

# **PROJECT REPORT**

**ON**

## **ROLE OF SHG IN EMPOWERING RURAL WOMEN**



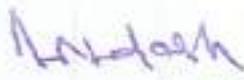
**IN PARTIAL FULFILLMENT FOR THE AWARD OF  
BACHELOR IN COMMERCE**

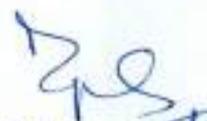
**PATTAMUNDAI COLLEGE, PATTAMUNDAI**

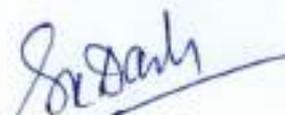
**2019-2020**

## REPORT

This project was undertaken by the department of Commerce, Pattamundai college, Pattamundai on the topic "Role of SHG in Empowering Rural Women " during the session 2019-2020. This project was done by the 32 numbers of students under the guidance of Mr.Sourendra Prasad Choudhury, Lecturer in commerce (Grp-A). The Study was undertaken in Balipatana Village of Pattamundai block, Kendrapara which are the first three district where SSGs will implement its participatory learning and action cycle intervention. The Assessment took an exploratory approach, during the process of secondary data are used to map the presence of SSGs and their federations , as well as undertaking primary data collection. In each of the three selected Districts , four (30% blocks )were included for primary investigation and within each selected block , 35% of GPS were covered and each selected GP, one Village SSG was randomly chosen. In total 62 SSGs, 62 GP level federations , 4 block level federations and 3 district level federations were assessed by the research team.

  
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## THE ROLE OF SHG IN EMPOWERING RURAL WOMEN

### INTRODUCTION

SHG – Self Help Group is a method of Organizing the poor people and the marginalized to come together to solve their individual problem. The SHG method is used by the govt. NGOs and other worldwide. The poor collect their savings and save it in banks. In return they received easy access to lone with a small rate of interest to start their micro unit enterprises thousand of the poor and the marginalized populations in India are building their lives Their families and their society through.

The 9<sup>th</sup> 5 year plan of the Govt. of India had given due recognition on the importance relevance of the self help group method to implement developmental schemes at the grassroots level. SHG – Bank linkage programme is emerging as a cost effective mechanism for providing financial services to the “enrich poor people” which has been success full not only in meeting financial need of the rural poor women but also strengthen collective self help capacities of the poor. Leading to their empowerment. The mean aim of this research is to examine the role of SHG in socio – Economic empowerment of rural women. It analysis what is self help group ?

Why the SHG is so important in rural India ?

The present status of SHG Short coming of SHG Suggestions to improve SHG in rural India.

### SELF HELP GROUPS AND WOMEN EMPOWERMENT

The emergence and rapid multiplication of SHG,s is based on micro credit is a phenomenon that getting importance in the development scenario SHGs have been view by the state as a strategy both women's empowerment as well as poverty reduction the state has been adopting SHGs as a strategy to bring women under a collective platform. The women empowerment is the process by which women help them to take their old decision by breaking all personal limitations of the society and the family. It is a social process that helps women to gain control over their own lives. it refers to "women's ability to make strategic life choices where that ability had been previously denied them" (Molhatra, 2009; Kabeer, 1999).

## REVIEW OF LITERATURE:

Since the idea for the present study originated through certain assumptions, it is necessary to look into the contemporary research findings in order to identify the gaps in existing literature. Some recent studies closely relevant to the current research topic are reviewed below.

The study conducted by "Raya Rajendra 2011" in 20 blocks of Vellore district covering 450 respondents from 90 women SHGs observed that women actively participated in "Grama Sabha" and family decision after joining SHG. Their active participation empowered them economically as well as socially.

Lokhande's (2012) study revealed that group association and access to financial services lead to positive changes among the women group members in terms of their socio-economic empowerment.

Chattrejee (2016) in his study revealed that SHGs enable women to find better livelihoods.

Krupa (2017) in her study showed that economic condition of poor women improves after joining the SHGs.

## OBJECTIVE OF THE STUDY

1. To study the scenario of self help groups in village Balipatana.
2. To present the socio-economic analysis of SHGs of village Balipatana.
3. To analyze women's socio – Economic empowerment after joining SHGs.

The Present study makes on attend to access the motivational factor in getting involve in group activities. The study covers opinions towards the process of social and economic empowerment of the women. Living in the village Balipatana of Pattamundai Block, Dist – Kendrapara.

## STATUS OF SHGs IN ODISHA

The concept of self help group was adopted by many agencies of the state bank and schemes such as "Rashtriya Mahila kosa" gave financial assistance to women's groups. However since 2001 the Govt. of Odisha has embarked on a campaign named "Mission Sakti" to integrate all the SHGs in Odisha. It aims to provide uniform guidelines, training , training materials to the women members.

It aims to strengthen all SHGs by giving them capacity building support, credit linkage. These groups promote savings

Among themselves and use the resources to meet their urgent needs with a very small rate of interest. The number of members in SHG normally ranges from 10-20. These SHG involves through different phases savings internal lending, productive activities subsistence level, credit linkage, surplus production engagement with the market and finally to enhance economic empowerment. Odisha becomes the 1<sup>st</sup> state to adopt SHG based financial inclusion model in our country.

