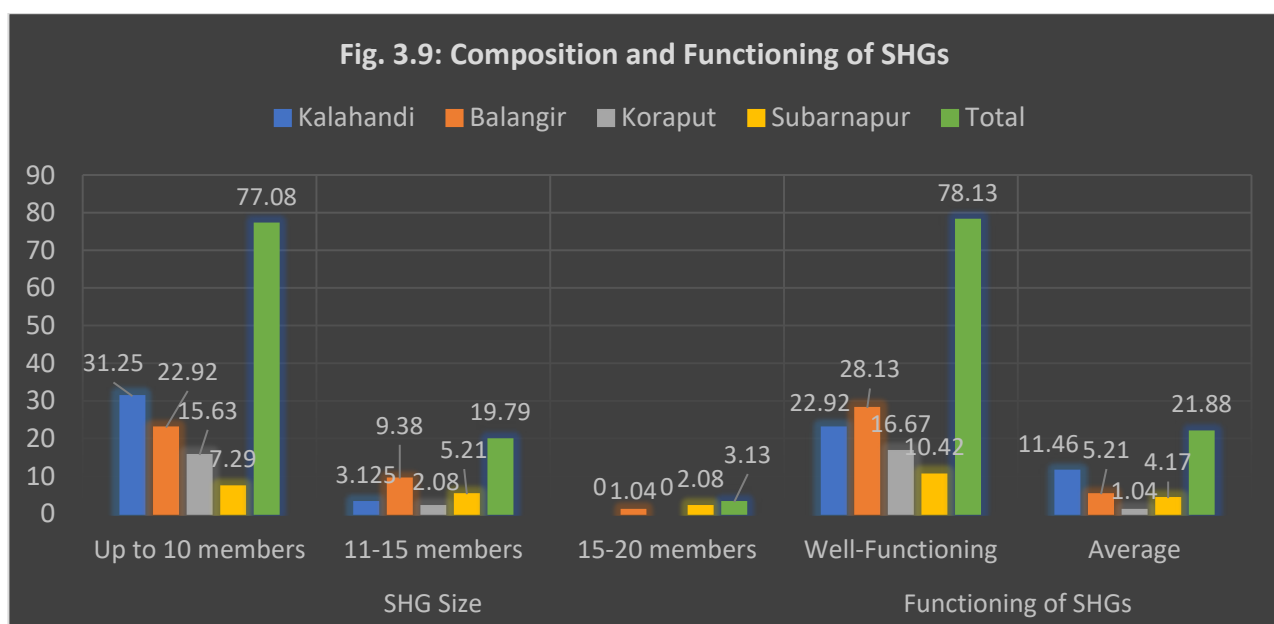
The foregoing section discusses about the structure and functioning of the self-help groups, awareness of members about Bye-Laws, frequency of group meetings, attendance of self-help group members in the meeting, maintenance of records and the procedure for selection of group leaders in the Mission Shakti self-help groups in the study area.

Size of Mission Shakti Self Help Groups

Available data on the membership base of SHGs across sample districts reveals that over three-fourth (77.08%) self-help groups have up to 10 members whereas, about one-fifth (19.79%) of the groups have 11 to 15 members. Out of four districts under study, in Balangir and Subarnapur 3.13 per cent of the self-help groups under study constitutes of 15 to 20 members.

Functioning of the Mission Shakti Self Help Groups

Out of 96 Mission Shakti self-help groups drawn from four districts, over three-fourth (78.13%) women self-help groups are well-functioning. On the other hand, one-fifth (21.88%) self-help groups are observed to be average in terms of undertaking income generating activities and regular repayments.

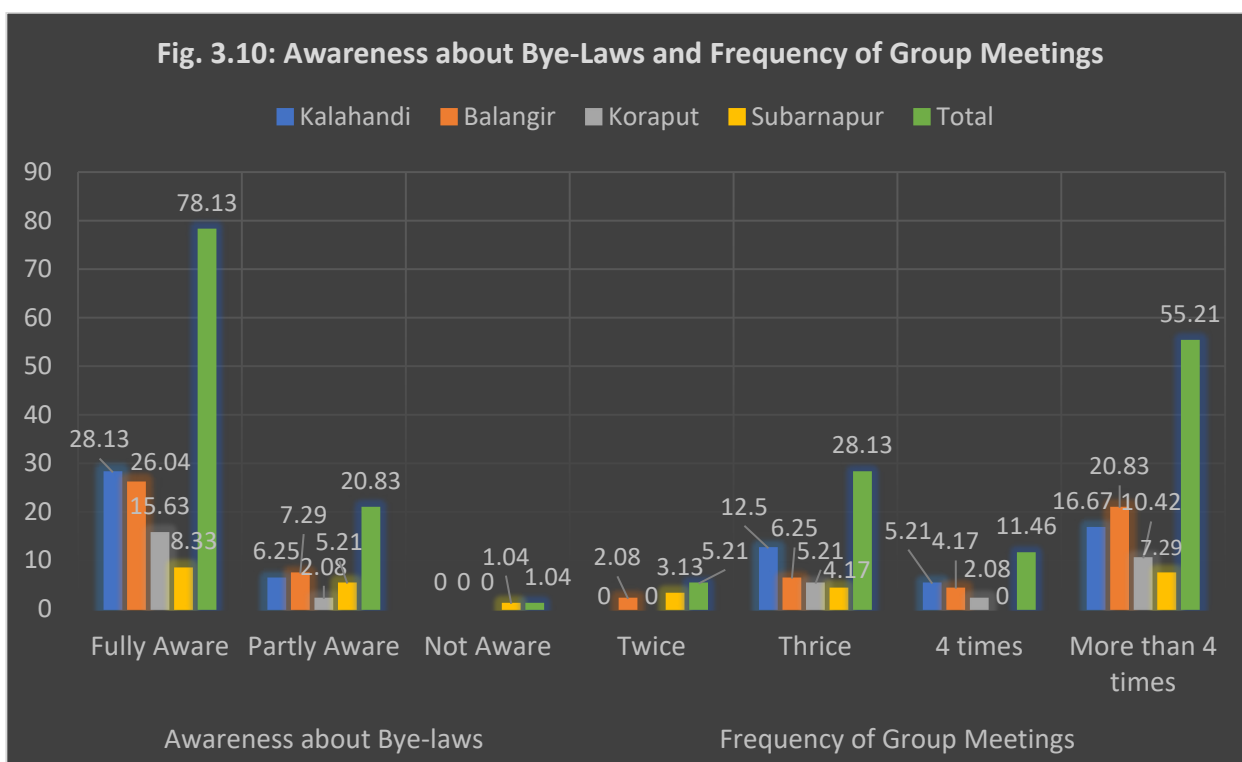


Awareness about Bye-Laws

Level of awareness among the Mission Shakti self-help groups across four districts reflects that nearly four-fifth (78.13%) women self-help members are fully aware and another one-fifth (20.83%) members are aware partly aware about the Bye-laws of the Mission Shakti self-help groups. Level of awareness among the Mission Shakti members about Bye-Laws is comparatively higher in Kalahandi (28.13%) and Balangir (26.04%) and considerably low in Koraput (15.63%) and Subarnapur (8.33%).

Frequency of Group Meetings

Mission Shakti self-help groups across four districts in KBK region conducts group meeting regularly in every month. Out of the entire study sample of 96 self-help groups spread across four districts, over half (55.21%) self-help groups conducts meeting more than four times in a month; whereas nearly one-third (28.13%) groups have reported of conducting group meeting thrice in a month. On the other hand, more than one-tenth (11.46%) self-help groups conduct meeting more than four times in a month, followed by nearly 5.21 per cent Mission Shakti groups conduct meeting twice in a month.



Attendance of SHG members in Group Meetings

More than three-fourth (78.13%) Mission Shakti self-help groups have reported of being present in group meetings across the sample districts. However, more than one-tenth (13.54%) SHGs informed that there is 75 per cent attendance of their members in the group meetings, followed by 50 per cent attendance in 7.29 per cent self-help groups.

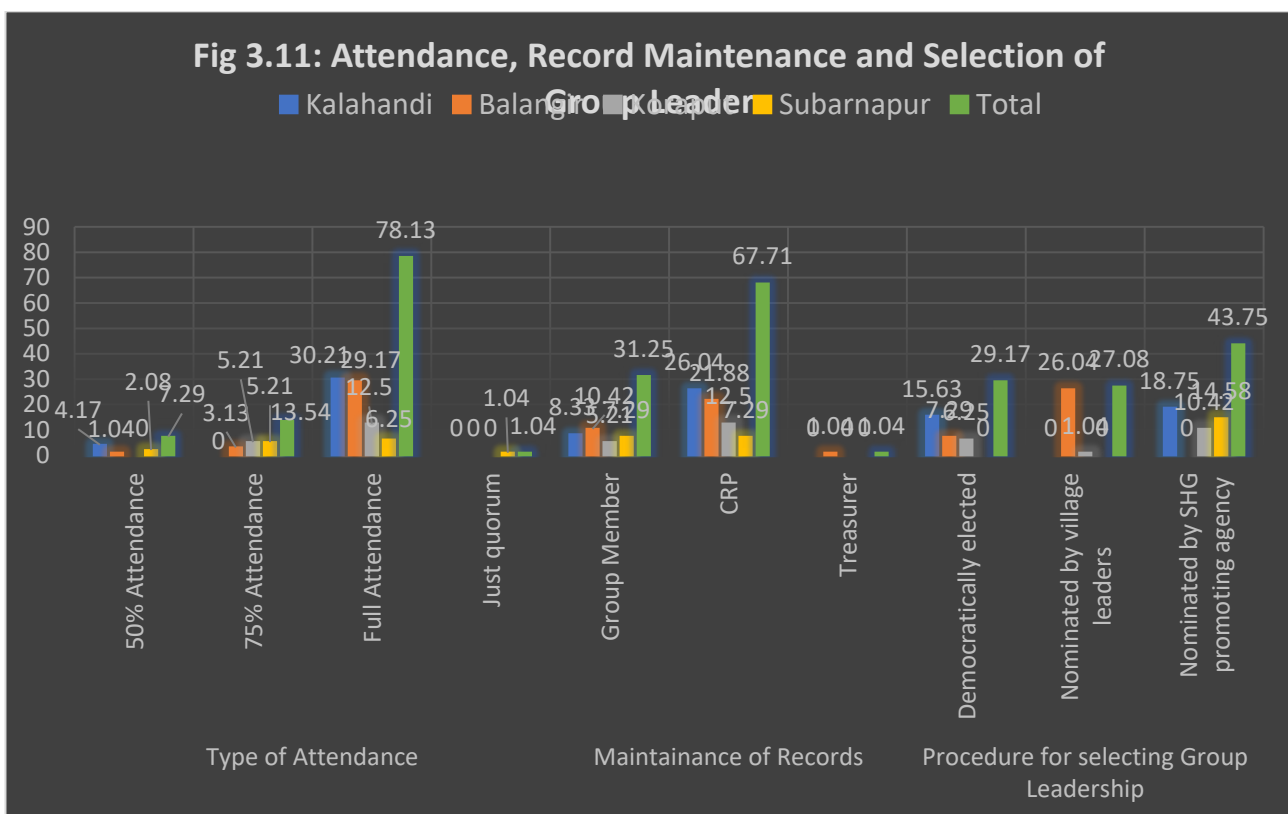


Maintenance of Records

Out of 96 self-help groups under study, the records are maintained primarily by Community Resource Person (CRP) in 67.71 per cent of the groups, followed by group members (31.25%). Whereas, the record is also maintained by treasurer in 1.04 per cent of the self-help group, particularly in Balangir district.

Procedure for selecting Group Leadership

More than two-fifth (43.75%) SHGs under study across four KBK districts informed that the group leader is often nominated by the SHG promoting agency; whereas about one-third (29.17%) self-help groups reported that the leader of the group is democratically elected by all the members. However, leaders in 27.08 per cent SHGs are nominated by village leaders, which is peculiar to Balangir district.



