

Post Evaluation Study of the Scheme of Micro-Credit Help to Women Self Help Groups (WSHGs) in KBK Districts of Orissa

*Final report submitted to
Government of Orissa*

By

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P r e f a c e

In view of the advantages flowing from SHGs and in view of one of the key development initiatives identified by the Government of Orissa as empowerment of women, it has taken many steps to promote SHGs in the State. Promotion of Women's Self-Help Groups (WSHGs) has been adopted as a key strategy in Orissa for achieving women's empowerment. A Mission approach has been adopted by the Government to facilitate this and a Mission for women's empowerment through the promotion of Women's Self-Help Groups called 'Mission Shakti' was launched in March 2001. The GoO has also extended micro credit support to WSHGs of the KBK region. With a view to undertake of post evaluation study of the same scheme, the Government of Orissa, Planning and Co-ordination Department had approached various research institutions to undertake the studies. In view of the expertise available at IIT Kanpur, we submitted a proposal to the Government of Orissa in January 2006 and after completion of all formalities associated with commencement of the study, the letter of award was issued to IIT Kanpur in June 2006. As per the terms of reference of the study, some of the broad objectives are:

- To investigate the impact of WSHGs on poverty alleviation in terms of additional income generation, saving and investment opportunities, employment generation of the households of the participants,
- To examine the extent of improving the quality of the members of households,
- To investigate the fund management practices of the WSHGs and to find out any scope of further improvement,
- To investigate the role of supporting actors,
- To examine the delivery mechanism and governance of WSHGs,

In tune with the proposal submitted by us along with the TOR and to achieve the above objectives, we have adhered to a standard post evaluation method of project cycle that involved developing a study design, identification of the sources of appropriate data, design of questionnaire, setting evaluation questions, identification of stakeholders, to develop method of evaluating the technical efficiency of the projects, selection of appropriate evaluation design, and proper analysis of both the secondary and primary data. Accordingly we had set our work plan schedule in the month of July, 2006 and made arrangements for field data collection during August 2006 to November, 2006. But owing to natural calamities that struck the KBK region, i.e., unprecedented flooding in Balangir, Kalahandi, Sonapur, Nuapada, Rayagada, Nabarangpur and Malakangiri during the monsoon of 2006, we could not follow the proposed schedule and the primary data collection was carried between October-February 2007. Relevant data regarding the WSHGs were collected from the offices of the district magistrates of the KBK districts. After analysis of the secondary data and with a view to select the representative sample WSHGs, and by taking into account the geographical location, number and variety of SHGs in operation, and on the advices of field official and district administration, operation selected a minimum of three development blocks in every district for primary data collection. In view of the time and other physical constraints, we have randomly selected the WSHGs for primary data collection. Though we had proposed to cover 10% of the WSHGs with a minimum of five per district, a statistically significant number WSHGs per district has been covered by us to avoid delay in completing the study. The particulars of the WSHGs were collected from any one of the functionaries like President or Secretary of the Group in respect of various economic indicators. In course of our primary data collection, we have been able to reach 389 WSHGs and 738 members of WSHGs of the region

As mentioned above after completion of the secondary and primary data collection and its analysis, we submitted the draft report in April 2007. However, the presentation of the draft report could take place in May 2007, which was attended by all the concerned functionaries of the Government of Orissa including the Chief Secretary and the Development Commissioner. Since some valuable comments and suggestions were rendered during the draft report presentation, we undertook a second round of data collection from different offices during June-July, 2007. This final report has incorporated most of the valuable comments and suggestions of the officials as well as included some of the concrete suggestions to improve the performance of WSHGs and to make them sustainable, so that they can be graduated from the micro credit stage to micro enterprise stage.

After providing the introduction and objectives of the present study in Chapter I, we have discussed the progress of micro credit support to WSHGs in the KBK districts in Chapter II. The methodology adopted and coverage of the study is contained in Chapter III. The socio economic profile of the selected WSHGs and their beneficiaries are contained in Chapter III. The major findings of the study as well as the pitfalls and weaknesses of the WSHG are presented in Chapter V along with graphs and tables. The last chapter contains the policy implications and suggestion to strengthen the various components of WSHGs for generating sustainable benefits to the women members in particular and the KBK region in general. The photographs highlighting the strengths of WSHGs and the master tables (1-10) are given in the Annexure.

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Binayak Rath

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Any field-oriented study like this would not have been possible without the active help and co-operations of the officials of Government of Orissa, the district level officials, the PRIs and above all without support of the members of WSHGs and stakeholders who furnished us with valuable data and information. Though it may not be possible to mention all their names, I will be failing in my duties without mentioning the names of a few of them.

To start with, I take this opportunity to express my gratitude to Sri Ajit K. Tripathy, Chief Secretary, Government of Orissa, Dr R.N Bohidar, Development Commissioner, Dr R.V Singh, Special Secretary, Planning & Co-ordination for their support at each stage of the study and also for valuable comments on the draft report of the study. Also my thanks are due to all the District Magistrates of KBK districts and their staff for the active cooperation and help rendered by them to our field staff during the course of our field survey.

Let me also record my sincere thanks and gratitude to all the DSWOs, DWOs and PA, ITDA of all the KBK districts for their ungrudging support to us during the entire period of survey. Many of them accompanied to the project sites to throw light on the problems and prospects of the WSHGs and their economic activities. My special thanks are also due to all the field staff who ungrudgingly supported our primary data collection work and also provided us all logistic supports.

I also convey my heartfelt gratitude to all the functionaries and members of WSHGs of the sample villages for their cooperation in conducting the survey in the villages. Above all, the study could not have been completed without the assistance and commitment provided by our research staff and the students for undertaking the painstaking data collection, compilation and computer works. I record my appreciation for their adequate and timely efforts

Last but not the least, I am extremely grateful to my wife, Sanjubala Rath, who not only tolerated my frequent field visits but also she has adjusted with me to work in the office at odd hours in preparing the draft as well as the final report. All my love and affections are due to her for her patience and tolerance.

However, it is needless to say that none of the persons whose help and encouragement I have acknowledged above are responsible for the errors and omissions, if any, that remain in the study.

*November, 2007
I. I. T. Kanpur*

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Abbreviations used

| | |
|---------|--|
| ACA: | Accelerated Central Assistance |
| AIBP: | Accelerated Irrigation Benefit Programme |
| ASHP: | After formation of Self Help Group |
| BSHP: | Before formation of Self Help Group |
| CADA: | Command Area Development Authority |
| CASAD: | Centre for Applied System Analysis in Development |
| CSP: | Central Sponsored Plan |
| DAO: | District Agricultural Office |
| DoWR: | Department of Water Resources |
| DRDA: | District Rural Development Agency |
| DRF: | Development and Reforms Facility |
| DWO: | District Welfare Officer |
| EE: | Executive Engineer |
| ICDS | Integrated Child Development Scheme |
| ITDA: | Integrated Tribal Development Agency |
| JRY: | Jawahar Rojgar Yojana |
| KBK: | Koraput Blangir Kalahandi |
| MI: | Minor Irrigation |
| MoWR : | Ministry of Water Resources, Government of India |
| NABARD: | National Bank for Agriculture & Rural Development |
| OAIC: | Orissa Agro Industries Corporation |
| OLIC: | Orissa Lift Irrigation Corporation |
| OSFDC: | Orissa State Schedule Caste & Schedule Tribe Finance Development Corporation |
| PA: | Project Administrator |
| PD: | Project Director |
| PMGSY: | Pradhan Mantri Gram Sadak Yojana |
| PMRY: | Prime Minister Rojgar Yojana |
| PP: | Pani Panchayat |
| PRI: | Pachayat Raj Institution |
| RLTAP: | Revised Long Term Action Plan |
| SCA: | Special Central Assistance |
| SCP: | Special Component Programme |
| SE: | Superintending Engineer |
| SJGRY: | Swarna Jayanti Gramin Rojgar Yojana |
| SLSC : | State Level Screening Committee |
| WODC: | Western Orissa Development Council |

Executive Summary of the Study

In tune with the TOR as proposed by Government of Orissa, Planning and Co-ordination department, this study was taken up with the following broad objectives:

- To investigate the impact of WSHGs on poverty alleviation in terms of additional income generation, saving and investment opportunities, employment generation of the households of the participants,
- To examine the extent of improving the quality of the members of households,
- To investigate the fund management practices of the WSHGs and to find out any scope of further improvement,
- To investigate the role of supporting actors,
- To examine the level of transparency in the system of governance,
- To investigate the impact of WSHGs on group income redistribution,
- To identify the problems faced in implementation of the scheme by the banks,
- To identify the constraints faced by the beneficiaries, the nature of the constraints and the extent to which they impacted on benefit accrual,
- To ascertain special efforts, if any, made by the implementing agencies to avoid failures and or to promote success of the scheme, and
- To suggest/recommend specific measures needed to achieve the objectives of scheme.

The role of the major stake-holders and their experiences with the scheme have also been investigated in the study.

In order to achieve these above objectives, we have adhered to a standard post evaluation method of project cycle that involved developing a study design, identification of the sources of appropriate data, design of questionnaire, setting evaluation questions, identification of stakeholders, to develop method of evaluating the performance of WSHGs, selection of appropriate evaluation design, and proper analysis of both the secondary and primary data. However, with a view to capture spatial and temporal variations of different WSHGs, we have covered 27 blocks in the KBK region and 389 groups. In order to elicit the primary data and information in a structured manner, we canvassed the schedules among 389 functionaries of WSHGs like President/Secretary/Treasurer and 738 members by purposive random sampling method. In addition, to elicit some general feedback from the members as well as from the community, PRA and focus group interviews were conducted by the coordinators during their visits to the Study area in different time periods. In addition to these primary data, we had gathered some information from banks, government officials, local leaders, and few NGOs, who are involved in promotion of different development activities in the area.

With the help of analysis of the primary data, we have identified the impacts of WSHGs in the KBK region and those are:

- On an average the families have gained opportunity to raise their household income around Rs 4450/ per family per annum, which is estimated to be 23 % increase in their income levels, of course, with wide variations between different districts. But the trend has established that the scheme is more successful in the tribal dominated areas of KBK.
- A large number of members have expressed that there have been improvement in the consumption levels of their families after their participation in WSHG.
- The employment opportunities of the households have also gone up and members are capable of providing better education for their children. In view of additional employment opportunities, the level of stress migration has reduced.
- The micro credit support to the efficient groups has provided an opportunity for the tribal and SC women to earn additional income and thereby to support the income of the family. It has facilitated them to take up some economic activities based on long terms goals rather than for short-term pecuniary gains.

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- We have further found out that there has been access to financial services so as to lead towards strong livelihood support systems. The collective bargaining power has been enhanced due to cooperation among the group members. The participation of women in SHGs has not only brought improvement in overall standard of living of the members but also has led to self reliance and a sense of dignity.
- In addition to rise in income and consumption levels, the attitude of the members have undergone a change toward the habit of thrift. In view of their rise in income levels and their participation in profit earning activities they are able to save more money also.
- The women groups have gained empowerment after participation in the SHG activities. In the process of their interaction with various stakeholders, they have not only gained additional knowledge but also acquired the skill to deal with various actors.

Our study has established that WSHGs in the KBK region have a good potential to improve the socio-economic conditions of the women folk and to empower them to meet the challenges in future years in and to fulfill our planned goals of gender based group as well as regional income distribution. The WSHGs have, no doubt, augmented the income of the participating households, helped to reduce stress migration that has helped in accelerating the rate of growth of income, output and employment in this backward region. In view of this high potential, ***we suggest that this programme should not only be continuing with central assistance but also be strengthened in future years to come.*** However, we have foreseen that the likelihood of its success is dependent not only on financial resource allocations as well as flow of funds from the Central Government, and Government of Orissa, for which there should be a bureaucratic commitment on a missionary zeal framework.

In view of all these benefits we have hypothesized that “WSHGs are acting as a positive source against the negative and depressing elements in this backward region of KBK”

Chapter I: Introduction and Objectives of the Study

1.1 Preamble

Rural development and alleviation of poverty have been accorded a top priority in the agenda of our economic policies and strategies of Five Year plans. With a view to guarantee equity and social justice to the rural poor, various approaches and strategies have been adopted by the planners and policy makers from time to time. In the process of our economic development we have moved from community development phase in the 1950's, to area / sectoral development in the 1960's, to all round growth with focus on equity and social justice in the 1970's, and to poverty alleviation under IRDP in the 1980s. Under IRDP, the approach has been to extend help to the families below poverty line as the unit of development. In additions to these changes in our approaches, many structural changes had been introduced in our banking and financial institutions so as to cope up with the growing needs of the time. For instance, the RRBs were established not only to tap the unutilized saving potentials from our rural areas, but to grant credit facilities to the peasants, artisans, agricultural labourers and other deprived sections to relieve the people from exploitation of the money lenders. Indeed, the RRBs and Commercial banks were mandated to help the rural poor.

However, the post evaluation studies undertaken by B. M. Rao (1983), Rath (1983, 1986), NABARD (1986) had identified that the rate of success of IRDP had been dismal and it was replete with corruptible practices. Though there was focus on promoting the agricultural allied activities and ISB sectors for the benefit of the poor, the progresses of these sectors had been far from satisfactory. In spite of these supports, the absolute poverty in our rural areas have been on a rise. These disturbing trends had not only worried the planners and policy makers of our country, but the international agencies like World Bank had expressed their concerns over alleviation of poverty. The World Bank, after acknowledging 1980s as a lost development decade, had focused on poverty reduction in the 1990s and accordingly supported many schemes for the upliftment of the poor. To add to it, the Government of India being influenced by the Earth Summit at Rio de Janeiro accepted sustainable development as the basic principle of planning. It also adhered to decentralization as the tool of planning where there has been a move towards greater participation of the people. In this regard, its policies were greatly influenced by the declaration at the Social Summit at Helsinki (1994) that envisaged a greater participation of people and role of NGOs in upliftment of the poor. To add to it, the success story of the Grameen Bank of Bangladesh in the 1980s under the leadership of Prof. Mohammad Yunus, who got the Nobel Peace Prize in 2006 for these efforts in uplifting the socio-economic conditions of the poor masses and more particularly for the deprived women communities, as well as the global and national developments prompted the Government of India to change its strategies towards poverty alleviation. Thus, from early 1990s there has been a paradigm shift in our approach and our focus has been to build up community based economic leadership at grass roots. The best example of such institution is the Self-help Groups (SHGs) and the provision of micro financing to strengthen the SHG activities for the empowerment of the poor. In later years focus is accorded to empower the women communities through the self help groups by way on inducing them to actively participate in different socio-economic activities of our society. Thus, from 1992 onwards the micro financing through SGHs has made a rapid progress in the country with the back up from the apex banking institutions like the RBI and NABARD. In a recent book titled "*The Fortune at the Bottom of the Pyramid: Eradicating Poverty Through Profits*", the management guru CK

Prahlad has argued that the poor, often neglected by Corporations as having no purchasing power, can be converted into the fastest-growing market in the world through innovations that could improve affordability and tailor products to the needs of poor. One of the innovative institutions emerged over the past few years is the Self-help Groups (SHGs).

1.2 Background of the Self-help Groups (SHGs) in India

Some of the research conducted / sponsored by NABARD during the early eighties had shown that despite having an extremely wide network of rural bank branches which implemented specific poverty alleviation programmes that sought creation of self-employment opportunities through bank credit for almost two decades, a very large number of the poorest of the poor continued to remain outside the fold of the formal banking system. These studies had identified that the existing banking policies, systems and procedures, and deposit and loan products were perhaps not most suited to meet the immediate needs of the very poor. The priority of the rural poor was for consumption credit, savings, production credit and insurance, in that order. Consumption needs included credit for short periods for emergent needs. The dividing line between consumption credit and production credit for the poor was flimsy. Consumption requirements were met by the informal sources at exploitative interest rates, as the poor borrowers were unable to offer to the banks any security for the small consumption loans. On the other hand, main constraint faced by banks in extending credit in small doses to poor borrowers was the high transaction cost in financing large numbers in small quantities.

Against this background, a need was felt for alternative policies, systems and procedures, savings and loan products, other complementary services, and new delivery mechanisms, which would fulfill the requirements of the poorest, especially of the women members of such households. In the meantime, our Government's commitment to poverty eradication with the help of the NGOs and international agencies with a focus on improving the conditions of women and children (e.g. since 1989 the World Bank accorded priorities to women and children issues) was reaffirmed. Reduction of gender inequality in terms of economic and political opportunities has been the goal of our plans. To add to it, since gender empowerment measure (GEM) has been introduced as a measure of human development index, our priorities towards women problems and the issues have undergone significant changes. Moreover, the success story of the Grameen Bank from our neighbouring country Bangladesh in uplifting the conditions of the poor and particularly the improvement in the conditions of women provided a lot of impetus to our Government to emulate micro financing strategy for rural development. The emphasis therefore has become how to improve the access of the poor to micro Finance (mF) rather than just micro-credit. Besides, a number of research studies undertaken in-house as well as sponsored to professional institutions and some action research projects funded out of the Research and Development Fund of NABARD led emphasis on developing Self Help Group [SHG] - Bank linkage model as the core strategy that could be used by the banking system in India for increasing their outreach to the poorest of the poor who were hitherto getting by-passed by them. The strategy involved forming small, cohesive and participative groups of the poor, encouraging them to pool their thrift regularly and using the pooled thrift to make small interest bearing loans to members, and in the process learning the nuances of financial discipline. Subsequently, bank credit also becomes available to the Group, to augment its resources for lending to its members. It needs to be emphasised that NABARD realised the promotion and bank linking of SHGs not as a credit programme but as part of an overall arrangement for providing financial services to the poor in a sustainable manner and also an empowerment process for the members of these SHGs.

1.3 Features of the Self-help Groups (SHGs)

In order to empower the women, it has become necessary to mobilize them to form Self Help Groups (SHGs) who would be able to achieve social and economic sustainability. It was observed at many forums that the women being more vulnerable do not get proper attention of the society. Hence, it is argued that the formation of SHGs is essential for not only to ensure more participation in the day-to-day affairs of the community but also to take a lead role in conservation of our environment and to take part in relief and rehabilitation during natural calamities and emergency. If women have the decision-making capacity and some saving, it would be easy for them for taking preventive measures to mitigate the after effects of a natural calamity.

Even during normal time many women are forced to move out of the house in search of work leaving behind small children with siblings/old persons which increases the rate of school dropouts specially girl child. Formation of SHGs linked to income generation activities provides these women time and opportunity to take proper care of the children as well as money to buy/grow nutritious food for children and themselves. It would also provide opportunity for the women to work together for the development of the society and village and thereby forcing the patriarchal society to recognize their contribution for developmental works.

The SHGs are voluntary associations exhibiting the following major features:

- The SHGs are self managed homogeneous groups of economically backward people
- They are usually engaged in promoting savings among themselves
- They pool the savings for their own use.
- The savings are used either for individual or group investment or for consumptive use.
- These pooled resources are supplemented by external resources, i.e. bank credit when these groups gain experience or from Government subsidy.

Each SHG consists of members who are poor, having low savings capacity and generally depending on moneylenders or private sources for meeting their consumption and emergent needs. A typical Self Help Group will comprise like-minded individuals who volunteer to save small amounts of money in a common pool, out of which, need based loans are given to members for meeting their emergent credit requirements based on the priorities decided by the group. The group members take collective decisions on all matters including those relating to terms of credit, viz. purpose, size interest rate and repayment period. They exercise close supervision on utilisation of loans and exert peer and moral pressure on the members to continue savings and repay loans promptly on time. In other words, Self Help Group can be referred to as a group of poor persons who own, manage and control a micro bank of their own.

