

**Evaluation Study of Various Income Generating Activities
Undertaken by the ST & SC Development Department During
Last Five Years
(2008-2013)**

**&
Its Outcome and Appropriateness**

(Final Report)



**Scheduled Castes and Scheduled Tribes Research and Training Institute
(SCSTRI)
Bhubaneswar
Government of Odisha**

EVALUATION STUDY OF VARIOUS INCOME GENERATING
ACTIVITIES UNDERTAKEN BY THE ST & SC DEVELOPMENT
DEPARTMENT DURING LAST FIVE YEARS (2008-2013) AND
ITS OUTCOME AND APPROPRIATENESS

FINAL REPORT

Submitted to

SCSTRTI,
Government of Odisha

Submitted by

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Executive Summary

The Scheduled Caste and Scheduled Tribe Research and Training Institute (SCSTRTI), ST & SC Development, Minorities & Backward Classes Welfare Department, Government of Odisha, commissioned evaluation of “Income Generating Activities” to assess the progress of the schemes in meeting its objectives in tribal dominated areas of the State, covering TSP and non-TSP areas. The evaluation was conducted in a participatory manner involving different stakeholders at different levels during the assessment. To understand the performance of IGA, both scheduled and non-scheduled districts were selected covering ITDA, Micro Projects, MADA Pockets and Cluster Approach Pockets. Different tools were used for collection of required data and analysed objectively. Required secondary information were also gathered from possible sources. The evaluation team interacted with different stakeholders to understand the benefits of income generating activities and operational bottlenecks.

From the Tenth Five Year Plan period, the objective and scope of SCA to TSP, was expanded to cover employment-cum-income generating activities and infrastructure incidental thereto. Besides family-based activities, other activities run by the Self Help Groups (SHGs)/Community are also to be taken up. The ultimate objective of extending SCA to TSP is to boost the demand based income-generating programmes and thus raise the economic and social status of tribals¹. Income Generating Schemes (IGS) are now being implemented in all TSP and Non-TSP blocks through the Tribal Development Administrative Units. The fund allocations for IGA in TSP areas show positive growth over last five years. Looking at tribal development administrative unit wise allocation, ITDA and Micro Project areas are having positive Compound Annual Growth Rate (CAGR) whereas MADA Pockets and Cluster Approach Pockets are having negative CAGR.

The evaluation covered a total of 105 SHGs across different ITDAs, Micro Projects, MADA Pockets and Cluster Approach Pockets of Odisha. Out of total, 82 per cent groups have functional IGAs, 12 per cent are defunct and 6 per cent groups have not yet started (Not Operating IGA) their livelihood activities. About 78.10 per cent groups are engaged in seasonal business while remaining 21.90 per cent operate their business throughout the year. Under the scheme, funds for income generating activities were provided to groups which were formed earlier by different agencies, including Tribal Development Administrative Units.

The average age of each group supported for IGA is more than 5 years old with average member size of 12 per group. Though, in terms of age, groups are quite old, but functionally more than 30 per cent groups are yet to attend maturity. Some of the sampled groups failed to continue IGA operation and in certain groups, records are either not available or not found updated. Of the total members, 90.23 per cent belong to BPL category. Actual age of association of members normally varies between a minimum of 2 years to a maximum of 15 years.

¹Annual Report 2012-13, Ministry of Tribal Affairs, GOI.

The economic benefit was the prime objective of the group when it was formed. Thrift and credit was the primary objective for 77.32 per cent groups whereas undertaking IGA for economic growth was considered important by 32.65 per cent. Apart from that, to take up various local development activities through SHG was also another consideration for formation of groups (26.80 per cent). In line with the group objective, economic gain was also the major objective of the members (78.35 per cent). Joining the group for social causes is relatively a less motivational factor.

There is IGA found to be helpful for 88.17 per cent members with a degree of variability across Tribal Development Administrative Units. Best usefulness of IGA found to be highest in Cluster Approach Pockets (100 per cent) followed by ITDA (89.40 per cent) and Micro Projects (82.86 per cent). Scheme performance in MADA Pockets is low in comparison to other Tribal Development Administrative Units.

The different reasons of selection of IGAs include increase in the income of groups and thereby the associated members (61.90 per cent). Involvement in multiple IGAs is not common among SHGs as only 3.49 per cent groups are found to be involved in more than one IGA. As high as 31.40 per cent SHGs are engaged in animal husbandry (Goatery, Sheepery and Piggery²) followed by business of 13.95 per cent in vegetables cultivation and 11.63 per cent are found to be involved in *Sabai* rope making. Income generating activities of 43.02 per cent groups are selected by the group members themselves while for 23.26 per cent, the facilitating agencies choose the business. It can be inferred that the SHG promoting / facilitating agencies decided the group activities for a number of SHGs.

For the initiation of IGA, 55 per cent SHGs availed loan from banks on instalment basis (2-4 instalments) while rest 45 per cent got one time lump sum loan. Groups experienced difficulties in getting the loan from the bank, especially in dealing with paper works. Investment of own capital by the groups for IGA varies from ₹300 to ₹42,000 with a mean initial investment of ₹6,897.84.

The number of tribal BPL members in a group is the basis of subsidy provision, accordingly, highest of 71.76 per cent groups have availed subsidy in the range of ₹30,000 to ₹1, 10,000 while rest 28.24 per cent groups have availed subsidy more than ₹1,10,000. Return on Investments for various business activities offers the highest average return in Goatery, Sheepery and Piggery followed by Poultry, *Sabai* rope making and Tractor/Power Tiller. Vegetable Cultivation provided low returns ranging from 0 per cent to 5 per cent.

The involvement in IGA leads about 83 per cent of the respondents had increment in their household level income. Income shows a positive growth trend after undertaking IGA. Income growth in primary sector engagement and services is more prominent in comparison to other sectors of engagement. Negative growth in income of certain engaged areas is marked i.e. fishery, house rent etc. Overall, there is an average growth of about 22.59 per cent in the annual income of the households (unadjusted with inflation).

² See Glossary regarding use of these words.

Overall there is a growth of about 6.75 per cent in household expenditure with higher growth in expenditure related to loan repayment, taking cable / DTH connection, procurement of household goods and other related heads of expenditures at household level. Further, there is no significant difference in the level of expenditure of BPL families, engaged in IGA whereas families not belonging to BPL category have marginal growth in expenditure.

About 80 per cent of the total members found having no specific skill related to IGA. But their involvement in IGA reflects that selected IGA either does not require specific skill or they operate with no technical skill base. Out of the total 86 functional groups, 24.42 per cent have received training inputs, 3.49 per cent SHGs had undergone refresher training on vegetable cultivation and farm mechanisation. As observed, only 2.33 per cent functional groups have undergone training on IGA management on the Goatery and Piggery.

In precise, 95.34 per cent of the groups out of the total functional groups have obtained credit linkage with local financial institutions. The amount of credit ranges from ₹30,000 to ₹1, 00,425. Of the 82 total groups that have availed credit, 26.09 per cent have availed onetime credit linkage, 63.77 per cent linked with the financial institution for credit twice and 10.14 per cent availed credit linkage facility three times. Maximum groups were reported availing credit worth of 1.5 lakhs. About 84.88 per cent functional groups have obtained subsidy under the IGS and subsidy ranges from ₹30,000 to ₹1, 10,000. Further, about 19.76 per cent functional groups have received grants from various sources ranging between ₹ 5,000 and ₹ 1, 20,000.

The impact of IGA at the household level is multi-dimensional i.e. in social and economic sphere. A total of 89 per cent have admitted to the positive impact of IGAs. A total of 55 per cent members affirmed positive impact of IGAs on the education of their children, whereas health and hygiene of 50 per cent members have improved due to IGA involvement. About 46 per cent have realised the positive impact of IGA on their living standards, 57 per cent have completed minor repair of their houses, 39 per cent reconstructed their houses and 4 per cent have renovated their houses after involvement in IGAs. However 54 per cent have confirmed no impact on their housing pattern. However, it is realised that IGA is not the sole factor to contribute to the social and economic impact but it is one of the factors that contributed in impacting the socio-economic status of the families.

The adoption of gradation of SHGs for IGA and subsidy linkage with appropriate monitoring, guidance and follow-up measures are recommended for sustainability of the IGA. In-stead of adopting sporadic approach of IGA promotion, cluster approach may be helpful with geographical demarcation of an area based on specific product type and attaining the scale of production. Feasibility assessment and business planning is highly essential, though, most of the IGA are of very low scale of activity. Apart from that investment need to be made for skill development, business orientation of members, market linkage for remunerative return and insurance coverage. Multi-dose credit for functioning of SHGs, based on the business requirement can help the groups to scale up their business.

Abbreviations

APL	Above Poverty Line
AWW	Anganwadi Worker
AWC	Anganwadi Centre
BDA	Bonda Development Agency
BPL	Below Poverty Line
CAGR	Compound Annual Growth Rate
CBO	Community Based Organization
CBDA	Chuktia Bhunjia Development Agency
CBR	Community Based Rehabilitation
CD	Community Development
CSS	Centrally Sponsored Scheme
DDA	Didayi Development Agency
DIC	District Industries Centre
DKDA	DongriaKondh Development Agency
DTDP	Dispersed Tribal Development Programme
DTH	Direct to Home
DTP	Desk-Top Publishing
FDC	Forest Development Corporation
FGD	Focus Group Discussion
GP	Gram Panchayat
GOI	Government of India
GoO	Government of Odisha
Govt.	Government
HCR	Head Count Ratio
HH	Household
HKMDA	Hill Kharia and Mankirdia Development Agency
HQ	Head Quarters
HRC	High Rupture Capacity
IAP	Integrated Action Plan
ICDS	Integrated Child Development Services
IDS	Infrastructure Development Scheme/s
IGA	Income Generating Activity
IGP	Income Generating Programme
IGS	Income Generating Scheme/s
INA	Information Not Available / Accessed
INM	Integrated Nutrition Management
IPM	Integrated Pest Management
ITDA	Integrated Tribal Development Agencies
ITDP	Integrated Tribal Development Project
JDA	Juang Development Agency
KASAM	Kandhamal Apex Spices Association for Marketing
KBK	Kalahandi, Bolangir and Koraput

Kg./Ha.	Kilogram per Hector
KKDA	Kutia Kondh Development Agency
LAMP	Large and Multi-Purpose
LDA	Lodha Development Agency
LI	Livestock Inspector
LSDA	Lanjia Soura Development Agency
LWE	Left Wing Extremism
MADA	Modified Area Development Approach
MCB	Miniature Circuit Breaker
MFP	Minor Forest Produce
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MMLP	Margin Money Loan Programme
MoTA	Ministry of Tribal Affairs
MSME	Micro Small and Medium Enterprises
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Finance Company
NGO	Non-Government Organizations
NHM	National Horticulture Mission
NSS	National Sample Survey
NSSO	National Sample Survey Organisation
NTFP	Non-Timber Forest Produce
OLM/NRLM	Odisha Livelihoods Mission/National Rural Livelihoods Mission
ORMAS	Orissa Rural Development and Marketing Society
OSFDC	Odisha ST & SC Development Finance Co-operative Corporation
O TELP	Odisha Tribal Empowerment and Livelihoods Programme
OWDM	Odisha Watershed Development Mission
PBDA	Paudi Bhuyan Development Agency
PCI	Per Capita Income
PIN	People In Need
PNB	Punjab National Bank
PRI	Panchayati Raj Institution
PVTG	Particularly Vulnerable Tribal Group
PVC	Polyvinyl chloride
Qt. / Ha.	Quintal per Hector
RCC	Reinforced Cement and Concrete
RLTAP	Revised Long Term Action Plan
ROI	Return on Investment
SBI	State Bank of India
SC	Scheduled Caste
SCA	Special Central Assistance
SCSTRTI	Scheduled Castes and Scheduled Tribes Research and Training Institute
SDA	Soura Development Agency

SGRY	Sampoorna Grameen Rozgar Yojana
SHG	Self Help Group
ST	Scheduled Tribe
TDA	Tumba Development Agency
TDCC	Tribal Development Cooperative Corporation
TRIPTI	Targeted Rural Initiatives for Poverty Termination and Infrastructure
TSP	Tribal Sub Plan
UC	Utilization Certificate
UGB	Utkal Grameen Bank
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNIDO	United Nations Industrial Development Organisation
UP	Upper Primary
UPS	Uninterruptible Power Supply
UT	Union Territory
WEO	Welfare Extension Officer
WPR	Work Participation Rate
YoY	Year-on-Year

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CHAPTER I

Background, Approach and Methodology

1.1 Background:

The Scheduled Tribes (STs) are indigenous, have their own distinctive culture, geographically isolated and are low level of socio-economic conditions. For centuries, the tribal groups have remained outside the sphere of the general development process due to their isolation. Government of India, after independence, scheduled the tribal groups in the Constitution and provided special provisions for their welfare and development. There are about 654 ST communities across the States in India and 75 of the section of STs who are most backward are termed as Particularly Vulnerable Tribal Groups (PVTGs). Due to different reasons, including geographical isolation, sub-optimal infrastructure facilities and services in tribal areas, the tribes remained poor in comparison to other areas which resulted in further widening the gaps of development between the tribes and the general population for a long time.