SKILL DEVELOPMENT TRAINING				
Particulars	Kalahandi	Balangir	Koraput	Subarnapur
Received skill development training	20 (40%)	7 (11.67%)	17 (33.33%)	20 (57.14%)
Trade activities participated	-Tailoring -Computer -Agri-allied	-Tailoring -Terracotta -Agri-allied	-Tailoring -Computer -Agri-allied	-Tailoring -Computer -Agri-allied



	-NTFP processing	-Making face mask	-Nursing	-Making Face Mask -Honey Processing -NTFP processing - Handicraft/Handloom -Terracotta -Bamboo Craft
Trades available	Horticulture, Floriculture, nursery, orchard, Food processing, Tailoring, Fishery	Organic farming, Horticulture/Floriculture, nursery, animal husbandry, fishery, NTFP collection, food processing, Tailoring, Fishery, computer related paddy procurement	Horticulture, animal husbandry, fishery, food processing, computer paddy procurement, tailoring, wood craft	Horticulture, Floriculture, nursery, orchard, Animal Husbandry, Fishery, NTFP Collection-processing-value addition, Food Processing & Tailoring
Training providing agencies	-Taluk/Block office -BPC/BPM of Mission Shakti Department	-Vocational Training Centre -Taluk/Block office -District Industrial Centre -Mission Department	-Vocational Training Centre -Taluk/Block office -Mission Shakti Department	-Vocational Training Centre -Taluk/Block Office -Training Cell in the district Activity specific training programme by the department -Mission Department

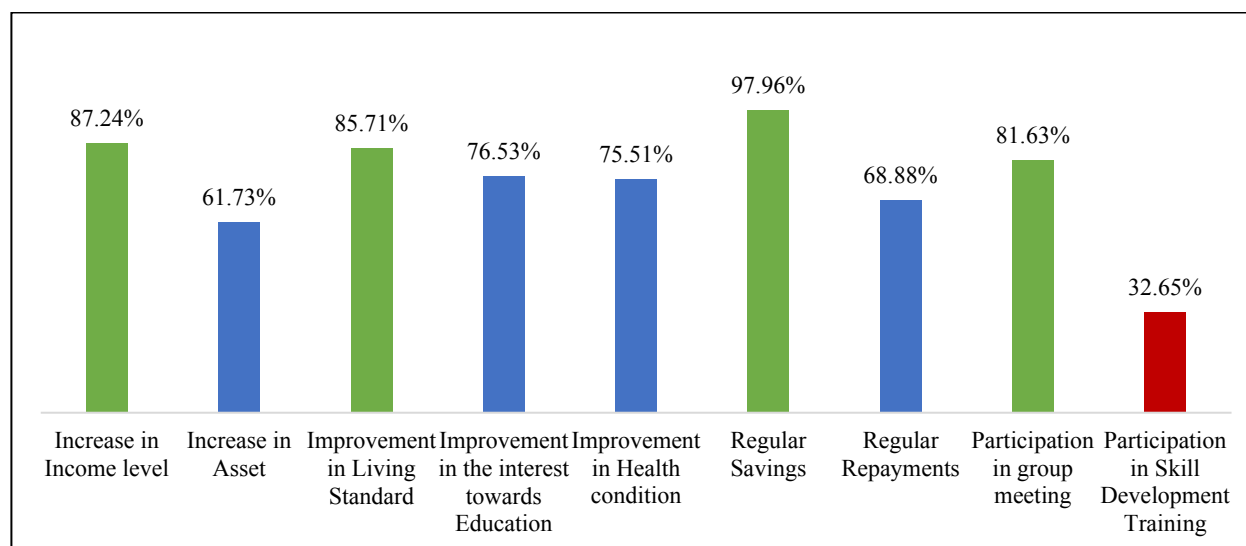
Initiatives by Women SHG Members during Covid-19

During COVID-19 outbreak, WSHG members in the district have taken up several initiatives to combat the pandemic. Door to door counselling on social distancing at (at PDS centre, Shop, Tube well etc.), proper hand-washing for at least 20 second, personal cleanliness, sanitation & hygiene, healthy eating & lifestyle for general population, using mask, registration of migrant workers etc. being done by the SHG members.s



Table 3.25: Initiatives by SHG Members during Covid-19

Districts	Members engaged in Covid-19 Initiatives	Special COVID-19 Loan	Revolving fund	Initiatives taken
Kalahandi	21 (42%)	5 (10%)	12 (24%)	Mask production, Sanitizer, running free kitchen
Balangir	07 (11.87%)	05 8.48%	15 (25.43%)	Mask Production, , Awareness Campaigns, Distribution of Face Masks
Koraput	11 (33.33%)	07 13.73%	12 (23.53%)	Mask Production, Sanitizer, Food Supply Temporary Medical Centers, Selling groceries/vegetables
Subarnapur	5 (14.29%)	-	4 (11.42%)	Mask production, Distribution of Face Masks

Fig. 3.12: Impact of Mission Shakti assisted WSHGs on Selected Indicators

The figure above depicts that Mission Shakti-led women self-help group activities have brought high changes in the indicators like increase in regular savings (97.96%), increase in income level (87.24%), improvement in living standard (85.71%) and participation in group meeting (81.63%). Further analysis shows that participation in the Mission Shakti SHGs have brought moderate change among the members in terms of improvement in the interest towards education among the group members (76.53%), followed by improvement in health condition (75.51%), regular repayments (68.88%) and increase in asset (61.73%). However, it is observed that the level of participation of group members in skill development training (32.65%) seems to be low across four KBK districts. Though the level of income of the group members have remarkably increased after joining SHGs, it has not brought change in the asset creation to a significant level even after joining SHGs. Therefore, ISAs must



identify the constraints for non-participation of women self-help group members in the skill development training and also explore the alternative income generating activities and trades available for women and girls in the respective districts.

Income Generating and Entrepreneurial Activities undertaken by Mission Shakti led Self-Help Groups

Table 3.26: List of Activities identified in each District

Districts	Activities Identified	Training
Kalahandi	Plate stitching, Bamboo Basketery, weaving, paddy cultivation, groundnut, mandia, vegetable cultivation, dragon fruit cultivation, cashew nuts, dal processing, petty business, animal husbandry, fishery, goatery, Chhatua/Puffed rice powder processing, LED manufacturing unit, Mixture Unit, nutrition garden (Mo Upakari Bagicha), millet, cotton	Dry mushroom, paneer, LED Bulb, tailoring, computer, NTFP processing, agri-allied
Balangir	Organic farming, Cotton business, broomstick making, weaving, paddy procurement centre, fishery, supply of pre-school uniform, mid-day meals, collection of electric bills, layer farming, grinding wheat, turmeric and millet powder (mandia) through grinding machine.	Tailoring, terracotta, agri-allied, pisciculture, face mask making
Koraput	Layer farm in deep litter system, Mission Shakti Restaurant and Café, cashew nuts, mango, puffed rice processing, cultivation of sugarcane, drumstick, papaya, ginger, peanut, cauliflower, sweetcorn and jaggery, raising livestock such as cow, goat, sheep and ducks.	Mushroom cultivation and incense stick, pisciculture, nursing, tailoring, computer, agri-allied
Subarnapur	Paddy Procurement Centre, Terracotta, bamboo art, floriculture, lemon grass oil production unit, vegetable cultivation, leaf plate making, broomstick making, goatery, poultry.	Papad, pickle, computer, bamboo, teracotta



Results & Discussion

Households Profile

From the study conducted in the two blocks, namely- Binika and Sonepur, of Subarnapur district in Odisha, it can be drawn that the SHGs have brought a positive change in the lives of the women in the district. The results of the household survey provide that the standard of living have improved in the last five years. The families, which were living in kutchra houses before five years, now possess pucca houses (44%); with an increase of about 32 per cent in pucca houses and decrease in kaccha houses by 34 per cent. However, it is evident from the data that since last five years the government assistance for construction of houses have not increased substantially; it means that the surveyed households have been able to construct their houses without getting any government assistance.

Further, at present 100 percent of the surveyed households have access to electricity, whereas before five years only 85 per cent of them had access to electricity. In case of piped water connection, it is evident from the data that there is still scope for improvement as even today only 20 per cent of them have access to it. However the households have access to water through tube well/bore wells/open wells and all of them are satisfied with the quality of water which they are using for drinking purposes. The available data indicates that the usage of toilets among the households in the study area is high. At present about 78 per cent of the surveyed households have access to toilets within their premises and other 10 per cent have access to public toilet facilities. However, even today about 12 per cent of the surveyed households are defecating in open, which has a serious health implication.

The available data over the fuel used for cooking and the consumer assets indicates that the ease of living in these rural areas have increased over the past five years. At present, nearly half of the surveyed households are using cooking gas (LPG) as provided under Pradhan Mantri Ujjwala Yojana. However, some respondents reported that it becomes difficult for them to get the refilled LPG cylinders, because they cannot afford it, after getting the free connection. This is the reason why majority (85.37%) of the households are still using firewood for cooking purposes. However, it can be drawn that with the use of LPG, the time for cooking decreases resulting in women's participation in other activities. Additionally, general ownership of consumer durables has increased for numerous assets such as cycle, mobile phones, two-wheelers, others (refrigerator) etc. indicating that the income and the purchasing power of the common people in the district have increased over the past five years.

In the study area of Subarnapur, the annual income of majority of households member's PCI is significantly lower than that of the state's PCI (Rs. 104566). The data shows that about one fourth (26%) of the households' have an average income of Rs. 72,000 or less, while more than one tenth (15%) of them have an income of more or less Rs. 84,000. Another one fourth (24%) of the households earn more or less up to Rs. 1,08,000. Further, about one fifth (22%) of households earn up to Rs. 1,50,000. The remaining 13 per cent households have a annual income of more or less Rs. 3,60,000. Thus it is evident that majority of the households belong to lower income group.

In the study area of the two blocks of Subarnapur, less than three fourth (73.17%) of the Households own land whereas the remaining one fourth (26.83%) are land less. Out of the 30 land owners, about half (54%) of the households said to own irrigated land and of these 22 households, majority of them don't possess any agricultural equipment and do the agricultural activities by their own. However, the data shows a little increase in the ownership of agricultural equipment over the last five years, yet only 32 per cent of the families own it. Thus, the need for government intervention seems requisite in this sector so that the farmers can be provided with the required agricultural equipment.



From the study it can be drawn that the households in the two blocks of Subarnapur district are having access to healthcare services in their own area. At present 90 per cent of the respondents have access to governmental health care centers, it implies that the government run initiatives regarding the healthcare services are reaching to every corner of the district. In case of access to health card, at present only two fifth (42%) of the surveyed households have the health card; out of which 89 per cent households are getting benefits of the BSKY and the remaining 11 per cent households are getting the benefits of PMJAY health card.

In terms of traditional practices, it can be inferred that more than two-fifths (43.90%) of total households are continuing with their traditional practices, compared to barely one-third (34.15%) of families who were engaged in traditional activities prior to five years. Art & craft, painting, rope making, comb making, broomstick making, food processing, and plate stitching & pressing are the principal traditional practices carried out by households in the Subarnapur district. In addition, about 90% of the surveyed households in the research area make a living through animal husbandry.

SHGs Profile

When data on SHGs is analyzed, it is clear that beneficiaries from the ST group (48.57 %) are more active in Mission Shakti-led SHGs, followed by the OBC, SC, and General categories. Approximately 71.43 percent of SHG beneficiaries are between the ages of 18 and 40, while the remaining 22.86 percent are between the ages of 40 and 50. When studying the literacy of SHG recipients, it is clear from the data that the majority of them have some sort of educational background, although approximately 31.43 percent of them are either illiterate or illiterate with no formal education.

According to the data of monthly income of the WSHGs participants, it is clear that over one fourth (28.57%) of the surveyed respondents have monthly income up to Rs. 5000; whereas less than two fifth (37.14%) WSHG beneficiaries have monthly income between Rs. 5000-15000. About one fifth (17.14%) beneficiaries have monthly income between Rs. 15000-25000 and nearly one tenth (11.43%) SHG beneficiaries have monthly income between Rs. 25000-35000. About 2.86 per cent of SHG beneficiaries have monthly income between Rs. 35000-50000 and yet another 2.86 per cent beneficiaries earn above Rs. 50000 which is the highest income group among the entire selected SHG members.

Category wise economic status of the SHG beneficiaries reflects that about two third (65.71%) WSHG members are from lower income group. The income levels among the SHG beneficiaries reveals that 100 per cent OBC beneficiaries have monthly income between Rs. 5000-15000. Similarly, about 5.72 per cent SC beneficiaries have monthly income between Rs. 5000-15000 and another 5.72 per cent SC beneficiaries have monthly income between Rs. 15000-35000. In case of ST beneficiaries, about one third (32.06%) of them earn between Rs. 5000-15000 in a month, whereas one tenth (11.43%) of them have a monthly income of Rs. 15000-25000 and the remaining 5.72 per cent earn between Rs. 25000-50000 in a month. In case of general category, around 5.72 per cent households have a monthly income of Rs. 5000-15000, whereas another 5.72 per cent households have a monthly income of Rs. 25000-35000. About 2.86 per cent of the households from this category earn up to Rs. 5000, another 2.86 per cent earn between Rs. 15000-25000 and the remaining 2.86 per cent have a monthly income of Rs. 50000 and above.

When we look at the economic status of the WSHG beneficiaries, we can see that the vast majority (97.14%) of them fall into the BPL or antyodaya (very poor) categories. It suggests that the Mission



Shakti-led SHGs have provided them with an opportunity to increase their income by incorporating them in various entrepreneurial activities and becoming atmanirbhar.

While analyzing the position of office bearers of the SHG in Subarnapur District, it can be withdrawn that majority of the participants of the WSHG take up the leadership positions and about 60 per cent of them hold some position in their group. Of these 21 office bearers, 14 are president, 5 are at the post of secretary and 2 are at the post of treasurer. The educational background of the office bearers show that majority (76.20%) of them possess some kind of formal educational degree whereas nearly one fourth (23.80%) are either illiterate or literate but with no formal education.

According to the data, anganwadi workers and SHG members played a significant influence in motivating beneficiaries to join the group. The vast majority of recipients are actively involved in SHG activities. Also, in order to improve and encourage participation, the majority of SHGs conduct their group meetings more than four times per month, as part of the *Dasa Sutra* (10 Golden Principles). To encourage more participants to attend these meetings, the SHGs do not penalize their beneficiaries for failing to attend the group meetings.

The majority of SHGs are performing well and meeting on a monthly basis. In order to increase involvement and improve the effectiveness of their SHG, members debate a variety of subjects relevant to their SHG's affairs and members during meetings. Savings, followed by functioning of the group, marketing of the produce, future programmes and repayment of loans are the most discussed topics; whereas procurement of raw materials, health & nutrition aspects, strengthening of the group, working of the Mission Shakti specific livelihood convergence programme, skill up gradation and violation of entitlements etc. are some other topics of discussion among the group meetings. To improve the performance, SHGs keep a record of their regular work; be it attendance register or the records for savings, or the visiting records or the record of cash book and loan taken/give, every record is being kept by the SHGs. Further in SHGs either any SHG member or the CRP is responsible for keeping the records.