## PROFILE OF BALIPATANA VILLAGE

According to Census 2011 information the location code or village code of Balipatana village is 396223. Balipatana village is location in pattamundai Tahsil of kandrapara district in odisha , india . it is situated

5km away from sub-district headquarter pattamundai and 20km away from district headquarter kendrapara . as per 2009 stats,

Balipatana village is also a gram panchyata.

The total Geographical area of village is 584 hectares. Balipatana has a

Total population of 3,055 peopies. There are about 682 houses in

Balipatana village. Pattamundai is nearest town to Balipatana which

is approximately 5km away.

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## SHG STATUS OF VILLEGE BALIPATANA PATTAMUNDAI BLOCK

Block Name	Gp Name	Village Name	SHG Name	Member Name	Gender
PTTAMUNDAI	BALIPATANA	BALIPATANA	BALUNKESWAR	SABITRI BHATTA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BALUNKESWAR	Kalpna Ghadai	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BALUNKESWAR	Pramila Bhatta	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BALUNKESWAR	Manjulata Nayak	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BALUNKESWAR	Puspalata Nayak	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BALUNKESWAR	Manjulata Nayak	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BALUNKESWAR	Minati Sethi	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BALUNKESWAR	Susamaa Sahoo	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BALUNKESWAR	Gitanjali Bhatta	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BALUNKESWAR	Babita Biswal	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BALUNKESWAR	Chandrakanti Sahoo	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BALUNKESWAR	Minati Sahoo	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BASUDEV	Swaranrenu Malik	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BASUDEV	Mamata Malik	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BASUDEV	Dura Malik	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BASUDEV	Senhalata Malik	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BASUDEV	Khirodhitanya Malik	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BASUDEV	Sukanti Malik	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BASUDEV	Pravati malik	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BASUDEV	Jhuna Malik	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BASUDEV	Renuka Malik	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	BASUDEV	Minati Malik	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	GRUHALXMI	Sasmita Nayak	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	GRUHALXMI	Sarojini Nayak	FEMALE
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PTTAMUNDAI	BALIPATANA	BALIPATANA	GRUHALXMI	Bhagabati Nayak	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	GRUHALXMI	Gitanjali Nayak	FEMALE
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PTTAMUNDAI	BALIPATANA	BALIPATANA	JAGAANATH SHG	Suhasini Parita	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	JAGAANATH SHG	Bhagyabati Parida	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	JAGAANATH SHG	Dropadi Parida	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	JAGAANATH SHG	Saraswati Nanda	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	JAGAANATH SHG	Kuntara Parida	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	JAGAANATH SHG	Sumitra Nanda	FEMALE
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PTTAMUNDAI	BALIPATANA	BALIPATANA	JAY MAA MANGALA	ARATI SAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	JAY MAA MANGALA	BHANUMATI MALIK	FEMALE
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PTTAMUNDAI	BALIPATANA	BALIPATANA	JAY SANKATAMOCHAN	MINATI NAYAK	FEMALE
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PTTAMUNDAI	BALIPATANA	BALIPATANA	JAY SANKATAMOCHAN	MAMATA NAYAK	FEMALE
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PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI	KANAKLATA PANDA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI	KALPNA NANDA	FEMALE
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PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI	LAXMIPRIYA NAYAK	FEMALE
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PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI B SHG	MANJULATA MOHANTY	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI B SHG	MANJULATA MOHANTY	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI B SHG	AMBIKA MOHANTY	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI B SHG	SNEHALATA SAMAL	FEMALE
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PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI B SHG	PRATIMA MOHANTY	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI SHG K	URMILA BAL	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI SHG K	BHARATI BAL	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI SHG K	SANTILATA PATRA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI SHG K	NIRUPAMA SAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI SHG K	KAMALA SAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI SHG K	PUSPALATA BISWAL	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI SHG K	ANUSAYA SWAIN	FEMALE

PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI SHG K	CHARULATA SAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI SHG K	KANAKA LATA PATRA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI SHG K	SUJATA PARIDA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI SHG K	JYOSTNAMAYEE SWAIN	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI SHG K	MIANATI SWAIN	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI SHG K	KAMALA SWAIN	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI SHG K	KALPNA PARIDA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI SHG K	LIPIKA PARIDA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	LAXMI NARAYANI SHG K	TIKINA SETHI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI	MANJULATA SAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI	BENGULI SETHI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI	MATA SETHI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI	BASNTI BHATTA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI	SRIMATI SETHI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI	KALPNA SETHI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI	SUBHALXMI SETHI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI	LAXMIPRIYA SETHI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI	BIJAYLAXMI SAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI	JHARANA BHATTA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI	MINATI MOHANTY	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI SHG	BASUMATI SAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI SHG	BASUMATI SAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI SHG	SUBHALAXMI SETHI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI SHG	SRIMATI SETHI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI SHG	BENGULI SETHI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI SHG	MANJULATA SAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI SHG	MINATI MOHANTY	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI SHG	MATA SETHI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI SHG	JHARANA BHATTA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI SHG	BASANTI BHATTA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI SHG	TIKINA SETHI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI SHG	LAXMIPRIYA SETHI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI SHG	BIJAYLAXMI SAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BHABANI SHG	KALPNA SETHI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BRUNDABATI	NIRAMALA BISWAL	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BRUNDABATI	SEBATI BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BRUNDABATI	SASWATI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BRUNDABATI	Basanti Mallick	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BRUNDABATI	ANURADHA BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BRUNDABATI	MAMATA NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BRUNDABATI	NIRUPAMA BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BRUNDABATI	GANGARANI BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BRUNDABATI	NIRMALA BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BRUNDABATI	PUSPALATA BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BRUNDABATI	BABITA NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BRUNDABATI	KETAKI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BRUNDABATI	SATYABHAMA BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BRUNDABATI	SASWATI BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BRUNDABATI	SANTILATA NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA BRUNDABATI	SUNATI BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA DURGA	NALINIPRAVA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA DURGA	BASANTI JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA DURGA	SUMA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA DURGA	SASMITA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA DURGA	PUSPALATA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA DURGA	SANJULATA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA DURGA	MONALISA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA DURGA	BABINA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA DURGA	ANJALI JENA	FEMALE

PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA DURGA	MAMATA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA MANGALA	CHANCHALATA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA MANGALA	PADMABATI JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA MANGALA	RITANJALI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA MANGALA	MAMATA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA MANGALA	SANTILATA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA MANGALA	NAINA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA MANGALA	KABITA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA MANGALA	PRAMILA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA MANGALA	SAINA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA MANGALA	CHHAILA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA MANGALA	BELA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA MANGALA	PUSPALATA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA MANGALA	JAYANTI JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA MANGALA	MANIKA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA MANGALA	SEBATI JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA MANGALA	REBATI JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SANTOSHI	KANAK TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SANTOSHI	SABITA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SANTOSHI	SULEKHA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SANTOSHI	RAMADEVI TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SANTOSHI	MALATI TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SANTOSHI	PRAMILA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SANTOSHI	SANJULATA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SANTOSHI	AHALYA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SANTOSHI	SAILABALA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SANTOSHI	SEBATI SETHI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SARALA	SABITA ETHI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SARALA	SABITA SETHI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SARALA	SANTILATA BEHURA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SARALA	SANDYARANI MOHANTY	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SARALA	SUREKHA MOHANTY	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SARALA	BIJAYLAXMI SAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SARALA	SAROJINI NSAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SARALA	SANDYRANI ROUT	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SARALA	PUSPALATA BEHURA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SARALA	DAMAYNTI SAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SARALA	LAXMIPRIYA GHADAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA SARALA	SASMITA MOHANTY	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI	BHARATI DAS	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI	GOURI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI	RENUBALA NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI	BARBATI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI	NIRUPAMA NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI	REBATI NAYKA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI	PREMALATA NAAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI	PRATIMA DAS	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI SHG	MANARAMA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI SHG	INDUMATI JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI SHG	PARBATI TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI SHG	GITANJALI TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI SHG	TAPASINI JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI SHG	JHOSNARANI JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI SHG	SUMITA SAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI SHG	LAXMIPRIYA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI SHG	MANJULATA NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MAA TARINI SHG	PURNIMARANI JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHAVIR	INDUMATI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHAVIR	SUKANTI NAAK	FEMALE

PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHAVIR	ANJALI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHAVIR	SAILABALA NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHAVIR	PRAEIVAMANJARI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHAVIR	TULASI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHAVIR	PRAMILA NAYKA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHAVIR	BASANTI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHAVIR	SUKANTI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHAVIR	SANJUKATA NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHAVIR	SANDYARANI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHAVIR	SANTILATA NAYKA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHAVIR	PRAMILA NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHAVIR	APARNA NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHAVIR	MINATI nayak	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHAVIR	NIRUPAMA NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MATA MANGALA	MINATI MALIK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MATA MANGALA	SUSAMA MALIK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MATA MANGALA	SANJULATA MALLICK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MATA MANGALA	SUPRAVA MALLICK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MATA MANGALA	SANTOSH MALLICK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MATA MANGALA	KAMALA MALLICK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MATA MANGALA	PRAMILA MALLICK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MATA MANGALA	RASMIREKHA MALLICK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MATA MANGALA	CHANDRAKANTI SAOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHINIDEVI	BISHNUPRIYA NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHINIDEVI	SASWATI JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHINIDEVI	BHARATI BEHURA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHINIDEVI	SANTILATA BEHURA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHINIDEVI	BANALATA BEHURA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHINIDEVI	MAMATA BEHURA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHINIDEVI	SANTILATA BEHURA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHINIDEVI	BASANTI BEHURA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHINIDEVI	RASMI GADEI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHINIDEVI	ANUPAMA PANDA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHINIDEVI	BARBATI BEHURA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHINIDEVI	SUMITRA BEHURA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	MOHINIDEVI	BASANTI BRHURA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	NABAGRAHA	GITANJALI TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	NABAGRAHA	KHARI TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	NABAGRAHA	SANJUKTA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	NABAGRAHA	TILOTAMA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	NABAGRAHA	PADMABATI JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	NABAGRAHA	MALLI JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	NABAGRAHA	BIDULATA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	NABAGRAHA	PRAMILA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	NABAGRAHA	GITA TARI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	NABAGRAHA	BHRATI TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	NABAGRAHA	MOHINIDEVI TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	NABAGRAHA	BAIDEBI TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	NABAGRAHA	AHLYA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	NABAGRAHA	ANUPAMA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	NABAGRAHA	SUSANTI TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	NABAGRAHA	MINATI TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	NABAGRAHA	SUKANTI TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	PRAGATI SHG	SAGARIKASWAIN	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	PRAGATI SHG	ANUPAMA MALLICK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	PRAGATI SHG	SUSAMA MSLICK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	PRAGATI SHG	KALPNA MALLICK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	PRAGATI SHG	URAMILA MALLICK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	PRAGATI SHG	SRADHANJALI MALLICK	FEMALE