1.4 Progress of Self-help Groups in Orissa

In view of the advantages flowing from SHGs and in view of one of the key development initiatives identified by the Government of Orissa as empowerment of women, it has taken many steps to promote SHGs in the State. As social empowerment of women will come from their economic empowerment, helping women to achieve economic independence by enabling them to have independent employment and income is being accorded the highest priority. It has also been recognized that women will be better-placed to overcome the negative

social pressures and gender biases operating against them and to unshackle themselves through group identity and activity. Moreover, it is realised by the policy makers of the State that in view the rise in natural calamities in Orissa over the past few years, it has been a necessary to equip the community with some coping mechanisms that will help them to recover faster. In this context the SHGs can play a pivotal role by maintaining grain banks, calamity funds and knowledge of activities that can be immediately taken up to sustain the family.

. Promotion of Women's Self-Help Groups (WSHGs) has therefore been adopted as a key strategy in Orissa for achieving women's empowerment. A Mission approach has been adopted by the Government to facilitate this and a Mission for women's empowerment through the promotion of Women's Self-Help Groups called 'Mission Shakti' was launched in March 2001. The Mission had an objective of helping formation of 1,00,000 Women's Self-Help Groups by 2005, increasing the groups by 25,000 annually. However, 36,000 WSHGs were already existing in the State prior to the launching of 'Mission Shakti'. Another more important objective of the Mission is to help capacity-building of the existing and the new Groups to be formed to take up income-generating and remunerative economic activities by providing them the necessary technical support, market linkages and credit linkages, where necessary. In order to achieving the planned goal of regional as well as group income redistribution, the Government of Orissa has further laid emphasis on promoting such groups in the KBK districts, which will not only lead to improve the living standards of the poor household but will empower the women in particular.

During the period from April 2001 to February,2005, 1,49,233 WSHGs had been formed with 18,78,985 members. These Groups have generated savings amounting to about Rs.107.30 crores. Moreover, around 85587 WSHGs had been provided institutional credit amounting to approximately Rs.214.61crores during this period.

1.5 Broad Objectives of the Women Self-help Groups

As mentioned above the fundamental principle and methodology of forming SHGs have been promotion of human and social development and empowerment of the poor. Improvement in the quality of life being the ultimate objectives of planning, various policies and programs floated by the Government are aimed at promotion of growth with equity and social justice. However, the main approach of promoting SHGs among rural poor have been to facilitate activities based on long terms goals rather than for short-term pecuniary gains. Thus, some of the critical long-term goals of SHG include:

- *Sustainable access to financial services*
- *Strong livelihood support systems*
- *Enhancement of collective bargaining power*
- *Self reliance and sense of dignity*
- *Improvement in overall standard of living and empowerment*

With these long term goals in mind, the objectives of WSHGs have been set as follows:

- ❖ To inculcate a habit of thrift among the women community and to encourage small saving habit among them,
- ❖ To enhance the socio-economic condition of women through different income generating activities,
- ❖ To mobilize the women groups for other developmental work of the community,
- ❖ To empower the women groups to take decision for their income utilization,

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- ❖ To train women groups for maintaining their own account, records, saving registers and proper utilisation of generated fund for profit making activities,
- ❖ To train women for participation in development of micro plan of villages,
- ❖ To capacitate the WSHG for immediate recovery after any natural calamity,
- ❖ To federate the WSHGs for Swarn Shahayak Bank, and
- ❖ To mobilize the women groups for other development activities i.e. girl child enrolment, health and sanitation problems and other social issues.

1.6 Objectives of our Study

In tune with the TOR of the study as proposed by Government of Orissa, Planning and Co-ordination department, we have set the objectives of the present study as follows:

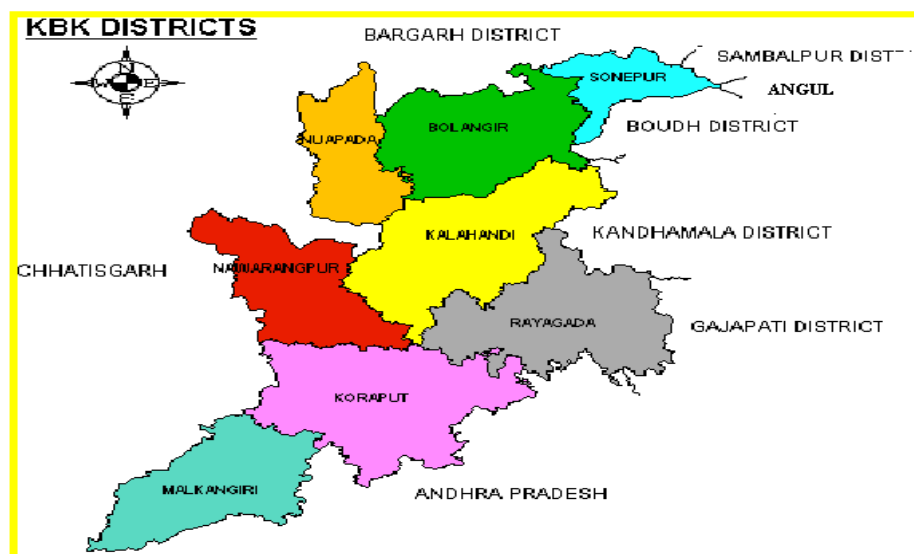
- To investigate the impact of WSHGs on poverty alleviation in terms of additional income generation, saving and investment opportunities, employment generation of the households of the participants,
- To examine the extent of improving the quality of the members of households,
- To investigate the fund management practices of the WSHGs and to find out any scope of further improvement,
- To investigate the role of supporting actors,
- To examine the delivery mechanism and governance of WSHGs,
- To examine the level of transparency in the system of governance,
- To investigate the impact of WSHGs on group income redistribution,
- To identify the constraints faced in formation of WSHGs and to what extent these constraints impacted the achievement,
- To identify the problems faced in implementation of the scheme by the banks,
- To evaluate the extent to which the objectives of WSHGs have been achieved so far and are likely to be achieved by 2010,
- To identify the constraints faced by the beneficiaries, the nature of the constraints and the extent to which they impacted on benefit accrual,
- To ascertain special efforts, if any, made by the implementing agencies to avoid failures and or to promote success of the scheme,
- To identify the deficiencies and shortcomings in implementation of different components under RLTAAP,
- To provide innovative suggestions for appropriate reforms and correctives measures for improving programme design and implementation of strategies and to identify “Best Practices” if any, based on the experiences from other states, and
- To suggest/recommend specific measures needed to achieve the objectives of scheme.

The role of the major stake-holders and their experiences with the scheme will also be investigated in the study. The study will further highlight the strength, weakness, opportunities and threat (SWOT) perspectives along with the suggestion to improve the performances of SHGs in augmenting additional income via non-farm employment opportunities in the KBK region.

Chapter II: Progress of Micro Credit Help to WSHGs in the KBK districts

2.1. Salient Features of the Koraput, Bolangir & Kalahandi Districts

The undivided districts of Koraput, Bolangir and Kalahandi (popularly known as KBK districts) have since 1992-93 been divided into eight districts: Koraput, Malkangiri, Nawrangpur, Rayagada, Bolangir, Sonapur, Kalahandi and Nuapada. These eight districts comprise of 14 Sub-divisions, 37 Tahsils, 80 CD Blocks, 1,437 Gram Panchayats and 12,104 villages are surrounded by Andhra Pradesh on the eastern and southern part, Chhatisgarh and Bargarh district of Orissa on the west side, and Gajapati, Kondhamal, Boudh, Angul and Sambalpur on its northern side. The map below shows the location of the KBK districts.



The profiles and organizational structure of these districts are presented below:.

Table 2. 1: Organisational Structure of the KBK Districts

| Sl. No. | District | Area (Sq.km) | Number of | | | | | |
|--------------|------------|---------------|-----------|-----------|-----------|-----------|--------------|---------------|
| | | | Blocks | TSP* | Sub-div | Tahsils | GP | Villages |
| 1 | Koraput | 8,807 | 14 | 14 | 2 | 7 | 226 | 1,997 |
| 2 | Malkangiri | 5,791 | 7 | 7 | 1 | 3 | 108 | 928 |
| 3 | Nawrangpur | 5,291 | 10 | 10 | 1 | 4 | 169 | 897 |
| 4 | Rayagada | 7,073 | 11 | 11 | 2 | 4 | 171 | 2,667 |
| 5 | Bolangir | 6,575 | 14 | - | 3 | 6 | 285 | 1,792 |
| 6 | Sonapur | 2,337 | 6 | - | 2 | 4 | 96 | 959 |
| 7 | Kalahandi | 7,920 | 13 | 2 | 2 | 7 | 273 | 2,205 |
| 8 | Nuapada | 3,852 | 5 | - | 1 | 2 | 109 | 659 |
| Total | | 47,646 | 80 | 44 | 14 | 37 | 1,437 | 12,104 |

Source: <http://kbk/nic.in/ataglance.htm>.

* TSP: Tribal sub-plan

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The KBK districts account for 19.72% population over 30.59% geographical area of the State. Nearly 90% people of this region still live in villages. Lower population density (152 persons / sq.km) in comparison to 236 for Orissa indicates difficult living conditions and an undeveloped economy. Tribal communities (38.72%) dominate this region. As per 1991 Census, about 38.72% people of these districts belong to the Scheduled Tribes (ST) communities including four primitive tribal groups, i.e., Bondas, Dadai, Langia Sauras and Dangaria Kandhas. In view of the tribal dominance in the region, out of 80 community development blocks, 44 blocks are included in Tribal Sub Plan (TSP). In addition, 16.63% population belongs to the Scheduled Castes (SC) communities as per 1991 Census. Literacy rates are also far below the State as well as National averages. Female literacy is only 24.72%. Some of the demographic and literacy indicators are summarized in Table 2.2.

Table 2.2: Demographic and Literacy Indicators in the KBK Districts: 2001

| District | Population Density | Population Indicators | | | | | Literacy Rate | |
|----------------------|--------------------|-----------------------|--------------|--------------|--------------|--------------|---------------|--------------|
| | | Total (000) | Female (%) | Rural (%) | ST* (%) | SC* (%) | Total (%) | Female (%) |
| 1. Koraput | 134 | 1,178 | 49.96 | 83.18 | 50.67 | 13.41 | 36.20 | 24.81 |
| 2. Malkangiri | 83 | 480 | 49.91 | 92.79 | 58.36 | 19.96 | 31.26 | 21.28 |
| 3. Nawrangpur | 192 | 1,018 | 49.81 | 94.18 | 55.27 | 15.09 | 34.26 | 21.02 |
| 4. Rayagada | 116 | 823 | 50.71 | 85.98 | 56.04 | 14.28 | 35.61 | 24.31 |
| 5. Bolangir | 203 | 1,336 | 49.56 | 88.45 | 22.06 | 15.39 | 54.91 | 39.27 |
| 6. Sonapur | 231 | 541 | 49.13 | 92.59 | 22.11 | 9.50 | 64.07 | 47.28 |
| 7. Kalahandi | 168 | 1,334 | 50.00 | 92.49 | 28.88 | 17.01 | 46.20 | 29.56 |
| 8. Nuapada | 138 | 531 | 50.15 | 94.34 | 35.59 | 13.09 | 42.29 | 26.01 |
| KBK Districts | 152 | 7,241 | 49.91 | 89.89 | 38.72 | 16.63 | 36.58 | 24.72 |
| Orissa | 236 | 36,707 | 49.29 | 85.03 | 22.21 | 16.20 | 63.61 | 50.97 |

Source: as above

Note: Population density implies persons / sq.km.

* As per 1991 Census

As per the 1997 census of BPL families, about 72% families are below poverty line live in this region. District-wise information about the number of BPL families as per 1992 and 1997 census are summarized in the Table 2.3.

Table -2.3: Census of Families Below Poverty Line (BPL): 1992 & 1997*

| S. No. | District | HCR ^ (%) | 1992 Census | | | 1997 Census | | |
|--------------------------------|------------|--------------|-----------------|--------------|--------------|-----------------|--------------|--------------|
| | | | Total | BPL | Percent (%) | Total | BPL | Percent (%) |
| | | | (lakh families) | | | (lakh families) | | |
| 1 | Kalahandi | 80.19 | 2.41 | 2.07 | 85.77 | 3.08 | 1.93 | 62.71 |
| 2 | Nuapada | | 0.94 | 0.79 | 83.64 | 1.27 | 1.09 | 85.70 |
| 3 | Bolangir | 48.89 | 2.39 | 1.81 | 75.82 | 3.30 | 2.01 | 61.06 |
| 4 | Sonapur | | 0.92 | 0.57 | 62.29 | 1.10 | 0.80 | 73.02 |
| 5 | Koraput | 92.24 | 1.88 | 1.63 | 86.59 | 2.65 | 2.22 | 83.81 |
| 6 | Malkangiri | | 0.80 | 0.68 | 84.81 | 1.09 | 0.89 | 81.88 |
| 7 | Nawangpur | | 1.52 | 1.38 | 90.56 | 2.15 | 1.59 | 73.66 |
| 8 | Rayagada | | 1.42 | 1.22 | 86.04 | 1.88 | 1.36 | 72.03 |
| Total (Southern Orissa) | | 87.14 | 12.28 | 10.14 | 82.60 | 16.52 | 11.89 | 71.97 |

Source: as above

Note: ^ HCR – Headcount ratio as per 1999-00 NSS data (Manoj Panda: 2002)

* Panchayati Raj Department, Government of Orissa.

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Other socio-economic indicators including population composition and density, net area irrigated, hospital beds, and connectivity of villages (due to criss-crossed terrains) to growth centres and service centres are also far from satisfactory. According to the report of “the Committee on the Constitution of Separate Development Board in Orissa”, 96% of CD Blocks in these districts are either “very backward” or “backward”. To be specific, 49 CD Blocks of KBK districts are regarded as “very backward” and 28 CD Blocks are considered as “backward”.

The salient features of the KBK districts are summarized as follows:

- ✓ Tribal communities (38.72%) dominate this region.
- ✓ Socio-economic indicators highlight the backwardness of this region.
 - 72 % of the people in KBK districts are below poverty line,
 - The population suffers from high morbidity on account of under-nutrition as well as endemic malaria and other localized diseases,
- ✓ Rainfall is generally erratic and unevenly distributed. Irrigation facilities (both surface and lift) are inadequate. Thus, the region often experiences problems of moisture stress in the form of drought.
- ✓ At present all the eight KBK districts are ecologically disturbed. More than 50% of forests of these districts are degraded due to mindless harvesting of forest resources and also due to the tribal practice of shifting cultivation (see photographs 2.1). This aggravates the problem of poverty in the region,
- ✓ Problems of soil erosion and land degradation are common (see photographs 2.2
- ✓ The agricultural productivity some of the traditional crops like rice is very low. Per hectare yield of rice in the KBK district is substantially lower than other districts and more particularly of the coastal districts.
- ✓ Employment opportunities in the region are limited. Agriculture, which is the major economic activity, does not generate adequate avenues of employment for the rural poor. As a result, many men and women go out to urban areas both inside and outside the State in search of employment. This leaves the old and infirm in the villages

The KBK districts have been historically rich in forest and mineral resources. Though people have been using these forests very intensively for eking out their livelihood from this resource, forests of the region have not received adequate investment and managerial inputs over time. Intensive use of forests for sustenance coupled with lack of insufficient funds and managerial inputs are, thus, continuously leading to forest degradation. Although one third (16,131 sq.km.) of the geographical area of this region is recorded as forests, only 11.3% (5,473 sq.km) has actually dense forest (i.e., with crown density over 40%) as per satellite imagery data. It has been further ascertained that 9% (4,332 sq.km.) forest area is completely devoid of vegetal cover. Another 13.5% (6,327 sq.km.) forests are open having crown density more than 10% but less than 40%. The rich mineral resources of the region are harnessed by the public and private sector industrial units without being able to generate any linkages in the surrounding area. If there is any impact, it is marginal only.

Further, the old Koraput and Kalahandi districts and portions of Bolangir districts are mainly hilly. Severe drought and floods also often visit this region and some areas in quick succession. Therefore, the backwardness of this region is multi-faceted: (i) tribal backwardness, (ii) hill area backwardness, and (iii) backwardness due to severe natural calamities.

2.2 Strategies and Special Programmes for Development of KBK Region

In order to achieve higher economic development and for removal of poverty, following strategies are being adhered to:

- Optimum utilisation of the resources of the region with the help of the local people,
- Mobilizing and energizing the rural poor in the form of Self Help Groups, Vana Surakshya Samities/ Joint Forest Management, Pani Panchayats, and Bhumi Panchayats, etc.
- Restructuring and energizing social security system (e.g., mid day meal programme, integrated child development schemes, special nutritional programme for children under 3 years, mobile health units, and promotion of education among ST/SC girls).
- Conservation of its rich natural resources (e.g., forests, soils and water),
- Building of rural productive infrastructure (e.g., irrigation projects, tanks, watershed development, roads, bridges, markets, warehouses),
- Development programmes for income generation on sustainable basis (e.g., productive rural infrastructure, SGSY, SGRY, EAS, agriculture development, and micro-credit support).

In tune with these broad strategies, a number of special programmes are devised from time to time. In addition to the programmes like ITDP and IRDP etc, a Long Term Action Plan (LTAP) for the KBK districts was formulated in consultation with the Government of India for a period of seven years from 1995-96 to 2001-2002 and was formally launched by the then Prime Minister on August, 1995. LTAP was formulated with two principal objectives in view: (i) drought and distress proofing, and (ii) poverty alleviation and development saturation. However, only a meager allocation of Rs. 20.49 crore was received as additional assistance during the first three years from 1995-96 to 1997-98 against the State Government demand of Rs. 389.21 crore. Therefore, LTAP: 1995-2002 did not take off for want of availability of sufficient funds.

Hence, a Revised Long Term Action Plan (RLTAP) for KBK districts was submitted to GOI for their advice in 1998 with the objectives of (i) drought proofing, (ii) poverty alleviation, and (iii) improved quality of life for the local people. In order to attain these objectives, focus was given on irrigation, watershed development and welfare of ST and SC population. The project was prepared in a sub-plan mode for the period 1998-99 to 2006-07 to address the peculiar socio-economic problems of this chronically poor region. It envisaged an integrated approach for speeding up the socio-economic development of this region by synergizing effectively various development activities and schemes under implementation both in central as well as state sectors. The critical gaps in the development efforts and resources are being bridged through Special Central Assistance (SCA) as special dispensation.

Therefore, there was a pooling of resources from different sources like: (i) normal flow of funds to KBK districts under Central Plan and Centrally Sponsored Plan Schemes, (ii) additional funds from Government of India exclusively for programmes in KBK districts as agreed by the Planning Commission; and (iii) Central assistance under programmes of Government of India to be implemented in KBK districts with some relaxation in norms such as Accelerated Irrigation Benefit Programme for earmarked irrigation projects. A total requirement of funds to the extent of Rs. 5,527.41 crore (Rs. 4,787.11 crore) Central Share and Rs. 740.30 crore State Share) was projected over the entire project period of nine years from 1998-99 to 2006-07.

2.3 Status of Women Self Help Groups in the KBK districts

With a view to supplement the income levels of the poor families of the KBK region, and more particularly, in order to rehabilitate the affected families after super cyclone that swept through Orissa in October 1999, the Government of Orissa decided to promote formation of Self Help Groups (SHGs). Further, in view of special problems faced by the women communities, the Government encouraged formation of women SHGs and to link them with the banks so as to enable them to move towards social and economic sustainability. Various institutions like Block Development agencies, Department of Welfare, Department of Social Welfare (i.e., ICDP workers), and ITDP officials and NGOs have been involved to form WSHGs in the KBK region. However, the role of NGOs is marginal in respect of linking the groups for micro credit support in these districts due to structural deficiencies. Subsequently, the Government of Orissa has linked it with RLATP under SC & ST welfare account and extended micro credit help to the deserving groups. The grants received from the central government along with state share are provided in Table 2.4, which shows that the promotion of SHGs had a tardy progress in the initial years. Subsequently, it has been linked up with the scheme of Mission Shakti. In order to effectively implement the scheme, the Government of Orissa had developed some guidelines and the funds are placed with the District Magistrate of the concerned district in proportion to the number of SHGs formed in the beginning of the financial year in which the grant is released. The Districts in their turn should allocate the funds to different blocks/ULBs on the same principle.