The demographic analysis reflects that the decadal growth rate of tribal population in the country from 1961 to 1971 was 26.2 per cent which increased to 35.8 per cent during 1981, 31.2 per cent during 1991, 24.5 per cent during 2001 and 23.7 per cent during 2011. During 1961, proportion of Scheduled Tribes to total population at the national level was 6.9 per cent (rural 8.1 per cent and urban 1.0 per cent). By the year 2011, the proportion increased to 8.6 per cent with increased share in rural and urban (11.3 per cent in rural and 2.8 per cent in urban). Sex ratio of Scheduled Tribes also increased, as per census 2011 to 990 from 978 during 2001 (rural-991, urban-980).

The aforesaid causes like, the backwardness and low level of socio-economic development among STs, Government has made affirmative policies, programmes and even enacted certain laws. There are many Constitutional Safeguards for the welfare, development and protection of STs in the country besides National Commission, 5th and 6th Schedule for the protection and administrative dispensation of tribes in the Central Indian States and North-Eastern Region States, “The Provision of Panchayats (Extension to the Scheduled Areas) Act, 1996 which confers special powers to Gram Sabha in 5th Scheduled Areas, “Forest Rights Act”, “Land Rehabilitation & Resettlement Policy”. Though these Constitutional provisions are in place, the effective implementation of these in letter and spirit by the States is a great impediment for the welfare and development of the SCs and STs in the country.

The tribes in India face overwhelming problems due to their low level of socio-economic conditions, poverty, unemployment, displacement, indebtedness, lack of opportunities, poor accessibility and awareness of the Government programmes. Coupled to this, the Government and private industrial establishments have initiated mega projects of mining, hydro-electric, industry, business, roads and transport which is leading to the loss of traditional land ownership and livelihood opportunities. This is resulting in large scale migration of tribes to urban areas in

search of livelihoods, either temporarily or on permanent basis and disturbances in their traditional socio-psychological family relationship, network of kinship and the adoption of new but alien urban culture.

Odisha is having about 9.6 million (95,90,756) ST population comprising 22.8 per cent of the total population of the State and 9.2 per cent of the total tribal population of the country (Census 2011). Of the total districts, 8 districts in the State are having more than 50 per cent tribal population whereas in other 6 districts, tribal population is between 25 per cent and 50 per cent. The State has the third largest concentration of tribal people in the country. There are 62 tribal communities including 13 Particularly Vulnerable Tribal Groups (PVTGs) in the State. ST households are about 1.8 million and 94.5 per cent of them are rural based. About 44.7 per cent of the State's geographical area has been declared as Scheduled Area which covers 12 districts and is inhabited by about 68.1 per cent of the STs in the State comprising the districts of Mayurbhanj, Koraput, Sundargarh, Kandhamal, Sambalpur, Keonjhar, Kalahandi and Balasore Districts. In 7 districts namely Malkangiri, Nabarangpur, Rayagada, Sundargarh, Kalahandi, Koraput and Gajapati, STs are more than 50 per cent of the total population in the district. Existing 62 ST communities in Odisha speak as many as 74 dialects and their cultural heritage is rich and varied. Their economy is largely subsistence oriented and non-specialised. The literacy rate among the STs is 37.36 per cent against the overall literacy rate of 63.1 per cent of the State (Census 2001). The literacy rate among ST male and female is also vary significantly i.e. 51.5 per cent and 23.4 per cent respectively. As per 2001 Census, 57.4 per cent STs are main workers and the remaining 42.6 per cent are marginal workers. Cultivators account for 33.4 per cent of total workers, whereas agricultural labourers constitute 46.8 per cent and workers engaged in household industries constitute 4.8 per cent of the total workers. Most of the cultivators among the STs are small and marginal farmers.

The incidence of poverty in Odisha is about 46.6 per cent (2004-05) and considered to be one of the most backward States at the national level (Raghuram Rajan Committee Report, 2013). The overall percentage of poor has dropped by merely 2 percentage points from 48.6 per cent in 1993-94 to 46.6 per cent in 2004-05. Percentage of rural poor has dropped by 2.9 percentage points from 49.7 per cent in 1993-94 to 46.8 per cent in 2004-05. The incidence of rural poor is 47 per cent and the incidence of calorie poor is 79 per cent (2004-05). The vulnerable sub-groups are southern region (73 per cent) followed by northern region (59 per cent), the Scheduled Tribes (76 per cent) and Scheduled Castes (50 per cent) across social groups, the agricultural labourers (65 per cent) and other labourers (52 per cent) across household type in rural areas (2004-05).

Table 1:1: Incidence of Poor and Calorie Poor in Rural Odisha (2004-05)

NSS Region	Head Count Ratio (HCR)		Share	
	Poor (%)	Calorie Poor (%)	Poor (%)	Calorie Poor (%)
Coastal (less tribe)	27.4	64.6	27.1	40.1
Southern (tribal)	72.7	91.5	28.9	22.8
Northern (tribal)	59.1	79.1	44.0	37.0

Source: Mishra S.; 2009

According to National Sample Survey (NSS) data, the incidence of poor has experienced a large fall from 45 per cent in 1993- 94 to 27 per cent in 2004-05 in Coastal region. The tribal dominated Southern region has experienced an increase in poverty by 4 percentage points from 68.8 per cent in 1993-94 to 72.7 per cent in 2004-05 and the Northern region has witnessed the biggest rise in incidence of rural poverty by 13 percentage points from 46 per cent in 1993-94 to 59 per cent in 2004-05. Data reveals that the incidence of poor in tribal concentrated regions is found to be highest i.e. 72.7 per cent in southern region and 59.1 per cent in northern region. Similarly, calorie poor are found to be more in Southern region (91.5 per cent) and Northern region (79.1 per cent). Rural poverty is also associated with social differentiation (*Refer Table 1:1*). Odisha has a very high percentage of scheduled tribe population (22.13 per cent in 2001) as compared to the national average (8.01 per cent).

Table 1:2: Incidence of Poor and Calorie Poor in different Social Groups in Odisha (2004-05)

Social Categories	Head Count Ratio (HCR)		Share	
	Poor (%)	Calorie Poor (%)	Poor (%)	Calorie Poor (%)
Scheduled Tribes	75.8	89.1	41.5	30.6
Scheduled Castes	49.9	73.5	18.7	17.3
Other Backward Classes	37.1	69.9	31.1	36.9
Others	23.5	65.3	8.7	15.2

Source: Mishra S.; 2009

The high incidence of poverty prevails among the scheduled tribe and scheduled caste population in the State. The head count ratio is as high as 75.8 per cent among the scheduled tribe population and about 50 per cent among the scheduled caste population (Year 2004-05) (*Refer Table 1:2*). The scheduled tribe and scheduled caste population account for 60 per cent of the number of poor in the State as a whole while their share in total population is only 43 per cent (25.6 per cent and 17.6 per cent of the total rural population are Scheduled Tribes and Scheduled Castes respectively as per the NSSO estimates in 2004-05). Proportion of scheduled tribe remaining below the poverty line has increased from 71 per cent in 1993 to 76 per cent in 2004. There is no change in poverty percentage among scheduled caste population between 1993 and 2004. The two percentage points fall witnessed in poverty ratio for the entire population is exclusively due to fall in 'other backward categories and Others' categories. Similarly, the poverty in terms of calorie intake is very high among these backward caste people.

Understandably, agricultural labourer households and other labourer households in rural Odisha have a greater incidence of poor (i.e. 64 per cent and 52 per cent respectively) and calorie poor (i.e. 82 per cent and 84 per cent respectively) in 2004-05. But the percentage of poor and calorie poor are more among the agricultural labourer households (38.6 per cent and 30.9 per cent respectively) and agricultural families (32.7 per cent and 32.9 per cent respectively). As most of the tribal families are engaged in agriculture and wage, it is pertinent that sizeable chunk of the tribal population in rural areas are poverty stricken (S. Mishra, 2009).

In socio-economic / human development front, tribes have been found below the other community groups, since independence of the country. So, National and State policy seems pivotal to augment the development process of tribes. In order to accelerate the development of tribes, sub-plan strategy has been found beneficial and is in operation since 1971.

1.2 Strategy for Tribal Development-The TSP Approach:

For accelerating socio-economic development of tribes at the national level, the Tribal Sub-Plan strategy was developed by an Expert Committee set up by the Ministry of Education and Social Welfare in 1975 under the Chairmanship of Prof. S. C. Dube. The recommendations of the Expert Committee were adopted for the first time in the Fifth Five Year Plan. The TSP approach to tribal development strategy adopted since 1972 is continuing till date. The broad aspects of the TSP approach are as follows³.

1. Preparation of plan meant for the welfare and development of tribes within the ambit of a State or a UT plan is a part of the overall plan of a State or UT, and is therefore a Sub-Plan;
2. The funds provided under the Tribal Sub-Plan have to be at least equal in proportion to the ST population of each State or UT;
3. Tribes and tribal areas of a State or a UT are given benefits under the TSP, in addition to what percolates from the overall plan of a State/ UT;
4. The sub-plan entails (a) identifying resources for TSP areas; (b) preparing a broad policy framework for development; and (c) defining a suitable administrative strategy for its implementation.

1.3 Special Central Assistance (SCA) to Tribal Sub-Plan:

The Ministry of Tribal Affairs (MoTA) extends Special Central Assistance to the TSP States and Union Territories and also to North Eastern States of Assam, Manipur and Tripura as an additional grant to these States/UTs. These grants are basically meant for family oriented Income Generating Schemes in various TSP areas to meet the gaps, which have not otherwise been taken care of by the State Plan. The GOI guidelines broadly lay down the following norms.

1. SCA is primarily meant for income generating family oriented benefit schemes and infrastructure incidental thereto (not more than 30 per cent of the total outlay);
2. Wherever a scheme is provided under any Central Sector/Centrally Sponsored Schemes (CSS), SCA should not be utilised for the same. Rather, the allocations available under specific schemes can be availed of;
3. Major infrastructure development should be supplemented from the TSP flow, rather than being catered out of SCA like roads, electrification, etc.;

³TSP concept is not applicable to the tribal majority States of Arunachal Pradesh, Meghalaya, Mizoram and Nagaland and in the UTs of Lakshadweep and Dadra & Nagar Haveli where tribal represent more than 60% of the population, since the Annual Plan in these States/ UTs is itself a Tribal Plan.

4. Schemes for funding demonstration units should not be financed out of SCA. Rather, the follow-up of demonstrations should be catered to looking to the special disadvantages;
5. Tribal populace below poverty line should alone be supported with SCA financed activities;
6. In any specific schematic projects financed by outside agencies, both national and international, normally a part of the outlay is proposed as State Government contribution. Such contribution should flow normally from State Plan and not out of SCA;
7. Wherever State Government Organizations like Tribal Development Cooperative Corporations (TDCCs) or Forest Development Corporations (FDCs) are dealing with schemes related to tribal welfare and development and are equity based that should not be financed out of SCA, without prior approval of the GOI. This will lead to better monitoring of the concerned activities;
8. Specific sectors related to the needs of the tribes is to be given a fill up by special schemes in the areas like sericulture, horticulture, etc. out of SCA;
9. Wherever conjunctional flow of funds can be ensured from other on-going development programmes, this must be dovetailed so as to have a better spatial and demographic coverage;
10. SCA can be released for the economic development of the following:-
 - a. Integrated Tribal Development Project (ITDP) area, contiguous large area in which ST population is 50 per cent or more out of a total population;
 - b. Modified Area Development Approach (MADA) Blocks i.e. identification of pockets containing 50 per cent or more of ST population out of a total population of 10000 and above;
 - c. Cluster Approach Pockets-identified pockets containing 50 per cent or more ST Population out of a total population of 5000;
 - d. Particularly Vulnerable Tribal Groups (PVTGs) -identified isolated communities among the STs characterised by the low rate of population, pre-agricultural level of technology and extremely low levels of literacy;
 - e. Displaced tribal population outside (a), (b), (c) and (d) above;
 - f. Assistance for Margin Money Loan Programme (MMLP) for Tribal Finance and Development Corporations in the States to implement MMLP;
 - g. Special Projects-Specific proposals for tribal development.

So far as the procedural aspect is concerned, the prescribed guidelines are as follows:

1. SCA should be allocated by the State Governments/UT Administrations to the ITDPs and no part of SCA should be released to any Department at the State level, Transfer of funds to implementing Departments/agencies if required should be done by the ITDP to the corresponding officer of the implementing agency / line;
2. ITDP should prepare 5 year/Annual Plan depending upon the local parameters. Activities of, non-plan nature should not be catered to from SCA;
3. To fulfil the Constitutional Provisions, the schemes on which SCA is proposed to be utilized, should be specified in the annual TSPs of the States/UTs. Besides, administrative approval of the Government of India shall be obtained for financial sanctions, however need not be obtained on a case-by-case basis;
4. SCA is released to the States normally in three instalments and the entire amounts expected to be made available by the end of third quarter. The release is subject to the performance by the State Governments and the utilization of previously released funds.