PTTAMUNDAI	BALIPATANA	BALIPATANA	PRAGATI SHG	BAUDEV	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	PRAGATI SHG	BASNTI MALLICK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	PRAGATI SHG	BASNTI SAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	PRAGATI SHG	SATYAVAMA MALIK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	PRAGATI SHG	SMITARANI MALLICK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	PRAGATI SHG	PRAMILA MALLIK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	PRAGATI SHG	SATYAVAMA MALIK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	PRAGATI SHG	RASMIREKHA MALLICK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RADHAKRUSHNA SHG	SAUDAMINI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RADHAKRUSHNA SHG	KAILASI BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RADHAKRUSHNA SHG	MANARAMA BISWAL	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RADHAKRUSHNA SHG	MANJULATA DALAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RADHAKRUSHNA SHG	ARATI RANI DALAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RADHAKRUSHNA SHG	KAMINI DALAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RADHAKRUSHNA SHG	PADMINI DALAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RADHAKRUSHNA SHG	TILLOTAMA BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RADHAKRUSHNA SHG	SABITRI BISWAL	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RADHAKRUSHNA SHG	BHARATI MALLICK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RADHAKRUSHNA SHG	PUSPALATA DALAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RADHAKRUSHNA SHG	SUKANTI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RAMACHANDI	TRUPTIMEE PANDA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RAMACHANDI	SUMATI PARIDA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RAMACHANDI	BASANTI DAS	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RAMACHANDI	RUKMANI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RAMACHANDI	SUSAMA BARIK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RAMACHANDI	MANASI KAR	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RAMACHANDI	PREMALATA NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RAMACHANDI	KALPNA NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RAMACHANDI	URMILA KAR	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	RAMACHANDI	RANI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SAIBABA SHG	MAMINA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SAIBABA SHG	TRIBENI JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SAIBABA SHG	PUSPALATA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SAIBABA SHG	BARSHA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SAIBABA SHG	GITANJALI JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SAIBABA SHG	RASMITA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SAIBABA SHG	MILU JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SAIBABA SHG	ANITA JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SAIBABA SHG	SOBANINI JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SAIBABA SHG	SABITRI JENA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREE JAGANATH SHG	KALPNA DAS	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREE JAGANATH SHG	MANJULATA NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREE JAGANATH SHG	BAISALI DAS	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREE JAGANATH SHG	RITASHREE DAS	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREE JAGANATH SHG	SMITA DAS	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREE JAGANATH SHG	ABANTI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREE JAGANATH SHG	BHARATI NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREE JAGANATH SHG	SANTILATA DAS	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREE JAGANATH SHG	RAMAMANI DAS	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREE JAGANATH SHG	KALPANA DAS	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREERAM	SUKANTI TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREERAM	MANJULATA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREERAM	SASMITA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREERAM	SUSAM TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREERAM	SULEKHA TARAP	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREERAM	KALYANI TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREERAM	BHARATI TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREERAM	SASIREKHA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREERAM	KANAKLATA TARAI	FEMALE

PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREERAM	RANJITA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREERAM	SUSAMA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SHREERAM	GULIA TARAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SIBASAKTI SHG	ANJANA SAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SIBASAKTI SHG	KANAKLATA DAS	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SIBASAKTI SHG	MINATI DAS	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SIBASAKTI SHG	JAYANTI DAS	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SIBASAKTI SHG	SUKANTI DAS	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SIBASAKTI SHG	AHALYA DAS	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SIBASAKTI SHG	AMINA SAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SIBASAKTI SHG	AMITA SAHOO	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SIBASAKTI SHG	MALAYARANJANI DAS	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SRI MAA ARBINDA	SARATHI BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SRI MAA ARBINDA	BANALATA DAS	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SRI MAA ARBINDA	KAMINI BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SRI MAA ARBINDA	SUJATA BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SRI MAA ARBINDA	PADMABATI BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SRI MAA ARBINDA	JYOSTANARANI BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SRI MAA ARBINDA	MAMATA NAYAK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SRI MAA ARBINDA	RAHASA PALAI	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SRI MAA ARBINDA	BASANTI BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SRI MAA ARBINDA	BINDULATA ROUL	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	SRI MAA ARBINDA	KUSUM BEHERA	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	TULASI	LAXMI MALIK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	TULASI	SABITRI MALIK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	TULASI	GITA MALIK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	TULASI	SUKANTI MALIK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	TULASI	PRAMILA MALIK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	TULASI	KAMANA MALIK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	TULASI	JHUNI MALIK	FEMALE
PTTAMUNDAI	BALIPATANA	BALIPATANA	TULASI	PRAMILA MALIK	FEMALE

There is need to test the significant relationship between Age-wise distribution of the members and the nature of business involved in the study area. The following null hypothesis was framed and was tested by Chi-square test and the result of test is shown in Table 11.