Around half (17) of the entire beneficiaries of 35 beneficiaries of the Mission Shakti assisted women self-help groups have availed loan. The data shows that less than one fifth (17.14%) have taken loan of amount up to Rs. 50000, another less than one tenth (14.29%) set of beneficiaries have availed the loan of amount Rs. 50000- Rs. 100000. About 8.57 per cent of the beneficiaries have availed a loan of Rs. 100000- Rs. 150000 and yet another 8.57 per cent have availed the loan of Rs. 150000-Rs. 200000. More than half of the beneficiaries (51.43%) have not availed any loan from their SHGs.

Women's self-help groups managed by Mission Shakti receive zero-interest loans from banks and redistribute the funds to their members for income-generating activities to earn profit. The interest rates charged by the self-help groups from their members for internal loans vary, and the rate of interest range from 6-24 per cent per year. The decision regarding the rate of interest for the internal loan is generally taken by the group members as a whole. However in some cases the decision regarding the interest to be charged from the members is taken by either the President or by the Secretary.

The status of women in the household both before and after joining SHG shows that now the control over the expenditure of their own income have increased over time and they jointly take decision over the expenditure of their husband's income. Whereas, prior to joining SHGs, the group members did not have a say in their husband's income. In terms of household matters, however, after joining SHG, the women members now are more empowered and are able to take decisions. Now they have a say



on purchase of household items, healthcare of family members and even in family planning matters. Generally Odisha is a patriarchal society, especially in terms of house and landed property ownership; however, now things have changed and the ownership of house and land is now own jointly by WSHG beneficiaries and their husband.

While analyzing the status of women beneficiaries seeking permission to go out and visit their relatives or for any other purposes, it can be observed that the ratio of women seeking permission now have declined 97 per cent to 91.43 per cent. The change in decision making power of women beneficiaries can be observed in terms of healthcare matters and also regarding the family planning yet it is less than sufficient. It implies that there is still need for change in the attitudes of their husbands and their family members.

In the last five years, women's awareness of Mission Shakti-led SHG initiatives has grown. More than 90% of self-help group members surveyed said they are completely aware of the Mission Shakti loan, seed money, and digital empowerment parts of the State Government's Mission Shakti program. According to access to institutional credit, 80 percent of women self-help group members had availed a Mission Shakti loan five years ago, and the number has now risen to 88.57 percent of women SHG members who had availed a Mission Shakti loan for income-generating activities.

Women's participation in Mission Shakti-assisted SHGs has resulted in significant changes among its members in selected social empowerment indicators such as freely and frankly speaking in SHG meetings (65.74%); teaching and training someone else (45.72%); speaking during public meetings (48.56%); taking leadership positions in the SHG (60%); keeping SHG accounts (60 %); performing bank transactions (57.14%) and approaching government office (57.14%).

Similarly, the Economic Empowerment Indicators of Mission Shakti SHG Members demonstrate that more than three-quarters (77.14%) of the members reported an increase in income after joining the SHG. Around 17 members (48.57%) of the total beneficiaries have obtained a loan from the SHG and used it for a variety of purposes, including agricultural operations, the establishment of small businesses, the purchase of livestock, education loan for their children, home loan for constructing their house, marriage, health issues like surgery and terracotta business. As evident in the data, over half (57.14%) SHG participants have received skill development training for various trade activities, such as, tailoring, computer, agro-allied, making face mask, honey processing, NTFP processing, handicraft/handloom, terracotta and bamboo craft. This shows that the beneficiaries of SHGs are involved in a variety of vocational activities and have reported greater income and, as a result, a higher standard of living; this is why nearly one fifth (20%) of the participants of SHGs reported that they feel more happy than the non-SHG members. However, over 68.57 per cent of the beneficiaries said that both, the SHG member and the non-SHG members are happy.

Data on the empowerment of women beneficiaries in the selected political empowerment indicators show that after joining the WSHG, the level of participation in Gram Sabha meetings/ward conventions improved from 20% before joining the SHG to 57.14 percent after joining the SHG. Available data on the psychological empowerment of Mission Shakti led WSHG members revealed that after becoming a member of the WSHG and participating in various economic activities, the members gained a sense of independence, dignity, and self-esteem. Beneficiaries now feel more empowered according to numerous metrics of gender empowerment. They indicated that economic empowerment has given them a sense of self-esteem, and they want to take on leadership roles in their own community and group.



Summary

It is evident from the above analysis that the participation of rural and tribal women in the Mission Shakti assisted self-help groups across four KBK districts in Odisha have brought significant change in the economic empowerment indicators. Further analysis reveals that Mission Shakti SHGs have brought moderate change in children's education, followed by improvement in health condition, regular repayments and increase in asset. However, it is observed that the level of participation of group members in skill development training seems to be lower across four KBK districts. Though the income level of the group members has remarkably increased after joining SHGs, but it has not brought significant change in asset creation. Evidence from ground suggests that participation of women members in the Mission Shakti-led self-help groups have brought high changes in the social empowerment indicators like freely and frankly speaking in SHG meetings, teaching and training someone else, speaking during public meetings, presenting cultural programmes in public meetings, taking leadership positions in the SHG, writing minutes of SHG meetings, keeping of the accounts of SHGs, performing bank transactions and approaching government office. The level of political empowerment seems to be on the higher side, because of increased participation of women members in the Gram Sabha and elections. Participation of women members in the self-help group has enhanced their self-esteem in the locality. The financial support in the form of interest free loan provided under the scheme has enabled the group members to initiate a new business and expand the existing business at the local level. Regular savings of group members has helped them in investing in future business opportunities.





Best Practices in SHG Institutions of Odisha: A Few Case Studies

The following chapter provides an overview of the key concept of ‘best practices’ and analyses the process of women empowerment through the Mission Shakti-led Women Self-Help Groups (WSHGs) initiatives in KBK districts in Odisha. Secondly, an effort is also made to analyse the role of Implementation Support Agencies (ISAs) in poverty alleviation and women empowerment.

4.1. Best Practices in SHG Institutions: An Overview

The notion of ‘best practices’ has been derived from the political and administrative world of anti-poverty strategies.¹³ The concept has been used in social research from an interdisciplinary perspective to learn from successful experiments of reducing poverty, which can be transferred to different national and cultural settings. The evolution of the concept coincides with a decade of shifting paradigms in development theory on how to combat poverty in the 1990’s. The dominant philosophy of macro-economic and structural adjustment as major tools to eradicate poverty and social exclusion now incorporates the building of human capital to enhance the human factor and its potential in the construction of pro-poor communities.¹⁴

Oyen (2002: 21) classifies a best practice as an intervention that reduces poverty, reduce it to a sizeable degree, prevent loss of gains and ensures that none of the formerly poor slips back in to poverty as candidates for best practice. Further, he views that an intervention that manages to reduce several kinds of poverty rather than just one component in the complex pattern of poverty production as a leading candidate for a best practice.¹⁵ Studies by Joshi, Moore, Miller and Cimadamooore et.al.¹⁶ emphasize the ‘participation’ as a crucial variable in the process of an intervention becoming a best practice. Thus, different kind of participations which in turn may lead yield different kinds of impact on the future of a best practice. Some of these are best practice cases that can provide important lessons and have tremendous potential for context based replication and up scaling. Careful documentation of best practice cases can provide guidelines for policy making and planning of new projects as well as their effective implementation (SAARC 2003: 36-38).¹⁷ However, caution must be exercised while analysing issues of replicability of a ‘best practice’ case. The concept of best practice is a fairly recent inclusion in the development discourse and the literature does not provide an adequate explanation of when and how a best practice can be replicated and transferred to another place or region.¹⁸

¹³ Oyen, E. et al. (2002), Best Practices in Poverty Reduction: An Analytical Framework, CROP International Studies in Poverty Research, p. vii.

¹⁴ Kruger, Joachim in Oyen, E. et al. (2002) , p.108.

¹⁵ Oyen, E. et al. (2002) , p. 21.

¹⁶ Joshi, Moore, Miller and Cimadamooore et.al in Oyen, E. et al. (2002, p.5).

¹⁷ SAARC 2003. Report of the Independent South Asian Commission on Poverty Alleviation, Our Future Our Responsibility. 36-38

¹⁸ Mehta, A.K. et.al, Escaping Poverty: The Ralegan Siddhi Case, CPRC - IIPA Working Paper 38, p.5.



One of the transplanted best practices cited the most often is the case of the Grameen Bank. The Grameen Bank originated in 1989 in Bangladesh and provided a credit without collateral to poor women to initiate small-scale enterprises. The women guaranteed collectively for the loan and organized repayment between them. The scheme has tremendous success both in terms of new initiative slow administrative costs. The model has been implanted worldwide into so-called micro-credit schemes where by small loans are extended to poor people for entrepreneurial activities and to help them obtain ordinary bank loans. However, its success in terms of replication has been mixed. Critics view that the schemes have not become the expected cost-effective weapon for fighting poverty. It has been speculated that one reason is the curtailment of the ‘16 dogmas’ built into the original Grameen scheme. These dogmas provide a set of cultural instructions linked to the use of money (for instance the loan could not be used for bridal dowry). Although the same instructions would hardly be applicable within another cultural framework, the transfer of the best practice built into the Grameen scheme became incomplete. The lesson from Bangladesh stresses the fact that an understanding of the social context is important for the successful transfer of a best practice (Oyen 2002: 8-9). Thus, the ‘more limited and well-defined an intervention is and the less culture-bound it is, the more manageable a transfer is likely to be’ (ibid: 11). In Indian context, Ralegan Siddhi qualifies as a best practice case of poverty reduction since it has not only reduced poverty, but has led to sizeable poverty reduction with the prevention of slippage or loss of gain. Such cases provide important lessons and have tremendous potential for context-based replication and scaling-up (Mehta et.al. 4-5).

The SHGs operate under the umbrella of a micro credit institution, in other words, the micro credit institutions ensure that the understanding of SHGs are within an understanding of the total system. Though the disclaimers argue that a successful microfinance program may not appropriately be viewed as a “financial institution” activity alone. The importance of social relations and institutional features is stressed in Woolcock (1999). However, these may have the importance but it is also believed that creating good financial institutions qua financial institutions does contribute to the success of such programs. Thus, SHGs and micro credit institutions can be solely perceived as financial institutions.¹⁹

A typical SHG consists of twelve to thirty members (Rutherford, 2000). The group is not merely a savings and loan association, but serves as an “affinity” group that provides a platform for a range of issues (such as watershed development, awareness building, and family planning - see Fernandez, 1994, for a comprehensive description of such SHGs). An SHG meets regularly (often weekly), and in these meetings, members contribute savings and take decisions on loans to members of the group. Group leadership is by rotation. The SHG may initially lend out of its own pool of funds and after gaining some experience with lending (and recovering loans), it may borrow from a micro credit institutions for on-lending to members.

4.2. Best Practices of Mission Shakti-led Women Self Help Groups in KBK Districts

The following section describes the successful practices of Mission Shakti-assisted women self-help groups in four selected districts of Odisha namely, Koraput, Balangir, Kalahandi and Subarnapur. While doing so, it analyses the factors that led to the success of these women self-help groups and individual beneficiaries in undertaking the income generating activities in the study districts and

¹⁹ Srinivasan, R.,2009, Self-Help Groups as Financial Institutions: Policy Implications Using a Financial Model , Volume 5 Number 1, p.1-2.



lessons could be learnt and the successful model of Mission Shakti-led Women Self Help Groups could be replicated in other areas in the state and the country at large.

4.2.1. Koraput

Case Study 1: Mission Shakti Cafe by Adarsha Women Self-Help Group

Mission Shakti Café is a flagship initiative in few districts, with an objective to provide good quality and nutritious food at reasonable price in rural pockets. Mission Shakti Café of Semiliguda block is run by Adarsha Mahila Mandal WSHG supported by USHA BLF and Block Administration situated at Semiliguda Block Office premises.

Adarsha Mahila Mandal SHG, Pakhanjhola, Semiliguda block, Koraput has been formed on 27 August 2018 with 10 members, comprising of 2 ST, 5 SC and 3 OBC members through the facilitation of Anganwadi Worker (AWW). The primary occupation of SHG members is running the petty business. The total savings of SHG members during the 39 months amounts to Rs. 1,72,633. The group has availed loan of Rs. 11,50,000 from bank, GPLF and BLF in total. Occasionally, some SHG members prepare food during Block training programme and MDM programmes at Block Colony UPS. Initially, they used to prepare 50 lunch and breakfast per day. The café was inaugurated in the presence of Honorable MLA Sri Peetam Padhi Ji.



The members of Adarsha SHG runs Mission Shakti Café at Pakhanjhola, Semiliguda, Koraput.



The study team interacting with Adarsha SHG members.