So, SCA is an additive to the State Tribal Sub Plan, where State Plan provisions are not normally forthcoming to bring about a more rapid economic development of tribes. From the 10th Plan period, the objective and scope of SCA to TSP, which was originally meant for filling up of the critical gaps in the family based income generating activities of the TSP, has been expanded to cover the Employment-cum-Income Generating Activities and the infrastructure incidental thereto, not only family based but also run by the Self Help Groups (SHGs). Thus, SCA is primarily meant for family oriented income generating schemes in sectors of agriculture, horticulture, sericulture, animal husbandry and cooperation and a part of SCA (not more than 30 per cent) is permitted to be used for development of infrastructure incidental to such Income Generating Schemes. Ministry of Tribal Affairs, Government of India releases Special Central Assistance in the shape of Grant-in-Aid to the State Government keeping in view the tribal population percentage of the State.

SCA funds are passed on to 21 Integrated Tribal Development Agencies (ITDAs), 17 Micro Projects (for PVTGs), 46 Modified Area Development Approach (MADA) Blocks and 14 Cluster Approach Pockets for implementation of Income Generating Activities (IGAs). Income Generating Schemes (IGS) are implemented through Income Generating Activities (IGAs) and Infrastructure Development Schemes (IDS) in the ratio of 70:30 (Maximum of 30 per cent to IDS). Infrastructure Development Schemes are necessarily to be incidental to Income Generating Activities.

1.4 Review of Literature:

The evaluation study demands literature review on the implementation guidelines, performance benchmarking, target v/s achievement report for last years, funds flow statements etc. Unlike observational research design, evaluation demands comparison of last year performances with pre-fixed performance standards. Hence basically Government reports were referred for supplementing the evaluation approach. Apart from published documents, Government records were collected from State and district level for performance appraisal of various income

generating activities. Few books on statistics and finance are referred for statistical tests and financial figure calculations. Some pieces of literature are mentioned chronologically (Year of Publication) below.

IGP Country Report, Indian Institute of Education (2002): This report addresses poverty reduction through non-formal education and implementing Income Generating Programmes (IGPs). It highlights the effect of Education for All (EFA) sponsored under United Nations Educational, Scientific and Cultural Organization (UNESCO) by increased literacy and its socio-economic impact. This report draws outcome based correlation between informal education and enhanced livelihood. Informal education can improve the socio-economic conditions apart from the training and other supports. It also made an in-depth review of the National Education Policy and its current and predicted future implications. The present study shall strive to draw correlation between educational qualifications of the members and their group dynamics. The study shall test how education can improve the group management.

Assessment of Ministry of Labour and Human Welfare (MLHW) Income Generation Activities in Eritrea, Norwegian Association of Disabled (2005): This report was generated by Jethro Consult on the Community Based Rehabilitation (CBR) programme of the Ministry of Labour and Human Welfare, Eritrea, Africa. One week evaluation was performed to find out pitfalls in project implementation for redesigning future implementation plan. The study includes a rapid assessment of income generation undertaken by Ministry of Labour and Human Welfare (MLHW) since 2002 with focus on administration and financial management of the Ministry. The study comes up with the credit structure redesigning (one of major findings) for further implementation of the CBR. The present study shall also focus on the funds flow of ST & SC Development, Minorities & Backward Classes Welfare Department, Government of Odisha for implementation of Income Generation Activities (IGAs) and inspects whether some strategies advised to MLHW, Eritrea can be conducive for Odisha.

Quick Evaluation Study on Revised Long Term Action Plan (RLTAP) of KBK (the then Koraput, Bolangir, Kalahandi) Districts of Orissa, Planning Commission, Government of India (2009): This evaluation study was conducted by Programme Evaluation Organisation, Planning Commission. The study targets to evaluate the timeliness of implementation, quality of implementation and regularity of follow-up actions of RLTAP among the Scheduled Tribes of eight KBK districts of Odisha⁴. The study identifies gaps in on going components of RLTAP in terms of school hostels for tribal school children (40 seated hostels), operations of mobile health units, emergency feedings, afforestation etc. across quality of implementation and infrastructure for implementation (staffs and equipment). The study delivers systematic conclusions in various components like rural connectivity, water supply, Biju Krushak Yojana etc. and put forward recommendations for improvements in future implementation of RLTAP. This document was systematically reviewed the components of the flagship programme. Present study focuses on the evaluation of income generation and hence this piece of literature was reviewed.

Assessing Income Generating Activities in Zare and Kishindih, People In Need (2010): was reviewed for getting the framework for evaluation of income generating activities in two districts

⁴ KBK stands for Koraput, Bolangir and Kalahandi districts of Odisha when RLTAP project was submitted to government of India in 1998. Now these three districts are administratively fragmented into 8 districts viz. Kalahandi, Nuapada, Bolangir, Sonepur, Koraput, Malkangiri, Nawarangpur and Rayagada.

of Balkh province in Afghanistan. This survey was undertaken by Samuel Hall Research and Strategy and commissioned by People In Need (PIN), a local NGO at Zare. As a survey document it represents a research design for evaluation approach which was worth-referring for the current evaluation.

Changing Socio-Economic Condition and Livelihood of Geographically Isolated Tribal Community in Kandhamal and KBK Districts of Orissa (2010): This is a research study conducted by Amity School of Natural Resources and Sustainable Management, Uttar Pradesh, India. This report was reviewed to have general idea on the living conditions of major tribe like Kondh and Soura and outcomes of the developmental interventions on their livelihood. This report has elongated profile of tribes and their socio-economic conditions. It has also evaluated SCA to TSP and benefits obtained by these tribes. This report comes out with the importance of the developmental programme pertaining to local needs and meeting the problems of the tribes.

India Country Report, Central Statistical Organisation, Government of India (2010): This Mid Term Statistical Appraisal by Central Statistical Organization represents various developmental statistics in terms of health and livelihood. Indicators like food assistance schemes, access to urban amenities, employment, Work Participation Rate (WPR), mortality etc. are the major statistics covered under this report. This report delivers insight on facts and figures of the nation. Few figures from this report may be incorporated in the current evaluation to substantiate final derivations. Besides, the current report shall also come up with other statistics pertaining to income-expenditure pattern, return on investments, funds flow trend (last 5 years) etc. under Income Generating Schemes.

Migration of Tribal Women, its Socio-Economic Effects: An in-depth study of Chhattisgarh, Jharkhand, MP and Odisha, Planning Commission, Government of India (2010): This research paper was referred for its analysis on the credit utilization among the tribes of Odisha. This report brings segregated analysis of credit funds for meeting various social needs among the tribes. As estimation of the credit worthiness of groups and expenditure of the borrowed money was a component under the evaluation study, this report is an essential analysis of the credit utilization and therefore referred in details. Present evaluation shall focus on credit repayment mechanism and challenges faced in availing and repaying the credit for IGAs among the SHGs.

Improving Livelihood of Rural Women through Income Generating Activities in Bangladesh (2011): This was a thesis submitted by Shonia Sheheli in 2011 to Humboldt University, Berlin. This doctoral thesis has research questions like existing livelihood status of rural women, factors influencing livelihoods and household income, impact of income generating activities on personal income and livelihood of women and socio-cultural hindrances prohibiting women for participation in various income generating activities. The field study was undertaken among 100 rural women of four villages from two blocks of Netrokona district of Bangladesh from January until April, 2009. The prime occupation of these rural women is agriculture (52.05 per cent). The study concludes 64.8 per cent of the variation in household income was explained by the eight important variables namely age, education, family size, farm size, association with an NGO, loans repayment, length of association with loan sources and cumulative livelihood status (established through Multivariate Regression) with a suggestion of increased participation of women in income generating activities by significant interventions of government,

NGOs, Women Organisations. As the current study focus on the group income generation of the ST women, this document is found to be worth reviewing in terms of participation of women in income generating activities and constrains of participation.

Trends and Dimensions of Rural Poverty in Orissa, Orissa Review, Government of Odisha (2011): This piece of literature was reviewed for its detailed analysis on the poverty of Odisha with all major statistics. This document vividly elaborates trends of poverty in Odisha from 1957-58 to 2004-05. Besides it elaborates dimensions of poverty involving poor and calorie poor from NSSO figures. Some secondary figures are taken from this report to substantiate the present study among the Scheduled Tribes of Odisha.

Annual Report 2012-13, ST & SC Development, Minorities & Backward Classes Welfare Department, Government of Odisha (2013): This annual activities report was referred to track out the status of Income Generating Activities for the last year. This document lays down the policy level guidelines for the implementation of Income Generating Activities. Expenditure pattern (Income Generating Activities & Incidental Activities), major activities undertaken, funds flow were the information gathered from this document. Target and correspondence achievement under various activities was the other information borrowed from this document. This document also highlights various other schemes for the development of STs under other Central and State Plans and hence providing a comprehensive details on tribal development activities. This document provides bird's eye view of all the tribal development schemes including Income Generating Activities. The present study focuses on only Income Generating Activities run by the ST & SC Development, Minorities & Backward Classes Department through group financing. The study aims to evaluate the operations of Income Generating Activities from 2007 to 2012 across the TSP and Non-TSP areas. The current study shall focus on the Income Generating Activities (IGAs) funded under SCA to TSP. The study shall bring out various income generating activities across ITDAs, Micro Projects, MADA Pockets and Cluster Approach Pockets and evaluate their success or failure in terms of economic enhancement of the beneficiaries.

Annual Report 2012-13, Ministry of Tribal Affairs (MoTA), Government of India (2013): This document was also reviewed to find out the status of Special Central Assistance (SCA) for TSP areas and also for income generating activities. The logic of SCA for the TSP to select States was clarified in this document and the increasing grants for past years under SCA to TSP are also noted in this document. This document was referred as a guidebook for various programmes framed for tribal development at the central level. The present study shall analyse the flow to IGAs from SCA for last 3-5 years and their expenditure status.

Economic Survey 2012-13, Planning & Co-ordination Department, Government of Odisha (2013): Economic Survey of Odisha was reviewed to gather information on livelihood promotion schemes under various sectors and Departments. This document is a comprehensive collection of all schemes (area oriented and beneficiary oriented) run by the State Government. Schemes with special focus on STs or major share for ST development were reviewed prior to the report writing exercise. However, present study shall focus on the income generating schemes run by ST & SC Development, Minorities & Backward Classes Welfare Department only.

Evaluation Study on Special Central Assistance (SCA) to Scheduled Caste Sub Plan (SCSP) and Special Central Assistance to Tribal Sub Plan (TSP), Planning Commission, Government of India (2013): was a report by the evaluation committee of Planning Commission. This report was followed to have in-depth picture on the funds flow approach to TSP especially from SCA. It also elaborates the State wise beneficiary coverage. The report represents state-sector wise income generation and outcome achieved therein. This report evaluates the impact on the ST and SC beneficiaries under the funds flow form SCA. Only the impacts on the ST beneficiaries are reviewed for the purpose of the current evaluation as the current study shall further drag funds flow pattern for IGAs in scheduled and non-scheduled area.

Outcome Budget 2013-14, ST & SC Development, Minorities & Backward Classes Welfare Department, Government of Odisha (2013): This document was the other Government publication referred prior to the evaluation. This document was helpful in tracing out the outcome achievements of various income generating activities under the flow to TSP under SCA. Target versus achievement for various income generating activities were vividly presented in this document. The present study shall evaluate the funds flow pattern to IGAs for last 3-4 years for various tribal development administrative unit.

Raghuram Rajan Committee Report, Planning Commission, Government of India (2013): This report was referred for the backwardness indicators of the State of Odisha. The Raghuram Rajan Committee which was set up to identify backwardness of States used indicators such as Monthly Per Capita Consumption Expenditure, education, health, household amenities, poverty rate, female literacy, percent of Scheduled Castes and Scheduled Tribes population, urbanization rate, financial inclusion, and connectivity to determine economic backwardness. The committee has classified the following 10 States as backward namely, Arunachal Pradesh, Assam, Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Meghalaya, Odisha, Rajasthan and Uttar Pradesh. Hence, this report was quoted for the various poverty indicators of STs and SCs of coastal, northern and southern regions of Odisha. This report represents a comparative incidence of poverty among the SCs and STs of the State. The facts and figures of this report shall be supportive for factual inputs to the current evaluation report.

Set of Income Generating Factors of the Scheduled Tribes in Churachandpur District of Manipur, IOSR Journal of Humanities and Social Science (2013): This is a research paper specifying the factors to be taken into account on the Per Capita Income (PCI). The research paper has identified 9 areas as a function to affecting Per Capita Income i.e. cultivable land area, number of family members, number of family members engaged in agriculture and allied activities, number of Government employed family member, road connectivity, type of family, educational status, social class and female age at marriage. The report has used regression model to test hypothesis of these factors have significant impact on the income or not.

Training Needs of Tribal People in Carrying out Income Generating Activities, Indian Research Journal (2013): This recent study was conducted among 95 tribal household heads (25 per cent of target population) in eight villages of Sherpur district of Bangladesh. This report has ranked the training needs pertaining to cultivation, animal husbandry and cottage industry. Needs of the tribal are graded into low, medium and high. The study identifies high training needs in vegetable cultivation (39 per cent), nursery establishment (43 per cent), livestock and

poultry (55 per cent) and cottage industry (52 per cent). The study identifies areas of training like paste, fertilizer and soil management in vegetable cultivation, training in asexual propagation for nursery establishment, disease control for livestock and poultry management. This report was reviewed to find out the training need in traditional activities or other income generating activities and how training can be helpful in income generation. The present report may prescribe some training needs to reach appropriateness of IGA undertaken by groups.