The progress of micro credit support to WSHGs for the initial years is provided in table 2.4 and the district-wise figures and their promoting institutions are shown in table 2.5. An analysis of the figures indicates that there had been a slow progress in the beginning owing to lack of knowledge on the part of the WSHGs. The bar chart shows that Rayagada district has the maximum number of micro credit supported groups, followed by Kalahandi and Bolangir. On the other hand, the lowest number of WSHGs that received micro credit support are there in the Nuapada district. With regard to the organizations which are responsible for netting the WSHGs for micro credit support, it is noted by us that the district social welfare office (DSWO) has promoted the maximum number (i.e., 69%) with the help of its supporting staff. However, 28 % of the groups are assisted by the district welfare office (DWO) and only 3% of the WSHGs are helped by the ITDA.

Table 2. 4: Micro Credit Support to Women SHGs under Revised Long Term Action Plan (RLATP): scheme of Welfare of SC & ST groups

| (Rs. in crores) | | | | | | | |
|-----------------|--|-----------------------------------|----------------|-----------------|-----------------------|--|---|
| Sl No | Financial year and Budgetary Allocation Head | Budgetary amount allocated by GOI | Release by GOI | Unspent Balance | Total available Funds | Expenditure as reported by State Govt. | Physical Progress as reported by State Govt. (Unit) |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 1 | 2000-01/ACA | 1.00 | 1.00 | 0.00 | 1.00 | 0.00 | |
| 2 | 2001-02/ACA | 3.00 | 3.00 | 1.00 | 4.00 | 1.59 | 2000 Women SHGs organized |
| 3 | 2002-03/ACA / SCA | 1.00 | 1.00 | 0.91 | 1.91 | 0.46 | 4100 SHGs formed |
| | | | | | | | |

Source: As above

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Table 2.5: Number of Micro Credit Supported WSHGs Funded under RLTAAP & their Promoting Agencies

| Sl. No. | Name of The District | DSWO | DWO | ITDA | TOTAL |
|--------------|----------------------|-------------|------------|-------------|-------------|
| 1 | Sonepur | 724 | 0 | 0 | 724 |
| 2 | Bolangir | 1179 | 296 | 0 | 1475 |
| 3 | Nuapada | 322 | 85 | 0 | 407 |
| 4 | Kalahandi | 1066 | 0 | 479 | 1545 |
| 5 | Nabarangpur | 1023 | 0 | 0 | 1023 |
| 6 | Malkangiri | 683 | 0 | 0 | 683 |
| 7 | Koraput | 989 | 0 | 0 | 989 |
| 8 | Rayagada | 537 | 0 | 1366 | 1903 |
| TOTAL | | 6523 | 381 | 1845 | 8749 |

Source: Secondary data collected from respective district offices

Chart – 2.1: District- wise Profile of Micro credit supported WSHGs in the KBK Region

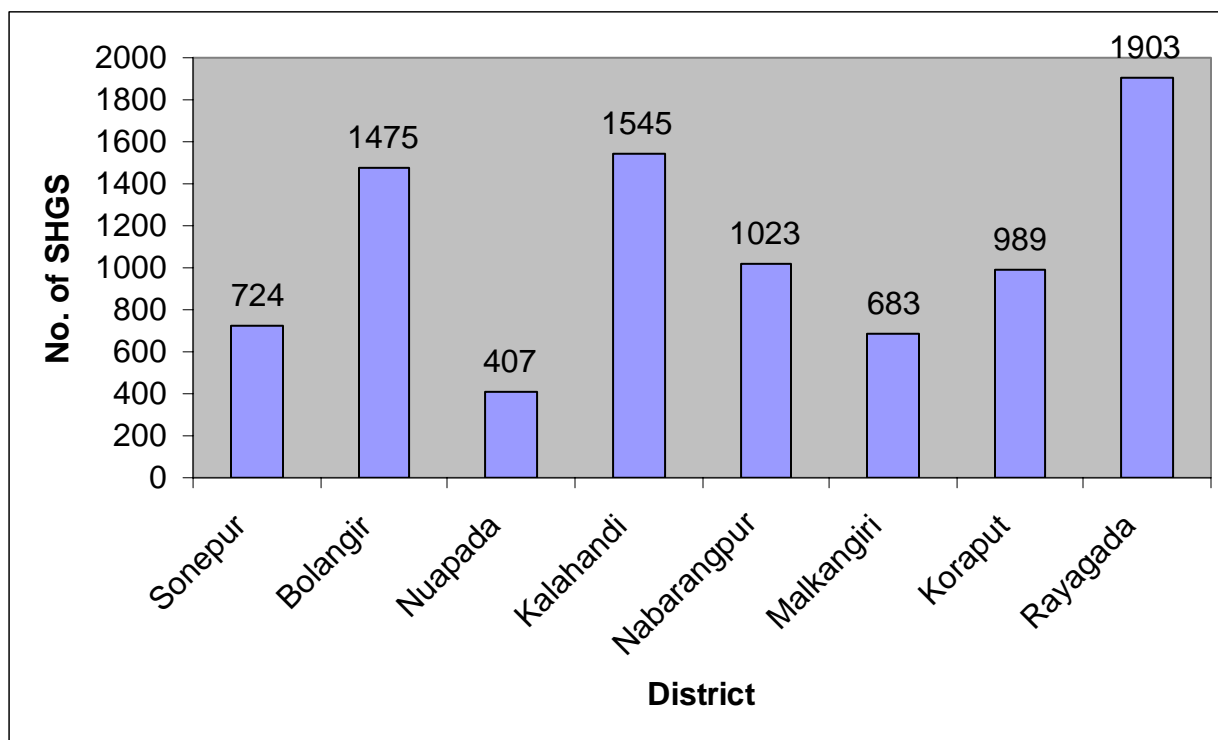
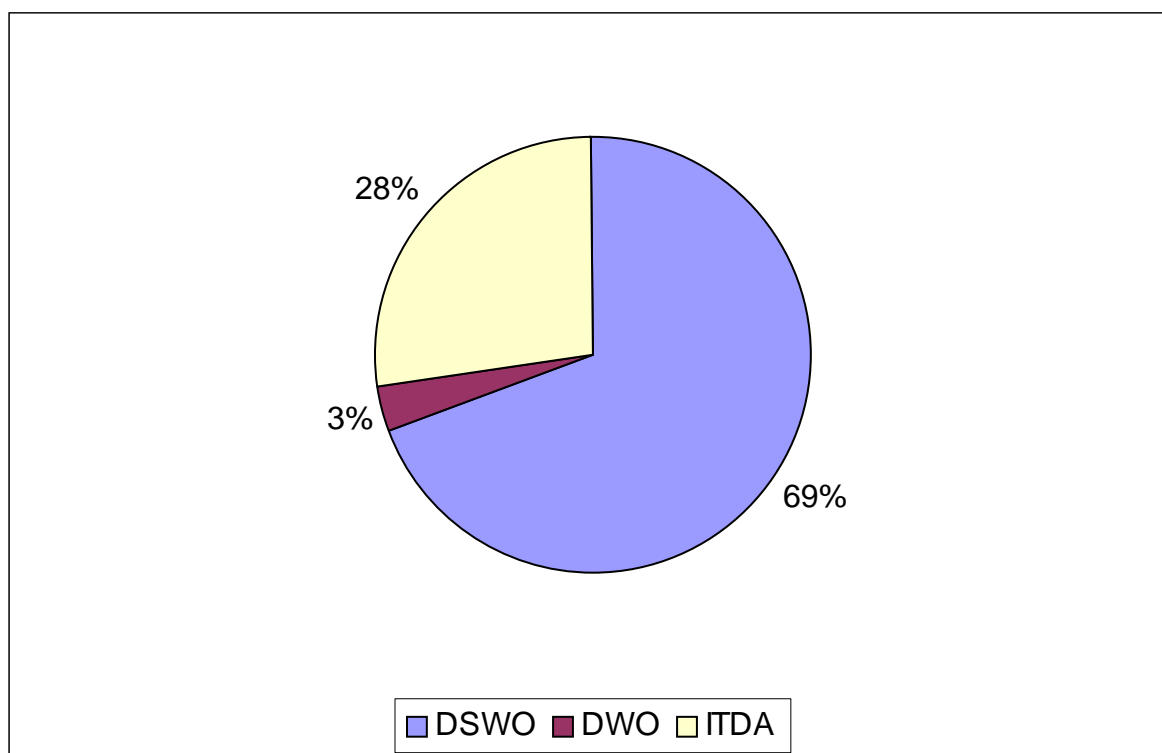


Chart – 2.2: Promoting Agencies and their share of in the development of WSHGs under RLTP



2.4 Guideline for Implementation of the scheme of Micro-credit support for WSHGs

In order to implement the micro credit support to WSHGs successfully, the Government has drawn certain policy guidelines, that will provide opportunity for all the stakeholders to effectively participate in the scheme. These guidelines are:

1. The scheme of Micro-credit support to Women SHGs will focus on strengthening the credit linkage of the Self Help Group with the banks. This is proposed to be achieved by encouraging them to move from the stage of ‘Internal lending’ to availing credit for income generating activities based on their saving. It is therefore stipulated that an amount of Rs.5000/- will be provided as an incentive to all those SHGs that avail their first credit linkage subject to some guidelines. Therefore, the assistance of Rs.5000/- provided under this scheme will primarily act as a ‘saving corpus’ facilitating a higher credit quantum from the bank; prevailing norms being in the ratio of 1:4 (Savings: Credit). Obviously, the larger quantum of credit shall help the SHGs to adopt more profitable economic ventures ensuring higher economic returns.
2. The scheme shall be implemented through Mahila Vikas Samabaya Nigam (MVSN) which will be the Nodal Agency for the scheme.
3. The WSHGs to be assisted under micro credit shall be identified as per the following criteria.
 - a) The group should have only BPL members.
 - b) The group should have existed for at least one year.

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- c) The group members should already be engaged in some income-generation activity of a profitable and sustainable nature.
- d) The group must have saved at least Rs.5000/- in their savings account and must have received not less than Rs.10000/- towards the first credit from a bank (in the ratio 1:2 if not the prescribed criteria of 1:4). The savings of Rs.5000/- must be from the members own contribution and not by way of grant from any other source
- e) The groups must be meeting regularly and maintaining their accounts properly.
- f) The assistance of Rs.5000/- will be made available on the basis of the credit availed. The group that avails the credit first will get the assistance first.
- g) The process of identifying eligible SHGs and releasing grant to them will be undertaken by the District Level Scrutiny Committee (DLSC), chaired by the District Collector.

The number of proposals to be received by Block/ULBs for consideration at the district level shall be on the basis of the amount of funds distributed among Block/ULBs by the district administration keeping in view the number of SHGs formed at the beginning of the concerned financial year. A serial list of the SHGs will be maintained for each of the assistance provided to them in that order. The eligible SHGs shall be released @ Rs.5000/- each in the form of an A/C payee cheque signed by two Government officials as decided by the District Collector. The amount of Rs.5000/- should be used only as a 'saving corpus' for the first three years and not to be diverted for any other purpose. After successful running for three years the group may freely decide as to what will be done with this amount.

4. Along with the financial assistance, the concerned DSWO will arrange necessary technical assistance and other support services and market linkages to make the economic activities taken up by the SHGs successful. This is of paramount importance to upgrade the skills of the members and for capacity building of the SHGs to improve the profitability of their economic activities. It is hoped that this assistance will:

- Accelerate the progression of new SHGs from internal lending and consumption loans to credit linkage with banks for profitable economic activities.
- Motivate the new groups to increase the quantum of their savings.
- Promote enterprise among the groups availing first credit linkage, and
- Motivate banks to be more pro-active in offering credit.

5 New Initiatives and Activities Planned:

1. To activate the existing women groups for income generation opportunities.
2. To develop rules and regulations for the money transaction.
3. Provision of different trainings to women groups for maintaining register and using the fund properly, need identification and demand generations.
4. Development of bargaining power of women group for their product and help them marketing of their product.
5. Mobilize the groups for other development activities i.e. girl child enrolment, Health problem and other social issues.
6. Linkage with financial institutions.

Post Evaluation Study of the scheme of Micro-Credit Help to WSHGs in KBK Districts

- **Other Interventions Conceptualized to make the Programme successful:**
- ✓ Capacity building of women for different income generation activities.
 - ✓ Encourage for saving habit.
 - ✓ Train women groups for maintaining their own account, records, saving registers and proper utilisation of generated fund for profit making activities.
 - ✓ Train the women in different health problem of children and women for maintaining good health and reduce the expenses on health problem.
 - ✓ Train women in preparation for any disaster and developmental activities.
 - ✓ Train women for participation in development of micro plan of villages
 - ✓ Train/ sensitise PRIs to facilitate the SHGs for developmental activities of villages.

Furthermore, to provide a boost to the Mission Shakti, Sri Nabin Patnayak, the Chief Minister of Orissa in September 2006 had launched Biju KBK (BKBK), under which 10,000 women self help groups will be provided with assistance for the construction of their own office buildings that would provide marketing opportunities for them, and also financial help to anganwadi centres for office construction, aid for construction of girls hostels, bridge and culvert construction activities in the KBK region.

Photograph 2.1: Showing land degradation due to shifting cultivation practices in the KBK region



Photograph 2.2: Showing the problem of land degradation and soil erosion in the KBK region



Chapter III: Methodology Adopted and Coverage of the Study

3.1 Introduction:

In tune with our proposal we have planned the study by adhering to a standard post evaluation method that involved developing a study design, identification of the sources of appropriate data, design of questionnaire, getting suitable personnel for data collection and analysis, setting evaluation questions, identification of stakeholders, to develop method of evaluating the technical efficiency of the projects, selection of appropriate evaluation design, developing data collection and analysis strategies and to prepare a work plan. Accordingly we had set our work plan schedule in the month of July, 2006 and made arrangements for field data collection. But owing to natural calamities that struck the KBK region, i.e., unprecedented flooding in Bolangir, Kalahandi, Sonapur, Nuapada, Rayagada, Nabarangpur and Malakangiri, we could not follow our schedule. Hence, less coverage of the selected samples, delay in submission of the draft as well as the final report.

However, in order to accomplish the objectives of the study, we have adhered to a standard social sciences research methodology, whereby various secondary data are identified, relevant data collected from those sources, scanning and analysis of those secondary data, and finally to select the number of sample CD blocks as well as WSHGs to be covered for primary data collection. In addition to the primary data collection from two different sources, viz., from the functionaries as well as from the beneficiaries, we have undertaken a number of focus group interviews to elicit the opinions of the beneficiaries as well as non-beneficiaries. All those data and information have been carefully analysed with the help of various success and failure parameters to arrive at the conclusion and policy prescriptions.

3.2 Our Approach in Data Collection:

Adhering to our proposal of evaluation process, we had adopted the following steps:

a. Approach in selection of Samples: A cluster sampling approach has been adopted in the study in which each district of KBK is considered as a basic unit of investigation and the block as a cluster. After examining the number of SHGs operating in each district and block, we have divided the blocks in three broad categories, viz., relatively developed block, underdeveloped and very backward. By taking into account the percentage of BPL families per block, geographical locations and other socio-economic parameters we have selected three/ four blocks for primary data collection. The names of the blocks are provided in Table 3.2.

b. Steps Adopted in Data Collection:

1. Secondary Data Collection:

With the co-operation of the District Magistrates of the KBK districts, secondary data were collected from the KBK authorities, DSWO, DWO, ITDP, and the RRBs/Commercial banks. The secondary data were compiled

block-wise in order to draw the sample for the study. All those details are given in Table 3.1 along with the names of the inducing agencies. An analysis of the data contained in Table 3.1 indicates that though Malakangiri has the maximum number of tribal population (54.64%,) and Koraput has 42.28 % of tribal population, the ITDA has not promoted a single WSHG . The ITDA has promoted a large number of WSHGs only in Rayagada district and only two other blocks of Kalahandi, adjoining Rayagada district. On the other hand, the DWO has not played any role in promoting WSHGs other than Bolangir and Nuapada.

3.3 Selection of Sample Development Blocks

With a view to cover representative geographical areas, the bases used by us are backwardness of each development block of the region measured in terms of people below poverty line. Accordingly, we have classified the CD blocks of the district into:

- ▶ **Very backward**, i.e., those which are above the district average of BPL families,
- ▶ **Underdeveloped**, i.e., those which are below the district average of BPL families but within a specified range.
- ▶ **Relatively developed**, i.e., those which are having relatively lower number of BPL families

In addition to this backwardness, we have examined the number of WSHGs availing micro credit supports over the past few years. By taking into account the number of WSHGs, their age of operation, other geographical features and above all, after discussion with appropriate district level authorities, we have selected 25 development blocks for primary data collection (with a minimum of three blocks per district). The names of those blocks covered by us are indicated in column 2 of Table 3.2.

3.4 Selection of Sample WSHGs:

In view of the time and other physical constraints, we have randomly selected the WSHGs for primary data collection. Though we had proposed to cover 10% of the WSHGs with a minimum of five per district, a statistically significant number WSHGs per district has been covered by us to avoid delay in completing the study. The particulars of the WSHGs were collected from any one of the functionaries like President or Secretary of the Group. in respect of various economic indicators. In course of our primary data collection, we have been able to reach 389 WSHGs of the region. The names of the WSHGs, their identification particulars, their inducing agencies, membership details, year of operation and year of receipt of RLTA grant and its uses are given in Annexure 1. The other socio-economic profiles of the members of the WSHGs are provided in Annexure 2-5.