Case study 2: Ginger Cultivation by Matru Shakti Women Self Help Group

Subai village is situated in Similiguda block of Koraput district. This village is situated at a distance of 14 kms from the block headquarters. There are 250 families living in the village. The inhabitants of the village belong to Kutia tribe, Sundhi caste and Gaud (milk man). About 80 per cent families in Subai village depend on agriculture and wage labour as source of livelihood. All the agricultural dependent families were traditionally growing food crops like paddy, mandia (millet) and suan (little millet); however, in the last ten years about 50 per cent families living in the village are cultivating ginger as cash crop. The land in the region is suitable for ginger cultivation. Ginger cultivation is more profitable in comparison to corn (makka) and sugarcane.

Here is a success story of Mission Shakti assisted Matru Shakti women self-help group in Subai village is cultivating ginger as a major source of livelihood. Matru Shakti women self-help group has been instrumental in engaging its members in developmental activities through rising the differential power, skills and abilities. The group has earned a sense of identity of its own by starting ginger cultivation and having ownership in in the group activities undertaken towards economic upliftment of its members.

Based on the experience of earning profit from ginger cultivation in the past few years, the group is continuing with ginger cultivation in recent years. With encouragement and support from Mission Shakti, Matru Shakti women self-help group comprising of 10 members (homogenous group) was formed under the dynamic leadership of Smt. Bimala Khil, an anganwadi worker in the village. The group collected monthly savings of Rs. 100 from each member and with a total amount of Rs.1000 approached the State Bank of India, Semiliguda to open a bank account. In order to operationalize the group, the members nominated Mrs. Jyoshna Choudhury as President and Mrs. Debaki Bisoi as Secretary. The saving of the self-help group with monthly saving of Rs. 100 from each member and on receipt of seed money, the savings of the group increased to Rs. 59000/-. With these saving amounts, the group availed a loan of Rs. 150,000/- from State Bank of India, Semiliguda on 31.01.2020. The group members decisively took 1-acre of agricultural land on lease from Bhanu Khil, a resident of Subai village to start ginger cultivation. The group harvested 9 quintal gingers. The cost of the ginger plant (sapling) was estimated to be approximately of Rs. 90,000 (Rs. 1000/- per quintal). Ginger seed is sown in the field in the month of May-June and is planted again in the month of July-August and finally it is harvested in the month of January-February.

During the field visit, the study team found that the Matru Shakti group had planted 80 per cent (7 quintals) ginger sapling at Rs. 2000 per quintal and in total earned Rs. 42,000. The self-help group sells ginger to the local businessman at Subai market which is situated at a distance of 1 km from the village. The group has planted ginger with care with an expectation to harvest a good yield. The group is expecting to yield 30 quintal ginger and the market price for the yield would be approximately Rs. 1,80,000/-.

The members of Matru Shakti women self-help group have actively participated in the training imparted by Mission Shakti. The members are trained on various aspects including Mission Shakti loan, interest free loan (0%) from bank and convergence of activities of various government department such as fishery, poultry, stitching dress for students of primary school, management of mid-day meal, electric meter reading, mushroom farming, vegetable cultivation and market/mandi for selling of paddy crops etc. The training imparted by Mission Shakti has led to the enhancement of skills and abilities of the groups.



From time to time, women self-help group members of Matru Shakti have received support from block project coordinator (BPC) relating to organization and functioning of group, writing minutes of meeting and coordination with bank for availing loan. Eight self-help groups including Matru Shakti had a contract with the district administration to provide cooked food to Odiya migrant laborers, sick persons and homeless in Subai village during COVID-19. Subai Gram panchayat had received Rs. 113220 from district administration and Rs. 1428 as incentives from state government. The eight self-help groups had provided 3686 packets of cooked foods to the COVID affected people in Subai gram panchayat. In addition to this, the group members have received financial assistance for farm pond vision from Soil and Conservation, Department of Odisha.



Ginger Cultivation by Matru Durga SHG.



Field visit to the nursery of Matru Shakti SHG.

Case Study 3: Individual Success Story through WSHG

"Kasturi -An Epitome of Women Power"

Ms. Kasturi Majhi, a resident of Rajput hamlet in Koraput, began stitching leaf plates with sincerity and determination. She started her minor business with an initial expenditure of Rs.900 and made a profit of Rs. 90,000 over the period of time. Kasturi has built a feeling of identity in her group through her success with leaf plate stitching and membership in the Om Sai SHG Producer Group. The leaf plate made by the self-help group is quite popular in Rajput and adjacent villages. The leaf plate hit the local market in June 2020. Kasturi Majhi joined the plates and sold them in the local market to try something new and unique, leading to her improved financial situation. Kasturi is now making huge



profit through leaf plate stitching. She also assisted her group members in becoming self-sufficient, which ultimately helped them in leading a life of dignity.

Kasturi dropped out of school at 8th class and her mother's encouragement pushed to undertake training in tailoring. After the death of her mother, she had to take care of her younger brother, so she decided not to marry. After the death of her father, Kasturi had a turbulent time and she had to do tailoring to manage the expenses of the family. With encouragement and support of Mission Shakti and Mrs. Sarojini Mangaraj, Anganwadi worker, she constituted a 10-member self-help group in the month of December, 2017. Kasturi led the self-help group as President and managed the group activities and started developing saving habits among the members. With her continuous effort, she has mobilized Rs. 9000/- from each member of the group and the saving of the group has increased to Rs. 90,000/-. With the assistance of Mission Shakti, her group had received a loan amount of Rs. 150,000/- in June 2020. Though the leaf plate business was affected due to COVID-19 pandemic, however the business is running well at present. Every month, the group is earning a profit of Rs. 8000 through the sale of leaf plates.

The strong will power and dedication, Kasturi along with her group members started the leaf plate stitching and in the first stage, her group had earned only Rs. 900/- from selling leaf plate in the market. However, in the last three months, the value of the leaf plate production has increased to Rs. 90,000/- and the group earned profit of Rs. 25000/-. Kasturi has been a source of inspiration not only for her own group, but also for other groups and the leaf plate prepared by the group is accepted by others. In near future, Kasturi is planning to manage mid-day meals for school children.

Case Study 4: Jai Jagannath SHG, Tikraguda, GP-Chhatarla, Kotpad (Koraput) under the Scheme of Layer Farm in Deep Litter System of 200 Birds under State Plan

This scheme of 200 Layer Birds of 50% subsidy under State Plan is implemented by the convergence of Mission Shakti Department, Kotpad and Veterinary Department, Kotpad. The members of this group belongs to Scheduled Tribe (07), Schedule Caste (02) and OBC (01) community and agriculture background. The major livelihood activity of the members include collection of forest products and working as wage labourer. Every group member own a bank account where they deposit their monthly savings. The subsidy was released in two instalments: First instalment after the construction of shed and second after the purchase of chicks, feed and litter materials. After knowing about the scheme of layer farming the group members contacted with BPC, Dept. of Mission Shakti, Kotpad. As per Government guideline, the concerned WSHG submitted their proposal through group meeting resolution and got selected after the approval of block level committee. After selection of SHG and receipt of Go-Ahead letter from Department of Mission Shakti and Veterinary Department, Jai Jagannath SHG was constituted.

Initially, the production of eggs for the first week is around 40 per day after the procurement. Afterwards the production of egg reaches to 120 eggs per day. The eggs are sold in the nearby market in the weekly haat and nearest shop at the rate of Rs. 5 per egg. In case of lower production of eggs, it is easy to sell the stock eggs but there is lesser demand for eggs in case of larger production by the members. This affected the profitability and productivity of the members. At present, the group has 35 carats of eggs (30 eggs per carat). Thus, for market linkage, the Block Mission Shakti and Veterinary Department decided to sell their eggs through Opolfed Chicken Fresh Outlet, Jeypore in bulk mode. The concerned WSHG sold 600 eggs of worth Rs. 3000 to Opolfed Chicken Fresh Outlet,



Jeypore. Till date, the concerned WSHG has earned a sum of Rs. 23375 through the sale of 4675 eggs in last 50 days. Prior to the layer farm initiative, the concerned WSHG members were involved in collection of forest products such as mahua and used to have marginal amount of earning.



Poultry Farm



Jai Jagannath SHG Members

Case Study 5: PVTG (Bhattoda) tribe involved in sugarcane cultivation and jaggery production, Kotpad, Koraput



Members of Bhattoda Tribe

The Bhattodas are primarily settled agriculturist. The cultivation of sugarcane and jaggery production is the major source of livelihood. They supply jaggery to the local market as well as markets of Koraput and Jagdalpur, Chhattisgarh. Among the other SHGs in the Koraput district, the Bhattoda tribal community's members are involved in the cultivation of Sugarcane and production of jaggery as their traditional practice.

4.2.2. Balangir

Case Study 6: Wheat, Turmeric & Mandia Grinding by Maa Parbati SHG at Bhutiarbhaal, Balangir

Maa Parbati women self-help group has been formed with 10 members on 01.07.2005 through the facilitation of Anganwadi Worker (AWW). The primary occupation of the SHG members are grinding wheat, turmeric and mandia (finger-millet) through grinding machine. To reduce labour, drudgery and post-harvest cost, customized millet processing machines have been provided to the SHGs. The SHG uses the machinery for cleaning their own millet produce and earn rentals by providing the service to other farmers. This self-help group is from Bhutiarbhaal village in Balangir block in Balangir district.



The group has availed loan of Rs. 5,00,000 from Utkal Grameen Bank, Balangir. The monthly income of the self-help group in selling wheat flour, turmeric and millet powder (mandia) is of Rs. 25,000 and the profit from such economic activity per member amounted to Rs. 2,500 as intimated by the group.



Members of Maa Parbati WSHG

Case Study 7: Maa Laxmi SHG engaged in Pisciculture

Kalsaipali village 6 km from district headquarter under Gram panchayat Khujenpali. As per the 2011 census, the total population of the village is 486 and number of houses are 114. Female population is 234 (48.1%). Female literacy rate is 24.7%. Under the Mission Shakti scheme, the village has one Anganwadi Centre where Anganwadi employees and Anganwadi helpers work for women SHGs. Of the 7 WSHGs, 5 of them are formed by Mission Shakti with the help of Anganwadi Workers and Anganwadi Helper. One of the SHG is Maa Laxmi SHG which was formed on November 5, 2017 with the help of Mission Shakti. Maa Laxmi SHG has received a work order to lease their village pond for pisciculture. In the GP auction, the starting price for said pond was Rs 9468/-. Because of the pond's high demand, the SHG obtained it for Rs 31,150/-. They then loaded the pond with fishes. The members were trained with the assistance of the Fishery Department. The joint visit of AFO and MS employees during stocking, feeding, and sample netting benefits and encourages the SHG. Following the formation of the SHG with 11 members, a bank account was formed and deposits of Rs.100 per member were started in the group and deposited on a regular basis. Prior to the foundation of the SHG, the members worked as unskilled wage laborers and housewives. They kept records including meeting registers, savings ledgers, loan registers, cash books, and so on with the support of Mission Shakti employees and Anganwadi Workers. Mission Shakti also provided them with seed money sum of Rs.15000.





During Stocking



Records Verification



During Training on Pisciculture



Sample Netting

Case Study 8: Mission Shakti Gruha

Under infrastructure development, Mission Shakti Gruha has been constructed in each Gram Panchayat across the state. The construction of Mission Shakti Gruha has been initiated by the Government in a big way to facilitate regular meeting of women self-help groups and provide retail outlets for SHG products at the Panchayat level. It is expected that establishment of Mission Shakti Gruha will strengthen the Mission Shakti assisted SHG activities at Gram Panchayat level. Under the PEETHA Scheme (Peoples Empowerment - Enabling Transparency and Enhancing Accountability in Odisha Initiatives), a Mission Shakti Gruha has been newly constructed at Bargaon village under Baidipali Gram Panchayat with a total cost of Rs. 500000. This Mission Shakti Gruha will be used for meeting and outlet for self-help group products.





The study team at Mission Shakti Gruha, Bargaon, Balangir

Case Study 9: Siridi Sai SHG engaged in Vegetable Cultivation

Siridi Sai women self-help group in Sibtala village in Balangir has been formed with 12 members on 7 December, 2017 with the active support of Anganwadi Worker. The primary occupation of SHG members is vegetable cultivation (organic farming). The group has availed loan of Rs. 180000 from ICICI bank, for starting vegetable cultivation and organic farming. The average profit of the Siridi Sai self-help group is of Rs. 20,000 per month.



Organic Farm of Siridi Sai SHG

Case Study 10: Jai Shri Ram SHG involved in weaving Sambalpuri Saree

Jai Shriram SHG was established in Kandhakelgaon, Saintala block, in 2016 with ten members of the weaving community (meher). Each member saves Rs. 100 per month, for a total of Rs. 5900. Furthermore, the total savings in the SHG account are Rs. 33,939. The community's primary occupation is looming. The weaving of the sambalpuri saree involves all of the family. Bandh patterns for sarees are purchased in Bargad and Barapali.





SHG Member involved in weaving Sambalpuri Saree

There is a producer organization named Maa Karamsani Producer Group, which has 35 members selected from 8 to 10 self-help groups. ORMAS has provided a one-month training on bandh design to the producer group at the village level in 2020. Previously, the village's local moneylenders provided thread and bandh designs for weaving sarees, and the members received daily wage payments. Except for one person who is sewing leaf plates, all members are currently working on the loom. In 2017, the group received GPLF loans of Rs. 50,000 and Rs. 1,00,000, respectively. Due to the Covid-19 epidemic, the market price of the saree fell from Rs. 2000 to Rs. 1500. The SHG received Rs. 20,000 from the Special Covid Fund for weaving sambalpuri sarees. The group has been given Rs. 15000 as a revolving money, which has been deposited in the SHG account for future investment plans. In addition to saree weaving, SHG members have expressed an interest in launching a goatery. In Siskela GP, Balangir, another WSHG was in charge of reading the electricity meters and collecting the bills.