1.5 Objectives of the Study:

The Department of ST & SC Development, Minorities & Backward Classes Welfare commissioned the end-term evaluation of IGAs, supported in the last 5 (2008-2013) years, to understand the performance of the schemes and its effectiveness with regard to improve the socio-economic conditions of tribal families through Self Help Group (SHG) approach. (The evaluation reviewed the IGAs undertaken by the groups and its outcome within the framework of the scheme. It is well acknowledged that the impact of IGAs, more particularly in an isolated tribal set-up is long-term as it is influenced by a number of historic and environmental factors. However, the evaluation does not involve incidental infrastructure to IGAs under SCA. The evaluation aims to achieve a five-fold objective to understand the benefit of the IGA initiatives. The detail objectives of the evaluation are;

1. To prepare the database of various projects / programmes undertaken by the ST & SC Development, Minorities & Backward Classes Welfare Department, Government of Odisha, during the last 5 years (2008-2013), which are mainly for livelihood enhancement of the ST families of the State;
2. To identify the various sectoral interventions of the Department during the last five years and the results there of;
3. To check the appropriateness of the developmental interventions taken by the Department
4. To assess the thrust areas of intervention and strategically plan, design and implement the programmes for livelihoods enhancement of ST families;
5. To help the policy makers and practitioners in planning and managing development interventions that response to evolving methodical approach such as sustainable livelihoods approach.

1.6 Evaluation Approach and Methodology:

The approach to evaluation was participatory and SHG oriented. The inputs in terms of IGA availed by the groups and their outputs in terms of economic benefit were assessed. Only those groups were considered under the evaluation, on sample basis that have availed financial support under IGA. The evaluation covered a total of 12 districts. All 7 Scheduled districts⁵ were part of the total sampled districts. Besides, Gajapati, Sambalpur, Kalahandi, Nuapada and Balasore were selected for evaluation of IGS in Non-TSP areas. MADA Pockets and Cluster Approach Pockets

⁵Mayurbhanj, Sundargarh, Koraput, Rayagada, Nabarangpur, Malkangiri and Kandhamal

were selected in the districts of Sambalpur and Nuapada for evaluation. Balasore, having one ITDA block (*Nilgiri*) was included in the sample to understand tribal development scenario in a relatively focused administration. A total of 105 SHGs across ITDA, Micro Projects, MADA Pockets, and Cluster Approach Pockets were covered in the evaluation process. Besides SHGs, 291 individual members from the 105 SHGs / groups⁶ were interviewed to understand the benefits of the scheme. Groups and individual beneficiaries were selected from districts based on the tribal population concentration. Uniformly, ITDAs, Micro Projects, MADA Pockets and Cluster Approach Pockets were sampled from TSP and Non-TSP (4 Micro Projects fall in Non-TSP blocks) using relative frequency of these administrative units in the State. Structured interview schedules were administered for groups and individual beneficiaries. Besides, structured formats were designed for Government officials, financial institutions (including NBFCs) for collection of information and personal views.

1.6.1 Sampling Criteria:

Sampling criteria were fixed after consultation with SCSTRTI. Concentration of ST population, prevalence of Left Wing Extremism (LWE), distance from State headquarter, revenue division and covering all Tribal Development Administrative Units (TSP and Non-TSP) were the criteria taken into account for selection of samples. Concentration of ST population was selected to find out maximum IGAs for funds for IGAs are channelled to TSP area are more compared to Non-TSP area. Left Wing Extremism (LWE) is a constraint for programme implementation and hence taken into account to examine the outcomes of IGAs in low and high LWE areas. LWE districts were selected based on the coverage of IAP programmes and gradations were judgement a land verified with the SCSTRTI for approval. It may be noted that LWE prevalence in State of Odisha (Gram Panchayat wise) is a confidential document owned by Home Department. Hence, LWE prevalence was decided judgementally into High, Medium and Low based on the number of affected blocks.

Distance from State headquarter i.e. Bhubaneswar was selected to cover districts from close to distance proximity. District close to Bhubaneswar are more prone to urbanisation and migration while distant districts are less prone to urban penetration. Revenue division were considered to take sample from all the corners of Odisha. However, southern geography of the State has more tribal concentration and hence more districts were selected from the southern region of Odisha for the evaluation. Both TSP and Non-TSP area were considered as funds flow and developmental interventions differ in line with administrative mechanism. TSP areas have more organised governance structure than non-TSP areas. Nilgiri is a one block ITDA and selected for evaluation of IGAs for its integrated and focused administrative mechanism. Distance was the other criterion selected to select sample village for study for unravelling the variance in the implementation of IGA in close proximity to district HQ and remote locations. It was assumed that villages closer to ITDA are prone to better monitoring than remote villages.

Samples were selected based on the following criteria;

1. Selection of districts based on *Concentration of tribal population*;
2. Segregation of districts as per the prevalence of *LWE*;
3. Categorisation of districts on the basis of *Distance (In Km.) from State HQ*;

⁶SHGs and Groups used interchangeably hereafter in the report

4. Both *TSP and Non-TSP* areas are covered with Tribal Development Administrative Units (ITDAs/Micro Projects/ MADA Pockets/ Cluster Approach Pockets);
5. *Nilgiri* block was included in the sample (one block ITDA);
6. Concentration on the *Southern physical geography* of the State (more tribal concentrated);
7. Districts are segregated on the basis of *Concentration of tribal population*;
8. Selection of both *TSP and Non-TSP areas* for comparative assessment;
9. Villages selected as per their distance from block headquarters (nearby and distant);
10. SHGs are randomly selected from the study villages.

The criteria adopted for selection of sample is having a link with the objectives of the study. As the study is focused on tribals, it is desirable that the districts should have concentration of tribals. For this reason, districts with high tribal concentration, as per census 2011 were selected. Apart from ITDA areas, MADA Pockets and Cluster Approach Pockets were also taken for the study to understand IGA performance in these areas. Distance factor was also considered as one of the criterion for the study to understand performance of IGA in nearer and distant areas where normally IGA related services are poorly delivered.

Table 1:3: Sampling criteria and overall sample frame

Criteria of Sampling (Sample Frame)			
Sampling (Criterion 1)	Segregation of the districts as per tribal concentration (Census 2001)	Figures	Percentage
	Scheduled Districts (Districts with ST Population > 50%)	7	58.33
	Districts With ST Populations (25%-50%)	4	33.33
	Districts With ST Populations (<25%)	1	8.33
	Total Districts	12	100.00
Sampling (Criterion 2)	LWE Affected (IAP Executed Districts) (High, Medium and Low are Comparative and Judgemental Only)	Figures	Percentage
	High LWE	6	50.00
	Middle LWE	3	25.00
	Low LWE	2	16.67
	No LWE	1	8.33
	Total Districts	12	100.00
Sampling (Criterion 3)	Distance from State HQ (Roads Transport - Maps of India)	Figures	Percentage
	Distance from BBSR (<200 Km.)	0	0.00
	Distance from BBSR (≥200<350)	5	41.67
	Distance from BBSR (≥350)	7	58.33
	Total Districts	12	100.00
Sampling (Criterion 4)	Segregation of the districts as per RDC Division	Figures	Percentage
	Southern	8	66.67
	Northern	2	16.67
	Central	2	16.67
	Total Districts	12	100.00
Sampling (Criterion 5)	Tribal Development Administrative Units	TSP	Non TSP
	ITDAs	9	
	Micro Projects	5	1
	MADA Pockets		4
	Cluster Approach Pockets		2
	Total	14	7
	Total Tribal Development Administrative Units	21	
	Proportion (Units Division)	67%	33

Note: For Sampling Details refer Annexure I & II

Table 1:4: Sampling of Groups According to Tribal Development Administrative Units

Tribal Development Administrative Units	No. of Administrative Units	No. of Groups Sampled N (%)
ITDA	9	80 (76.19)
Micro Projects	6	13 (12.38)
MADA Pockets	4	7 (6.67)
Cluster Approach Pockets	2	5 (4.76)
Total	21	105 (100)

1.6.2 Study Instruments:

SCHEDULE I: Schedule for Beneficiary Groups: This instrument aims to collect all general data and financial information (lending from banks and subsidies and costing of IGA) of the groups. Besides, constraints faced and support required for further improvement of current IGA are the other section of data collected through this tool.

SCHEDULE II: Schedule for Individual Beneficiary: This tool targets to gather data on the household economy to estimate the impact of IGA on living standard of household. Respondents are members from the groups.

SCHEDULE III: Checklist for Focused Group Discussion: This instrument targets to bring data on household inclusion in IGAs in the villages under study. Qualitative data on prospective IGAs in the locality and requirement of support from government for scaling up current IGAs are to be gathered via this study tool.

SCHEDULE IV: Schedule for Government Officials: This tool aims to find out the implementation level issues of IGAs. Constraints and suggested measures to improve the current administrative operations are gathered through this instrument.

SCHEDULE V: Schedule for Financial Institutions: This instrument is meant for the banks where loans are released for IGA to the groups. Problems faced in recovery and other issues related to repayment of loans are gathered through this tool.

SCHEDULE VI: Schedule for Environment Scanning: This instrument aims to scan the local labour market situation to suggest future possible IGAs in the locality. Various stakeholders like PRI members, village heads, Anganwadi Workers etc. are the respondents for this schedule.

Note: Refer Annexure VII for Details

1.6.3 Data Sources:

Data were collected from both primary and secondary sources. Data from primary sources were collected from SHGs and its members using structured interview schedule. SHG related data were collected from the group members in a focus group discussion using semi-structured checklist. Data were also collected using interview method from the key informants, i.e.,

members of the local financial institution, officials of the concerned tribal development administrative units etc. Secondary data, related to study aspects were also collected from different tribal development administrative units and local financial institutions. Available records of the SHGs were also referred / reviewed to get financial transaction related information. Funds flow related secondary data were collected from ST & SC Development, Minorities & Backward Classes Welfare Department, Government of Odisha.

1.7 Delimitations of the Study:

1. As observed, 13 SHGs which were formed in between 2000-2007 are having defunct IGA due to multiple reasons. Rigorous efforts were made to track functional groups which was time consuming and budget intensive;
2. Updated information of the groups, more particularly status of the IGA supported groups is not available with the concerned Government officials in general and especially in MADA Pockets and Cluster Approach Pockets. Hence difficulties were faced to identify 2 functional IGAs in MADA Pockets and 2 functional IGAs in Cluster Approach Pockets for the study. In total, 7 SHGs were taken from MADA Pockets and 5 from Cluster Approach Pockets including defunct and not yet started IGA (Non Operational IGA). Yet to start / non-operational IGAs are not selected purposefully, rather during the course of the study, it was realised that some SHGs who have received fund were not started their IGA. Non Operational IGAs are those IGAs where groups have been allotted funds, but no IGA has been taken up by the SHG/s due to various factors. SHGs with non-operating IGAs were observed in Cluster Approach Pockets and MADA Pockets.
3. It is observed that a total of 6 groups are yet to start the IGA though, they received funds for IGA.
4. Secondary data related to finance, repayment and recovery details are not available from the concerned financial institutions due to non-cooperation of the concerned bank official despite of prior intimation through official letters from SCSTRTI;
5. Due to non-availability of updated data with concerned official, there is mismatch in the records and actual field level data with regard to number of groups supported under IGA, amount of financial support to the groups, year of support, repayment status, activity status etc. Problem of this nature found to be more in MADA Pockets and Cluster Approach Pockets. Hence, data gathered from the field visit were considered as ultimate. However, official records were well maintained in ITDAs and Micro Projects.
6. Group performance of Nilgiri ITDA and other ITDAs can't be compared due to mismatch in the sample size. Only 5 SHGs were covered under study for Nilgiri ITDA while 75 groups were taken for other 8 ITDAs. Besides, SHGs with similar activities and funds allocation only can be compared to reach accurate derivations. As Nilgiri ITDA covers only one block, number of SHGs covered under the study were also less than other ITDAs.

7. The study focuses on various income generating activities through group financing. Hence, Incidental Activities to IGAs are not covered under the study.
8. Rajborasambar (Bargarh District) and Koksara (Kalahandi District) Cluster Approach Pockets were initially included in the sample. But, due to disturbance in these two locations, the study could not be conducted. Instead, Naktideul (Sambalpur District) and Nuapada (Nuapada District) Cluster Approach Pockets were selected in consultation with SCSTRTI.

1.8 Organization of the Report:

This evaluation report consists of detail study approach and methodologies (Chapter I), funds flow under SCA to TSP (Chapter II), socio-economic profile of SHGs under evaluation (Chapter III), financial support system of the groups (Chapter IV), impact assessment of current IGAs on the SHG members (Chapter V), key challenges and required support system (Chapter VI), prospective IGAs in the study districts (Chapter VII) and finally conclusion and recommendations (Chapter VIII).

Chapter I describes the backdrop of the study with detail objectives. It includes procedure of sampling of selection of districts in TSP and Non-TSP area. It also incorporates review of literature, glossary, brief descriptions of study instruments administered during the study and limitations faced during the study. Chapter II presents the funds flow under SCA to TSP for income generation (including infrastructure incidental to income generation) from 2008 to 2013. Chapter III describes in detail the socio-economic profile of the SHGs and its members. It encompasses the year formation of group, group composition, reasons for joining group, helpfulness of IGAs and gradation of groups. Chapter IV describes the financial support system of the groups like own capital investment, credit access, subsidy, costing of business etc. Chapter V elaborates the impact of current IGA on expenditure pattern of group members in education, health, household assets etc. Chapter VI marks out the constraints in the current IGAs and interventions required for improvement as suggested by the group members. Chapter VII presents various IGA opportunities in the districts for future selection of IGA in the localities by the tribal development administration units. Finally Chapter VII presents the key findings from the study and thereby derives conclusions and suggest recommendations.