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Table 3.1: Block Wise Demographic features and WSHGs Particulars in the KBK districts

| Sl. No | Name of the Block | Distance From Dist. H.Q. (km) | Total % | Population per sq km | No of HH | BPL Family (in %) | SC Family (in %) | ST Family (in %) | Organizations supported the WSHGs | | |
|--------|-------------------|-------------------------------|---------|----------------------|-------------|-------------------|------------------|------------------|-----------------------------------|-----|------|
| | | | Female | | Per Village | | | | DSWO | DWO | ITDA |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |

SONEPUR DISTRICT

| | | | | | | | | | | | |
|---|------------------------|----|--------------|---------------|---------------|-----------|--------------|-------------|------------|----------|----------|
| 1 | Binika | 33 | 49.08 | 291.84 | 178.58 | 56 | 22.06 | 8.60 | 49 | 0 | 0 |
| 2 | Biramaharajpur | 17 | 49.09 | 217.14 | 92.12 | 84 | 25.33 | 5.12 | 197 | 0 | 0 |
| 3 | Dunguripalli | 75 | 48.98 | 401.43 | 191.44 | 72 | 28.98 | 11.14 | 124 | 0 | 0 |
| 4 | Sonepur | 0 | 49.28 | 219.09 | 98.6 | 84 | 26.36 | 8.94 | 180 | 0 | 0 |
| 5 | Tarava | 39 | 49.6 | 238.18 | 89.19 | 73 | 24.55 | 6.70 | 97 | 0 | 0 |
| 6 | Ullunda | 17 | 49.45 | 211.38 | 76.64 | 71 | 27.13 | 5.96 | 77 | 0 | 0 |
| | Total / Average | | 49.22 | 213.56 | 120.62 | 73 | 25.87 | 7.93 | 724 | 0 | 0 |

BOLANGIR DISTRICT

| | | | | | | | | | | | |
|----|------------------------|----|--------------|---------------|---------------|--------------|--------------|--------------|-------------|------------|----------|
| 1 | Agalpur | 48 | 49.74 | 295.95 | 150.56 | 53.00 | 15.07 | 7.32 | 65 | 9 | 0 |
| 2 | Bangomunda | 99 | 50.11 | 280.66 | 126.25 | 74.00 | 18.98 | 13.52 | 56 | 14 | 0 |
| 3 | Belpara | 62 | 49.59 | 147.78 | 140.24 | 53.00 | 14.48 | 16.98 | 48 | 47 | 0 |
| 4 | Bolangir | 0 | 49.25 | 187.83 | 124.39 | 53.00 | 13.79 | 13.51 | 116 | 25 | 0 |
| 5 | Deogaon | 20 | 49.76 | 198.77 | 119.79 | 52.00 | 13.40 | 11.83 | 57 | 22 | 0 |
| 6 | Khaprakhol | 69 | 50.08 | 154.30 | 120.25 | 64.00 | 12.61 | 24.01 | 57 | 29 | 0 |
| 7 | Loisinga | 19 | 49.79 | 265.30 | 136.18 | 52.00 | 12.80 | 11.47 | 66 | 19 | 0 |
| 8 | Muribahal | 85 | 50.26 | 231.70 | 111.64 | 60.00 | 15.55 | 14.90 | 139 | 16 | 0 |
| 9 | Patnagarh | 38 | 49.84 | 168.19 | 123.41 | 64.00 | 13.96 | 22.61 | 99 | 39 | 0 |
| 10 | Puintala | 0 | 49.19 | 323.48 | 124.01 | 59.00 | 17.92 | 5.14 | 117 | 0 | 0 |
| 11 | Saintala | 32 | 49.56 | 206.52 | 137.31 | 81.00 | 21.48 | 16.88 | 172 | 4 | 0 |
| 12 | Gudvella | 47 | 22.82 | 538.03 | 108.82 | 81.00 | 21.32 | 22.13 | 57 | 22 | 0 |
| 13 | Titilagarh | 67 | 53.05 | 267.43 | 141.31 | 55.00 | 13.80 | 12.66 | 66 | 16 | 0 |
| 14 | Tureikela | 96 | 63.97 | 151.18 | 125.90 | 66.00 | 17.93 | 20.53 | 64 | 34 | 0 |
| | Total / Average | | 49.74 | 179.86 | 141.67 | 61.00 | 15.62 | 15.14 | 1179 | 296 | 0 |

NUAPADA DISTRICT

| | | | | | | | | | | | |
|---|------------------------|-----|--------------|---------------|---------------|-----------|--------------|--------------|------------|-----------|----------|
| 1 | Boden | 98 | 50.16 | 210.38 | 153.69 | 91 | 13.84 | 36.01 | 21 | 0 | 0 |
| 2 | Khariar | 70 | 50.11 | 301.09 | 150.98 | 85 | 16.66 | 24.80 | 52 | 53 | 0 |
| 3 | Komna | 42 | 50.53 | 180.88 | 137.77 | 78 | 14.23 | 33.44 | 165 | 0 | 0 |
| 4 | Nuapara | 0 | 50.21 | 160.52 | 126.34 | 78 | 13.23 | 33.09 | 63 | 0 | 0 |
| 5 | Sinapalli | 120 | 49.92 | 236.84 | 155.33 | 100 | 9.99 | 19.50 | 21 | 32 | 0 |
| | Total / Average | | 50.15 | 137.73 | 150.75 | 86 | 13.58 | 29.29 | 322 | 85 | 0 |

KALAHANDI DISTRICT

| | | | | | | | | | | | |
|---|--------------|----|-------|--------|--------|-------|-------|-------|-----|---|---|
| 1 | Bhawanipatna | 0 | 50.17 | 253.55 | 102.38 | 56.00 | 14.15 | 22.82 | 92 | 0 | 0 |
| 2 | Dharamgarh | 45 | 49.68 | 298.57 | 316.90 | 64.00 | 15.32 | 12.54 | 123 | 0 | 0 |
| 3 | Golamunda | 70 | 50.03 | 226.78 | 169.93 | 63.00 | 13.32 | 20.54 | | 0 | 0 |

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| | | | | | | | | | | |
|---------------|----|-------|--------|---------|-------|-------|-------|-----|---|-----|
| 4 Jaypatna | 78 | 50.62 | 267.80 | 244.10 | 52.00 | 11.89 | 20.04 | 51 | 0 | 0 |
| 5 Junagarh | 26 | 50.09 | 280.17 | 174.06 | 61.00 | 13.52 | 11.89 | 152 | 0 | 0 |
| 6 Kalampur | 64 | 50.49 | 336.85 | 191.44 | 38.00 | 6.64 | 10.58 | 11 | 0 | 0 |
| 7 Karlamunda | 93 | 49.84 | 250.69 | 163.45 | 55.00 | 13.09 | 9.83 | 71 | 0 | 0 |
| 8 Kesinga | 35 | 50.00 | 261.02 | 181.13 | 50.00 | 12.15 | 13.76 | 202 | 0 | 0 |
| 9 Koksara | 61 | 50.32 | 314.49 | 3037.58 | 67.00 | 15.10 | 23.31 | 38 | 0 | 0 |
| 10 Langigarh | 48 | 50.64 | 186.70 | 32.73 | 80.00 | 22.77 | 37.21 | 77 | 0 | 280 |
| 11 M. Rampur | 58 | 49.93 | 224.65 | 55.86 | 75.00 | 15.51 | 32.58 | 46 | 0 | 0 |
| 12 Narla | 30 | 49.83 | 234.54 | 114.45 | 70.00 | 17.28 | 22.61 | 191 | 0 | 0 |
| 13 Th. Rampur | 73 | 50.59 | 192.94 | 50.47 | 89.00 | 25.87 | 49.14 | 12 | 0 | 199 |

| | | | | | | | | | | |
|----------------------|------------|--------------|---------------|---------------|--------------|--------------|--------------|-------------|----------|------------|
| Total/Average | 681 | 50.15 | 253.11 | 199.44 | 63.00 | 15.01 | 21.34 | 1066 | 0 | 479 |
|----------------------|------------|--------------|---------------|---------------|--------------|--------------|--------------|-------------|----------|------------|

NABARANGPUR DISTRICT

| | | | | | | | | | | |
|-----------------|-----|-------|--------|--------|-------|--------|-------|-----|---|---|
| 1 Chandahandi | 115 | 50.33 | 235.13 | 134.21 | 71.00 | 11.16 | 21.57 | 42 | 0 | 0 |
| 2 Dabugaon | 33 | 49.92 | 255.74 | 147.95 | 77.00 | 14.07 | 42.92 | 102 | 0 | 0 |
| 3 Jharigaon | 80 | 50.18 | 256.32 | 165.91 | 89.00 | 14.83 | 55.41 | 24 | 0 | 0 |
| 4 Kosagumuda | 45 | 49.64 | 232.64 | 211.25 | 59.00 | 16.17 | 35.37 | 181 | 0 | 0 |
| 5 Nabarangpur | 0 | 49.68 | 236.08 | 223.00 | 73.00 | 21.06 | 42.92 | 68 | 0 | 0 |
| 6 Nandahandi | 12 | 50.30 | 244.85 | 206.90 | 81.00 | 19.01 | 32.46 | 27 | 0 | 0 |
| 7 Papadahandi | 12 | 50.24 | 247.68 | 238.95 | 83.00 | 100.00 | 37.42 | 325 | 0 | 0 |
| 8 Raighar | 90 | 49.49 | 113.61 | 193.56 | 70.00 | 100.00 | 45.69 | 64 | 0 | 0 |
| 9 Tentulikhunti | 25 | 50.55 | 178.77 | 206.04 | 75.00 | 100.00 | 21.67 | 55 | 0 | 0 |
| 10 Umerkote | 62 | 49.58 | 265.79 | 178.42 | 64.00 | 100.00 | 38.46 | 135 | 0 | 0 |

| | | | | | | | | | | |
|------------------------|--|--------------|-------------|---------------|--------------|--------------|--------------|-------------|----------|----------|
| Total / Average | | 49.92 | 1.81 | 199.18 | 74.00 | 55.09 | 37.78 | 1023 | 0 | 0 |
|------------------------|--|--------------|-------------|---------------|--------------|--------------|--------------|-------------|----------|----------|

MALKANGIRI DISTRICT

| | | | | | | | | | | |
|----------------|----|-------|--------|--------|-------|-------|-------|-----|---|---|
| 1 Kalimela | 45 | 49.40 | 175.69 | 161.39 | 90.00 | 42.14 | 47.72 | 124 | 0 | 0 |
| 2 Khariput | 66 | 50.61 | 97.12 | 74.84 | 91.00 | 7.28 | 66.36 | 33 | 0 | 0 |
| 3 Korkunda | 22 | 49.76 | 151.28 | 107.95 | 74.00 | 19.31 | 46.45 | 60 | 0 | 0 |
| 4 Kudumuluguma | 52 | 50.32 | 84.85 | 36.64 | 90.00 | 6.22 | 72.54 | 29 | 0 | 0 |
| 5 Malkangiri | 0 | 50.45 | 118.45 | 105.13 | 86.00 | 25.83 | 55.73 | 275 | 0 | 0 |
| 6 Mathili | 45 | 50.29 | 133.54 | 110.46 | 77.00 | 6.54 | 57.73 | 97 | 0 | 0 |
| 7 Podia | 67 | 49.99 | 105.80 | 153.06 | 73.00 | 24.41 | 48.39 | 65 | 0 | 0 |

| | | | | | | | | | | |
|------------------------|--|--------------|--------------|---------------|--------------|--------------|--------------|------------|----------|----------|
| Total / Average | | 50.04 | 71.99 | 101.74 | 81.00 | 19.99 | 54.64 | 683 | 0 | 0 |
|------------------------|--|--------------|--------------|---------------|--------------|--------------|--------------|------------|----------|----------|

KORAPUT DISTRICT

| | | | | | | | | | | |
|-----------------|-----|-------|--------|--------|-------|-------|-------|-----|---|---|
| 1 Bandhugaon | 102 | 51.27 | 222.87 | 65.59 | 90.00 | 35.48 | 44.86 | 95 | 0 | 0 |
| 2 Boipriguda | 44 | 50.15 | 86.69 | 69.34 | 82.00 | 25.22 | 37.68 | 130 | 0 | 0 |
| 3 Borigumma | 44 | 50.20 | 207.73 | 174.54 | 87.00 | 22.20 | 40.36 | 48 | 0 | 0 |
| 4 Dasmanthpur | 58 | 50.68 | 107.09 | 90.17 | 89.00 | 29.87 | 35.13 | 39 | 0 | 0 |
| 5 Jeypore | 22 | 50.04 | 194.85 | 174.59 | 78.00 | 22.05 | 41.16 | 166 | 0 | 0 |
| 6 Koraput | 0 | 49.80 | 133.37 | 159.00 | 76.00 | 17.76 | 36.19 | 149 | 0 | 0 |
| 7 Kotpad | 72 | 49.86 | 191.77 | 155.36 | 86.00 | 22.29 | 45.24 | 73 | 0 | 0 |
| 8 Kundra | 72 | 50.01 | 160.05 | 140.86 | 82.00 | 28.55 | 31.56 | 18 | 0 | 0 |
| 9 Lamtaput | 57 | 50.36 | 94.72 | 179.66 | 78.00 | 22.29 | 34.64 | 176 | 0 | 0 |
| 10 Laxmipur | 58 | 50.35 | 177.70 | 110.52 | 88.00 | 23.28 | 57.54 | 4 | 0 | 0 |
| 11 Nandapur | 45 | 50.39 | 117.10 | 81.15 | 80.00 | 17.40 | 42.67 | 28 | 0 | 0 |
| 12 Narayanpatna | 80 | 49.69 | 244.40 | 59.47 | 89.00 | 22.99 | 61.21 | | 0 | 0 |
| 13 Potangi | 48 | 49.80 | 233.78 | 118.21 | 85.00 | 13.88 | 55.03 | 7 | 0 | 0 |
| 14 Similiguda | 22 | 50.67 | 178.47 | 139.67 | 86.00 | 16.79 | 43.67 | 56 | 0 | 0 |

Post Evaluation Study of the scheme of Micro-Credit Help to WSHGs in KBK Districts

| | | | | | | | | | |
|------------------------|--------------|---------------|---------------|-------------|--------------|--------------|------------|----------|----------|
| Total / Average | 50.22 | 149.15 | 111.84 | 0.00 | 22.67 | 42.28 | 989 | 0 | 0 |
|------------------------|--------------|---------------|---------------|-------------|--------------|--------------|------------|----------|----------|

RAYAGADA DISTRICT

| | | | | | | | | | | |
|------------------------|-----|--------------|---------------|--------------|-----------|--------------|--------------|------------|----------|-------------|
| 1 Bisam cuttack | 48 | 51.52 | 132.28 | 59.41 | 75 | 13.32 | 49.36 | 69 | 0 | 100 |
| 2 Chandrapur | 120 | 49.99 | 72.67 | 29.25 | 87 | 13.14 | 55.85 | 17 | 0 | 24 |
| 3 Gudari | 92 | 50.30 | 41.55 | 47.46 | 83 | 11.33 | 65.00 | 34 | 0 | 84 |
| 4 Gunupur | 80 | 51.12 | 53.71 | 99.21 | 70 | 7.04 | 49.09 | 103 | 0 | 108 |
| 5 Kalyansingpur | 48 | 51.81 | 135.97 | 49.28 | 80 | 12.91 | 53.61 | 37 | 0 | 195 |
| 6 Kashipur | 80 | 50.59 | 247.56 | 57.41 | 78 | 17.57 | 50.83 | 112 | 0 | 211 |
| 7 Kolnara | 15 | 51.31 | 186.82 | 70.96 | 65 | 5.98 | 52.24 | 30 | 0 | 121 |
| 8 Muniguda | 65 | 50.26 | 118.55 | 43.37 | 55 | 16.82 | 20.40 | 26 | 0 | 101 |
| 9 Padmapur | 72 | 50.39 | 56.23 | 86.03 | 71 | 10.94 | 40.85 | 29 | 0 | 78 |
| 10 Ramanguda | 48 | 50.09 | 51.84 | 86.96 | 71 | 7.76 | 54.04 | 31 | 0 | 133 |
| 11 Rayagada | 0 | 51.29 | 209.39 | 64.42 | 68 | 8.16 | 54.07 | 49 | 0 | 211 |
| Total / Average | | 50.71 | 108.58 | 66.45 | 72 | 11.82 | 48.60 | 537 | 0 | 1366 |

3.5 Collection of Primary data:

With a view to collect the primary data for our purpose, we had designed two sets of schedules; one to be canvassed among the functionaries of WSHGs and another among the beneficiaries / members. These two schedules were pre-tested and with the proper feedback from the respondents, they were modified with few corrections. Then the modified schedule was canvassed among the functionaries and beneficiaries. In terms of covering the beneficiaries, we had attempted to randomly cover any two beneficiaries per group, but owing to non-availability of the members during our schedule visits, we have been able to covered 738 beneficiaries. Their socio economic status and other components of SHG participation etc are provided in Annexure 6-10. Among the functionaries covered most of them are the President or Secretary of the groups.

Finally, our staff under our direct supervision in the project site carried out the primary survey. In collecting the primary data, special attention was given to the SC/ST dominated WSHGs. In addition to covering the functionaries and members, we have undertaken a number of focus group interviews / PRA (see photograph no.1,3,4,6,7 and 9) to get the views of all the stakeholders in a common platform. Moreover, we have tried to cover many other stakeholders including the field officials of the Government, bank staff, and few NGOs and others who are indirectly associated with the scheme. Their views were elicited on functioning of the WSHGs, constraints and bottlenecks faced, if any and further their suggestions to improve the performance of WSHGs in the KBK region.

3.6 Coverage of the Study

The block-wise coverage of the WSHGs as well as the sample beneficiaries approached by us for primary data and the total number of villages covered are given below in Table 3.2, which shows our coverage as 389 WSHGs and 738 beneficiaries. But in terms of the membership of these WSHGs covered, the primary data collected from the functionaries of PPs show that these groups comprise of 4275 members (i.e., on an average there are 11 members per group). But these 389 WSHGs are operating in 240 villages which implies that we have covered more than one WSHG in few of the villages.

Table 3.2 Block-wise Coverage Status of Sample WSHGs

| Sl. No | Name of The Block | No. of Villages | WSHGs | Beneficiary |
|--------------------|-------------------|-----------------|------------|-------------|
| SONEPUR | | | | |
| 1 | Binika | 05 | 08 | 16 |
| 2 | Sonepur | 06 | 22 | 43 |
| 3 | Ullunda | 06 | 11 | 21 |
| BOLANGIR | | | | |
| 1 | Bolangir | 15 | 23 | 44 |
| 2 | Khaprakhol | 05 | 08 | 16 |
| 3 | Puintala | 09 | 15 | 30 |
| 4 | Deogaon | 07 | 11 | 20 |
| NUAPADA | | | | |
| 1 | Khariar | 08 | 16 | 28 |
| 2 | Nuapara | 09 | 17 | 26 |
| 3 | Sinapalli | 02 | 08 | 10 |
| KALAHANDI | | | | |
| 1 | Bhawanipatna | 09 | 13 | 24 |
| 2 | Junagarh | 10 | 12 | 24 |
| 3 | Langigarh | 15 | 20 | 40 |
| NABARANGPUR | | | | |
| 1 | Jharigaon | 08 | 12 | 24 |
| 2 | Nabarangpur | 10 | 18 | 34 |
| 3 | Umerkote | 09 | 12 | 22 |
| MALKANGIRI | | | | |
| 1 | Korkunda | 08 | 11 | 22 |
| 2 | Malkangiri | 12 | 10 | 20 |
| 3 | Mathili | 09 | 14 | 28 |
| KORAPUT | | | | |
| 1 | Jeypore | 07 | 19 | 32 |
| 2 | Nandapur | 15 | 25 | 47 |
| 3 | Similiguda | 13 | 19 | 32 |
| RAYAGADA | | | | |
| 1 | Kashipur | 27 | 32 | 64 |
| 2 | Muniguda | 08 | 12 | 24 |
| 3 | Rayagada | 18 | 25 | 50 |
| | | 240 | 389 | 738 |

Source: Primary survey data

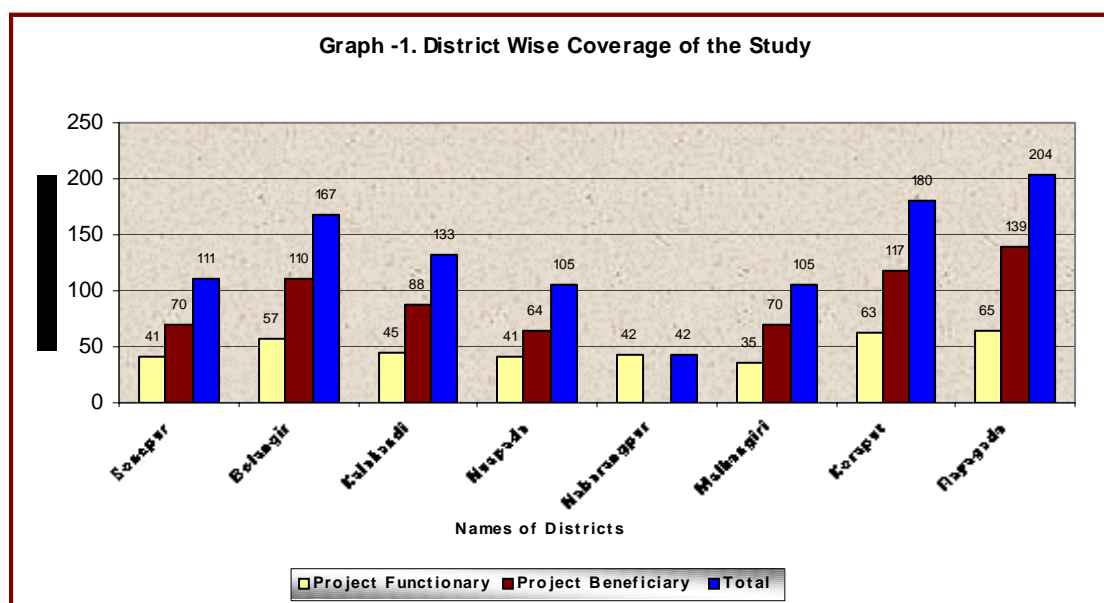
As mentioned on our methodology, though we had proposed to cover any one of the functionaries and two other beneficiaries of BKVY who are members of the PP, we could not cover two members in each case because of non-availability of the members during our visit to the remote villages and the time constraints at our end. Hence, there is a shortfall in coverage of ordinary members. A district-wise summary of coverage of all the functionaries and beneficiaries are shown in Table 3.3 and its trend is depicted in the bar diagram (i.e., graph 1).