Electricity Meter Reading by SHG member



4.2.3. Kalahandi

Case Study 11: LED Lights Manufacturing Unit run by Maa Tulashi SHG

LED lights manufacturing unit has been initiated by Maa Tulashi women self-help group under Muding Gram Panchayat Level Federation (GPLF) at Godapokhari village on 1st September, 2021. Maa Tulasi self-help group is one of the active SHG of GPLF consists of 10 members. The social composition of the Maa Tulashi LED lights manufacturing unit includes 9 members from scheduled caste (SC) and only one member from scheduled tribe (ST) category. This SHG took community investment fund (CIF) of Rs. 1 lakh supported by Odisha Livelihood Mission (OLM) through GPLF. Initially, the SHG members had an idea of the LED bulb production to fulfil the need of the local and rural people. All SHG members discussed the purchase of raw material from *Bhagabati LED Light Industries, New Delhi* through YouTube. All SHG members were trained by one of the local expert electrician. After group discussion, they decided to name their product as ‘Swabhiman’ LED; ‘*Swabhiman*’, because the nomenclature of the brand represents the empowerment of women. The SHG produces all type of LED lights along with manufacturing with tag line as “*Jebe lagiba ghare swabhiman, badhiba tebe gharara mana*”.

The cost of production of the LED light is Rs. 55 per bulb unit. The selling price per cost is Rs. 80 with a net profit of Rs. 25 per bulb. The per day unit production of 100 LED bulb at the rate of Rs. 80 is equal to Rs. 800. The total investment for LED bulb production stands at Rs. 75000. Further, the break-up of expenditure shows that Rs. 20,000 is spent for meeting the machine cost and one time house rent security money paid by WSHG of Rs. 10000, electricity charge of Rs. 7000 and transport charge of Rs. 5000. The net income of the group is equal to 1000 bulbs produced at Rs. 80 per month, with a total cost of Rs. 80000/-. The total investment per 1000 bulb is 55000 with a net profit of Rs. 25000 and each members earning Rs. 2500. The net profit is subject to increase depending upon the bulb production. The unforeseen threats in undertaking the LED bulb production as the women self-help group members revealed that the self-help group members at present are marketing LED bulbs locally and they need best marketing platform for larger selling. Further, given an opportunity, the women self-help groups would like to sell and promote use of street lights and table lamp in the Government schools and hostel.



LED lights Manufacturing Unit, Ghodapokhari

Case Study 12: An individual member of Maa Laxminarayani SHG running petty business

Maa Laxminarayani women self-help group was formed in 2017 through the facilitation of Anganwadi Worker. This self-help group is formed with 10 members in Raghunath Pada of Nunpur village under



Madanpur Rampur. Earlier the group had received Rs. 5000 under community investment fund from the Gram Panchayat level Federation (GPLF). The group has provided the financial support in the form of loan to one of its member to starting a petty business. After getting the loan from the SHG the member started her own petty business (kirana shop), earning her own profit and leading a good standard of living. She is now independent and an inspiration for others as well.



Member of Maa Laxminarayani SHG running her own Petty Shop

Case Study 13: Mixture Production Unit by Haragouri Women Self Help Group

Under the National Rural Livelihood Mission (NRLM), women self-help groups are typically given a community investment fund to improve their quality of life and meet other social needs of its members. Its goal is to promote innovative community enterprise while also providing small loans or grants to individuals who are impoverished. In 2018, the Anganwadi Workers organized a Haragouri womens self-help organization with ten members (AWW). This self-help group is from Ainlapali village, which is part of the Saidalanga Gram Panchayat in Madanpur Rampur. The self-help group obtained a community investment fund (CIF) of Rs. 1 lakh and loaned Rs. 10,000 to each of its members. The group members launched the mixture manufacturing unit at the self-help group level in collaboration with the fund's recipient.



Mixture Production Unit Haragouri WSHG



Case Study 14: Paneer Business by Maa Sarala Women Self Help Group

Sasmita Sahu, a resident of Salepali, Kaccharpali village, M. Rampur block is engaged in selling milk products in the nearby market and is her main source of livelihood. Prior to this, she used to involve in agriculture and labour work. Her husband being farmer, helps her to undertake the paneer business. She is an active member of SHG Maa Sarala group. Presently, she earns up to Rs. 12000/- monthly from her business as compared to just Rs. 2000 per month earlier. She got CIF loan from GPLF. She made an investment of Rs. 5000 in this business. She is an exemplary example and an inspiration for others.



Ms. Sasmita Sahu, member of Maa Sarala SHG, preparing paneer

Case Study 15: Mo Upakari Bagicha (Nutrition Garden) by Bhawani Women Self Help Group

Gita Rana is resident of Antarla village under Madanpur Rampur block of Kalahandi. She is a member of the Maa Bhawani women self-help group. Gita Rani along with her husband and a four years old son was managing her family with economic hardship. She has to sell paddy from the harvested crops to meet the requirement of her family. She used to purchase vegetable from the local market to meet the food requirements of her family. Since her family did not have refrigerator, the vegetables purchased for household consumption were rotten and at times her family had to consume rotten vegetables to maintain live. She had been worried about where can she bring money and buy green vegetables and eat twice a day and stay healthy. One day, Ms. Kadambini Nag, an OLM employee (Krishimitra) came to her village and asked about her wellbeing. She informed that Gita Rana along with her self-help group members can grow 5/6 variety of fresh indigenous vegetables in their kitchen garden (Moo Upakari Bagicha) by using organic fertilizer and meet the household consumption needs. They need not to always depend on market to purchase vegetables. Mr. Satyabrata Parida, Block Level Resource Person (BLRP) staff also visited her village and encouraged her and the entire group members to go for kitchen garden and he also explained the group members about developing the land area for kitchen garden (exact size on both length and width wise) to grow vegetables and fruits. He also suggested to use bio-compost and insecticides for growing vegetables and fruits. The group members were informed about organic farming and the correct way to keep the vegetable crops unaffected from insecticides.





Mo Upakari Bagicha (Nutrition Garden) of Bhawani SHG

So after learning about the benefits of Moo Upakari Bagicha (kitchen garden) both from OLM and BLRF staff, Gita Rana decided to go for vegetable plantation through organic method for her own family. She received indigenous variety of saplings (vegetable plants) and ten fruit plants from Odisha Livelihood Mission (OLM) free of cost and planted these and developed the gardening in an organic way. She and could save the amount generally spent for purchasing vegetables and fruits from local market. She is thankful to Krishi Mitra- Kadambini Nag and staff Mr. Satyabrata Parida for their active support in developing the kitchen garden (Mo Upakari Bagicha).



Gita Rana and her Mo Upakari Bagicha (Kitchen Garden)

Case Study 16: Alternate Farming provides Livelihood- An Inspirational story of Baishnab Charan Sahu

Kalahandi district is well-known as the rice basket of western region of Odisha. However, cultivation of crop is entirely dependent on monsoon and rainfall; either the year goes with good cultivation and production or in drought. The farmers in the district have realized that single crop is not at all enough for maintaining a sustainable livelihood. A large group of farmers in the district have experimented with multi-crops production *i.e.* cotton, oil seeds and other crops or alternate farming. They believe that single crop may lead to loss or damage due to erratic monsoon or drought, in such situation multi-crop cultivation may help the farmers to cope up with the distress situation. This case study belongs to a farmer of Bankel village of Bamak GPLF. Baishnab Chararan Sahu, 24 years old, son of Gourang Sahu who has cultivated Dragon fruit, which may be new to others and inspiration for many as well.





Baishnab Charan Sahu with Dragaon Fruit

Financial Support received from GPLF

Diptimayee Sahu, 20 years old is the wife of Shri Baishnab Chararan Sahu. She is a member of Maa Samaleswari women self-help group. There are two women self-help groups in the locality namely Maa Samaleswari and Maa Saraswati. The Gram panchayat level federation (GPLF) office is situated at Bamak. Diptimaye Sahu got financial support of Rs. 20,000 from Odisha livelihood Mission under community investment fund (CIF) from the GPLF office to start dragon cultivation in an area of 20 decimal with the active support of her husband. Her husband got plantation training from OLM in 2016. Thereafter, both the husband and wife decided to start dragon fruit cultivation by plating 1000 plants with an estimated cost of Rs. 100 per plant and the total cost of plantation of dragon fruit stands at Rs. 3.5 lakh. The sale of dragon fruit from the date of production on August 1, 2020 was Rs. 50,000.



Plantation in the field

This kind of fruit is new for everyone for this locality. He got the information about this fruit which is grown in Uttar Pradesh and got inspired to cultivate this fruit at his own place. He started cultivating dragon fruit with much enthusiasm and could succeed in doing so. Since the fruit contains medicinal characteristics, demand for dragon fruit is very high in the locality. This fruit has many positive characteristics like it improves body immune system, it is rich with iron contents, which is very much useful for pregnant women. It also contains calcium which is best for persons suffering from heart cancer. Therefore, the crop is in high demand. The market price of the fruit is Rs. 500 per kg. The fruit can be eaten after it is grown fully. The success story of dragon fruit cultivation by the farmer in Bankel village of Bamak GPLF is a source of inspiration for many farmers in the district as the demand for the fruit is very high in the region.



4.2.4. Subarnapur

Case Study 17: Producer Groups under DAY-NRLM (Mission Shakti) in Subarnapur

Self Help Groups (SHGs) are formed at the village level, which are then federated into Village Organizations (VOs) and further into Cluster Level Federations (CLF). Under various farm livelihoods, interventions initiated under DAY-NRLM such as Mahila Kisan Sashktikaran Pariyojana (MKSP) and the Livelihoods annual action plan of the States, small and marginal women farmers are organized into institutions to enable them to access timely technical support at their doorstep. At the village level or cluster level, Producers' Groups (PGs) have been formed with women farmers involved in similar kind of activities like agriculture, livestock or non-timber forest produce (NTFP). Some of the features of PGs are:

1. PGs are predominantly un-registered entities and usually organized as a Common Interest Group.
2. In many cases, PGs have been provided working capital support and infrastructure support by the SRLM through the VO or CLF.
3. SRLMs have supported the PGs in formation of business plans.
4. More than 75% of the Producers' Groups are multi-commodity PGs.
5. Average Size of PG: 35 SHG members (except for Kerala – 5 SHG members per PG).²⁰

The Producer Groups are small sized, unregistered entities with little scope for significant business transactions and a few of them are engaged in localized marketing activities catering to the local demand and supply situations. Their business model is primarily based on economies of aggregation and thus aimed at reduction in individual transaction costs involved. Their target markets are also local and usually fall within a short radius. To understand the impact of the producer groups, we may look at the example, below, of the producer groups in the study area:

Lemon Grass Oil Producer Group (PG) in Subarnapur District

Lemon grass plantation has been initiated by the Subarnapur district administration under Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) in Lakhmara village under Sonapur block in recent years. Lemongrass plantation is a novel initiative with regard to employment generation and poverty reduction in the district. The district administration has earmarked 100 acres of barren land and identified 47 farmers for the purpose. In the financial year 2019-20, the plantation started with 13.75 acres of land and nine farmers (The New Indian Express, Feb 2020). The plantation project's layout has been planned keeping in view the nature of agriculture in the district, which is constrained by lack of assured supply of inputs, technology, poor resources and inadequate support services. The lands are mostly owned by the small and marginal farmers are characterized by soil poor in organic content, low productivity and moisture loss. Since the farmers depend on migration to earn their livelihood, the lands mostly remain fallow. The lemongrass projects aim to address these gaps in the district.

Jay Maa Grampati lemon grass oil producer group was formed in August 18, 2020 in Lakarma village under Hardakhol Gram Panchayat in Sonapur block of Subarnapur district. It comprises of 30 members, usually 4 to 5 members are drawn from each self-help group. The member profile of the

²⁰ Guidelines for promotion of Producer's Enterprises under DAY-NRLM, 2017, p.5.



lemon grass oil producer group is diverse in nature, including 6 women members from Scheduled Caste (SC) and 22 members from other backward classes (OBC) and remaining 2 members from general category. The educational status of the members indicates that out of 30 members of the lemon grass producer group, a majority of 10 self-help group members are having educational qualification up to class 10 and another 9 members are educated at the middle school level; whereas 4 members are matriculate and another 2 members are having educational qualification at +2 level. However, 5 members are illiterate who can give thumb signature only.

About 15 hectares of high land (*taand land*) were brought under lemon grass cultivation by the farmers in the village in the year 2019-2021. In the year 2020-21, an additional 5 hectares of land were brought under cultivation of lemon grass. The members of the producer group reported that they had initially purchased lemon grass sapling plant (*chara*) from Balasore district, Odisha in March 2019. The study team observed that apart from lemon grass cultivation, all the self-help group members are also growing paddy crops, pulses like Mong, Kolath, Beeri and also growing vegetables like brinjal, tomato and chilly. All (30) members of the producer group are also engaged in cash crop (cashew) cultivation. They also collect non-timber forest produce such as tendu patta, lac, mahua and sal seeds from the nearby forest. Two self-help group members have also received training from Odisha Rural Marketing Society (ORMAS) in leaf plate making, and other 5 members have received training for making hill-broom. So far as raising livestock in the village is concerned, three members of the producer group are also engaged in goatery and they have 90 pair of goats. Thirty members are engaged in preparing mango pickles; another three members have undergone training for tailoring and weaving sarees and shawls. The members of the producer group are also trained in terracotta craft.