$H_0$ : There is no significant relationship between the age-wise distribution of members and their nature of business.

**Table.11** Significance of Age -Wise Distribution Vs Nature of Business

Test	Calculated Value	$X^2$	Table Value	df	Result
Chi-square	9.557		6.60	9	Rejected ( $H_0$ )

Source: Compiled from Table 10

The above table.11 shows that the calculated value of  $X^2$  9.557 is more than the Table value 6.60. Thus, the framed null hypothesis is rejected. Hence, there is significant relationship between the age-wise distribution of members and their nature of business.

#### Opinion towards the Benefits through SHGs

The SHGs are playing an important role in achieving the objectives of women empowerment. Participation of women in SHGs makes a significant impact on social, economic terms and so many. In this background, there is a need to study the opinion towards the various benefits through SHGs. The relevant data collected presented in Table.12

**Table.12** Opinion towards the Benefits through SHGs

Sl. No.	Benefits	SA	A	NN	DA	SDA
1	Develop self confidence of SHGs members	68 (34%)	81 (41%)	14 (07%)	20 (10%)	17 (08)
2	Utilization of rural resources and political parties	51 (26%)	75 (36%)	24 (12%)	27 (14%)	23 (12%)
3	Enhance the rural economy through SHGs	80 (40%)	56 (28%)	17 (08%)	26 (13%)	21 (11%)
4	Enhance income level of SHGs members	82 (41%)	56 (28%)	16 (08%)	27 (14%)	19 (10%)
5	Develop saving habits of SHGs members	55 (27%)	85 (43%)	16 (08%)	23 (12%)	21 (10%)
6	Improve decision making power of SHGs members	55 (27%)	80 (40%)	26 (13%)	23 (12%)	16 (08%)
7	Recognition and involvement women in family and society	90 (45%)	48 (24%)	17 (08%)	26 (13%)	19 (09%)
8	Enhance the women ability to interact with others	87 (43%)	59 (29%)	16 (08%)	21 (11%)	17 (09%)
9	Enhance business or entrepreneur skills	80 (40%)	62 (31%)	22 (11%)	19 (09%)	17 (09%)
10	Enhance the competitiveness	65 (33%)	77 (38%)	17 (09%)	22 (11%)	19 (10%)

Source: Primary Data

from the above data in table it reveals that 41% of members agree with the development of self confidence of SHGs members, 36% are agree with the utilization of rural resources and political parties, 40% are strongly agree with the enhance of rural economy through SHGs. Around 41% of the members strongly agree with the increase in income level of SHGs members and 43% of the members agree with the development of saving habits. 40% of the members agree with the improve of decision making power of women, 45% are strongly agree with the recognition and involvement of women in family and society, 43% are strongly agree with the enhance the women ability to interact with others in society, 40% are strongly agree with the enhance business or entrepreneur skills of SHGs members and 38% are agree with enhance competitiveness.

Therefore, it can concluded that the majority of the members of SHGs strongly agree with the enhance the rural income, develop the saving habits, increase the income level of members, recognition of women in family and society and enhance the ability to interact with others.

## SUMMARY OF FINDINGS

Communities in Odisha are diverse and complex but catalysed into action are a powerful driving force for the social and behavioural change that underpins improved health and nutrition. A major focus of the Odisha Health Nutrition Sector Plan (OHNSP) is to support community processes that inform, mobilise, and create the capacity, solidarity and leadership for better health, nutrition, water, sanitation and hygiene (HNWASH) outcomes. Odisha's network of over four lakh women's Self Help Groups are significant social capital to be built upon. This institutional assessment was undertaken to gauge the potential of SHGs and their federations as platforms for community mobilisation and specifically in implementing a participatory learning and action programme.

The study was undertaken in Balipatana village of Pattamundai Block, Kendrapara which are the first three districts where SHGs will implement its participatory learning and action cycle intervention. The assessment took an exploratory approach, drawing on secondary data to map the presence of SHGs and their federations, as well as undertaking primary data collection. In each of the 3 selected districts, four (30%) blocks were included for primary investigation and within each selected block, 35% of GPs were covered, and in each selected GP, one village SHG was randomly chosen. In total, 62 SHGs, 62 GP level federations, 4 block level federations, and 3 district level federations were assessed by the research team.