Post Evaluation Study of the scheme of Micro-Credit Help to WSHGs in KBK Districts

Table 3.3 District-wise Number of Functionaries and Members of WSHGs covered

| Sl. No. | Name of Districts | Project Functionary | Project Beneficiary | Total members covered |
|--------------|-------------------|---------------------|---------------------|-----------------------|
| 1 | Sonepur | 41 | 70 | 111 |
| 2 | Bolangir | 57 | 110 | 167 |
| 3 | Kalahandi | 45 | 88 | 133 |
| 4 | Nuapada | 41 | 64 | 105 |
| 5 | Nabarangpur | 42 | 80 | 122 |
| 6 | Malkangiri | 35 | 70 | 105 |
| 7 | Koraput | 63 | 117 | 180 |
| 8 | Rayagada | 65 | 139 | 204 |
| Total | | 389 | 738 | 1127 |

Source: primary survey data



3.7 Analysis of data and Reporting:

We had undertaken the compilation and analysis of all those secondary and primary data collected from the study area through the help of MS like EXCEL, & MS-WORD. A number of master data sheets were prepared with the help of statistical techniques like tables, graphs and charts. In order to analyse the data collected from the functionaries like Presidents and Secretaries as well as from the beneficiaries, we have attempted to extract most of the information collected from them in quantitative terms, which are provided in Annexure 1-5 for functionaries and in Annexure 6-10 for the beneficiaries. Furthermore in estimating the impact of WSHGs, we have adhered to both quantitative and qualitative means in some impact evaluation framework like EIA technique & Social Benefit- Cost Analysis (SBCA). After identifying the problems, we have tried to investigate the benefits accrued by to the members, the empowerment process for women community, and lastly attempted to suggest some measures to improve the efficiency of the scheme. The findings of those analyses are presented in the subsequent chapters.

Chapter IV: Profiles of the Selected Sample WSHGs and Socio-Economic Status of its Members

4.1 Introduction

As mentioned in the previous chapter, we have gathered all the basic data regarding the WSGHs by undertaking primary survey in the project area. The names of all the WSHGs covered and their addresses, the year of registration, their operation, membership particulars along with the names of the inducing agency are provided in Annexure I. The membership profiles and year of receiving the RLTA grant are also indicated in the same table. Further, the profiles of the members and their socio-economic status in terms of their caste compositions, main occupations of the members of participating households, their level of income consumption those which are important to gauge the impact of the WSHG on the households were collected both from the functionaries and the beneficiaries. We have also collected the information who induced them to form the Group and to participate in the micro credit programme of the Government. The summary analysis of all those data/ information is discussed in this chapter.

4.2 Influences of Inducing Agencies on Sample WSHGs

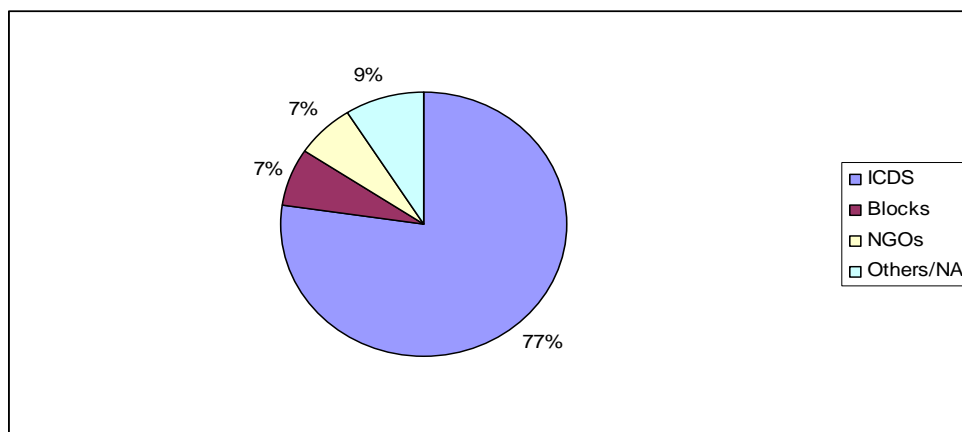
With a view to examine the influence of the external agencies on our sample WSHGs, we had enquired whether they have come forward to form the groups of their own or they are induced by banks, NGOs or by government officials. But we have come to learn that most of them are motivated to form the after hearing from the officials of the DSWO/ ICDS under the leadership of the extension officers. The district-wise compiled data are provided in Table 4.1 and summary is depicted in the chart 4.1.

Table 4.1: Extent of influences of Inducing Agencies in formation of WSHGs

| Sl. No. | Districts | DSWO/ ICDS | % | Block | % | NGOs | % | Others/ NA | % |
|--------------|-------------|------------|-----------|-----------|----------|-----------|----------|------------|----------|
| 1 | Sonepur | 39 | 95 | 0 | 0 | 0 | 0 | 2 | 5 |
| 2 | Bolangir | 43 | 75 | 5 | 9 | 1 | 2 | 8 | 14 |
| 3 | Nuapada | 32 | 78 | 1 | 2 | 2 | 5 | 6 | 15 |
| 4 | Kalahandi | 33 | 74 | 9 | 20 | 2 | 4 | 1 | 2 |
| 5 | Nabarangpur | 31 | 73 | 1 | 2 | 7 | 16 | 4 | 9 |
| 6 | Malkangiri | 26 | 74 | 3 | 9 | 5 | 14 | 1 | 3 |
| 7 | Koraput | 37 | 77 | 5 | 10 | 3 | 6 | 3 | 6 |
| 8 | Rayagada | 29 | 73 | 2 | 5 | 3 | 7 | 6 | 15 |
| TOTAL | | 270 | 77 | 26 | 7 | 23 | 7 | 31 | 9 |

An analysis of the above figures shows that the NGOs have a very limited role in inducing the formation of the WSHGs in the KBK region. Only a few groups in Nabarangpur and Malkangiri are induced by the NGOs. On the other hand, a maximum number of groups are induced by the officials of DSWO/ICDS, who are the staff of nodal agency for transferring of micro credit to the deserving groups and also who are involved in grading the groups in collaboration with banks. In fact, no commercial banks nor RRBs are involved in inducing formation of any group in the KBK region.

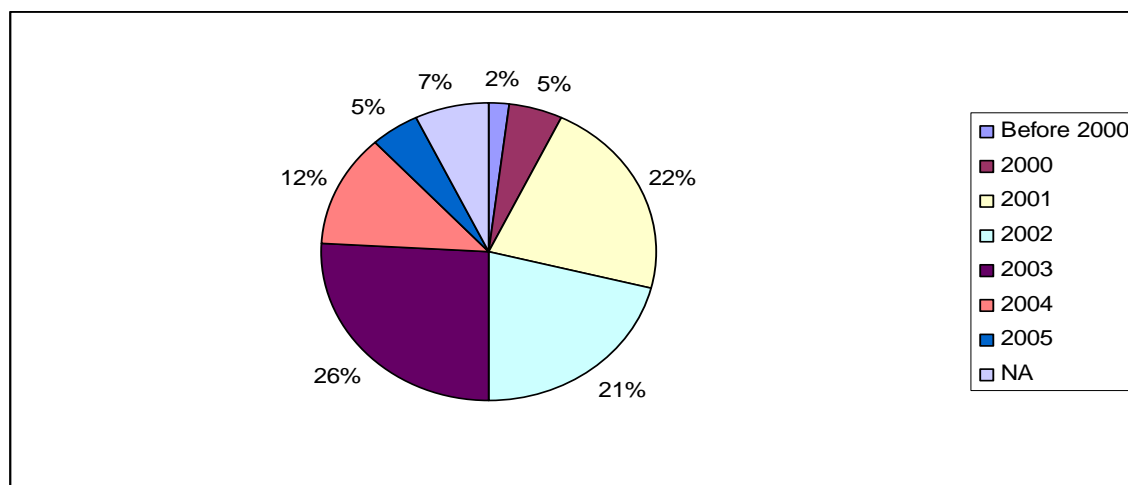
Chart 4.1: Pie chart showing the influences of Inducing Agencies of WSHGs

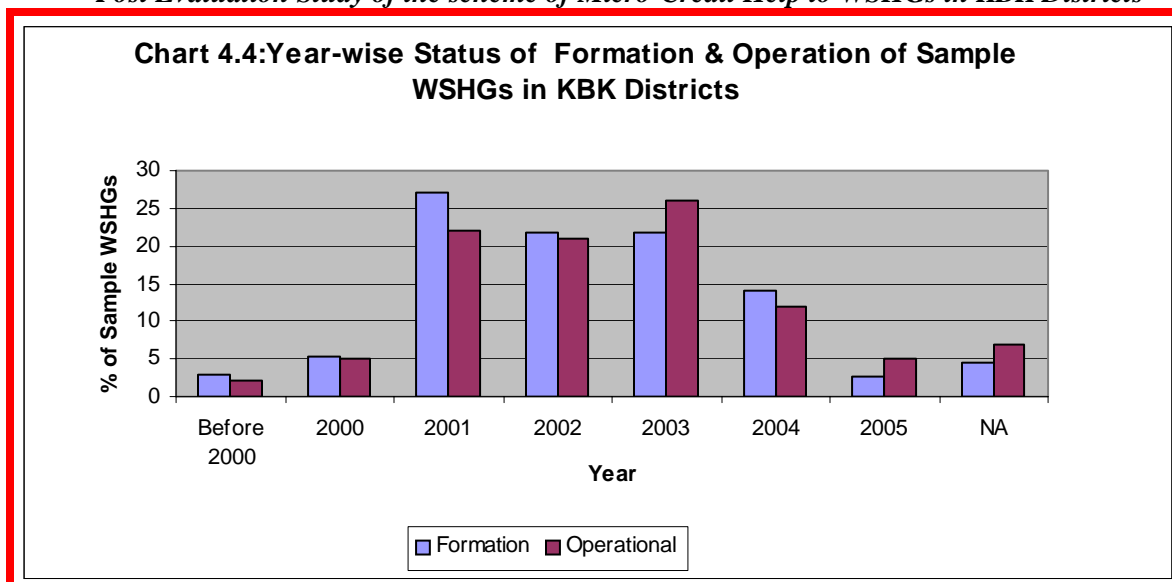


4.3 Age of the WSHGs covered

With a view to provide incentive to the WSHG movement in the KBK region, Government of Orissa extended the micro credit support under RLAP since 2000-01. But initial years many groups could not avail these facilities owing to lack of adequate knowledge, less grouped being formed in the region, existing groups having no linkage with banks and that too the credit worthiness of many of the groups were not assessed by the concerned organizations. Moreover, many groups had not operated for three years. In view of this support many WSHGs were formed during 2001 onwards. Our sample WSHGs have also reflected the same trend. A summary of the age of the WSHGs is depicted below in Charts 4.2 and 4.3, which show that a maximum number of WSHGs were formed in 2001 but in terms of availing micro credit, maximum number have availed it during 2003 (26%), followed by 22% in 2001, 21% in 2002. On the other hand only 2 % of them had been established before 2000. But 2004 onward both formation of groups as well as operations have declined significantly.

Chart 4.2: Showing the year of formation & operation of the sample WSHGs





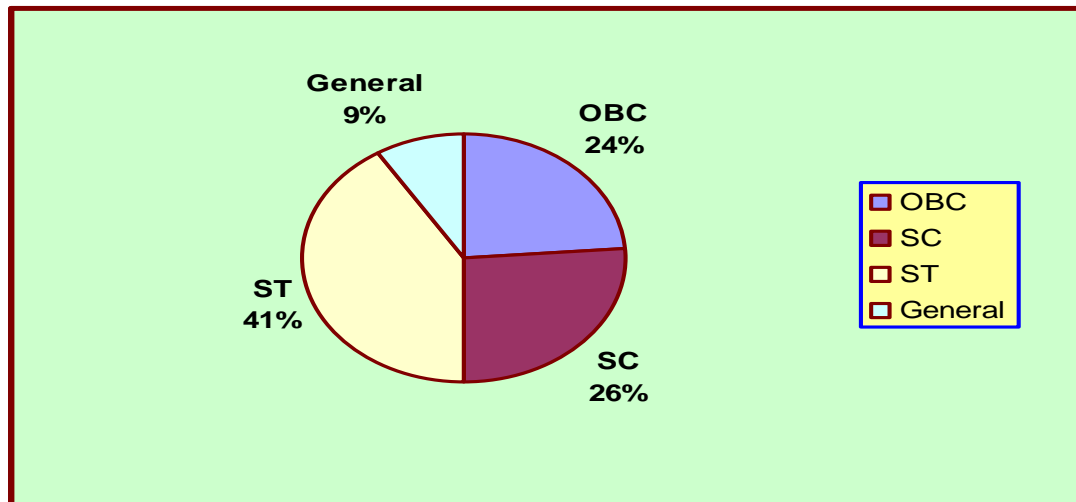
4.4 Caste compositions of the members

The district wise caste compositions of these members are given in Table 4.2 and their overall percentage share is depicted in chart 4.4. An analysis of the chart shows that while 41 % of the members belong to ST community, 26 % are SC and 24 % are from the OBC category. Only 09 % of the members are from the general class category. A comparison of the district wise membership reveals that a maximum number of ST members are covered from the Nabarangpur (70%) and followed by Malkangiri (64%) districts. On the other hand, a maximum number of SC members are covered from Kalahandi (42%) and Rayagada (34%). Similarly a maximum number of OBC members are covered from Nuapada (57%), and followed by Sonepur (55%). Contrary to our expectation, while no general caste members are covered in Bolangir and Nuapada, a maximum number of general caste members are covered from Koraput district (45%)

Table 4.2: Caste Composition of the members of WSHGs covered by our study

| Sl.No. | Name of the District | Membership Details of Sample Micro Credit Supported WSHG Groups in our study area | | | | | | | |
|--------|----------------------|---|----|------|----|------|----|---------|----|
| | | OBC | % | SC | % | ST | % | General | % |
| 1 | Sonepur | 250 | 55 | 105 | 24 | 88 | 20 | 3 | 1 |
| 2 | Bolangir | 316 | 46 | 143 | 21 | 223 | 33 | 0 | 0 |
| 3 | Nuapada | 225 | 57 | 65 | 17 | 101 | 26 | 0 | 0 |
| 4 | Kalahandi | 90 | 18 | 209 | 42 | 162 | 33 | 33 | 7 |
| 5 | Nabarangpur | 33 | 7 | 108 | 21 | 358 | 70 | 10 | 2 |
| 6 | Malkangiri | 43 | 10 | 100 | 25 | 258 | 64 | 5 | 1 |
| 7 | Koraput | 8 | 1 | 163 | 23 | 223 | 31 | 322 | 45 |
| 8 | Rayagada | 111 | 14 | 264 | 34 | 399 | 50 | 13 | 2 |
| Total | | 1076 | 24 | 1157 | 26 | 1812 | 41 | 386 | 9 |

Chart 4.4: *Caste composition of the members of WSHGs covered by our study*

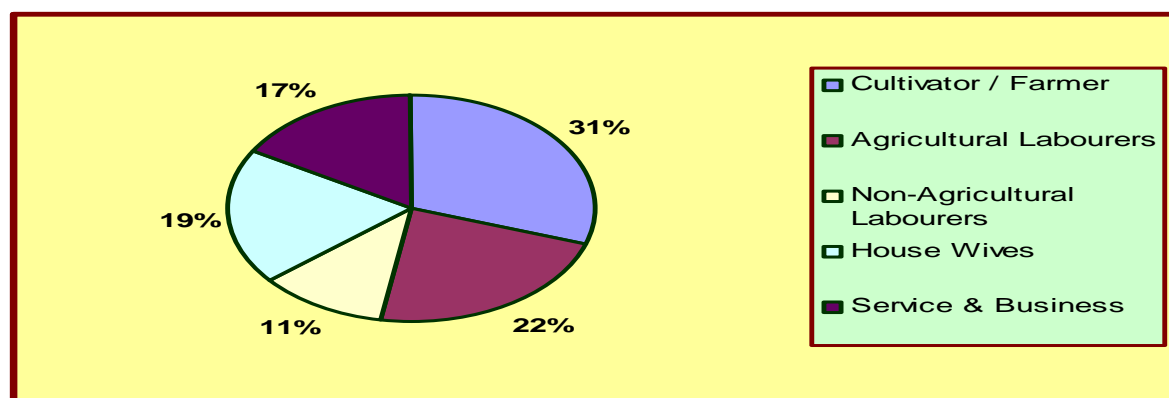


However, out of the total members of 4431, we have been able to reach 1127 members including the functionaries for primary data collection and to elicit their views on functioning of the WSHGs and the problems faced by them, if any. In this process we have covered more than one fourth of the members (i.e.,25.5%).

4.5 Occupations of the households

In terms of the occupations of the households (summary of which is shown in chart 4.5), it is observed that most of the households pursue farming as their main occupation, i.e., 31%. However, a maximum number of households earn their living by rendering their labour in the market (while 22% are working as agricultural labour, another 11% work as non-agricultural labour). On the other hand, 19 % of the members are housewives and 17% of the households are engaged in service and business. But there is a wide variation in occupation of the households among the districts.

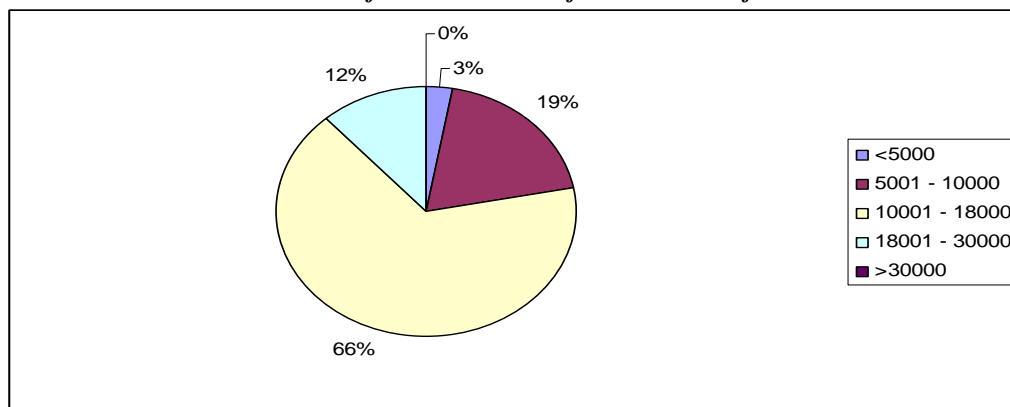
Chart 4.5: *Showing the main occupations of the households of the members*



4.6: Level of Income of the Members of Households:

The level income of the members' household data was collected from the functionaries of the WSHGs and its summary results are given chart 4.6. An analysis of the chart reveals that while more than 66% of the members are in the income range between Rs 10,000-18,000, 19 % in the range of Rs 5,000- 10,000, and 12 % of the household of the members are earning more than Rs 18,000. Only 3% of the members have income less than Rs 5000.