The self-help group members revealed that they would like to go for oilseed cultivation like sunflower in near future. The members of the producer group were also involved in civil (road) construction in their village. The members of the producer group have undergone training for product development and market linkages by ORMAS; whereas technical training for lemon grass oil processing was provided by a team of experts from Mayurbhanj district in the year 2019. Mushroom farming has proved to be a viable option to prevent malnutrition, supplement family income and create employment opportunities for rural and tribal communities in Subarnapur. Training programmes have been organized in the Lakarma village in Sonapur block with a goal to enable women SHGs to become successful entrepreneurs based on the acquired knowledge and skills. All the 30 members of the producer group have received training in mushroom farming through State Bank of India and are successful women entrepreneurs by earning more than Rs. 1000/- per day. The producer group has received Rs. 2.4 lakh as revolving fund which the group has invested in the purchase of raw materials/equipment for lemon grass oil plantation activities. The project cost of the lemon grass plantation was estimated at Rs. 15 lakh and the group has deposited 10 percent of the project cost from internal sources of the SHG and remaining Rs. 13.5 lakh was received as loan under Mission-Shakti-led SHG from Bank of Baroda. The current annual turnover of the producer group from lemon grass oil is of Rs. 2 lakh. The earning of the producer group from the lemon grass oil production is of Rs. 50,000/- in the year 2019-2020 and Rs. 2 lakh in the year 2020-21.





Lemon Grass Cultivation by the Producer Group and Lemon Grass Oil Processing Unit

Case Study 18: Engagement of Women SHGs in Paddy Procurement

Department of Mission Shakti took a significant step in involving the WSHGs in paddy procurement on behalf of government in 2019. Under this initiative, the WSHGs are provided commission for their services. The main objective of such initiatives was to ensure that the farmers get Government’s minimum support price (MSP) for kharif paddy and prevent them from being exploited by millers or private traders. The WSHGs were given training on the process of online paddy procurement under Paddy Procurement Automation System (P-PAS). P-PAS is an ICT enabled system conceptualized with the goal of obtaining a clean and correct database of farmers cultivating paddy and willing to sell their surplus paddy to the State agencies through registered cooperative societies. The focus is on authenticating genuine farmers and weeding out the middlemen. Unique farmer IDs issued by the system are linked to Aadhar to enable biometric authentication. The system generates an online queue by issuing tokens to farmers to sell paddy at the procurement centres. The software also records the quality and weight of the paddy and auto generates a vendor receipt for the farmers. Payments are digitally transferred to the bank account of the farmer directly.

Binika PACS, a registered Society under Food Supplies & Consumer Welfare Department, Government of Odisha

Binika Primary Agricultural Cooperative Society (PACS) was founded in 1953 in the Binika NAC block of Subarnapur district. It is a service cooperative society (SCS) with a PACS permanent account number (PAN). The building has a brick-concrete wall and an RCC roof, and the floor is concrete with a carpet area of 1500 sq ft. The building is 10.00 feet from the nearest tube well/pipe water source, and there is also a toilet on the premises. Approximately 2 acres of land are accessible in the name of the PACS. There is a godown in the PACS, and it is in use. The godown has a capacity of 2000.00 quintals for paddy storage. There are 994 farmers in the PACS and the number of KCC card holders is 892. The numbers of loanee of the PACS are 542. The name of the district central cooperative bank (DCCB) is Balangir district central cooperative bank limited. There are four numbers of regular employees and 2 ad-hoc/daily wage employees in the PACS. Grid electricity is available at the PACS building. There are two computers with UPS capacity of 2 KVA and a laser black printer. Internet facility of Airtel-4G is provided to the PACS. The paddy procurement history of the PACS in the year 2020-21 is 102686.62 quintile. The paddy account is reconciled with one DCCB.



Jay Maa Tulsi SHG engaged in Paddy Procurement

Jay Maa Tulsi SHG in Binika NAC was formed in the month of December 2006. There are 10 members in the SHG, out of which 5 members are from general category (3 members are from Brahmin community, other 2 members are from Marwadi community), 4 members are from OBC (Meher, Bulia caste, Kumhar (Goud) and another member of the SHG is from Schedule Caste. Since the year of formation in 2006, SHG members were collectively saving Rs. 50/- and this has increased to Rs. 200 per month. The SHG members had received training for papad and pickles making in 2006. The SHG procures paddy from about 119 registered farmers of the PCS who come from 13 villages in the block, during both the seasons, *rabi* and *kharif*.

The annual turnover of the group in the year 2019-20 was Rs. 11 lakh for rabi and Rs. 23 lakh for kharif crops, resulting in Rs. 34 lakh as turnover of the SHG in the year. The current price of paddy per quintile is Rs. 1940/-. The SHG receives Rs. 31.25 per quintals as commission from government for paddy procurement. The income of each member per season is Rs. 20,000/-. The total saving of the group as on November 2021 was about Rs. 6 lakh. Jay Maa Tulsi has received training for use of moisture meter, mirigrader, analysis kit for paddy procurement from food supplies and consumer welfare department, government of Odisha in 2019.

Jay Maa SHG has availed a loan amount of Rs. 5 lakh from State Bank of India in the year 2019. From the loan amount, the group members have purchased a Swift Desire car for commuting of their members from their homes to the Binika PACS for routine work. The SHG has taken the office space of the PACS on rent and also the marketing yard and a resting room of the rural marketing corporation (RMC) for the farmers visiting from neighboring villages to sell their paddy. In return, the SHG pays Rs. 10,000/- as rent to the PACS taking the office space, marketing yard and weighing machine on rent to the PACS.

Amid COVID-19, Jay Maa Tulsi SHG has prepared 15000 units of masks and supplied to the government of Odisha. The SHG had spent Rs. 15000/- for procuring raw materials, such as elastic, thread and cloth. The group has earned Rs. 6000/- as profit from selling masks during the lockdown period. Four members in the SHG members had undergone training for tailoring which helped the members to undertake preparing masks and also imparted training to the other members for the same. The SHG members had also purchased PPE Kit from the local vendor at the rate of Rs. 350/ and sold it at Rs. 450/ per kit. Jay Maa Tulsi has contributed Rs. 50,000/- to the Chief Minister's Relief Fund during COVID-19.



Iris Scanning of farmers at Paddy Procurement Centre





Active contribution of members of Jay Maa Tulsi SHG in preparing masks and the group received award from Odisha State Commission for Women

4.3. Summary

The Mission Shakti-led WSHGs have made a significant contribution to the socio-economic empowerment of Odisha's rural and tribal women, according to the several successful case studies. The step of SHG entrepreneurship from Mission Shakti has led to the achievement of financial inclusion, which is a critical component of holistic empowerment. The majority of SHGs in all four districts of KBK including Kalahandi, Balangor, Koraput & Subarnapur, are engaged in agricultural/cultivation and food processing operations. Many SHGs have come up with more innovative concepts, such as organic farming or dragon fruit cultivation, ginger farming or lemon grass farming, and lemon grass oil production, all of which have high market value and good profit potential. Also, creating the Mission Shakti café is a one-of-a-kind business venture with a high profit margin. Other activities among SHGs include pisciculture and poultry farming, which are supported by government programs that benefit group members. There is not a single field where the SHGs are not active. Some SHG members are involved in reading electricity meters and collecting bills from rural households, while others are engaged in electronics manufacture, such as LED light manufacturing and women empowerment. Even a pandemic did not stop the Mission Shakti-led SHGs, and during COVID-19, the SHGs were involved in the creation of 'mask,' which helped the country battle the virus while also allowing the SHGs to profit.





Chapter 5 Conclusions and Policy Recommendations

This chapter being the concluding part of the study, summaries the main findings by reviewing the objectives, methodology, theoretical framework and the research questions are substantiated in the conclusion. The emerging issues and recommendations based upon the findings have also been incorporated.

5.1. Background

The old districts of Koraput, Balangir and Kalahandi (popularly known as KBK districts) have been divided into eight districts since 1992-93: Koraput, Malkangiri, Nabarangpur, Rayagada, Balangir, Subarnapur, Kalahandi and Nuapada. KBK region in Odisha is one of the most underdeveloped regions of India, virtually lying at the bottom of the most development indicators. Self-help groups have emerged as an alternative development strategy to promote the common interest of the weak and the vulnerable sections of the society. Studies of the impact of microcredit in societies where women are traditionally excluded from the cash economy have found that women's access to micro credit led to a number of positive changes in women's own perceptions of themselves, and their role in household decision making (Kabeer, 2001). It also led to a long-term reduction in domestic violence, as well as an increase in asset ownership.

In view of the debates around impact of micro-credit on rural poverty, the study examines whether the Mission Shakti-led women self-help group (WSHGs) programme really empowers the rural and tribal women in the KBK regions of Odisha. The study has been conducted in four KBK districts of Odisha: Kalahandi, Balangir, Koraput and Subarnapur. The criteria for identifying the study area were mainly geographical diversity, SHGs comprising of SCs, STs, OBCs and General women, SHGs of different maturity and availability of SHGs formed by SHPAs (including Anganwadi Workers).

As provided in Chapter 1, the main objective of the study has been to study the organizational structure and pattern of Mission Shakti-led Women Self Help Groups in KBK regions of Odisha. While doing so, the study has assessed the socio-economic impact of the Mission Shakti assisted Women Self Help Groups on the beneficiaries in the selected districts of KBK including Kalahandi, Balangir, Koraput and Subarnapur. The study has also assessed the sustainability of income generating activities and group dynamics within the SHGs. It has brought out the success stories and role models from field inspections for the inspiration of the others. It has also examined the convergence of activities of Mission Shakti-led Women SHGs with other government schemes of the State.

The introductory chapter lays out contextual background, including a brief summary of origin of SHGs, performance of Odisha in the Sustainable Development Goals; status on the selected women empowerment indicators and schemes and programmes for women employment in the state; and presents the methodology that details the empirical analysis carried out to construct the women empowerment index (WEI) and limitations of the study. It also explains the scope of the study, research design, research setting, method of data collection, objective-wise indicators and activities of self-help group members in KBK districts. This section also provides an explanation about the construction of empowerment index (comprising of economic, social, political and psychological indicators).



Chapter 2 provides overview of organizational structure, functioning of Mission Shakti-led WSHGs and achievement of Mission Shakti Women Self-help Groups in terms of convergence with government schemes, infrastructure development, market linkage, seed money and digital empowerment in the state. The chapter also outlines Odisha's role in mainstreaming gender, promoting socio-economic development and current status of implementation of the Mission Shakti-led WSHGs in Odisha. In two decades, Mission Shakti has grown from 41,475 WSHGs during 2001-02 to 14 folds increase to 6,02,013 WSHGs during 2020-21.

Chapter 3 provides a comparative analysis of the socio-economic conditions of the tribal and rural households across four selected KBK districts in Odisha. Data on household particulars like monthly household income and expenditure, pattern of land ownership, possession of livestock and consumer durables and assets across the selected districts has been discussed at length in the chapter. At the SHG level, the socio-economic profile of Mission Shakti SHGs including educational attainment among the group members, economic status, monthly income, motivation to join SHG, subject matters discussed in the group meeting, loan availed by the groups, possession of post-office and savings account, dependency of members on moneylenders for credit, change in economic status after joining SHG and problems faced by SHG members has been outlined in the chapter. Further, performance of SHGs has been analyzed by providing a detailed account on the size of the SHGs, functions of the self-help groups, awareness about bye-laws, frequency group meetings, maintenance of records and procedure for selecting group leader. Data on status of women in the household pre-and post-WSHG in the selected indicators such as ownership of land and house, decision of women on use of self and husbands earning, decision of women on health care, family planning household purchase, mobility in terms of visits to relatives, market, access to mobile phone, digital literacy, use of mobile for financial transaction, knowledge about Mission Shakti loan and access are also captured from the study area. Finally, data on gender empowerment in the broad indicators (social, economic, political and psychological) and impact of skill development training and initiatives undertaken by Mission Shakti SHGs during COVID-19 are also covered. Further, the level of empowerment among the women self-help group members have been analysed through the construction of a women empowerment index (WEI). Finally, the involvement of Mission Shakti SHG members in various income generating and entrepreneurial activities has been explained.

Chapter 4 documents the success stories/best practices of Mission Shakti-led SHGs initiatives and the role of implementation support agencies (ISAs) in poverty alleviation and women empowerment across the four districts. The members of Mission Shakti-led SHGs are involved in distinct entrepreneurial activities in convergence with various line departments in the state. Though Kalahandi is rice basket of Odisha, but farmers have begun multi-cropping to increase production all the time in the year. The members have started multi-crops production (cotton, oil seeds), Mo Upakari Bagicha (kitchen garden), LED bulb manufacturing unit, electricity meter reading, pisciculture, petty business including paneer business and mixture production unit. Balangir is predominantly an agriculture-based district. The members of Mission Shakti SHGs in Balangir are engaged in organic farming, vegetable cultivation, wheat, turmeric, mandia and weaving sambalpuri saree. Koraput, a tribal dominant district of Odisha, the tribal SHG members have initiated income generating activities including setting up Mission Shakti Café, nursery, pisciculture, plate stitching, layer farm in deep litter system, sugarcane and jaggery production. Subarnapur is relatively progressive in terms of implementing the livelihood generating activities through mission Shakti SHGs. The SHG members are engaged in paddy procurement, floriculture, lemon grass cultivation and oil production unit, broomstick and leaf plate making.