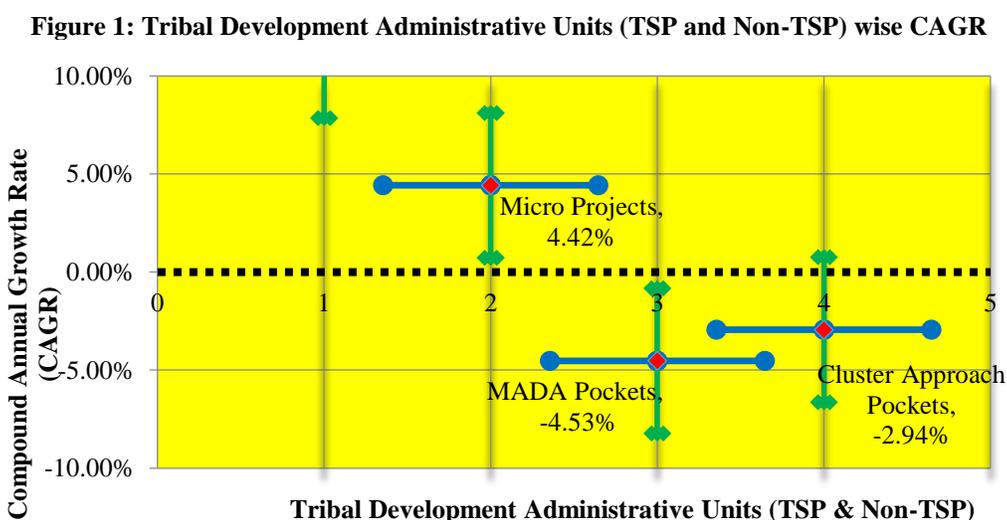
Besides, the report consists of 14 case studies and 7 annexure relating Detail Sampling Procedure (Annexure I), detail sample (Annexure II), profile of SHGs under study (Annexure III), funds flow under SCA to TSP (Annexure IV), Performa for outcome assessment of IGAs and incidental activities (Annexure V & VI), detail of micro industrial profile in study districts (Annexure VI) and Study Instruments (Annexure VII).

CHAPTER II

Funds Flow and Utilisation

2.1 Overview:

Group financing under SCA to TSP for IGA started during 10th Five Year Plan (unlike earlier household approach). The approach was a complete departure from individual financing to group financing for collective accountability, participatory decision making and harvesting the peer support system for economic gain. IGS are now being implemented in all TSP and Non-TSP blocks through the Tribal Development Administrative Units. The funds allocation in IGS in TSP areas show positive linear trend over last five years despite fluctuations in Year-on-Year (YoY) funds allocation while for Non-TSP area fluctuations on funds flow were observed. Funds flow and utilisation figures for last five years (Y₁- 2007-08 to Y₅ - 2012-13) for ITDAs, Micro Projects, MADA Pockets and Cluster Approach Pockets were analysed using Year-on-Year (YoY) increment/decrement and Compound Annual Growth Rate (CAGR) (*Refer Figure 1*).



Source: Department of ST & SC Development, Minorities & Backward Classes Welfare, Govt. of Odisha

Note: Compound Annual Growth Rate (CAGR); Tribal Development Administrative Units (TSP & Non-TSP) (Year Wise Funds Sanctioned detail in **Annexure IV**)

2.2 Funds Flow and Utilisation in ITDAs:

The yearly deficit in funds sanctioned in total was marked for 2010 and 2013⁷(Y_{t-1}). However the Compound Annual Growth Rate (CAGR) for last five years is calculated to be 11.54 per cent. The Mode (M_o) is calculated to be 10 per cent (6 repetitions with no decimal). Precisely the CAGR of the 6 ITDAs ranges from 9.55 per cent (L_{Min.}) to 10.24 per cent (L_{Max.})⁸.

⁷Deficit Sanction base to Last Year/ Just Preceding Year/Base Year = Y_{t-1}

⁸ Range= Upper Limit $\hat{=}$ Maximum Limit (L_{Max.}) - Lower Limit $\hat{=}$ Minimum Limit (L_{Min.})

Table 2:1: Compound Annual Growth Rate in Funds Flow to sample ITDAs

Calculated CAGR from Sanctioned Funds (2008-2013) in Sample ITDAs			
Districts	Name of ITDAs	Total Funds Flow (2008-2013) (₹ in Lakh)	CAGR (Y ₁₋₅)* (In %)
Balasore	Nilgiri	664.61	15.42
Gajapati	Paralakhemundi	2379.64	12.90
Kalahandi	Thuamul Rampur	783.66	11.52
Kandhamal	Baliguda	2750.01	4.87
Koraput	Jeypore	3007.01	10.04
Malkangiri	Malkangiri	2726.1	13.32
Mayurbhanj	Baripada	4927.62	12.79
Nabarangpur	Nabarangpur	5358.15	16.29
Sundargarh	Bonai	1860.41	10.24

Source: Department of ST & SC Development, Minorities & Backward Classes Welfare, GoO *(Y₁₋₅ = Five Years) (Refer to Annexure IV for Detailed Year Wise Funds Flow). Total Funds Flow Refers to SCA to TSP which includes IGA and incidental to IGA.

ITDA, Nabarangpur has the highest CAGR of 16.29 per cent while ITDA, Baliguda has the lowest CAGR of 4.87 per cent⁹. It may be noted that ITDA specific sanctions are made on the basis of projects proposed by ITDAs and funds utilisation status of last year. It indicates fluctuations in YoY growth for funds sanction. For example, highest annual increment of 46.35 per cent in 2001, 23.92 per cent increment in 2012 and 8.96 per cent increment in 2009. Negative YoY growth was reported in 2009-2010 (-9.23 per cent) and 2012-2013 (-3.75 per cent). Utilization Certificates (UCs) have been received for all proposed project-wise sanctions by Department of ST & SC Development, Minorities & Backward Classes Welfare, Govt. of Odisha (Refer Table 2:1).

2.3 Funds Flow and Utilisation in Micro Projects:

The early deficit in funds sanctioned was in total marked for the year 2012. However the Compound Annual Growth Rate (CAGR) for last five years is calculated to be 4.42 per cent. The Mode (M_o) is calculated to be 4.4 per cent (15 repetitions with 0.0 decimal). Precisely the CAGR of 15 Micro Projects ranges from 4.3 (L_{Min.}) to 4.4 (L_{Max.})¹⁰.

Table 2:2: Compound Annual Growth Rate in Funds Flow to sample Micro Projects

Calculated CAGR from Sanctioned Funds (2008-2013) in Sample Micro Projects			
Districts	Micro Projects	Total Funds Flow (2008-2013) (₹ in Lakh)	CAGR (Y ₁₋₅)* (In %)
Sundargarh	PBDA, Khuntagaon	70.71	4.37
Mayurbhanj	HKMDA, Jashipur	34.37	4.38
Nuapada	CBDA, Sunabeda	40.82	4.35
Kandhamal	KKDA, Belgharha	99.50	5.99

⁹Kandhamal has two ITDAs i.e. Kandhamal and Baliguda

¹⁰ Lower Limit and Upper Limit/ Range= Maximum Limit-Minimum Limit

Calculated CAGR from Sanctioned Funds (2008-2013) in Sample Micro Projects			
Districts	Micro Projects	Total Funds Flow (2008-2013) (₹ in Lakh)	CAGR (Y₁₋₅)* (In %)
Rayagada	DKDA, Chatikona	105.04	4.35
Malkangiri	BDA, Mudulipada	104.24	4.40

Source: Department of ST & SC Development, Minorities & Backward Classes Welfare, GoO *(Y₁₋₅ = Five Years) (Refer to Annexure IV for Detailed Year Wise Funds Flow). Total Funds Flow Refers to SCA to TSP which includes IGA and incidental to IGA.

Kutia Kondh Development Agency, Belgarh of Kandhamal has the highest CAGR of 5.99 per cent while Juang Development Agency (JDA), Gonasika of Keonjhar has the lowest CAGR of 3.58 per cent. It may be noted that Micro Project specific sanctions are made on the basis of projects proposed by Micro Projects and funds utilization status of last year. It indicates fluctuations in YoY growth for funds sanction. For example, no yearly increment for 2009 and 2010 (Fixed ₹200 lakhs for 3 Years) while 2011 and 2013 marked considerable increment of 30.01 per cent and 10.11 per cent respectively. The year 2012 has deficit sanctions for all Micro Projects with total deficit of -13.26 per cent. Utilization Certificates (UCs) have been received for all proposed project-wise sanctions by Department of ST & SC Development, Minorities & Backward Classes Welfare, GoO (Refer Table 2:2).

2.4 Funds Flow and Utilization in MADA Pockets:

In total, yearly reduction in funds sanctioned was marked for the years 2010, 2012 and 2013. Due to this YoY reduction, the Compound Annual Growth Rate (CAGR) for last five years is calculated to be -4.53 per cent. Besides, 42.50 per cent drop in the sanctioned funds from 2011-12 to 2012-13 normalising the growth rate to a negative CAGR over last 5 years. The Mode (M_o) is calculated to be -5.6 per cent (34 repetitions with .0 decimal).

Table 2:3: Compound Annual Growth Rate in Funds Flow to sample MADA Pockets

Calculated CAGR from Sanctioned Funds (2008-2013) in Sample MADA Pockets			
Districts	MADA Pockets	Total Funds Flow (2008-2013) (₹ in Lakh)	CAGR (Y₁₋₅)* (In %)
Sambalpur	Dhankauda	75.89	-5.61
Balasore	Jaleswar	92.41	-5.62
Nuapada	Boden	127.38	-5.63
Gajapati	Kashinagar	73.05	-5.60

Source: Department of ST & SC Development, Minorities & Backward Classes Welfare, GoO.

*(Y₁₋₅ = Five Years) (Refer to Annexure IV for Detailed Year Wise Funds Flow). Total Funds Flow Refers to SCA to TSP which includes IGA and incidental to IGA.

However, CAGR of Jharbandha and Paikamala MADA Pockets of Bargarh district and Kirmira and Laikera MADA Pockets of Jharsuguda district have positive figures. Deogaon of Bolangir has the lowest CAGR of -18.41 per cent while Paikamala of Bargarh has the highest CAGR of 8.43 per cent. The YoY growth for last five year funds sanction to MADA Pockets show fluctuations and less allocations. In the year 2009 (18.93 per cent) and 2011 (38.26 per cent) positive annual increment has been calculated. Rest three years have negative annual increment or deficit as 2010 (-12.86 per cent), 2012 (-3.73 per cent) and 2013 (-42.50). Utilization

Certificates (UCs) have been received for all proposed project-wise sanctions by Department of ST & SC Development, Minorities & Backward Classes Welfare, GoO (*Refer Table 2:3*).

2.5 Funds Flow and Utilization in Cluster Approach Pockets:

In total, yearly deficit in funds sanctioned was marked for the year 2010, 2012 and 2013. Due to this YoY deficit, the Compound Annual Growth Rate (CAGR) for last five years is calculated to be -2.94 per cent. Besides, 38 per cent drop of funds flow from 2010-11 to 2011-12 and 41.67 per cent drop in the sanctioned funds from 2011-12 to 2012-13 leads to a negative CAGR over last 5 years. The Mode (M_o) is calculated to be -4.1 per cent (7 repetitions with 0.0 decimal).

Table 2:4: Compound Annual Growth Rate in Funds Flow to sample Cluster Areas

Calculated CAGR from Sanctioned Funds (2008-2013) in Sample MADA Pockets			
Districts	Cluster Approach Pockets	Total Funds Flow (2008-2013) (₹ in Lakh)	CAGR (Y_{1-5})* (In %)
Sambalpur	Naktideul	28.74	-5.61
Nuapada	Nuapada	27.39	-5.62

*Source: Department of ST & SC Development, Minorities & Backward Classes Welfare, GoO *(Y₁₋₅ = Five Years) (Refer to Annexure IV for Detailed Year Wise Funds Flow). Total Funds Flow Refers to SCA to TSP which includes IGA and incidental to IGA.*

No increment was found for the year 2010 (Fixed ₹70 lakhs for 2 Years) (Naktideul of Sambalpur districts (CAGR= - 4.04 per cent) and Nuapada Cluster Approach Pockets of Nuapada district (CAGR= - 4.09 per cent) are two Cluster Approach Pockets sampled for the study. Utilization Certificates (UCs) have been received for all proposed project-wise sanctions by Department of ST & SC Development, Minorities & Backward Classes Welfare, GoO.

It was observed during the field study that there was mismatch in the record available about the funds released to the groups and actual receipt of the released funds by the recorded groups. The SHGs of both the sampled Cluster Approach Pockets were found defunct during the study. As per the information of the functional SHGs (n=2) from Naktideul Cluster Pocket of Sambalpur district, the groups had not received any funds from the Government towards IGA while the records show these two groups were sanctioned an amount of ₹60000 for income generating activities. This requires further verification of the supportive documents, which was not possible due to non-availability of bank information and documents at the SHG level.