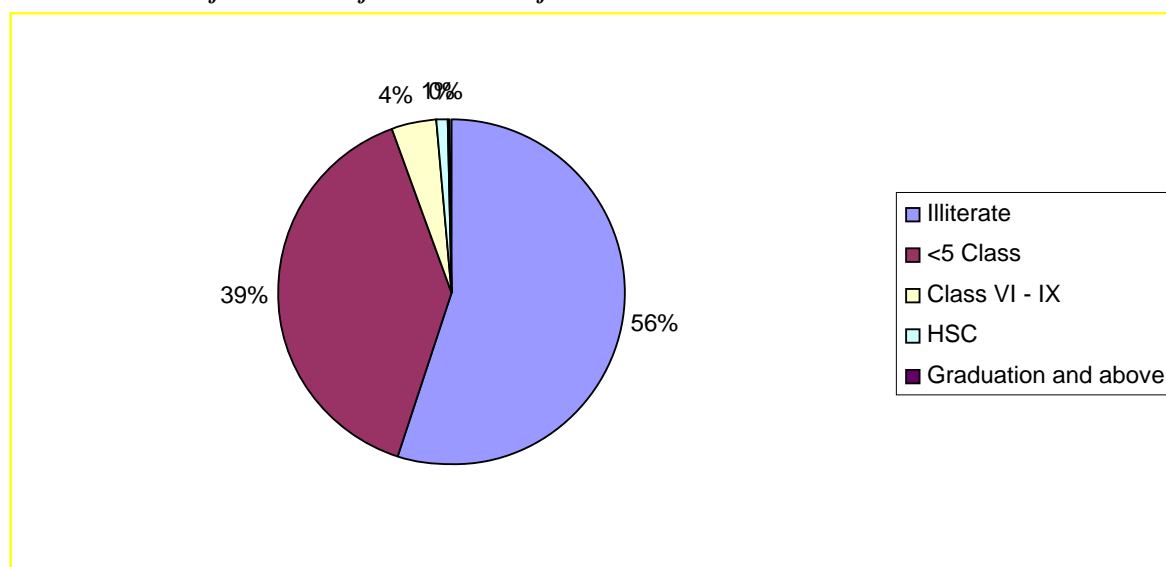
Chart 4.6: Income levels of the households of the members of WSHGs



4.7 Level of Education of the Members

An analysis of the educational status of the members contained in chart 4.7 reveals that a majority of the members are illiterate (56%), which cause a major problem in maintenance of the accounts of the WSHGs. While only 4% of them have education above class VI but not passes matriculation examination, 39 % have education below upper primary level. There are 41 members who have passed HSC examination and only 15 members are credited with education above graduation.

Chart 4.7: Level of Education of the Members of the WSHGs



Chapter V: Summary of findings of the Present Study

5.1 Introduction

In spite of the tardy progress of formation of women self help groups in the KBK region in the early 2000, we have noted with satisfaction many positive aspects which are listed below in the following sections. The impacts generated by the micro credit support to WSHGs have been estimated with the help of both quantitative and qualitative parameters. However, our study has shown wide variations in impacts of different WSHGs on its members. In respect of the utilization of RLTA grant, many groups have either distributed among the members to use it in petty business or taking up of cultivation of vegetables and other cash crops with a commercial motive or have deposited it in the bank. Very few micro enterprises have been developed up by the WSHGs to deliver them sustainable income. There has been emergence of a co-operative spirit among the members, but it is yet to mature.

But one noticeable achievement has been regular payment of the membership fees which varies on between Rs 20-50, which implies that they are marginally benefited due to their participation in the WSHGs. Among the activities for which micro credit supports have flown are petty business (around 45%), vegetable cultivation (i.e., more than one-third), rice processing business and ancillary agricultural activities like goat rearing, poultry, diary, fisheries, mushroom cultivation and piggyery. Few groups have taken up business activities like leaf plate making, papad and pickle making, and distribution of kerosene and other items under PDS. There are a few groups which have ventured in taking up village road construction under PMGSY (see photograph 1). It is further noted that in the Koraput district, many groups have taken up gin jar cultivation along with other vegetables (see photograph 2). There are a few groups who have participated in the MDM programme to earn little profit for themselves and to render service for the society.

Photo 1: Approach road construction by WSHG at Mahji Kundli, Similiguda, Koraput

Photo 2: Mixed vegetable cultivation by WSHG



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We have also examined the extent to which the goals of WSHGs are fulfilled in the region and the impediments faced in successful implementation of the micro credit support scheme in the KBK region. Analysis of the secondary data reveals that its formation and operation have taken a new shape during 2003, when the operation has exceeded the formation of groups. Further, with the help of the focus group interview among some of the WSHG members and other stake holders we have attempted to suggest some remedial measures for effective execution of the scheme. Simultaneously, we have observed some of the pitfalls in granting micro credit help under RLTA, the mode of execution, maintenance of records and accounts by the WSHGs, the process of training imparted to the members and to functionaries to move from the deposit mobilization to the stage of micro enterprise / entrepreneurship. All these aspects are elaborated in the following sub-sections.

5.2 Benefits / Gains Achieved due to Micro Credit Support to WSHG

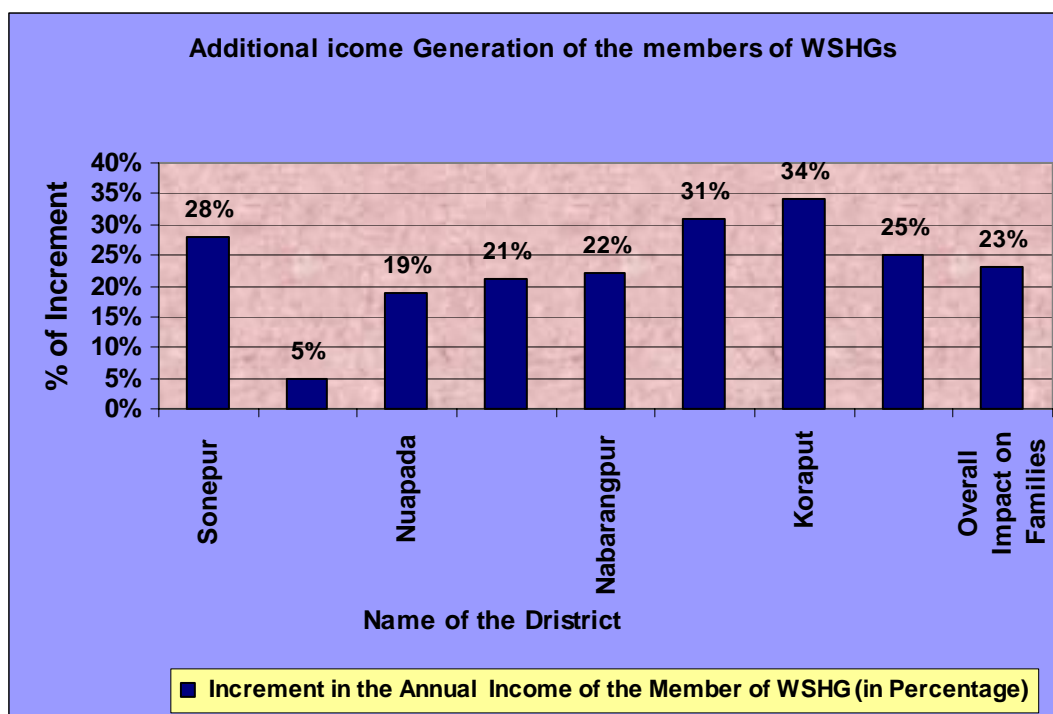
5.2.1 Net gains in income generation:

With regard to the impact of WSHGs on poverty alleviation in terms of additional income generation, it is noted that the families participating in the WSHGs have gained opportunities to earn additional income through various economic activities. The detailed data regarding flow of benefits and income, provided in Annexure/ table 3, 7 and table 10 show that most of the WSHG and their members have gained in terms of additional income generation barring a few households. Indeed, when we had enquired about their motives of joining the WSHG, more than 45 % had expressed that they had joined the group to augment their family income. A summary of incremental income benefit to the WSHGs is given below in Table 5.1 and the corresponding trend is depicted in graph/chart 5.1. An analysis of the table and chart reveals that on an average the families have gained opportunity to raise their household income by Rs 4427/ per family per annum, which is estimated to be 23 % increase in their income levels, of course, with wide variations between different districts. In fact, the least benefit has been generated in one of the relatively developed district of the KBK region, viz., Bolangir. The members in this district have earned an additional income of Rs 787, which is only a 5% rise in their previous level of income. On the other hand, in absolute terms maximum gains are accrued to the SHG members of Koraput and Malkangiri districts with a rise of their income levels by more than 30%. The trend establishes that the scheme is more successful in the tribal dominated areas of the region.

Table 5.1: Additional income generation of the members of WSHGs

| Sr. No. | Name of the District | Average increment in the Annual Income of the Members of WSHG (in Rupees) | Increment in the Annual Income of the Member of WSHG (in Percentage) |
|-----------------------------------|----------------------|---|--|
| 1 | Sonepur | 4818 | 28% |
| 2 | Bolangir | 787 | 5% |
| 3 | Nuapada | 4180 | 19% |
| 4 | Kalahandi | 4253 | 21% |
| 5 | Nabarangpur | 5008 | 22% |
| 6 | Malakangiri | 5954 | 31% |
| 7 | Koraput | 5377 | 34% |
| 8 | Rayagada | 5039 | 25% |
| Overall Impact on Families | | 4427 | 23% |

Graph/ Chart 5.1: District-wise trend in additional income of the members of WSHGs



5.2.2: Changes in Quality of lives of the Households:

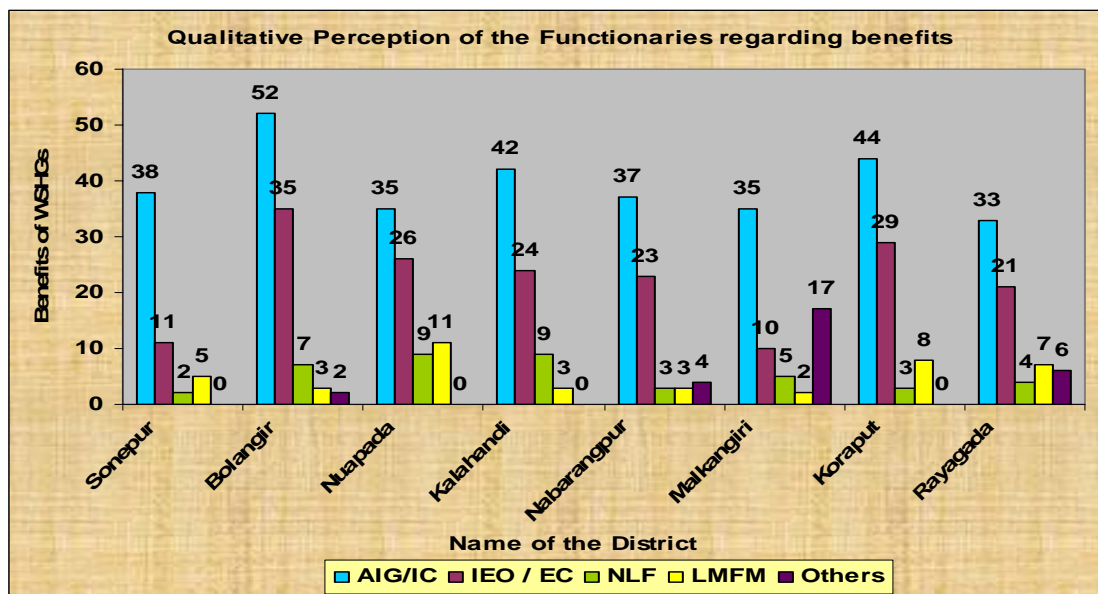
The flow of benefits (in terms of qualitative perceptions) as well as their impact on the WSHG families are contained in Annexure/ Table 3, 7 and 10. Since many members could not provide us the past and present consumption data in monetary terms, they were asked to, at least, report if their families consumption levels have gone up or not. These qualitative answers reveal that many of the households have improved their consumption levels. The summary data (perceptions of the functionaries of WSHGs) given below in Table 5.2 show that quite a large number of members have expressed that there have been improvement in the consumption levels of their families after their participation in WSHG. The employment opportunities of the households have also gone up and members are capable of providing better education for their children. In view of additional employment opportunities, the level of migration has reduced marginally.

Table 5.2: Qualitative Perception of the functionaries regarding benefits

| Name of the District | Gains/ Benefits from WSHGs | | | | |
|----------------------|----------------------------|-----------|------|-------|--------|
| | AIG/IC* | IEO / EC* | NLF* | LMFM* | Others |
| Sonepur | 38 | 11 | 2 | 5 | 0 |
| Bolangir | 52 | 35 | 7 | 3 | 2 |
| Nuapada | 35 | 26 | 9 | 11 | 0 |
| Kalahandi | 42 | 24 | 9 | 3 | 0 |
| Nabarangpur | 37 | 23 | 3 | 3 | 4 |
| Malkangiri | 35 | 10 | 5 | 2 | 17 |
| Koraput | 44 | 29 | 3 | 8 | 0 |
| Rayagada | 33 | 21 | 4 | 7 | 6 |

*Note: AIG- Additional Income Generation, IC- Improvement in consumption, IEO- Improving Employment Opportunities, EC-Education of Children, NLF-Nutritional level of family, LMFM-Less migration of family members.

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Graph/ Chart 5.2: Qualitative perception of the functionaries of the sample WSHGs



A critical analysis of the qualitative perceptions of the functionaries reflects an interesting and contradictory trend, i.e., while in terms of income accrual to the groups of both Bolangir and Kalahandi lag behind other groups, in terms of perceptions they are at the top. This establishes that the group leaders of these districts have over estimated the benefit accruals.

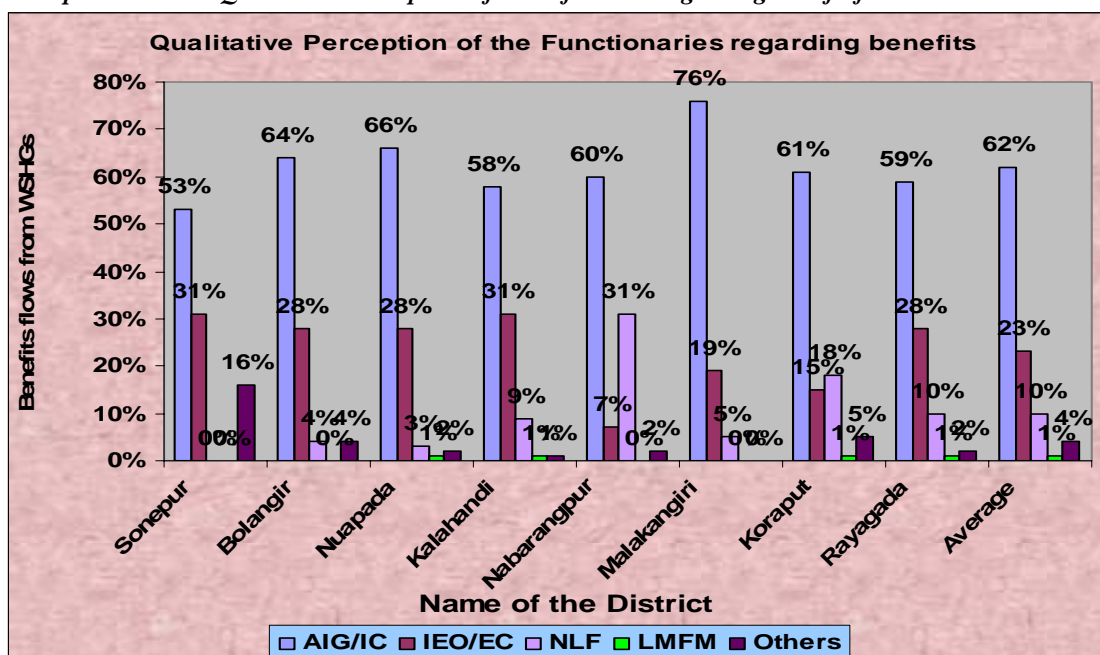
In order to test the perceptions of the functionaries, we have analysed the perceptions of the sample beneficiaries, which are provided in table 5.3 and the district-wise trend is depicted in graph 5.3. Analysis of the data shows that more than 60% of the beneficiaries have conceived additional gains in terms on income and consumption. Even 10% of them have expressed that their family’s nutritional level have gone up.

Table 5.3: Qualitative Perception of the Beneficiaries regarding benefit flows

| Sr. No. | Name of the District | Additional Benefit Flows From WSHGs (in %) | | | | |
|---------|----------------------|--|-----------|-----------|-----------|-----------|
| | | AIG/IC8* | IEO/EC | NLF | LMFM | Others |
| 1 | Sonepur | 53 | 31 | 00 | 00 | 16 |
| 2 | Bolangir | 64 | 28 | 04 | 00 | 04 |
| 3 | Nuapada | 66 | 28 | 03 | 01 | 02 |
| 4 | Kalahandi | 58 | 31 | 09 | 01 | 01 |
| 5 | Nabarangpur | 60 | 07 | 31 | 00 | 02 |
| 6 | Malakangiri | 76 | 19 | 05 | 00 | 00 |
| 7 | Koraput | 61 | 15 | 18 | 01 | 05 |
| 8 | Rayagada | 59 | 28 | 10 | 01 | 02 |
| | Average | 62 | 23 | 10 | 01 | 04 |

* Note: Abbreviations as above

Graph/Chart 5.3: Qualitative Perception of Beneficiaries regarding benefit flows



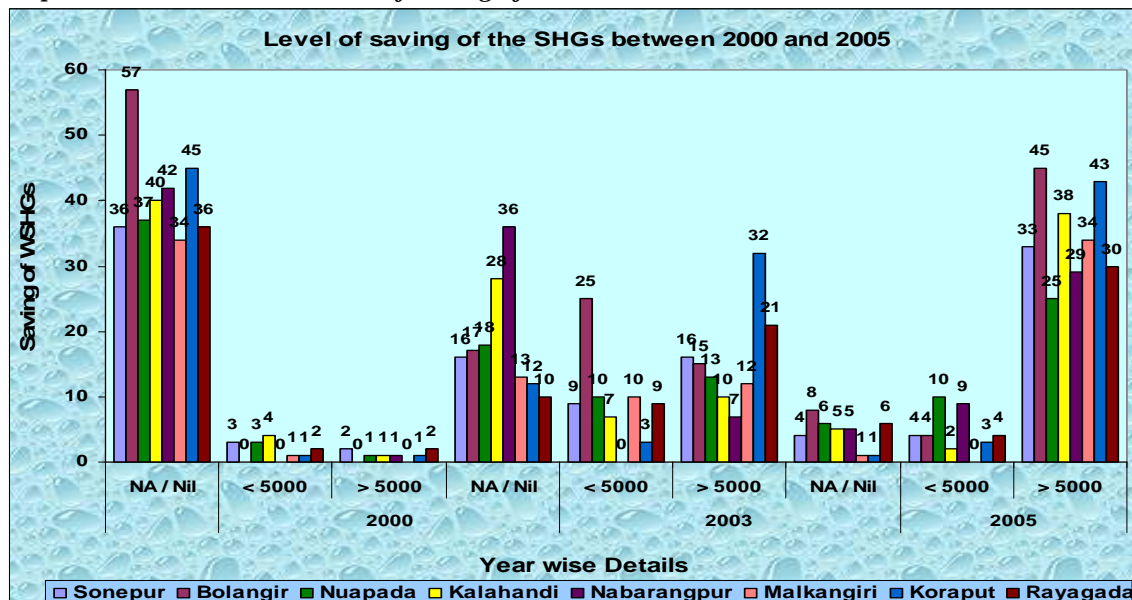
5.2.3: Changes in Level of Saving of the Households:

In addition to rise in income and consumption levels, the attitude of the members have undergone a change toward the habit of thrift. In view of their rise in income levels and their participation in profit earning activities they are able to save more money also. Moreover, the awareness among the members regarding saving has gone up. The saving of the groups have also gone up after their availing the micro credit support. A comparative saving figures of the years 2000, 2003 and 2005, provided in the following table 5.4, reveals that while 94% of the WSHGs were not saving anything in 2000, by 2003 it came down to 43% and by 2005 it has been reduced to 10% only. Further, it may be noted that by 2000 when 6% were saving more than Rs 5000, by 2005, it has gone up to the level of 80%. The same trend is also observed at the household levels.