A summary of the findings from the assessment are presented in the table below:

Assessment Areas	SHG	GPLF	BLF	DLF
Sample Size / Denominator	N=62	N=62 (3 are dysfunctional)	N=12	N=3
Formation	<p>AWWs were involved in formation of 64.5% of SHGs</p> <ul style="list-style-type: none"> <li>• SHGs have an average of 7 years of operational experience</li> <li>• On an average there are 12 members in each of the assessed SHGs.</li> <li>• Around 59% of members in the SHGs are from ST and SC communities</li> </ul>	<p>LS &amp; AWWs of ICDS were mostly involved in formation of GPLFs</p> <ul style="list-style-type: none"> <li>• 4.8% of GPLFs were found to be inactive</li> <li>• GPLFs Completed an average of 5 years of formation</li> <li>• Except one, rest GPLFs were not registered</li> </ul>	<ul style="list-style-type: none"> <li>• BLFs were mostly formed during 2003-08 by Block ICDS functionaries</li> <li>• All the BLFs are registered under Societies Registration Act, 1860</li> </ul>	<p>District Collectors with DSWOs, ADMs, involved in forming DLFs</p> <ul style="list-style-type: none"> <li>• The DLFs have representation of members from the BLFs</li> <li>• All 3 DLFs are registered under Societies Act 1860</li> </ul>

Goal & Objectives	54.8% reported empowerment of women as the purpose of forming SHGs	Financial services at 61.5% and Women empowerment at 59.6% came out as main purposes of	83.3% of BLFs informed empowerment of women as the main purpose of forming the BLFs followed by	DLF members lack understanding & clarity on goal & objective of federation; <ul style="list-style-type: none"> <li>• The By-laws written in English was not read by</li> </ul>
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Assessment Areas	SHG	GPLF	BLF	DLF
		forming GPLFs	economic development said by 58.3%	most members
Logistics & Infrastructures	<ul style="list-style-type: none"> <li>• Hardly any SHGs have any basic minimum assets.</li> <li>• None of the SHGs have separate meeting/office space</li> </ul>	<ul style="list-style-type: none"> <li>• None of GPLFs had basic minimum assets e.g. building, chair, tables, etc. for their meetings</li> </ul>	<ul style="list-style-type: none"> <li>• All the BLFs have office space and 11 BLFs have computer (9 are functional)</li> <li>• Out of 12, 4 BLFs have someone to operate computer</li> </ul>	<ul style="list-style-type: none"> <li>• None of the DLFs have basic minimum assets</li> <li>• DLFs operate either in DSWO / CDPO's office premises</li> </ul>
Bank Account	<ul style="list-style-type: none"> <li>• All SHGs have savings account in the bank.</li> <li>• Majority (93.5%) of bank accounts are opened with joint signatories.</li> </ul>	<ul style="list-style-type: none"> <li>• 50.8% of GPLFs did not have bank account</li> </ul>	<ul style="list-style-type: none"> <li>• All the BLFs have Bank account with joint signatories (CDPO is a signatory in few BLFs)</li> <li>• Separate account opened by BLFs for receiving and managing govt. Funds</li> <li>• 5 out of 12</li> </ul>	<ul style="list-style-type: none"> <li>• All 3 DLFs have savings bank account with joint signatories</li> </ul>

			BLFs have additional bank accounts for different schemes	
Executive Body and Members	<ul style="list-style-type: none"> <li>• In 80.6% of SHGs, the executive members comprise of President and Secretary</li> <li>• 59% of SHG members are from ST/ SC communities</li> <li>• Two third of general and half of executive members are nonliterate</li> <li>• Nearly three fourth of SHG members are BPL card holders</li> </ul>	<ul style="list-style-type: none"> <li>• The EC members were mostly selected;</li> <li>• 60% of EC members have education of 5th grade or above</li> <li>• 66% of EC members belong to ST and SC communities</li> <li>• 61.4% of EC members pursue any occupation;</li> <li>• 71.2% of EC members are BPL</li> </ul>	<p>50% of BLFs adopted selection procedure for EC</p> <ul style="list-style-type: none"> <li>• EC members are chosen on grounds of leadership, mgt. qualities, comm. skill and mobility</li> <li>• 66.7% of EC members have education till 5th grade or above</li> <li>• 64.9% belong to ST and SC</li> <li>• 72.8% of</li> </ul>	<p>100% of the Working Committee members in Balipatana village is found to be elected and selected respectively whereas mix approach was adopted in Bolangir DLF;</p> <ul style="list-style-type: none"> <li>• All members of Rayagada DLF have completed 7th grade whereas more than 65% members</li> </ul>

			<p>the total members are BPL</p> <ul style="list-style-type: none"> <li>• EC members are articulate and having good grasp of local issues.</li> </ul>	<p>are educated beyond 7th class in other two DLFs</p>
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Assessment Areas	SHG	GPLF	BLF
	<p>received Govt. support</p> <ul style="list-style-type: none"> <li>• Other funds generated by SHGs (83.9%) from bank, govt., NGOs, etc.</li> <li>• 88.7% of SHGs were engaged in internal lending</li> <li>• Wide range of manufacturing and services that includes agriculture, cottage industry, THR, etc.</li> </ul>	<p>mobilize savings and 6.8% provide loan</p> <ul style="list-style-type: none"> <li>• None of GPLFs was used as intermediary for transferring of fund to SHGs;</li> <li>• 20.3% of GPLFs are involved in mobilizing SHGs to conduct rally on addressing alcoholism, malaria, etc.</li> </ul>	<p>support from Government</p> <ul style="list-style-type: none"> <li>• Balance fund with BLFs ranges from 1,70,000/- to 25,00,000/-</li> <li>• Organise and conduct skill based trainings to SHGs</li> </ul>
Governance & Management Practices	<ul style="list-style-type: none"> <li>• Decision in majority (87.1%) of SHGs are taken collectively by all members</li> <li>• None of SHGs maintain all the prescribed registers</li> <li>• The books/records in about 25% to 65% of SHGs were not updated</li> </ul>	<p>Meeting of 35.6% of GPLFs was never held.</p> <ul style="list-style-type: none"> <li>• In rest of GPLFs the meetings were held irregularly;</li> <li>• Low attendance of members in meeting, affecting decision making and mgt. of GPLFs;</li> <li>• Poor or</li> </ul>	<p>Maximum (41.7%) of BLFs hold monthly common meeting of GB &amp; EC</p> <ul style="list-style-type: none"> <li>• All BLFs (100%) maintain cash book and by 11 (91.7%) maintain minutes book</li> <li>• The record keeping is upto standard at BLFs in comparison to GPLFs and SHGs</li> <li>• Supported by</li> </ul>