It is inferred from discussions with different stakeholders, including Government officials that financial support is the second major reason after bank linkage for sustainable group operations. The availability (sanction and release of SCA funds and its quantum) of SCA to TSP areas (ITDAs and Micro Projects) seems responsible to some degree for better performance, along with related technical and other support systems. However, the flow to Non-TSP areas has more fluctuations for last five years resulting negative CAGR. Timely and required flow of funds for rendering administrative support for field operations and credit flow in MADA Pockets and Cluster Approach Pockets could have improved the status of SHGs and its members.

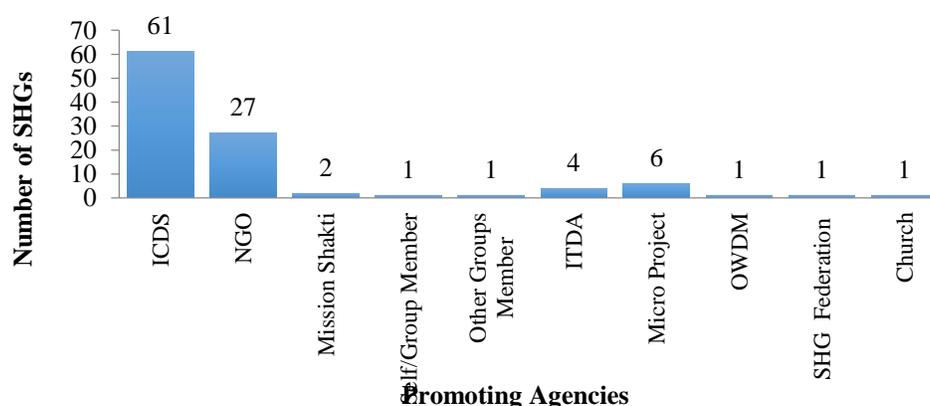
CHAPTER III

Overview of SHGs and Members

3.1 Promotion of SHGs:

The group approach was developed bringing collaborations and cohesiveness among the group members which shall ensure long salvage period of the business in comparison to the individual entrepreneurship. Financial institutions prefer credit financing to groups than individual idealising above mentioned perspective of group dynamics. As discussed earlier, the evaluation covered a total of 105 groups across different ITDA, Micro Projects, MADA Pockets and Cluster Approach Pockets. Highest of 18 SHGs were covered from Mayurbhanj while the lowest of 3 SHGs were covered in each district of Rayagada and Sambalpur. Out of total sample groups (105), 86 groups (81.90 per cent) have functional IGAs, 13 (12.38 per cent) have defunct IGAs and 6 groups (5.71 per cent) have not yet started the IGAs (Non-Operating IGA)¹¹. Out of these 6 groups who have not started any activity, 4 SHGs yet to receive funds for IGA¹² and remaining 2 are yet to start their activity though they have received the funds (include in sample to understand the reasons of delay in activity initiation). As per the records, a total of 82 groups are engaged in seasonal business while remaining 23 groups operate their business throughout the year (all the seasons in a year). Under the scheme, funds for income generating activities were provided to groups which were formed earlier by different agencies. In Nilgiri all the 5 SHGs were formed under ICDS.

Figure 2: Number of Groups formed by SHG Promoting Agencies



Note: Groups Base: 105

Of the total sampled groups, 61 SHGs (58.10 per cent) were formed by Integrated Child Development Scheme (ICDS), 27 groups (25.71 per cent) by Non-Government Organizations (NGOs), 4 groups (3.81 per cent) by ITDA and 6 groups (5.71 per cent) by Micro Projects. Rest

¹¹ Defunct IGAs: SHGs are active. IGA started by the funding from the SCA may no more exist.

¹² Official Record reflects release of funds to these SHGs

7 groups (6.67 per cent) are formed by other agencies like Mission Shakti (2 groups/ 1.90 per cent), Odisha Watershed Development Mission (OWDM) (1 group/ 0.95 per cent), SHG Federations (1 group/ 0.95 per cent), Church (1 group/ 0.95 per cent), Self Help Group Members (1 group/ 0.95 per cent) and other (1 group/ 0.95 per cent) respectively. So, the groups, promoted by different agencies, may be for different purposes under different schemes, were supported under the IGA scheme (Refer Figure 2 & Table 3:1).

Table 3:1: Promoting Agencies Wise Formation of Groups

Promoting Agencies	Number of SHGs Formed (Percentage in Parenthesis)
ICDS	61 (58.10)
NGOs	27 (25.71)
ITDA	4 (3.81)
Micro Projects	6 (5.71)
Mission Shakti	2 (1.90)
OWDM	1 (0.95)
SHG Federation	1 (0.95)
Church	1 (0.95)
SHG Member	1 (0.95)
Other	1 (0.95)
Total	105 (100)

Note: Groups Base: 105; Figures in Parenthesis indicate percentage distribution.

In the total sample, 4 groups were found to be formed by the ITDAs while 6 groups were formed by the officials of Micro Projects in areas concentrated by Particularly Vulnerable Tribal Groups (PVTGs). Groups were found to be formed in between 1999 to 2010. The evaluation study targeted for the last five years performance of the SHGs. Hence, SHGs were sampled basing on the subsidies they have availed from Tribal Development Administrative Units within last five years i.e. 2008 to 2012. Availing subsidy by the group considered as an indicator about the existence of the group and its functional status.

3.2 Year of Group Formation:

The groups, supported under IGA have been formed in different years. Normally it is expected that with higher level of maturity, group functioning also gets strengthened and members maintain the group cohesiveness along with maintenance of group records / documents. But no such trend is observed during field survey. A total of 13 sampled groups failed to continue IGA operation and in certain groups, records are either not available or not found updated.

Figure 3: Age of Sampled Groups

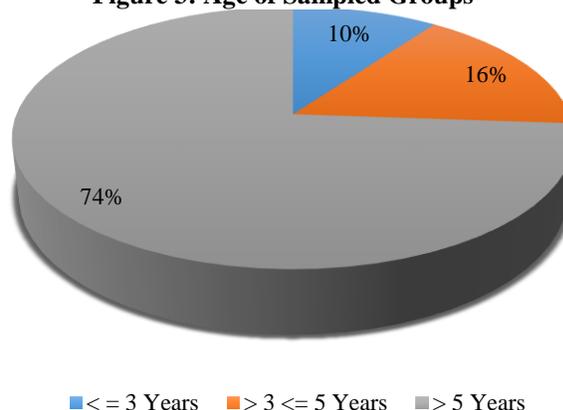


Table 3:2: Year of Formation of the Groups and Selected Members Supported under IGA

Year of Group Establishment	No of Selected SHGs	Total Members of Selected SHGs	Selected Members for Sample
1999	3 (2.86)	34 (2.77)	7 (2.41)
2000	4 (3.81)	50 (4.07)	12 (4.12)
2001	5 (3.81)	47 (3.83)	10 (3.44)
2002	15 (14.29)	186 (15.15)	48 (16.49)
2003	12 (11.43)	137 (11.16)	38 (13.06)
2004	10 (9.52)	118 (9.61)	24 (8.25)
2005	11 (10.48)	131 (10.67)	32 (11)
2006	17 (16.19)	190 (15.47)	46 (15.81)
2007	11 (10.48)	119 (9.69)	25 (8.59)
2008	9 (8.57)	107 (8.71)	21 (7.22)
2009	6 (5.71)	74 (6.03)	21 (7.22)
2010	3 (2.86)	35 (2.85)	7 (2.41)
Total	105 (100)	1228 (100)	291 (100)

Note: Groups Base: 105 & Group Member Base: 291; Figures in parenthesis indicate percentage distribution

Note: Year of Group Establishment is not the year of initiation of Income Generating Activity. Groups might be established more than 10 years ago; but the IGA must have started with in last five years with support from Department of ST & SC Development, Minorities & Backward Classes Welfare, Govt. of Odisha (Base Year 2012).

Maximum of 17 groups (16.19 per cent) were formed in 2006 with maximum 190 beneficiaries (15.47 per cent) of and minimum of 3 groups (2.86 per cent) with 34 members (2.77 per cent) in 1999 as covered under the study. Of the total sampled groups, 2.86 per cent groups were formed before the year 2000. In the last 5 years, i.e., 2007 to 2010, a total of 28.57 per cent groups were formed. So, 71.43 per cent groups, which were formed earlier, were also rendered with IGA support. In the above table it is evident that SHGs were established long back in 1999. But the IGA the group is performing now is supported by ST & SC Development, Minorities & Backward Classes Welfare Department and has been started at maximum of 5 years back taking 2012 as the base year (*Refer Table 3:2*).

3.3 Objectives of Group Formation:

During the field survey, five objectives were traced behind the formation of SHGs. However, 5 SHGs were reported to have no specific reason for the formation under ITDA and Micro Project administration.

Table 3:3: Objectives of Group Formation

Objectives	ITDA	Micro Projects	MADA Pockets	Cluster Approach Pockets	Total	Percentage Distribution from Total Responses	Percentage Distribution from Total Sample
Thrift & Credit	179 (79.56)	29 (12.89)	12 (5.33)	5 (2.22)	225 (100)	225 (53.44)	225 (77.32)
Undertaking IGA	76 (80.00)	6 (6.32)	4 (4.21)	9 (9.47)	95 (100)	95 (22.57)	95 (32.65)
No Clear Objective	3 (60.00)	2 (40)	0 (0)	0 (0)	5 (100)	5 (1.19)	5 (1.72)
Development Activities	58 (74.36)	6 (7.69)	5 (6.41)	9 (11.54)	78 (100)	78 (18.53)	78 (26.8)
Create Awareness	9 (90.00)	0 (0.00)	1 (10)	0 (0)	10 (100)	10 (2.38)	10 (3.44)
Involve in Govt. Programmes	7 (87.50)	0 (0.00)	1 (12.50)	0 (0)	8 (100)	8 (1.90)	8(2.75)
Total	332	43	23	23	421	421 (100.00)	291

Note: Group Members Multiple Response Base: 421; Figures in parenthesis indicate percentage distribution.

The basic objective of the group, when it was formed was thrift and credit (77.32 per cent). However, a significant percentage of members (32.65 per cent) are of the opinion that undertaking IGA was the basic objective behind the formation of SHG. Apart from that, to take up various local development activities through SHG was also another consideration for formation of groups (26.80 per cent) (Refer Table 3:3).

3.4 Group Composition:

Member strength of the SHGs under evaluation varies from 10 (L_{Min.}) to 20 (L_{Max.}). A total of 55 SHGs are having member strength of 10 while only 1 group is having the member strength of 20 individuals (ITDA, Baliguda, Kandhamal). Total member strength of 105 SHGs estimated to be 1228 with an average of 12 members per SHG. Out of the total members, 90.23 per cent (1108) members belong to Below Poverty Line (BPL) category.

Table 3:4: Economic Category of Group Members

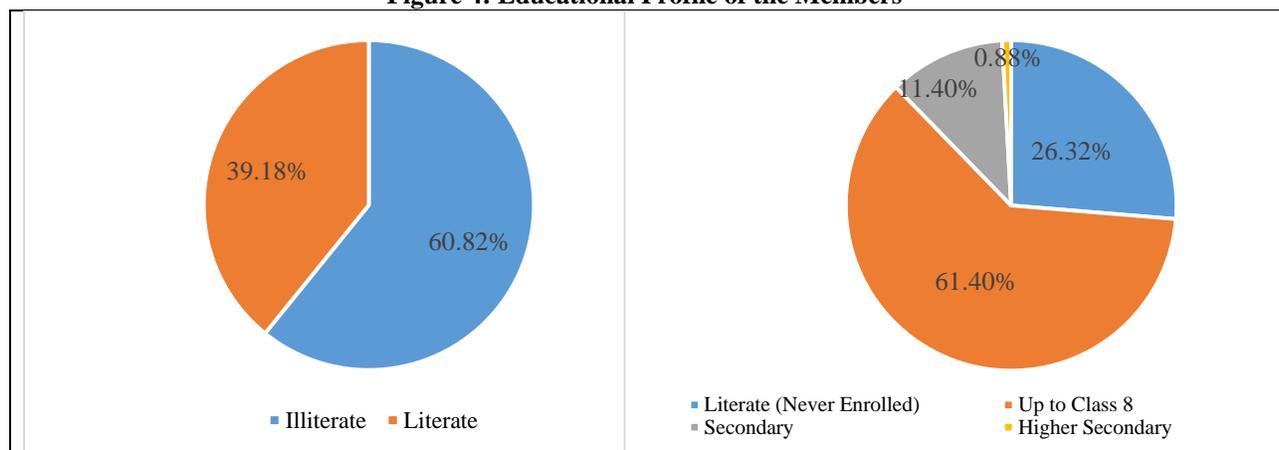
Tribal Development Administrative Units	No. of Sampled SHGs	Total No. of Non-BPL Members	Total No. of BPL Members	Total
ITDA	80 (76.19)	102 (10.99)	826 (89.01)	928 (75.57)
Micro Projects	13 (12.38)	0 (0)	145 (100)	145 (11.81)
MADA Pockets	7 (6.67)	6 (6.89)	81 (93.10)	87 (7.08)
Cluster Approach Pockets	5 (4.76)	12 (17.64)	56 (82.35)	68 (5.54)
Total	105 (100)	120 (100)	1108 (100)	1228 (100)

Note: Groups Base: 105 & Group Members Base: 291; Minimum and Maximum APL and BPL members across 105 groups are given to observe the APL and BPL proportion in SHGs. Figures in parenthesis indicate percentage distribution.