5.2. Mission Shakti Self Help Groups and Women Empowerment in KBK Districts: A Comparative Analysis

The following section provides a comparative analysis of the socio-economic conditions of the tribal and rural households in the KBK districts of Odisha, namely, Kalahandi, Balangir, Koraput and Subarnapur. It also discusses the impact of Mission Shakti-led self-help groups and the levels of women empowerment in the study area.

The distribution of the entire study sample across four districts constitutes over two-fifth (42.79%) other backward class, over one-third (35.82%) tribal households and 18.41 per cent scheduled caste households. Remaining 3 per cent household members belonging to general category are mainly concentrated in Balangir and Subarnapur district. Data on monthly household income across four districts reveals that more than two-fifth (44.78%) households have a monthly income between Rs. 5000 to Rs. 10000, followed by 27.36 per cent households having monthly income upto Rs. 5000 and 25.37% households having monthly income between Rs. 10000-Rs. 25000. However, a small proportion of 2.48 per cent respondents from Balangir and Subarnapur have monthly income above Rs. 25000. The expenditure incurred by household members per month depicts that 78.61 per cent respondents spend upto Rs. 5000 to meet their household expenses, followed by 18.41 per cent household members spending between Rs. 5000 to Rs. 10000. However, 2.98 per cent respondent from Balangir and Subarnapur spend Rs. 10000 to Rs. 25000 per month. It can be interpreted from the above discussion that the household members belonging to general category from Balangir and Subarnapur have relatively better standard of living. Among total household members from four districts, over three-fourth (75.62%) households have ownership of land as against about one-fourth (24.38%) landless households.

With regard to possession of livestock, all the households in Koraput own livestock, followed by 90 per cent households in Subarnapur, 76 per cent in Balangir and 62 per cent in Kalahandi. Most of the households have cow, goat, bullocks, buffalo and sheep. Since Koraput is a densely forested area, sheep is distinctively found in the area. The household data regarding consumer durables and asset across districts reveal that over 85 per cent household members possess mobile phone and cycle, followed by over 40 per cent households having television and two-wheeler. Cycle and mobile are the common assets owned by one-fourth household members across all the districts.

As stated in the previous chapter, the Mission Shakti-assisted self-help groups are small, homogeneous and informal groups comprising of 10 to 12 members, drawn from below poverty line. Further analysis of the social composition of the Mission Shakti self-help groups in the study area suggests that each group consist of members belonging to various caste and tribal groups. Of the entire study sample, more than two-fifth (45%) self-help group members interviewed belong to the tribal communities namely Bhattoda, Kondh, and Mirdha. Whereas, nearly two-fifth (38.27%) women self-help group members belong to other backward classes, over one-tenth (11.22%) members belong to scheduled castes and less than one-tenth (5.61%) members are from general category. Thus, the membership base of Mission Shakti-assisted self-help group is mix and heterogeneous in nature.

Age-wise distribution of Mission Shakti self-help groups indicates that a majority of one-third (33%) self-help group members belong to the younger age group between 18 to 30. The level of education among the members of Mission Shakti self-help groups across four districts shows that a majority of 70.41 per cent members are educated and well-informed about various government schemes including Mission Shakti related activities.



Economic status of the Mission Shakti-assisted self-help group members across four districts shows that more than three-fourth (80.1%) self-help group members belong to below poverty line and very poor (Antyodaya) background. However, one-fifth (19.90%) self-help group members are above the poverty line. Thus, the available data indicates that one-fifth group members have moved out of poverty through self-help group intervention across four districts in KBK region.

Analysis of monthly income of the Mission Shakti-led self-help groups across four districts shows that over half (51.53%) SHG members have monthly income up to Rs. 5000; whereas, nearly two-fifth (37.76%) group members have income between Rs. 5000-10000 per month. Over one-tenth (10.71%) SHG members have monthly income above Rs. 10000 across four districts. Thus, the level of income among the self-help group members have increased considerably after joining the self-help groups in the KBK region of Odisha.

Under Mission Shakti initiatives, women self-help groups are provided with interest subvention for bank loan up to Rs. 3 lakh to undertake micro-entrepreneurial activities. This is applicable to those SHGs who have availed bank loans and making timely repayment as per the bank repayment schedule. Access to Mission Shakti interest free loan by the self-help groups suggest that more than two-fifth (42.86%) SHG members reported that their group has availed loan ranging from Rs. 50000 to Rs. 3 lakh. Further, analysis of the amount of loan taken by the SHGs shows that one-third (28.06%) members reported of availing loan between Rs. 50000 to Rs. 1 lakh. Whereas, more than one-fourth (22.96%) members informed that their group has availed loan between Rs. 1 lakh to Rs. 1.5 lakh, followed by 19.90 per cent availing loan up to Rs. 50000. As informed by 7.65 members, the group has availed loan more than Rs. 1.5 lakh.

Anganwadi workers play a vital role in motivating the rural women to become member of Mission Shakti assisted self-help groups in the state. Available data indicates that nearly four-fifth (79.08%) self-help group members are encouraged by the Anganwadi Workers to form and join self-help groups, followed by 38.27 per cent members being encouraged by existing self-help group members and one-tenth members are motivated by their friends and neighbours. Yet, another 3.7 per cent self-help group members are mobilized by the non-governmental organizations.

The subject matter discussed among group members across the four districts includes: regular saving, timely repayment of loan, functioning of the group, Mission Shakti specific livelihood convergence programmes, strengthening of the group and health and nutrition aspects. Marketing of the produce, skill upgradation, capacity building and training are major matters often discussed by the members in the group meetings.

Out of 196 respondents under the study, 23.97 per cent respondents have post office account. Further, district wise analysis suggests that in Kalahandi, 15 members (31.91%), followed by equal number of 11 members (23.40%) in Balangir and Subarnapur and 10 members (21.27%) in Koraput have post office account. On the other hand, 87.75 per cent respondents have their own bank savings account across all the four districts. Among savings account holder, nearly 30 per cent SHG members belong to Balangir and Koraput. However, one-fourth (25%) respondents from Kalahandi and 17.44 per cent from Subarnapur have their own savings account.

The dependency of rural women on moneylenders for loan has significantly reduced from 36.73 per cent to 9.18 per cent in the study area. Further, the district level analysis depicts that dependency on moneylenders after joining the SHG has declined from 38 to 16 per cent in Kalahandi, 43.3 to 1.67 per cent in Balangir, 31.3 to 7.8 per cent in Koraput and 31.4 to 14.2 per cent in Subarnapur. Thus,



access to rural credit from banks through SHG has minimized the role of moneylenders in the KBK region.

The whole group including the office bearers decide the beneficiary for internal and external loan as well as the rate of interest. However, the SHPI and NGOs also take decision in some cases to identify the beneficiary and the rate of interest to be charged on loan.

As per the data available from Kalahandi, Balangir, and Koraput, almost 90 per cent of the sample self-help group members during the survey informed that withdrawal of funds is not permitted in their group. On the other hand, more than a quarter of the members from Subarnapur (28.57 percent) said that withdrawal of savings is permitted in their group in exceptional cases. In terms of the fine levied for loan default, over 50 per cent members from Balangir, Koraput, and Subarnapur stated that decision is taken by all group members, and on an average, two-fifths of the members stated that no fee is charged for loan default. According to one-third (66%) of members in Kalahandi, there is no fee imposed on loan default, and the remaining 34% stated that the fine is decided by whole group. The major obstacle faced by SHG members in all four districts includes lack of education, lack of access to capacity building programmes and market linkage. In addition, SHG members in Kalahandi appear to be more concerned with the challenge of identifying economic activity and new business idea. According to available data on SHG membership across sample districts, almost three-fourth (77.08 %) of self-help groups have up to ten members, while around one-fifth (19.79 %) have 11 to 15 members. Out of the four districts surveyed, 3.13 percent of the self-help groups in Balangir and Subarnapur have 15 to 20 members.

Functioning of the Mission Shakti women self-help groups depends on regular saving, regular repayment of loans and active participation in the group meetings and participation in the training. Out of 96 Mission Shakti self-help groups drawn from four districts, a majority of 78.13 per cent women self-help groups are reported to be well-functioning. So far as undertaking income generating activities and regular repayments among the women self-help group is concerned, the performance of 21.88 per cent women self-help groups are observed to be on an average.

Mission Shakti self-help groups across four districts in KBK region conducts group meeting regularly in every month. Out of the entire study sample of 96 self-help groups spread across four districts, over half (55.21%) self-help groups conducts meeting more than four times in a month; whereas nearly one-third (28.13%) groups have reported of conducting group meeting thrice in a month. On the other hand, more than one-tenth (11.46%) self-help groups conduct meeting more than four times in a month, followed by nearly 5.21 per cent Mission Shakti groups conduct meeting twice in a month. Generally, Mission Shakti self-help group members maintain the record of their own group, however, in recent years Community Resource Persons (CRPs) have been trained and engaged under Mission Shakti initiative by the State government in maintaining the SHG record. The study results shows that a majority of 67.71 per cent members have reported the CRP who is also a member of the group maintains the SHG record and the remaining groups maintain the record on their own. More than two-fifth (43.75%) SHGs under study informed that the group leader is often nominated by the SHG promoting agency; whereas about one-third (29.17%) self-help groups reported that the leader of the group is democratically elected by all the members.

The Department of Mission Shakti conducts 'Mission Shakti mela' or exhibition at the state capital where the self-help groups from different parts of the state take part in selling various products including handlooms, handicrafts, non-timber forest produce (NTFP), food items, spices and non-farm products. This also helps the self-help groups to share the best practices across districts and to



promote their products in the Mission Shakti mela. Level of awareness among the Mission Shakti self-help groups across four districts reflects that a majority of nearly four-fifth (78.13%) women self-help members are fully aware and another one-fifth (20.83%) members are partly aware about the bye-laws of the Mission Shakti self-help groups. District-wise analysis of the level of awareness among the Mission Shakti members about Bye-Laws shows that it is comparatively higher in Kalahandi (28.13%) and Balangir (26.04%) and considerably low in Koraput (15.63%) and Subarnapur (8.33%).0

The study has developed an 'individual empowerment index' and 'group empowerment indices' to capture the impact of Mission Shakti-led SHGs on the rural and tribal women beneficiaries in the four domains of empowerment: social, economic, political and psychological. The individual empowerment index reveals that out of four KBK districts under study, Kalahandi has attained highest 34 per cent of adequate empowerment, followed by Subarnapur (25.7%) and Balangir (16.7%). On the other hand, Koraput scored the lowest, that is, 13.7 per cent in the overall individual empowerment index among the surveyed districts. The score of group women empowerment indices computed for the study districts stands at 0.292, which is not adequate enough to be labelled as 'empowered'. The empirical results of group women empowerment indices constructed for four KBK districts suggests that Kalahandi has performed relatively better (0.384) in the four empowerment indicators, followed by Subarnapur (0.299), Balangir (0.258) and Koraput (0.255). The relatively high performance of SHG members in Kalahandi district is attributed to the active role of Mission Shakti in promoting SHG entrepreneurship in Madanpur Rampur block, a Centre of Excellence declared by Odisha Livelihood Mission. Thus, both the individual and group empowerment index constructed reveals that Mission Shakti assisted SHG members are politically and socially more empowered than in the economic and psychological empowerment indicators.

Finally, the income generating and entrepreneurial activities undertaken by Mission Shakti self-help groups have been identified. The members of Mission Shakti-led SHGs are involved in distinct entrepreneurial activities in convergence with various line departments in the state. Though Kalahandi is rice basket of Odisha, but farmers have begun multi-cropping to increase production all the time in the year. The members have started multi-crops production (cotton, oil seeds), Mo Upakari Bagicha (kitchen garden), LED bulb manufacturing unit, electricity meter reading, pisciculture, petty business including paneer business and mixture production unit. Balangir is predominantly an agriculture-based district. The members of Mission Shakti SHGs in Balangir are engaged in organic farming, vegetable cultivation, wheat, turmeric, mandia and weaving sambalpuri saree. Koraput, a tribal dominant district of Odisha, the tribal SHG members have initiated income generating activities including setting up Mission Shakti Café, nursery, pisciculture, plate stitching, layer farm in deep litter system, sugarcane and jaggery production. Subarnapur is relatively progressive in terms of implementing the livelihood generating activities through mission Shakti SHGs. The SHG members are engaged in paddy procurement, floriculture, lemon grass cultivation and oil production unit, broomstick and leaf plate making.

5.3. Impact of Mission Shakti WSHGs on Selected indicators

The study results indicates that the intervention of Mission Shakti assisted women self-help groups have brought high changes among the group members in the indicators like increase in regular savings (97.96%), increase in income level (87.24%), improvement in living standard (85.71%) and participation in group meeting (81.63%). Further analysis shows that participation in the Mission



Shakti SHGs have brought moderate change among the members in terms of improvement in the interest towards education among the group members (76.53%), followed by improvement in health conditions (75.51%), regular repayments (68.88%) and increase in asset (61.73%). However, it is observed that the level of participation of group members in skill development training (32.65%) seems to be low across four KBK districts. Though the level of income of the group members have remarkably increased after joining SHGs, it has not brought change in the asset creation to a significant level even after joining SHGs. Therefore, implementation supporting agencies (ISAs) must identify the constraints for non-participation of women self-help group members in the skill development training and also explore the alternative income generating activities and trades available for women and girls in the respective districts.