Table 5.4: Level of saving of the WSHGs between 2000 and 2005 (figures in terms of number of households)

| Name of the District | Savings of WSHGs | | | | | | | | |
|----------------------|------------------|-----------|----------|------------|-----------|------------|-----------|-----------|------------|
| | 2000 | | | 2003 | | | 2005 | | |
| | NA / Nil | < 5000 | > 5000 | NA / Nil | < 5000 | > 5000 | NA / Nil | < 5000 | > 5000 |
| Sonepur | 36 | 3 | 2 | 16 | 9 | 16 | 4 | 4 | 33 |
| Bolangir | 57 | 0 | 0 | 17 | 25 | 15 | 8 | 4 | 45 |
| Nuapada | 37 | 3 | 1 | 18 | 10 | 13 | 6 | 10 | 25 |
| Kalahandi | 40 | 4 | 1 | 28 | 7 | 10 | 5 | 2 | 38 |
| Nabarangpur | 42 | 0 | 1 | 36 | 0 | 7 | 5 | 9 | 29 |
| Malkangiri | 34 | 1 | 0 | 13 | 10 | 12 | 1 | 0 | 34 |
| Koraput | 45 | 1 | 1 | 12 | 3 | 32 | 1 | 3 | 43 |
| Rayagada | 36 | 2 | 2 | 10 | 9 | 21 | 6 | 4 | 30 |
| Total | 327 | 14 | 8 | 150 | 73 | 126 | 36 | 36 | 277 |

Graph/Chart 5.4: Year-wise trend of saving of the WSHGs between 2000 and 2005



During our focus group interview, we came to learn that most members have preferred to save their money in the bank through SHG for following reasons:

- They can invest it for petty business activities or for cultivation to increase their income levels,
- Members felt it is convenient to save through SHG, which is very secure.
- They are free to spend this amount at the time of any emergency, particularly, to meet the medical expenses of the family members at the time of need.
- Once they deposit the money in bank through SHG, they feel it very secure because if the money was outside of the home there would be less temptation to use the money for unnecessary expenses.
- Since their husbands do not save any money due to for alcohol consumption, they must save a part of their additional income for their children.

5.3: Motivations of the members to join the WSHGs

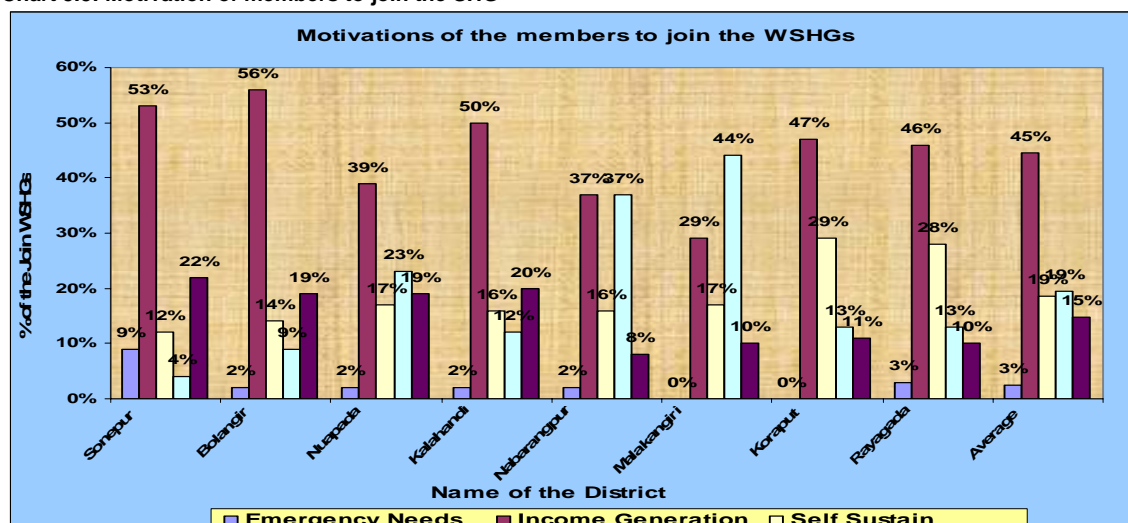
With a view to examine the level of motivation among the members to join the WSHGs, we have elucidated the information from the beneficiaries during our field survey and also during the focus group interview. The details of their responses are provided in Annexure 6 and the summery results extracted are given table 5.5 and trend is shown in chart 5.5. Examination of the trend shows that while 45% had opted to join the scheme for higher income generation, 19 % and 18.5% had expected to lead a sustained economic activity and to avail the loan facility at a concessional interest rate respectively. Only 2.5 % had reported that they have joined it with a view to get credit for emergency needs. However, we have noted a wide variation in their in their expectations and actual facilities availed through the WSHGs. It shows that in actual practice 80% of the members have availed loan as it is a concessional loan

Post Evaluation Study of the scheme of Micro-Credit Help to WSHGs in KBK Districts facility granted by the Government. Of course, most of the loan has been used, barring a few, for higher income generation activities like petty business and agriculture.

Table 5.5: Motivations of the members to join the WSHGs (figures in percentage)

| Name of the district | Emergency Needs | Income Generation | Self Sustain Activity | To avail Loan Facility | NA |
|--------------------------|-----------------|-------------------|-----------------------|------------------------|----|
| Sonepur | 9 | 53 | 12 | 4 | 22 |
| Bolangir | 2 | 56 | 14 | 9 | 19 |
| Nuapada | 2 | 39 | 17 | 23 | 19 |
| Kalahandi | 2 | 50 | 16 | 12 | 20 |
| Nabarangpur | 2 | 37 | 16 | 37 | 8 |
| Malakangiri | 0 | 29 | 17 | 44 | 10 |
| Koraput | 0 | 47 | 29 | 13 | 11 |
| Rayagada | 3 | 46 | 28 | 13 | 10 |
| Average of the districts | 2.5 | 45 | 19 | 18.5 | 15 |

Chart 5.5: Motivation of members to join the SHG



Examination of the above trend shows that though income generation expectation is very high in Bolangir and Kalahandi, the members of these two districts have not fared well in terms of actual income generation. In contrast, expectation to attain self sufficiency is relatively low in these districts. On the other hand, we have noted more consistency in Koraput and Rayagada districts.

5.4 Indebtedness of the Households of the Members:

The micro credit support under RLTA through the commercial and regional rural banks have gone to various innovative schemes like mushroom cultivation, weaving, Khali-Thola making, vegetable cultivation and vending, and many allied agricultural activities. Since funds are available to the WSHG members at low interest rates and easy repayment option, it has helped the members to a great extent to reduce their dependence of the rural money lenders who usually charge a higher interest rate. It has been found out the indebtedness of the households has gone down after their participation in the SHG. Hence, WSHG have rescued the well-being of the family from the overburden of the moneylender's interest. But the present

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indebtedness is associated with the loan they have taken from the WSHG, the details of which are provided in Annexure 8 and the summary one is contained in Table 5.6. Analysis of the data shows that at present families have borrowed on an average around Rs 4800, however with a large variation among the districts. An analysis of the information collected from the members of SHG reveals that only few members had not borrowed any amount from WSHG and a few had borrowed from their relatives to meet medical expenses. Most of the loans from SHG are either used for business, and for cultivation.

Table 5.6: Level of Indebtedness of the Households

| Sr. No. | Name of the District | Average Indebtedness (in Rupees) | Causes of Indebtedness (in %) | | |
|---------|----------------------|----------------------------------|-------------------------------|----------|--------|
| | | | Agriculture | Business | Others |
| 1 | Sonepur | 8435 | 23 | 51 | 26 |
| 2 | Bolangir | 3058 | 16 | 57 | 27 |
| 3 | Nuapada | 4067 | 12 | 63 | 25 |
| 4 | Kalahandi | 3585 | 28 | 48 | 24 |
| 5 | Nabarangpur | 3264 | 63 | 33 | 04 |
| 6 | Malakangiri | 4285 | 72 | 06 | 22 |
| 7 | Koraput | 6127 | 51 | 30 | 19 |
| 8 | Rayagada | 5097 | 31 | 41 | 28 |

While the indebtedness is highest in Sonepur, it is the lowest in its neighbouring Bolangir district. Maximum amount of loans has been used for agriculture activities in the Malkangiri district. The causes of indebtedness is linked up with business activities, which establishes that most of the loans have not flown to unproductive consumption activities. It is no doubt a positive indicator for development of the socio economic conditions of the people.

5.5 Empowerment of women:

We have noted during our field survey and more particularly, during the focus group interviews (see photographs 1,6,7 and 9) that the women groups have gained empowerment after participation in the SHG activities. In the process of their interaction with various stakeholders, they have not only gained additional knowledge but also acquired the skill to deal with various actors. The very fact that they assemble in groups to discuss their problems, means to solve the problems, handle their business activities, share the capital among them, decide the rate of interest to be charged and the eligibility criteria to grant loans speaks of the empowerment process. Their confidence levels have, no doubt, gone up and they are no more hesitant to face the men folks in contrast to the tribal traditions.

Some of the groups are not only involved in taking up some routine profitable activities like MDM, distribution of few ration materials, but are enthusiastic to participate in some innovative activities. In consonance with the argumentative tradition of our country, the women groups are now-a-days capable of discussing their own problems and try to find some solutions. The self confidence levels of many of the groups are reported to be on a rise over time.

5.6 Reduction of Stress Migration:

Stress migration from the KBK region is well known owing to lack of job opportunities and also due to frequent crop failures. Many labour migrate to the neighbouring towns and states for search of jobs. In order to examine the impact of WSHG formation on migration, we

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had collected data on employment generation patterns of the households during pre SHG period and at present. The detailed data collected from the households are given in Annexure 9.

Examination of the employment data in activities like agriculture, business, services and labour for both male and female members of the households shows that employment level of the households have increased around 10-15%. A further scrutiny reveals that employment opportunities for women have risen at a higher rate in the business activities. Thus, it is observed that participation of the women in SHGs in gainful activities have generated additional employment opportunities in the rural areas, which is already reflected in Table 5.2 and 5.3. Many households have reported improvement in the level of employment for the family and thereby it has helped the wage earners to get employment in the villages. Generation of additional income and employment opportunities have helped wage earners not to move out of their villages. The scope of generation of additional mandays / employment in rural areas have helped in reduction of stress migration among the rural poor in the KBK region.

5.7 Stage of Micro Enterprises:

Our study has revealed that though most of the WSHGs are engaged in extending credit among the group members at a concessional rate of interest to carry out petty business activities like vending, opening up of small shops, to run tea stalls, to procure rice etc to sale in retail markets, dal processing, trading of onion & pulses, rice processing, mobile shop, pottery, dairy, goatary and poultry and vegetable cultivation; however, a few of the active groups have graduated to the stage of micro enterprises by undertaking schemes like MDM programme, mushroom cultivation (see photograph 5& 8), PDS (see photograph 2), leave plates and bowls making i.e., Khali-Thola making , minor construction of roads under PMGSY. Moreover, even in most of these cases they directly sale their products in the market, still they get a very low price due to their weak bargaining power. Though the WSHG members have gained some amount of trade / markets experiences, still they have to go a long way to go for sustained business activities.

Though in many cases, the WSHGs have not fully succeeded in getting the desired benefits, but the important benefit that they have derived from their attempt to trade is that they have aspired to design their own business plans. Many of them have expressed the desire to take new ventures which are reported in last column of Annexure/ table 5, which establishes that they want to expand to a variety of economic activities.

5.8 Asset creation in the Households:

Since, it is argued by the scholars that when there will be rise in income consumption levels of the households, their possession of animal as well as material wealth will go up. The possession of higher assets being one of the parameters of the standard of living of the households, we have collected this information from the members of WSHGs during our field survey. The summary of all those data is provided in Table 5.7. When we compared the assets structures of the families before joining the WSHG and after WSHG in terms of changes in animal wealth, durable household articles in possession, it is found out that there has been hardly any improvement in these asset possessions by the sample households. Interestingly the data reveal that while in the sample blocks of undivided Koraput area, the asset position of the households have increased marginally, in the undivided Bolangir- Kalahandi area, it has declined for many of the sample blocks.

5.9 Social Benefits Generated:

In addition to the above benefits, we have noted many social benefits which are vital for socio-economic upliftment of the women communities in a tribal dominated economy like KBK. Those benefits are:

- ✓ Economic empowerment of the members and their exposure to new kinds of activity has provided boost to the confidence level of the women members which in turn has gradually led to a social empowerment process. It has revolutionalised the attitude and behaviour of the members to outside persons, whom they were generally avoiding earlier.
- ✓ Net working knowledge and involvement of the members in WSHG activities have gone up due to their interactions with many actors and various agencies. Discussions among the members during regular meetings on various aspects of their living conditions have helped in developing the knowledge of the member. Earlier they used to be hesitant to visit outside agencies like banks and government offices, but now they not only frequently visit them to seek some help, but at times do not hesitate to ascertain their rights. They have gained confidence to visit the banks and offices to put forward their demands and grievances, if any. (see the box below) They also discuss various issues about investment opportunities with the partners and others.

On a particular Saturday the Secretary and few other members of Khambeswari WSHG of Sanajinki village of Sonapur block walked 5 km to the local bank to deposit their small saving of money . Most of them have no access to any clock or watch and they are not conscious of the value of time. As it was a Saturday the transactions of the bank for public was closed at 12 noon and these ladies arrived at the Bank after few minutes after the closing time. Hence, the security guard did not allow them to enter the bank. But they started arguing with him that as they have come from a distance place after surrender in their work opportunities, they must be allowed to enter the bank. They went to the extent of arguing that if they will not be allowed they will launch protest movement throw away all of them. After hearing the commotion, the bank manager came out of his office, heard the ladies and finally allowed them to deposit their money. This clearly shows the process of empowerment of women by their participation in WSHGs.

- ✓ Social Harmony: Group activities generally lead to social harmony. Further their contributions in augmenting family income is well acknowledged by the members of the family. Hence, the family members not only encourage them to participate in WSHG, but they normally come forward to help them in their business ventures. This has provided an opportunity in reducing conflicts within the family.
- ✓ Level of Awareness: Due to frequent interaction with various officers either in the village or in their respected officers the awareness and attitudes of rural women have changed. Earlier the ICDS activities were centered round better care for mother and children, but it has gone to the level of encouraging to take up innovative activities. During some of our focus group interviews, it has been noted that the members are aspiring not only for higher income/ consumption, but also for better future of their children through education.

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- ✓ Extent of family level Exploitation: Due to socio-economic empowerment the women members are able to command respect in their family. Further, due to their higher level of awareness and earning capacity, the women do not hesitate to ascertain their rights and come forward to protest any form of exploitation on them by the family members. More particularly, as a group the WSHGs in some places have taken up some social safety measures like protesting against drinking habits of the men folk and any exploitation of the women community.

- ✓ It is also noticed by us that there has better management of village level welfare schemes due to participation of the WSHGs. The delivery mechanism has improved with engagement of women members in schemes like road making, MDM schemes, even loan recovery mechanism. For instance, one of the most important experiment with the WSHGs was undertaken by State Bank of India, Regional Office at Bhawanipatna, Kalahandi. Four of the WSHGs in Koksera block were chosen as recovery agents for bad debts of SBI. They were being advised to motivate the defaulters and bring them to bank's net and get an assured commission of 10% on the amount recovered. The members of the said SHGs went to persuade the defaulters to make repayment of their loans. But as they failed in their persuasion, one day all the women members decided to go on hunger strike in front of the house of the defaulter. Because of too much of humiliation, the defaulter made the repayment of loans. Since the experiment was so successful that SBI had planned to engage more number of WSHGs in retrieves the bad debts. At the regional office level and lead Bank level all efforts are made to arrange appraisal meetings with WSHGs and NABARD officials in a participatory mode where local leaders and officers participate. In these meetings they discussed various pros and cons of the WSHGs activities and proper attention saw given to solve the recovery problems with the help of WSHGs.
- ✓ In addition to this to enhance the awareness level of the members of WSHG, discussion on universal education, literacy, human rights, constitutional rights various income generation activities, changes agricultural techniques and water use as well as means of repayment of bank loans have been undertaken in a very cordial manner. In accordance with the norms of flexibility and to provide a boost to SHG movement, the State Government has decided to observe every Thursday as WSHG day. On this day, the bankers are asked to provide special attention to the needs of WSHGS and to interact mainly with them.
- ✓ Moreover, in order to help the WSHG in record keeping and accounts works, the SBI has planned to pay Rs 25 to each WSHG per month from bank fund.

Thus, we would like to say that the ***“WSHGs are acting as a positive source against the negative and depressing elements in this backward region of KBK”***.

5.10 Extent of SHG's Goal Fulfillment:

As mentioned above, the fundamental principle and methodology of forming WSHGs have been promotion of human and social development and empowerment of the poor women community in a backward region like KBK. The micro credit support to the efficient groups has provided an opportunity for the tribal and SC women to earn additional income and thereby to support the income of the family. It has facilitated them to take up some economic activities based on long terms goals rather than for short-term pecuniary gains. We have further found

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out that there has been access to financial services so as to lead towards strong livelihood support systems. The collective bargaining power has been enhanced due to cooperation among the group members. The participation of women in SHGs has not only brought improvement in overall standard of living of the members but also has led to self reliance and a sense of dignity.

With these long term goals in mind, the objectives of WSHGs have been fulfilled in respect of the following:

- ❖ It has inculcated a habit of thrift among the women community and to encourage small saving habit among them,
- ❖ It has helped to improve the socio-economic condition of women through different income generating activities like vegetable cultivation and vending it in the nearby market, khali-thola making (see the photographs below).



- ❖ It has been able to mobilize the women groups to take up other developmental work of the community, such as, construction of village road, pond renovation, sanitation works etc,
- ❖ The empowerment of the women groups has taken place and they are now capable of taking decision for their income utilization,
- ❖ Though training is imparted to women groups for maintaining their own account, records, saving registers and proper utilisation of generated fund for profit making activities, it is too inadequate,
- ❖ Further, the training of women for participation in development of micro plan of villages is also not sufficient,
- ❖ There has been some mobilization of the women groups to participate in community development activities like girl child enrolment, health and sanitation problems and other social issues.

However, in attainment of all these benefits the role of NGOs have been marginal. We have come across a few NGOs who are helping the WSHGs in undertaking sustainable income generating activities. But no case is reported in respect of any lending by them to WSHG. Hence, the proposition that NGOs take loans from financial institutions at a lower rate and lend the money to WSHGs at a much higher rate is not validated in our study area.

5.11 Some of the Pitfalls and Weaknesses Associated with WSHGs

In spite of the above mentioned strengths of the WSHG movement in the KBK region and micro credit support to them, we have come across some of the weaknesses, which may be removed to improve efficiency of the scheme. Of course, most of the weaknesses are associated with management of the micro credit at the administrative levels.

- Though the State Government has intended to involve NGOs of proven track records, PRIs and civil society organizations in implementation of RLAP schemes from 2003-04 onwards, the district authorities generally do not involve many committed NGOs either in promotion of micro credit support to WSGH or in micro credit linkages with the banks.
- The motivational and promotional messages from the SHPIs have been found to be weak due to inadequate training and motivation on the part of the field level officials including the RRBs and commercial banks.
- It is noted that Gramsat has had little impact on the members of WSHGs due to lack of proper information sharing.
- As per GoO though all RLAP Implementing Departments, their field agencies, have been requested to ensure that wide publicity be given as regards projects implemented under RLAP. This publicity aspect is not taken up seriously by the concerned officials.
- It has been envisaged in RLAP that many key parameters of relevant projects including funds utilization should be displayed at prominent places. However, this is not adhered to at any of these places. In fact, no such effort is even made by the KBK Chief Administrator's office. Indeed, we have noted that the KBK Chief Administrator's office is the weakest link in implementation of the programme.
- Though it is expected to increase the level of transparency and accountability in programme implementation of micro credit support to WSGH, it is not being reflected at the official levels owing to structural problems.