In Micro Projects, all the 145 SHG members (100 per cent) found to be below the poverty line, whereas highest non-BPL members of 17.64 per cent are found in Cluster Approach Pockets. Number of non-BPL member found to be comparatively less (6.89 per cent) in MADA Pockets

in comparison to ITDA (Refer Table 3:4). So, it can be said that the SHGs, which have been formed by taking tribal members only, comprises both BPL and non-BPL members. As subsidy is linked to BPL tribal families, it is obvious that non-BPL tribal families were not taken in to account for subsidy, though they are the members of the group. As SHG was considered to be the financial intermediary for credit delivery and subsidy realisation, the availability of subsidy per member has no importance.

Figure 4: Educational Profile of the Members



Note: Group Members Base: 291

Of the total respondents, total 177 members (60.82 per cent) are illiterate and rest 144 members (39.18 per cent) are literate. Out of 144 literate members, 30 members (26.32 per cent) are literate; but never enrolled in schools, 70 members (61.40 per cent) have attended primary and upper primary education (up to class VIII), 13 members (11.40 per cent) are matriculate and 1 member (0.88 per cent) has completed higher secondary education (Refer Figure 4).

3.5 Years of Association in the Group:

Enquiry was made during the field study to find out the participation of members in the groups. This enquiry was necessary to find out cohesiveness among the group members.

Table 3:5: Years of Association of Members in the Group

Groups	Years of Association	Total Members	Sample Members
Group I	2 to 5	216 (17.59)	49 (16.84)
Group II	6 to 10	695 (56.60)	165 (56.70)
Group III	11 to 15	317 (25.81)	77 (26.64)
Total		1228 (100)	291 (100)

Note: Group Members Base: 291; No. of Years refer to for how many years the member is associated with groups. Figures in parenthesis indicate percentage distribution.

Actual year of association of members normally varies between a minimum of 2 years to a maximum of 15 years. Total 49 members (16.84 per cent) are relatively new having five years of association in their respective groups whereas 165 members (56.70 per cent) have group association between 6 to 10 years. But 77 members (26.64 per cent) are relatively older as they

have been associated in group activities for more than 10 years. So, IGA support rendered to members, irrespective of their years of association with the group where group considered being one unit for support (*Refer Table 3:5*).

3.6 Reasons for Joining the Group:

A total of 11 reasons were identified during the interaction with the group members for joining the group. Only two instances (1 in ITDA and 1 in Cluster Pocket) was observed during the field survey where the member has joined the group without any specific aspirations.

Table 3:6: Areas of Interest of Members for Joining the Group

Reasons of Joining Groups	Areas of Members Interest in ITDA	Areas of Members Interest in Micro Projects	Areas of Members Interest in MADA Pockets	Areas of Members Interest in Cluster Approach Pockets	Percentage of Total Responses	Percentage of Total Sample
Economic Benefit	179 (78.51)	24 (10.53)	11 (4.82)	14 (6.14)	228 (100.0)	78.35
Insisted by Facilitating Agency (Govt. / NGOs)	21 (77.78)	5 (18.52)	1 (3.70)	0 (0.00)	27 (100.0)	9.28
Doing Saving	137 (76.97)	24 (13.48)	9 (5.06)	8 (4.49)	178 (100.0)	61.17
Joining of Others Motivated Me to Join	24 (75.00)	5 (15.63)	3 (9.38)	0 (0.00)	32 (100.0)	11
Self-reliance	48 (76.19)	8 (12.70)	4 (6.35)	3 (4.76)	63 (100.0)	21.65
Meet immediate needs	56 (75.68)	8 (10.81)	3 (4.05)	7 (9.46)	74 (100.0)	25.43
To act as pressure group	7 (70.00)	3 (30.00)	0 (0.00)	0 (0.00)	10 (100.0)	3.44
For Social Empowerment	15 (71.43)	2 (9.52)	3 (14.29)	1 (4.76)	21 (100.00)	7.22
To get relief from family coercion	2 (100.00)	0 (0.00)	0 (0.00)	0 (0.00)	2 (100.0)	0.69
Access loan	71 (73.96)	9 (9.38)	6 (6.25)	10 (10.42)	96 (100.0)	32.99
Access subsidy on loan	73 (81.11)	5 (5.56)	4 (4.44)	8 (8.89)	90 (100.0)	30.93
No Clear Reason of Joining	1 (100.0)	0 (0.00)	0 (0.00)	0 (0.0)	1 (100.0)	0.34
Total	634	93	44	51	822	291

Note: Group Members Base: 291; Multiple response base of 822; Figures in parenthesis indicate percentage distribution.

Different members have different aspirations when they joined the group. But among all, interest to get economic benefit was the prime for a majority of the members (78.35 per cent) followed by their interest to do certain savings for themselves, accessing loan (32.99 per cent) and availing subsidy on loan (30.93 per cent). Joining the group for social causes is relatively a less motivational factor in comparison to personal economic gain. Some members also join the group because they were asked to join by the facilitating / SHG promoting agencies (Govt. / NGOs etc.) (*Refer Table 3:6 & Figure 5*).

3.7 Helpfulness of Present IGA:

Income Generating Activities are meant for the economic development of the group members leading to social upliftment in long run. But it was observed during the survey that IGA is not supportive for all the members of the groups.

Table 3:7: Helpfulness of Present IGA

Tribal Development Administrative Units	Helpful IGAs	Not Helpful IGAs	Total
ITDA	194 (78.86) [89.40]	23 (69.70) [10.60]	217 (77.78) [100.00]
Micro Projects	29 (11.79) [82.86]	6 (18.18) [17.14]	35 (12.54) [100.00]
MADA Pockets	10 (4.07) [71.43]	4 (12.12) [28.57]	14 (5.02) [100.00]
Cluster Areas	13 (5.28) [100.00]	0 (0.00) [0.00]	13 (4.66) [100.00]
Total	246 (100.0) [88.17]	33 (100.0) [11.83]	279 (100.0) [100.00]

Note: Group Members Base: 279; Figures in parenthesis () are percentages distribution across tribal development administrative units in each response category; Figures in [] are percentage distribution in each tribal development administrative unit from total responses.

The IGA found to be helpful to the members but its degree varies by Tribal Development Administrative Units. While in Cluster Approach Pockets, all the members feel that it has been beneficial to them, in remaining cases; more than 80 per cent are of the same opinion, excluding MADA Pockets. Field observation in MADA Pockets also confirms that IGA achievement is quite higher in other Tribal Development Administrative Units in comparison to MADA Pockets (Refer Table 3:7).

3.8 Gradation of SHGs:

The total 105 groups are graded into five categories from poor to excellent basing on 14 criteria collected from the primary survey. Each parameter is given marks ranging from highest of 2 to lowest of 0. Groups are graded as per the percentage of the score obtained from the total maximum score of 28 (14*2). Groups are graded separately for each Tribal Development Administrative Units as the intervention efficiency varies from TSP area to Non-TSP areas. Group gradation shall be helpful to apprehend the interventions of the Government under SCA to TSP for last few years. Following parameters are taken for the SHGs gradation.

- a) Year of Group Formation (> 5 Years 2 & <=5 Years 1) (Base 2011)
- b) Year of IGA Involvement (> 3 Years 2 & <=3 Years 1 & Defunct/ CS = 0) (Base Year 2013)
- c) Functional Status of Group (Functional =2, Defunct & Not Yet Started=0)
- d) IGA Operations (Group Activity = 2 & Individual =1 & Not Yes Started=0)
- e) Seasonality of Business (All Season=2 & Seasonal=1 & Defunct =0)
- f) Group Formation Agents (Formed by Tribal Development Administrative Units =2 , Others = 1)
- g) Member Strength (10-12=1 & 13-20=2)
- h) Percentage of BPL Members (< 50% = 1 & >= 50% =2)
- i) Skill Enhancement Training (Skill Training Taken = 2, Not Taken=0)
- j) Percentage of Initial Own Investment to Total Investment {(>0<=2% = 1 or >2%=2, No Initial Investment=0) (Median \cong 2%)}

- k) Percentage of Subsidy to Total Investment $\{(>0 \leq 31\% = 1 \text{ or } >31\%=2, \text{ No Subsidy Aailed}=0) \text{ (Median}=31\%)\}$
- l) Percentage of Credit to Total Investment $\{(>0 \leq 64\% = 1 \text{ or } >64\%=2, \text{ No Credit Linkage}=0) \text{ (Median}=64\%)\}$
- m) Percentage of Grant to Total Investment $\{(>0 \leq 40\% = 1 \text{ or } >40\%=2, \text{ No Grant}=0) \text{ (Median}\cong 40\%)\}$
- n) Percentage of Net Profit to Total Investment (Return on Investment) $\{(>0 \leq 7\% = 1 \text{ or } >7\%=2, \text{ No Profit or No Records}=0) \text{ (Median}=7\%)\}$

From the Table No. 3.8, it is clear that not a single group falls under the poor category, i.e., having a score <20% (Refer Table 3.8).

Table 3:8: Gradation of Self Help Groups

Score	Gradation of Groups	Performance Rating	ITDA	Micro Project	MADA Pockets	Cluster Approach Pockets	Total
$\geq 80\%$	Grade I	Excellent	1 (1.25) [25.00]	3 (23.08) [75.00]	0 (0.00) [0.00]	0 (0.00) [0.00]	4 (3.81) [100.0]
$\geq 60\% < 80\%$	Grade II	Very Good	62 (77.50) [84.93]	7 (53.84) [9.59]	2 (28.57) [2.74]	2 (40.00) [2.74]	73 (69.52) [100.0]
$\geq 40\% < 60\%$	Grade III	Good	10 (12.50) [76.92]	0 (0.00) [0.00]	2 (28.57) [15.38]	1 (20.00) [7.69]	13 (12.38) [100.0]
$\geq 20\% < 40\%$	Grade IV	Average	7 (8.75) [46.67]	3 (23.08) [20.00]	3 (42.86) [20.00]	2 (40.00) [13.33]	15 (14.29) [100.0]
<20%	Grade V	Poor	0 (0.00) [0.00]	0 (0.00) [0.00]	0 (0.00) [0.00]	0 (0.00) [0.00]	0 (0.00) [0.00]
Total			80 (100.0)	13 (100.0)	7 (100.0)	5 (100.0)	105 (100.0)

Note: Groups Base: 105; 14 Indicators are taken and Score was given as per the above scoring guidelines. Figures in parenthesis () are percentages distribution across performance rating categories in specific tribal development administrative unit; Figures in [] are percentage distribution across tribal development administrative units for each performance ranking category.

A detail format for the monitoring of Income Generating Activities prior to intervention and its outcome tracking is presented in the **Annexure V**. This format can be used by Tribal Development Administrative Units to estimate the outcome achieved through IGA implemented through self-help groups. 14 criteria are fixed as monitoring indicators for the SHGs. Necessary alterations in the indicators may be made by the Tribal Development Administrative Units for proper monitoring of the groups.

CHAPTER IV

Financial Support System and Income Generation

4.1 IGA Selection Process:

Success of an IGA depends upon a number of factors, but most prominent of them is the selection of appropriate IGA based on the skill, knowledge of the business and capacity (individual or collective) to carry it forward. Understanding of local market environment determines the success of a business. The basic business principles are equally applicable for a collective or individual business, irrespective of its size. SHGs normally take up activities that are having more local importance, easy to handle / manage and less capital intensive. It can be said that identification of an IGA and taking it up by a SHG is more driven by own judgement of members / leaders and many a times influenced by the promoting / facilitating agencies.

As observed, a maximum of 27 SHGs are engaged in Goatery, Sheepery and Piggery¹³ followed by business of 12 groups in vegetables cultivation and 10 groups are found to be involved in *Sabai* Rope Making. *Sabai* Rope Making is subjected to the availability of raw materials because of which 9 groups are involved in this activity in Mayurbhanj and 1 group in Balasore. Other 37 groups (of total 86 functional SHGs) are involved in activities like bricks making, transport business, video system etc. (Refer Figure 6). Income generating activities for 37 groups are selected by the group members themselves while for other 20 groups, the facilitating NGOs who have formed the SHGs has chosen the business. The local Anganwadi Workers (AWWs) fixed the income generating activities for 15 groups whereas Government officials (WEOs, ITDA officials) decided the group activities for 13 SHGs. Lac Society decided the IGA for 1 group in Nilgiri ITDA, Balasore. It can be inferred that the group members and the Government officials decided the group activities for 58% SHGs.

It seems that the activities are imposed on the groups by the facilitating agencies in 49 groups (56.90%). Perhaps, this is with the realisation that the facilitating agencies have a better understanding of the market and business potential in comparison to the group members. Where the SHGs have no prior experience of group business, facilitating agencies did not consider the actual interest of the groups, their business priorities and capability to deal with. However, AWWs conduct discussions with the group members for deciding the group activities¹⁴. In such a situation, it may be assumed that, had the IGA been decided by the group members, the business could have been relatively better. Perhaps, income generated from the IGAs, due to self-selection of activities, based on own potential could have helped to revive the groups and prevented from disintegration.