		nonmaintenance of records / registers by GPLFs.	Mission Shakti Supervisors
Engagement & Interest in HNWASH (Top line)	<ul style="list-style-type: none"> <li>• Distribution of mosquito nets</li> <li>• Mobilizing women and children to take nutrition supplements from AWC;</li> <li>• Repairing of community tube wells</li> <li>• sprinkling bleaching powder in</li> </ul>	<p>Very few GPLFs were involved in HNWASH;</p> <ul style="list-style-type: none"> <li>• GPLFs (67.8%) have expressed their interest to take up HNWASH activities in the community</li> </ul>	<p>No direct involvement on HNWASH activity by flagship programmes</p> <ul style="list-style-type: none"> <li>• All BLFs have expressed their interest to take-up HNWASH activity.</li> </ul>

Capacity building needs of GP federations, and suggest that they currently lack the institutional capacity and maturity to take a lead role in managing community Mobilization interventions targeted for SHG implementation.

Block level federations are significantly stronger than lower level GP ones. All were found to be registered and have bank accounts, and considerable experience in managing funds. Regular meetings are held, generally conducted by CDPO, and records and registers are well maintained. Most Block federations also have access to infrastructure for meetings, and a functional computer. The majority of block level federation members have received basic skills training, and provide training to others; and we anticipate that they will provide a pool from which PLA block coordinators can be drawn. Weaknesses do exist in their functioning, such as the low selfgenerated corpus, and the irregular payment of membership fees by GP federations, but overall, block federations provide a viable platform for supporting the coordination, management, training and supervision of SHG PLA interventions. Block federations' experience with managing funds and the practice of maintaining accounts under a double entry system, leads us to believe that with appropriate training, the support of the CDPO and technical assistance, and the boundaries of a well-defined funding framework, that they will be capable of managing funds for the PLA intervention.

All three district level federations studied are registered with bank accounts, and are closely connected to district authorities. While this encourages liaison and access to Government schemes, it also means that the focus, operation and management of the federation tends to be driven by the district administration. In fact, the study found a general weak understanding of the role and objectives of district federations among its members. The district federations operate from the DSWO, with no separate space or facilities.

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## INTERVIEW SCHEDULE

# Role of SHG in Empowering Rural Women

## With Special Reference to Balipatana Village

I- About SHG :

1. Name of the Block :

2. Name of the Village :

3. Name of the group :

4. Year of SHG formed :

5. Number of Members in the SHG :

6. <sup>CASTE</sup>Religion of the Members (Mention No.): 1. OBC  2. SC  3. ST  4. FC

7. Marital Status of the Members (Mention No.): 1. Single  2. Married

3. Unmarried  4. Widow  5. Separated

8. Literacy level of the Members (Mention No.): 1. Never attend the school

2. Primary  3. Middle  4. Secondary  5. Higher Secondary

9. Reasons for forming SHG : 1. Improves Social Status  
2. Improves Economic Status  
3. Promote Saving Habit  
4. Obtain Financial Support  
5. Initiate Group Activities  
6. Community Development Activities  
7. Influenced by friends and relatives

10. Annual income of the SHG members(Mention No.):
1. > Rs. 15000
  2. 15001-25000
  3. 25001-35000
  4. < Rs. 35000

11. Current Occupation of members (Indicate Number):

Name of Occupation	No. of Member
Agriculture and Related Activities	
Livestock, Forestry, etc.	
Mining and Quarrying	
House hold Industry	
Other Industry	
Construction	
Trade and Commerce	
Transport, Communication, etc.	
Service	
House Hold Work (House Wife.)	

II. Perception on SHG and Training

12. Kind of rules and regulations for running the group: 1. Oral 2. Written 3. Don't Know

13. Do you update rules and regulations? 1. No 2. Yes 3. Don't Know

14. How the members attend the SHG or any other SHG related meetings?

Frequency of Meeting	No. of Members
No specific interval	
Once in a Week	
Fortnightly	
Monthly	
Total	

15. Regularity of attend the SHG or any other SHG related meetings by members:

1. <50%
2. 50-60%
3. 61-75%
4. >75%

16. How you select group leaders? 1. Nominated by members

23. If yes, what type of skill development training programme attended?

Type of Training	No. of Members
Banking operations	
Income generation activity	
Marketing	
Technical skill	
Management skill	
Total	