5.4. Qualitative impact of Mission Shakti SHG-based Intervention

The result of the gender empowerment indicators shows a positive change and a decline in the patriarchal perception of the society. It is evident from the study that across all the four districts, there is a change in the ownership pattern of the landed/agricultural property. Now majority of the respondents said to be owning the property jointly by the women member and their husband. It can also be inferred from the responses of the beneficiaries that after joining the SHGs and after becoming economically independent, now they have a greater say in their household matters. Prior to joining the SHGs, they did not have any say on family matters, even they did not have any decision-making power for their own family or the number of children they wish to have. But now things have changed, the respondents informed that they feel empowered and possess decision making powers. They reported that the societal norms of women staying at home has now reduced, this is because now they do not need permission to go out for SHG activities or for visiting their friends/relatives.

The study results indicate that active participation of women members in the Mission Shakti-led self-help groups have brought high changes in the indicators like freely and frankly speaking in SHG meetings, teaching and training someone else, speaking during public meetings, presenting cultural programmes in public meetings, taking leadership positions in the SHG, writing minutes of SHG meetings, keeping of the accounts of SHGs, performing bank transactions and approaching government office.

The level of political empowerment seems to be on higher side, because the participation of women in the Gram Sabha/Ward Convention meetings have also increased. The respondents have also developed leadership qualities in them and they responded that they are willing to take up leadership positions not only in their SHG but also to run for local elections. They affirmed that they can work hard and perform well if given a chance. However, currently many of them are already taking up responsible position in their SHGs and performing works like keeping account details of the SHG, performing bank transactions and approaching government offices etc. In most of the cases the women self-help group members revealed that women can be good people's representative and should be encouraged to stand in elections. In fact, during the interaction with the women self-help groups in the study area, it was observed that few self-help group members have contested and won in the election as Sarpanch and Ward member and have played an instrumental role in promoting infrastructure development in their Gram Panchayat.

The study results indicate that participation of women members in the self-help group activities has enhanced their self-respect in the locality. A sense of professionalism has gradually evolved among the group members as evident in the diversified income generating activities undertaken by the group



members in the district. The group members strongly agree that it is important for them to do any task with sincerity and the members put their effort to perform better than other groups. The financial support in the form of interest free loan/credit received from Mission Shakti department has enabled the group members to initiate a new business and in expanding the existing business at the local level. Regular savings of group members has helped them in investing in future business opportunities after becoming member of Mission Shakti women self-help groups in their locality. Mission Shakti self-help group members agreed that they use to bargain to obtain fair prices while buying raw materials for business from the local market. Women self-help group members in the study area reported that they would like to be in leadership position and Mission Shakti initiatives has certainly provided a platform for nurturing the leadership qualities among the group members in democratic way.

Given the diverse nature of the group and differential level of skill and capabilities its members possess, the level of confidence in running ones one own micro-enterprise/business and the ability to identify a new business opportunity seems to be comparatively lower. Entrepreneurial activities in a rural and patriarchal society in Odisha state is often community-driven and male-centric in nature. However, after the formation and functioning of the self-help groups in the study area, women members have undertaken several income generating activities, which has certainly enhanced the level of confidence among the members. Self-help group members initiate an income generating activity with much enthusiasm and put their collective effort to make it a success. Most of the income generating activities undertaken by the group members are in consultation with the anganwadi workers, community resource persons, block and district coordinators of Mission Shakti.

5.5. Conclusions and Policy Implications

The study has made several recommendations based on interaction with the tribal and rural households and members of Mission Shakti-led Women Self Help Groups and other stakeholders involved in the process of implementation of SHG-based entrepreneurial activities in the KBK districts namely, Kalahandi, Balangir, Koraput and Subarnapur. The recommendations are centered around strengthening the Mission Shakti self-help groups and federations at the Gram Panchayat, block and district level, component on Mission Shakti loan, strengthening traditional skills, digital and financial services, creating awareness, access to entitlements and schemes, promotion of sustainable livelihoods, improving dietary diversity, infrastructure development under Mission Shakti, skill development training and market linkages.

5.5.1. Strengthening of Women SHG Federations

SHGs at Village Level

- SHG needs systematic and continuous orientation to identify and encourage action on social determinants relating to health, nutrition, water, sanitation and hygiene (HNWASH).
- SHGs can extend their existing support on supply side response to demand side response to social development programmes.
- '*Dasa Sutra*' (Ten Principles) lays emphasis on active involvement of SHGs in Panchayati Raj Institutions (PRIs) to enhance the effectiveness. Mission Shakti SHGs need to participate regularly in the Palli Sabha and Gram Sabha to address their grievances.



- Similarly, *Dasa Sutra* stresses emphasis on promotion of education and literacy. The implementation support agencies (including DPC, BPC, AWW) must encourage the group members to be literate and also send their children to school. Mission Shakti Department in convergence with Department of School and Mass Education, Government of Odisha must take initiatives to enhance enrolment rate in school and in certain case could provide incentives to parents for sending their children to school. It should also enforce the adult literacy programmes to increase the literacy level among the women and rural households.

Gram Panchayat Level Federation (GPLF)

- GPLFs needs extensive hand holding support in establishing and discharging their existing roles and responsibilities.
- Greater linkages are required between the GPLFs, BLFs and DLFs.
- Every Panchayats should have a Mission Shakti house (Mission Shakti Gruha) where women members can exchange ideas and discuss their future strategies.

Block Level Federation (BLF)

- To have a vibrant BLF, involvement of other GP members needs to be ensured.
- Beyond capability to handle higher financial transactions, BLF needs to streamline their own financial structure and systems for financial and operation management.
- BLFs can be the nodal centres for implementation of SHG activities, as they have prior experience of monitoring and review mechanism of SHGs at block level.
- Financial support can be extended directly to the BLFs, as all of them are registered and operating multiple bank accounts over a period of time.
- The best performing Mission Shakti women self-help groups must be provided with incentives and block should be declared as 'Centre of Excellence (CoE).

District Level Federation (DLF)

- Since the tribal and rural women self-help group members reside in the far-flung and remote areas, regular monitoring of the activities of Mission Shakti by DLF member is very much limited.
- The performance of the Mission Shakti SHGs initiatives should be monitored continuously at all level (State, District, Block and GP level).
- DLFs need extensive hand holding support in establishing and discharging their existing roles and responsibilities.
- In order to develop a robust system of monitoring the implementation of Mission Shakti at the block and district level through field visits and physical verification of assets as well as progress of the SHG members towards income generation, a schedule of inspection of SHG beneficiaries by officers at various level is suggested.



5.5.2. Mission Shakti Loan

- The financial institutions should disburse credit to the mature self-help groups based upon the interest of group members to undertake income generating activities, rather than on the basis of amount of saving reflected in their joint saving passbook.
- In most of the cases, self-help group members receive loan from banks and distribute it internally among the members for both consumption and productive purposes. However, during field visit to districts, it is observed that a large number of self-help group members have used loan amount for consumption purpose and towards meeting the immediate requirements in the family, viz. education, healthcare and marriage. Thus, the Mission Shakti staffs should encourage and guide the group members to invest loan amount in undertaking income generating activities.
- The process of loan disbursement should be simplified and releasing the loan should be faster and raw material and marketing support could further enhance the functioning of the Mission Shakti groups.
- Efforts should be made to motivate banks to take active interest in the project and reduce the time taken for processing the applications and disbursing loan.

5.5.3. Strengthening Traditional Skills

- While promoting income generating activities among the members of the self-help groups in the region, the self-help promoting institutions (including the Anganwadi Workers and the Mission Shakti staffs, OLM staff) should encourage the rural and tribal women to strengthen their traditional skills.
- Mission Shakti self-help groups are observed to be engaged in the production of consumer goods (for example weaving sarees, wall hangings, milk processing units, collection and processing of NTFPs). However, they mostly sell it in the local market at a very low price. Therefore, Mission Shakti Department should play an active role in providing market linkage to the self-help groups.
- Though the level of income among the women self-help group members have increased over a period of time, it has not led to asset creation even after joining self-help groups. The self-help promoting institutions (including AWW and CRP, BPC and BPM) should encourage the group members to invest household assets through the income generated through self-help group activities.
- Out of pocket expenses on health among the rural and tribal SHG members in the far-flung and remote areas in KBK region of Odisha is quite high. Although, self-help group members extend financial support to the group members during health emergencies, the SHG members and the households not covered under health insurance scheme so far could be provided financial assistance through Mission Shakti fund.

5.5.4. Digital and Financial Services

There is a need to improve access of Mission Shakti members to digital financial services by demonstrating and testing new products, services and business models. It may include customized



microcredit, micro pensions, microinsurance, micro savings, micro-investments and marketing of products through e-commerce platforms.

5.5.5. Creating Awareness

Department of Mission Shakti could play a vital role in building the capacities and skills of the group members towards spreading awareness around issues relating to sexual and reproductive health and rights. As a result, this will ultimately enhance the socio-economic status and leadership position of rural and tribal women in their family and village as well.

5.5.6. Access to entitlements and schemes

The Implementation Support Agencies (ISAs) and the federation of SHGs (DLF, BLF & GPLF) could play a catalyst role in disseminating information about various government schemes and entitlements of the women and rural households.

5.5.7. Sustainable Livelihood

Sustainability of the SHG activities could be ensured through regular meeting, maintaining records and creation of common assets. Emphasis should be given for identification and promotion of sustainable livelihood options customized for Mission Shakti SHGs.

5.5.8. Improving Dietary Diversity through Nutrition Garden

Women self-help groups in the KBK region are engaged in the nutrition project called '*Mo Upakari Bagicha*' under the joint initiatives of Mission Shakti and Odisha Livelihood Mission (OLM). The main objective of this initiative is to improve nutrition knowledge from dietary diversity by promoting formation of nutrition gardens in rural households. In this regard, Mission Shakti Department could provide technical assistance to enhance livelihood, nutrition sensitization and women empowerment.

5.5.9. Mission Shakti Infrastructure

- Under Mission Shakti initiatives, Mission Shakti Gruhas (houses) have been constructed at each Gram Panchayat in the KBK districts. It is suggested that the buildings constructed under watershed projects or any other rural development scheme could also be utilized for self-help group activities. Further, it is also suggested that unutilized government buildings at the village or Gram Panchayat level could be renovated through Mission Shakti fund and should be handed over to the self-help groups for their use.
- Mission Shakti Bhawan should be constructed in each district which could act as a bridge between potential buyers and SHGs in order to promote SHG products at a wider scale.

5.5.10. Skill Development Training

- Mission Shakti women self-help groups in the study districts have received foundation training in the early stage of formation of the groups. However, the task of book-keeping and record maintenance should also be incorporated in the foundation training module covering all the SHG members.
- The performance of the SHGs could be improved further by imparting training to enhance the entrepreneurial and basic skill of the group members.



- There is scope for imparting training to the SHGs engaged, especially in weaving in latest designs and market trends.
- Training of Trainers (ToT) should be organized frequently for Anganwadi workers, Community Resource Persons, Block and District Project Coordinator in order to disseminate knowledge and skills to the SHG in the dynamic contexts.
- The cross learning between SHGs could be further enhanced through formation of SHG clusters, producer groups, block and district level federations where SHGs learn from experience sharing and best practices.
- Skill development training towards nurturing different skills (trade specific skills, entrepreneurial skills, managerial skills and supervisory skills) could possibly increase the scope for employability of the tribal and rural women self-help group members in the district and may further help in the sustainable development of an enterprise in the region.
- Mission Shakti self-help groups could be involved in processing of minor agricultural and forest produce for higher value addition and absorption of trained tribal youth in the region in the processing Units.

5.5.11. Market Linkage

- The State has taken several initiatives under Mission Shakti to encourage women and tribal entrepreneurship. The Odisha Rural Marketing Society (ORMAS) has further widened the scope of marketing of products of women self-help groups through Palli Shree Melas and Sisir Saras. Further to promote the SHG products at a wider scale, Mission Shakti outlets should be opened in each district.
- The economic activities must be identified by the self-help promoting institutions by careful feasibility report based on market studies and local resources. Under Mission Shakti initiatives, funds should be earmarked for carrying out local level feasibility and impact studies.
- One Block/GP, One Commodity Model could be adopted in line with ‘One District One Product scheme’ by the Mission Shakti women self-help groups in identifying, promoting and branding a product.



List of Photographs



Broomstick and leaf plate making by tribal women in Dahaja village, Hardakhol GP



Iris scanning of farmer at Paddy Procurement Centre, Balangir



Mission Shakti Restaurant with a capacity of 10 stalls, Kanagaon GP, Barigumma, Koraput





Mission Shakti outlet at Balangir district



Workshop conducted at Mission Shakti Bhawan in Pokhariput, Bhubaneswar on November 2-3, 2021.





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GANDHIJI'S TALISMAN

“ I will give you a talisman. Whenever you are in doubt or when the self becomes too much with you, apply the following test:

Recall the face of the poorest and the weakest man whom you may have seen and ask yourself if the step you contemplate is going to be of any use to him.

Will he gain anything by it? Will it restore him to a control over his own life and destiny? In other words, will it lead to Swaraj for the hungry and spiritually starving millions?

Then you will find your doubts and your self melting away ”



Mohandas Karamchand Gandhi



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