Chapter VI: Policy Implications and Suggestions

6.1 Introduction

It is observed that in the KBK region that the WSHGs contain a high potential to operate as a major driving force for the women community in supplementing their family's income consumption level and also to bring changes in the attitudes of the male folk towards them. Their interactions with different stakeholders has not only created opportunities for empowerment, their self-confidence levels have gone up. Their success would not only transform the village economy but provide unique opportunity to move in the path of self-sustained rural economy.

It has also good potential to augment the employment opportunities in our rural non-farm sector and farm sector that has reduced stress migration of the household members to far away place to earn their living. The micro credit scheme under RLTAAP has proved to be a very good way of bringing social justice, equity in terms of income, caste and sex. However, if the scheme is properly implemented with focus on regional requirements, it can lead to a better Human Development Index. Even though the scheme has extreme potentials for the upliftment of the rural sector, the way it can be successfully implemented varies and depends on many factors from place to place. The success is heavily dependent on the crucial role of all the stakeholders associated with WSHGs. Thus, there is a challenge for the government in terms of ensuring a service motive among its officials, in motivating the NGOs and in enthusing the officials of Banks play to a crucial role in this endeavour.

6.2 Policy Implications and suggestions

In order to further strengthen the WSHG movement in the KBK region it is suggested:

- The WSHGs in the KBK region, at present, need to be graduated from “micro credit” stage to “micro enterprise (ME)” stage, which is missing due to lack of proper training, knowledge and information sharing. Even the officials who are responsible to promote micro credit to WSHGs are not aware of “micro enterprise” concepts. They participate in the scheme as a routine official programme. Neither the MFIs operating in the KBK region, who lack a missionary zeal, provide proper training or suggest appropriate ME business ventures. As the training component is not enough to inculcate entrepreneurial skill among members and in order to over come these problems, we suggest that the proper training programme for members of WSHGs should be undertaken by the MFIs/ banks in collaboration with the field organization. The state government should provide finance and other logistic support to the MFIs /banks.
- Motivating the banks is a work that has to be taken up by NABARD and government. The scheme can dramatically increase the revenue of the banks as is obvious from the figures from the banks in the areas

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where the scheme has been successfully implemented. These facts and figures should be circulated amongst all the banks and a clear indication should be given to them regarding the benefits in the increasingly competitive world. The idea should flow down to the staff members working in rural and semi-urban branches.

- We have also noted that the “Mission Shakti” itself lacks any mission among officials who are responsible for extending the micro credit support to WSHGs. Hence, they should be imparted regular training and monitoring by the senior officers.
- That the message of good practices of WSHGs from other parts of the country and abroad, more particularly from Bangladesh should be made available to the people in the concerned area through easily understandable means like small movies, etc where they can hear and see beneficiaries telling their experiences. Such works may be promoted by engaging some committed NGOs in collaboration with field officials and the bank staff.
- Moreover, movement to ME stage requires continuous support, monitoring and intensive technical guidance, which can be better provided by the NGOs. Thus, we suggest to rope in more and more committed NGOs or even the local academic institutions in providing support to WSHGs.
- Promoting NGOs with right spirit is a crucial task. The best strategy would be pick up young people from the local regions and provide them honorarium so as to guarantee personal financial security and keep a check on the kind of their work. If the NGO has been promoted in coordination with banks, they should report to suitable bank authorities. In case it is some government agency, the reporting should be done to the related officer.
- In order to strengthen the “social audit” by the members of the group, the training part of WSHG ought to be strengthened preferably with the help of some local reputed NGOs, or even with the help of the NSS units of the local colleges in support of some dedicated faculty members during vacation periods.
- With a view to discuss the common problems of the WSHGs and to find out viable solutions, all the groups should meet under one umbrella, for which there is a need to form a “*Federation of WSHGs*” at each district. Such a Federation can work as a coordinating organization with all stakeholders.
- Though Malakangiri has the maximum number of tribal population (54.64%) and Koraput has 42.28 % of tribal population, the ITDA has not promoted a single WSHG. The ITDA has promoted a large number of WSHGs only in Rayagada district and only two other blocks of Kalahandi, adjoining Rayagada district. On the other hand, the DWO

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has not played any role in promoting WSHGs other than Bolangir and Nuapada. The officials of both ITDA and DWO should be imparted proper training and be given a target by the Government to be involved in motivating the women to form WSHGs and to assist them in extending micro credit support to the groups.

- With a view to increase the direct interaction with local people at Gram Panchayat and Block levels, Gramsat pilot project has been launched in the KBK districts. An outlay of Rs 2.00 crore was earmarked for this purpose in the Annual Action Plan: 2003-04. This initiative had also helped video-conferencing with rural people of the region. The Hon'ble Prime Minister and Hon'ble Chief Minister have also participated in this video-conferences. But as we have noted that Gramsat has had little impact on the members of WSHGs due to lack of proper information sharing, this programme needs further strengthening in terms of delivery mechanism.
- As per GoO, all RLATP Implementing Departments, their field agencies, all KBK Collectors, and Deputy Chief Administrators (KBK) have been requested to ensure that wide publicity be given as regards projects implemented under RLATP. But our study has established that this publicity aspect is not taken up seriously by the concerned officials. Hence, it should be strengthened.
- It has been envisaged in RLATP that many key parameters of relevant projects including funds utilization should be displayed at prominent places. However, this is not adhered to at any of these places. In fact, no such effort is even made by the KBK Chief Administrator's office. Hence, we suggest that the dissemination of information be promoted by the KBK authorities. They should play a pro active role under the leadership of the Chief Administrator of KBK.
- Though it is expected to increase the level of transparency and accountability in programme implementation of micro credit support to WSHG, it is not being reflected at the official levels. This also needs the attention of the Chief Administrator, KBK Authorities.
- Weak governance, financial discipline and an overall lack of capacity to monitor financial and non-financial performance of WSHGs threaten the quality of deliver of benefits and thus the sustainability of SHGs. Hence, we suggest that better governance be ensured by strengthening the monitoring mechanism. The present monitoring system should co-opt at least three non-official members such as a representative of the WSHGs, one NGO personnel and some senior citizen without any political affiliation.
- Similarly, even it is envisaged that the Chief Administrator, KBK, Deputy Chief Administrators, KBK and all senior officers are supposed to hold public hearings in the KBK districts, hear grievances

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of local people and help redress their grievances including irregularities, if any, committed in programme implementation, this aspect is weak in terms of execution of extension of micro credit support to WSHGs. Hence, the KBK administrative structure should be strengthened in terms of monitoring of the programme and to develop a pro active grievance resolution mechanism.

- In order to make the WSHGs movement more fruitful and sustainable, it is suggested that as most of groups are in the initial 2 stages of NABARD grouping, viz., Micro thrift and Micro credit stage, attempt should be made to push them forward to the next stages of Micro Enterprise and Micro Market. Hence, there is a need to develop long-term business action like Food Processing, Micro Industrial activities like toy making, handicrafts etc. These activities need to be encouraged through appropriate outside agencies in the form of imparting proper training to both the functionaries and the members of WSHGs.
- The KBK Authorities should take lead in arranging such Training and Marketing opportunities in collaboration with DRDA, DAO, DIC etc and other district level organizations. The above proposed Federation of SHGs should be a partner in such and endeavour.
- Finally the role of state government is very crucial in the given special shape and structure to the micro credit scheme. Recognizing the potential of the scheme, the government can try to divert a part of its spending in programmes like IRDP to promote through WSHGs by giving the groups below poverty line some subsidies etc.
- But there is a word of caution in this respect; as has been observed during the survey that the concept of subsidies tends to mar the concept of “Self help” and thereby affecting the sustainability of the groups. Hence, each group’s credit worthiness should be properly examined by the extension/ field officials as well as the financing banks before recommending of any subsidy.

However, one of the major weakness of this study is that since we have covered the sample WSHGs, which have availed micro credit support under RLTA, the representative samples do not reflect the performance of all WSHGs in the region. Our samples are relatively the better ones who are linked with the bank because of their relatively better performances and most of its members have exhibited to some extent entrepreneurial skill. But during our field visits we have come across a number of dormant WSHGs, which have the potential but got no opportunities for further development. There are many SHGs which are yet to cross the first stage of NABARD grouping. But we have not got the opportunity to investigate their constraints and problems. Hence, we suggest that a comprehensive post evaluation study based on a comparative approach should be undertaken in the KBK region so as to find out some alternative solutions.

6.3 SUMMING UP:

Our study has established that WSHGs in the KBK region have a good potential to improve the socio-economic conditions of the women folk and to empower them to meet the challenges in future years in and to fulfill our planned goals of gender based group as well as regional income distribution. The WSHGs have, no doubt, augmented the income of the participating households, helped to reduce stress migration that has helped in accelerating the rate of growth of income, output and employment in this backward region. In view of this high potential, ***we suggest that this programme should not only be continuing with central assistance but also be strengthened in future years to come.*** However, we have foreseen that the likelihood of its success is dependent not only on financial resource allocations as well as flow of funds from the Central Government, and Government of Orissa, for which there should be a bureaucratic commitment on a missionary zeal framework.

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Table - 11: Sample Block - wise Details of Live Stock , Agricultural Assets and Material Assets of the Beneficiaries

| Sl. No. | Block Name | | Animal Wealth | | | | | | | | Agricultural Assets | | | | |
|---------|------------|-------------|---------------|----|----|----|----|----|----|--------|---------------------|----|------|----------|--------|
| | | | SB | HB | C | B | PB | P | GS | Others | T | PT | PUMP | CAR T | PLOUGH |
| 1 | Ullunda | Before WSHG | 0 | 0 | 21 | 31 | 5 | 15 | 0 | 0 | 0 | 0 | 2 | 2 | 15 |
| | | After WSHG | 0 | 0 | 19 | 35 | 9 | 49 | 0 | 0 | 1 | 2 | 2 | 1 | 16 |
| 2 | Binika | Before WSHG | 0 | 2 | 27 | 16 | 14 | 34 | 0 | 0 | 0 | 0 | 0 | 2 | 14 |
| | | After WSHG | 0 | 2 | 14 | 17 | 3 | 16 | 0 | 0 | 0 | 0 | 0 | 2 | 17 |
| 3 | Sonepur | Before WSHG | 0 | 0 | 0 | 8 | 16 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| | | After WSHG | 0 | 0 | 0 | 8 | 21 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| 4 | Khaprakhol | Before WSHG | 0 | 0 | 5 | 26 | 7 | 4 | 0 | 0 | 0 | 0 | 0 | 1 | 8 |
| | | After WSHG | 0 | 0 | 1 | 16 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 9 |
| 5 | Bolangir | Before WSHG | 0 | 7 | 16 | 22 | 10 | 81 | 0 | 0 | 0 | 0 | 0 | 5 | 20 |
| | | After WSHG | 0 | 8 | 15 | 20 | 15 | 40 | 2 | 0 | 0 | 0 | 0 | 2 | 27 |
| 6 | Puintala | Before WSHG | 0 | 2 | 11 | 9 | 9 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 10 |
| | | After WSHG | 0 | 2 | 20 | 10 | 9 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 14 |
| 7 | Deogaon | Before WSHG | 0 | 0 | 10 | 10 | 2 | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 23 |
| | | After WSHG | 0 | 4 | 10 | 10 | 2 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 20 |
| 8 | Khariar | Before WSHG | 0 | 0 | 6 | 11 | 22 | 42 | 0 | 20 | 0 | 0 | 0 | 0 | 19 |
| | | After WSHG | 0 | 0 | 9 | 14 | 10 | 43 | 0 | 10 | 0 | 0 | 0 | 0 | 22 |
| 9 | Nuapara | Before WSHG | 0 | 0 | 5 | 16 | 28 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 14 |
| | | After WSHG | 0 | 0 | 4 | 17 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 20 |

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| | | | | | | | | | | | | | | | |
|----|--------------|-------------|---|---|----|----|----|----|---|----|---|---|---|---|----|
| 10 | Sinapalli | Before WSHG | 0 | 0 | 2 | 4 | 12 | 5 | 0 | 0 | 0 | 0 | 1 | 0 | 9 |
| | | After WSHG | 0 | 0 | 1 | 4 | 22 | 3 | 0 | 0 | 0 | 0 | 0 | 1 | 0 |
| 11 | Bhawanipatna | Before WSHG | 0 | 4 | 1 | 8 | 17 | 31 | 0 | 2 | 0 | 0 | 0 | 0 | 12 |
| | | After WSHG | 0 | 4 | 7 | 10 | 10 | 38 | 0 | 3 | 0 | 0 | 0 | 0 | 12 |
| 12 | Junagarh | Before WSHG | 0 | 0 | 14 | 12 | 12 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 11 |
| | | After WSHG | 0 | 0 | 13 | 16 | 12 | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 13 |
| 13 | Langigarh | Before WSHG | 6 | 4 | 12 | 31 | 16 | 41 | 0 | 0 | 0 | 0 | 0 | 2 | 19 |
| | | After WSHG | 6 | 4 | 8 | 32 | 18 | 46 | 0 | 12 | 0 | 0 | 0 | 2 | 20 |
| 14 | Nabarangpur | Before WSHG | 0 | 4 | 8 | 33 | 6 | 13 | 0 | 0 | 0 | 0 | 0 | 3 | 23 |
| | | After WSHG | 0 | 4 | 10 | 31 | 5 | 17 | 0 | 0 | 0 | 0 | 0 | 3 | 27 |

SB:- She Buffaloes, HB :-He Buffaloes, C:- Cows, B:- Bullocks, PB:- Poultry Birds, GS:- Goat/Sheeps, T:- Tractor, PT:- Power Tiller, R:- Refrigerator, M:- Moter Cycle, C:-

| Sl. No. | Block Name | | Animal Wealth | | | | | | | | Agricultural Assets | | | | | | Material Assets | | | | |
|---------|------------|-------------|---------------|----|----|----|----|---|----|--------|---------------------|----|------|------|--------|--------|-----------------|-------|---|---|-------|
| | | | SB | HB | C | B | PB | P | GS | Others | T | PT | PUMP | CART | PLOUGH | Others | TV | Radio | R | M | Cycle |
| 15 | Jharigaon | Before WSHG | 0 | 3 | 17 | 22 | 8 | 7 | 0 | 12 | 0 | 0 | 0 | 2 | 12 | 0 | 1 | 2 | 0 | 1 | 12 |
| | | After WSHG | 0 | 6 | 24 | 22 | 8 | 7 | 0 | 19 | 0 | 0 | 0 | 2 | 18 | 0 | 2 | 4 | 0 | 2 | 18 |
| 16 | Umerkote | Before WSHG | 7 | 0 | 12 | 49 | 23 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 27 | 0 | 0 | 0 | 0 | 0 | 17 |
| | | After WSHG | 7 | 0 | 14 | 57 | 33 | 7 | 0 | 4 | 0 | 0 | 0 | 0 | 32 | 0 | 0 | 0 | 0 | 0 | 19 |
| 17 | Mathili | Before WSHG | 0 | 0 | 29 | 20 | 24 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 16 | 7 | 0 | 4 | 0 | 0 | 9 |

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| | | | | | | | | | | | | | | | | | | | | | |
|----|-------------------|--------------------|---|----|----|----|----|----|---|---|---|---|---|---|----|----|---|---|---|---|----|
| | | After WSHG | 0 | 0 | 29 | 20 | 22 | 9 | 0 | 2 | 0 | 0 | 0 | 0 | 17 | 7 | 0 | 6 | 0 | 0 | 9 |
| 18 | Korkunda | Before WSHG | 0 | 0 | 19 | 41 | 5 | 13 | 0 | 0 | 0 | 0 | 0 | 0 | 24 | 1 | 1 | 3 | 0 | 0 | 16 |
| | | After WSHG | 0 | 0 | 21 | 37 | 10 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 24 | 1 | 3 | 2 | 0 | 0 | 24 |
| 19 | Malkangiri | Before WSHG | 6 | 15 | 31 | 35 | 30 | 11 | 0 | 0 | 0 | 0 | 0 | 1 | 29 | 1 | 2 | 2 | 1 | 0 | 17 |
| | | After WSHG | 6 | 16 | 37 | 38 | 43 | 17 | 0 | 0 | 0 | 0 | 0 | 1 | 32 | 1 | 2 | 2 | 1 | 0 | 23 |
| 20 | Similiguda | Before WSHG | 7 | 16 | 23 | 25 | 20 | 39 | 0 | 0 | 0 | 0 | 0 | 0 | 23 | 21 | 3 | 2 | 0 | 2 | 12 |
| | | After WSHG | 9 | 20 | 25 | 30 | 17 | 38 | 5 | 0 | 0 | 0 | 0 | 0 | 23 | 23 | 7 | 4 | 0 | 2 | 13 |
| 21 | Nandapur | Before WSHG | 0 | 4 | 23 | 29 | 9 | 35 | 5 | 1 | 0 | 0 | 0 | 0 | 19 | 7 | 0 | 0 | 0 | 0 | 11 |
| | | After WSHG | 0 | 5 | 26 | 30 | 9 | 33 | 3 | 1 | 0 | 0 | 0 | 0 | 19 | 8 | 1 | 0 | 0 | 1 | 13 |
| 22 | Jeypore | Before WSHG | 2 | 17 | 38 | 13 | 23 | 36 | 0 | 0 | 0 | 0 | 0 | 1 | 18 | 2 | 4 | 4 | 0 | 1 | 17 |
| | | After WSHG | 2 | 17 | 45 | 17 | 22 | 39 | 0 | 0 | 0 | 0 | 0 | 1 | 19 | 3 | 5 | 3 | 0 | 2 | 18 |
| 23 | Rayagada | Before WSHG | 2 | 12 | 28 | 31 | 19 | 23 | 0 | 0 | 0 | 0 | 0 | 0 | 21 | 5 | 1 | 2 | 0 | 1 | 19 |
| | | After WSHG | 3 | 15 | 36 | 37 | 22 | 28 | 0 | 0 | 0 | 0 | 0 | 1 | 23 | 7 | 2 | 3 | 1 | 2 | 22 |
| 24 | Muniguda | Before WSHG | 0 | 8 | 23 | 28 | 17 | 31 | 0 | 1 | 0 | 0 | 0 | 0 | 17 | 1 | 0 | 1 | 0 | 0 | 15 |
| | | After WSHG | 0 | 9 | 31 | 39 | 20 | 39 | 1 | 3 | 0 | 0 | 0 | 2 | 19 | 2 | 1 | 2 | 0 | 1 | 17 |
| 25 | Kashipur | Before WSHG | 1 | 5 | 22 | 25 | 13 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 1 | 0 | 0 | 0 | 0 | 12 |
| | | After WSHG | 2 | 7 | 29 | 33 | 16 | 13 | 0 | 1 | 0 | 0 | 0 | 0 | 15 | 1 | 1 | 2 | 1 | 1 | 14 |



Photograph -1: Focus Group with the Members of WSHG, Pujariguda, Nabarangpur



Photographs – 2: Participation of WSHG in PDS (Kerosene Oil) Pujariguda, Nabarangpur



Photograph -3& 4: Focus Group Interview with WSHG, Mathili Block, Malkangiri (Backgroud the Tractor Purchased by the Group)



Photograph -5: The Mashroom Cultivation undertaken by WSHG, Kashipur, Rayagada



Photograph -6: Focus Group Discussion with the WSHG, Kashipur, Rayagada



Photograph -7: Focus Group Discussion with the Sunamukhi WSHG, Duanpali,Bolangir



Photograph -8: Mashroom Cultivation by the Maa Thakurani WSHG, Majhi Munda,Sonepur



Photograph -9: Focus Group Interview with the Maa Thakurani WSHG, Majhi Munda, Sonapur



Photograph – 10: Weaving work undertaken by Bhabani WSHG, Saradhapali, Sonapur