24. In case of orientation training who sponsored?

1. Line Departments

2. NGO

3. Other Community

Organisation

25. In case of development training who sponsored?

1. Line Departments

2. NGO

3. Bankers

26. Is the SHG enables and stimulates the members for,

Response	No. of Members	
	Yes	No
Better interaction, communication		
Conflict resolution in society		
Enhancing social capital		
Total		

27. Does the members of SHG participate in the decision-making process?

1. No

2. Yes

28. Does your SHG participate in trade fairs/exhibitions organized by governmental/non-governmental agencies regularly?

1. No

2. Yes

3. Don't Know 4. Not applicable

2. By election

3. Rotating System

4. Don't Know

5. Nominated by Official/NGO/Bank Staffs

17. Is there transparency in SHG activities? 1. No 2. Yes

18. Is there any major disagreement in the group? 1. No 2. Yes

19. Are the following basic records regularly maintained in the SHG and aware of those?

Documents	No. of Members		
	Yes	No	Don't Know
Minutes Book			
Attendance Register			
Loan Ledger			
Cash Book			
Bank Passbook			
Individual Passbook			
Repayment Particulars			
Total			

20. Did members of your SHG undergo any orientation training programme?

1. No 2. Yes

3. Not applicable

21. If yes, what type of orientation training programme attended?

Type of Training	No. of Members
Conduct of meeting	
Maintenance of records	
Community participation	
Communication	
Total	

22. Did the member of your SHG undergo any skill development training?

1. No 2. Yes

3. Not applicable

### III. Economic Activity and Marketing

29. Are you doing any economic or social mobilization activities through your SHG?

1. No                      2. Yes  
3. Don't Know        4. Not applicable

30. If yes, what type of economic activity doing through your SHG?

1. Home needs Production    2. Petty Business  
3. Agriculture and Allied Activities

31. Are any members in your SHG acquired training regarding the above activity?

1. No                      2. Yes                      3. Don't Know

32. Are there any members in your SHG having following quality?

Response	No. of Members
Leadership	
micro planning	
Documentation	
critical decision making processes	
Total	

33. Is there any ready-made market available for your product/selected activity at;

1. Local level        2. Regional level  
3. National level

34. Is there any linkages identified with marketing agencies/cooperative bodies?

1. Yes                      2. No

35. Is there any training agency identified for the activity?

1. Yes                      2. No

36. Is there any training programme identified for the selected activity?

1. Existing marketing potential and linkages  
2. Product development & marketing linkages

3. Trade fairs/exhibitions
4. With the help of Government Departments
5. Associated with other SHGs
6. With the help of NGOs/other agencies

37. Have your SHG done any kind of market assessment prior to starting the unit?

1. No
2. Yes
3. Don't Know
4. Not applicable

38. Does your SHG face problems in marketing your product/service?

1. No
2. Yes
3. Don't Know

39. If yes, what are the problems facing?

1. Distance of Market
2. Transportation
3. Price
4. Lack of Knowledge
5. Seasonal problems

#### IV. Savings

40. What is the frequency of saving? 1. Weekly 2. Fortnightly 3. Monthly

4. No specific interval

41. Regularity of saving of members 1. <50% 2. 50-75% 3. >75%

42. How much you are saving regularly (Rs)?

1. Up to 25 2. 26-50 3. 51-75

4. >76

43. Are you revising saving amount and period of saving?

1. No
2. Yes
3. Don't Know

44. How the members deposit saving?

1. Collect House to House
2. Deposit in SHG Account
3. Contribute in regular meeting

sl no	Name of the Student	Roll No.	Signature
1	Baisakhi dhal	BC17-046	Baisakhi dhal
2	Prahallad Pradhan	BC-17-050	Prahallad Pradhan
3	Susil Kumar Behera	BC-17-051	Susil Kumar Behera
4	Puspakata Das	BC-17-057	Puspakata Das
5	Biswasjit. Jena	BC-17-059	Biswasjit. Jena
6	Ranjit. Rout	BC-17-061	Ranjit. Rout
7.	Rasmiranjan Rout	BC-17.-064	Rasmiranjan Rout
8.	Neha Pradhan	Bc-17-065	Neha pradhan
9.	Swarnalata Patra	BC-17-066	Swarnalata Patra
10.	Abhishek Karc	BC-17-067	Abhishek Karc
11.	Subhakaranta Das	BC-17-068	Subhakaranta Das
12.	Sumanta Pradhan	BC-17-073	Sumanta Pradhan
13.	Rasmita Mohanty	BC-17-074	Rasmita Mohanty
14.	sarmita malik	BC-17-075	Sarmita malik
15.	Chirasmita Behera	BC-17-077	Chirasmita Behera.
16.	Ansuman Behera	BC-17-078	Ansuman Behera
17.	Biswasjit Behera	BC-17-079	Biswasjit Behera
18.	Sambash Kumar Kumar	BC-17-080	Sambash Kumar Kumar
19.	Arupita Samant	BC-17-082	Arupita Samant
20.	Anardi Sethi	BC-17-083	Anardi Sethi
21.	Rohit Kumar Dey	BC-17-085	Rohit Kumar Dey
22.	Deepshikha Mallick	Bc-17-090	Deepshikha Mallick
23.	Ashwini Kumar Gini	BC-17-091	Ashwini Kumar Gini