¹³Collectively Exhaustive Options

¹⁴Dual inference from Supervisors and Investigators Observation Notes (Ground - Team's Captive-Knowledge)

Table 4:1: Prime Reasons of Selection of IGA by SHGs

Reasons	No. of Responses	No. of SHGs
To Increase Income of the Groups	65 (42.48)	65 (75.58)
Profitable than other IGAs	43 (28.10)	43 (50.00)
Imposed by Government officials	13 (8.50)	13 (15.12)
Availability of Market	13 (8.50)	13 (15.12)
Inspired by other beneficiaries	10 (6.54)	10 (11.63)
Traditional Livelihood Activity	4 (2.61)	4 (4.65)
No Alternative Options	3 (1.96)	3 (3.49)
Monopoly Business	2 (1.31)	2 (2.33)
Total	153 (100)	86

Note: Groups Base: 86; Multiple Response Base=153; Figures in parenthesis indicate percentage distribution. No. of SHGs estimated from the total 86 functional IGAs where SHGs are involved.

Among different reasons of selection of IGAs, increase in the income of groups (42.48%) and thereby the associated members was the prime consideration. Followed by increased group and household income, amount of profitability (28.10 per cent) was the major consideration for the groups for the selection / adaptation of specific IGA type (Refer Table 4:1).

4.2 Functional Status of IGAs:

Of the total SHGs, 86 groups (81.90 per cent) are having functional IGAs whereas in case of 13 groups (12.38 per cent), IGA is defunct i.e. IGA supported under IGS is not continuing. In the remaining 6 groups (5.71 per cent), IGA is yet to be started by the groups / members (Non-operating IGA).

Table 4:2: Functional Status of IGAs

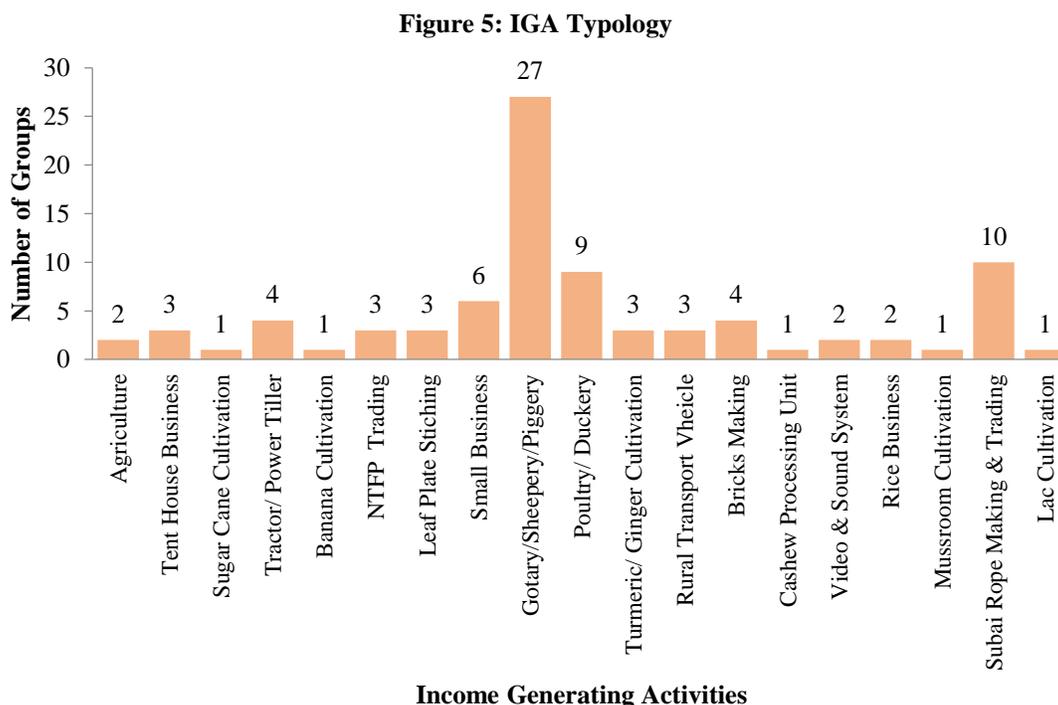
Tribal Development Administrative Unit	Status of IGAs			Total
	Functional	Defunct	Yet to Start (Non-Operating IGA)	
ITDA	72 (90)	7 (8.75)	1 (1.25)	80 (100)
Micro Projects	10 (76.92)	1 (7.69)	2 (15.39)	13 (100)
MADA Pockets	2 (28.57)	4 (57.14)	1 (14.29)	7 (100)
Cluster Approach Pockets	2 (40)	1 (20)	2 (40)	5 (100)
Total	86 (81.90)	13 (12.38)	6 (5.71)	105 (100)

Note: Groups Base: 105; Figures in parenthesis indicate percentage distribution

Looking at administrative unit wise situation, in 72 groups (90 per cent) are functional in ITDA, followed by 10 groups (76.92 per cent) in Micro Projects, 2 groups (28.57 per cent) in MADA Pockets and 2 groups (40 per cent) in Cluster Approach Pockets. Highest percentage of defunct IGAs observed in MADA blocks (57.14 per cent) and lowest in Micro Projects (7.69 per cent). The reason for highest percentage of defunct IGAs in MADA blocks is linked to poor monitoring and follow-up measures by the supporting / facilitating agencies (Refer Table 4:2).

4.3 IGA and its Typology:

From the total 86 functional SHGs, only 3 groups (3.49 per cent) are found to be involved in more than one IGA whereas all other groups are engaged primarily in one activity duly funded under tribal development strategy by the Department.



Note: Groups with Functional IGA, Base: 86

In the IGA typology, only primary activities of 3.49 per cent groups that are doing multiple IGA are considered to avoid repetition. But groups without any IGA, including groups that have no more involved in IGA are not considered (6 groups yet to start IGA and 13 groups stopped their IGA in the mid-course). A highest of 27 (31.39 per cent) groups are engaged in animal husbandry followed by 10 (11.62 per cent) groups involved in *Sabai* rope making and trading. *Sabai* rope making is subject to the availability of raw materials and because of which this activity is performed by the groups only in Mayurbhanj and Balasore (9 groups in Mayurbhanj and 1 in Balasore). A total of 19 income generating activities are identified during field evaluation (*Refer Figure 5*).

Table 4:3: Distribution of IGAs by SHG in different Tribal Development Administrative Units

IGA Typology	ITDA	Micro Projects	MADA Pockets	Cluster Approach Pockets	Total
Seasonal Business	6 (7.50)	-	-	-	6 (5.71)
Vegetable Cultivation	9 (11.25)	1 (7.69)	1 (14.29)	1 (20)	12 (11.43)
Agriculture	2 (2.50)	-	-	-	2 (1.90)
Tent House	3 (3.75)	-	-	-	3 (2.86)
Sugarcane Cultivation	1 (1.25)	-	-	-	1 (0.95)
Tractor / Power Tiller	4 (5.00)	-	-	-	4 (3.81)
Banana Cultivation	1 (1.25)	-	-	-	1 (0.95)
Trading MFPS	1 (1.25)	-	1 (14.29)	1 (20.00)	3 (2.86)
Leaf Plate Stitching	2 (2.50)	-	1 (14.29)	-	3 (2.86)
Petty Business	3 (3.75)	2 (15.38)	1 (14.29)	-	6 (5.71)
Goatery / Sheepery	20 (25.00)	3 (23.08)	1 (14.29)	3 (60.00)	27 (25.71)
Poultry	8 (10.00)	1 (7.69)	-	-	9 (8.57)
Rural Transport Vehicle	3 (3.75)	-	-	-	3 (2.86)
Brick Making	2 (2.50)	1 (7.69)	1 (14.29)	-	4 (3.81)
Cashew Processing Unit	1 (1.25)	-	-	-	1 (0.95)
Video & Sound System	2 (2.50)	-	-	-	2 (1.90)
Rice Business	2 (2.50)	-	-	-	2 (1.90)
Mushroom Cultivation	1 (1.25)	-	-	-	1 (0.95)
Sabai Rope Making	9 (11.25)	-	1 (14.29)	-	10 (9.52)
Turmeric Cultivation	-	4 (30.77)	-	-	4 (3.81)
Lac Cultivation	-	1 (7.69)	-	-	1 (0.95)
Total	80 (100.0)	13 (100.0)	7 (100.0)	5 (100.0)	105 (100.0)

Note: Groups Base: 105; Figures in parenthesis indicate percentage distribution.

Selection of income generating activities across Tribal Development Administrative Units reveals animal husbandry (Goatery/ Sheepery) is highest of 25 per cent in ITDAs, 14.29 per cent in MADA Pockets and 60 per cent in Cluster Approach Pockets. Turmeric cultivation is highest of 30.77 per cent in Micro Projects. Vegetable cultivation is the other prevalent income generating activities found in all Tribal Development Administrative Units (*Refer Table 4:3*).

Table 4:4: Decision Making on Selection of IGA

Tribal Development Administrative Units	Selection of IGA of SHGs							
	Self / Group Members	Government Officials	Local NGO	AWW	Lac Society	Church	Other	Total
ITDA	33 (41.25)	15 (18.75)	21 (26.25)	10 (12.50)	1 (1.25)			80 (100)
Micro Projects	4 (30.77)	3 (23.08)	1 (7.69)	4 (30.77)			1 (7.69)	13 (100)
MADA Pockets		3 (42.86)	1 (14.29)	2 (28.57)		1 (14.29)		7 (100)

Tribal Development Administrative Units	Selection of IGA of SHGs							
	Cluster Approach Pockets	3 (60)		1 (20)	1 (20)			
Total	40 (38.10)	21 (20)	24 (22.86)	17 (16.19)	1 (0.95)	1 (0.95)	1 (0.95)	105 (100)

Note: Groups Base: 105; AWW-Anganwadi Worker; Figures in parenthesis indicate percentage distribution.

Income generating activities of 40 groups (38.10 per cent) are selected by the group members themselves while for rest 65 groups (61.90 per cent) the facilitating agencies who have formed the SHGs choose the business. The local Anganwadi Workers (AWWs) fixed the income generating activities for 17 groups (16.19 per cent) groups whereas Government officials (WEOs, ITDA officials) decided the group activities for other 21 (20 per cent) SHGs. The local Lac Society decided the IGA for 1 group (0.95 per cent) in Nilgiri ITDA, Balasore. Across Tribal Development Administrative Units, a highest of 41.25 per cent IGAs are selected by group members in ITDAs, 30.77 per cent IGAs are selected by group members in Micro Projects, 42.86 per cent IGAs are selected by Government officials in MADA Pockets and 60 per cent IGAs are selected by group members in Cluster Approach Pockets (*Refer Table 4:4*).

4.4 Group & Individual IGA:

Collective / group approach to income generation is more common (67.62 per cent) in comparison to individual (22.86 per cent). Further 9.52 per cent groups are yet to start IGA.

Table 4:5: Group and Individual IGA

Tribal Development Administrative Units	Group IGA	Individual IGA	Yet to Start (Non-Operating IGA)	Total
ITDA	60 (75)	19 (23.75)	1 (1.25)	80 (100)
Micro Projects	9 (69.23)	2 (15.38)	2 (15.38)	13 (100)
MADA Pockets	4 (57.14)	2 (28.57)	1 (14.29)	7 (100)
Cluster Approach Pockets	2 (40)	1 (20)	2 (40)	5 (100)
Total	75 (71.43)	24 (22.86)	6 (5.71)	105 (100)

Note: Groups Base: 105; Figures in parenthesis indicate percentage distribution.

Of the total groups by different Tribal Development Administrative Units, as high as 2 groups in the Micro Projects and Cluster Approach Pockets and 1 group each in ITDA and MADA Pockets are yet to start IGA (Non-Operating IGA). Highest percentage of groups involved in collective IGA are in ITDA (75 per cent) followed by Micro Projects (69.23 per cent), MADA blocks (57.14 per cent) and Cluster Approach Pockets (40 per cent). Individual IGA is more prominent in MADA Pockets (28.57 per cent) followed by ITDA (23.75 per cent), Cluster Approach Pockets (20 per cent) and Micro Projects (15.38 per cent) (*Refer Table 4:5*).

4.5 Seasonality of IGA:

In about 67.74 per cent groups, IGAs are throughout the year whereas in 32.36 per cent groups, IGAs are more seasonal out of total 93 SHGs and 5 IGAs are yet to start (6 defunct groups and 1 Non-operating IGA from Micro Project failed to respond).

Table 4:6: Seasonality of IGAs

Tribal Development Administrative Unit	IGA Type	All Season	Seasonal	Yet to Start (Non-Operating IGA)	Total
ITDA	Seasonal Business	2 (33.33)	4 (66.67)	0 (0)	6 (100)
	Vegetable Cultivation	2 (25)	6 (75)	0 (0)	8 (100)
	Agriculture	0 (0)	1 (100)	0 (0)	1 (100)
	Tent House	3 (100)	0 (0)	0 (0)	3 (100)
	Sugarcane Cultivation	0 (0)	1 (100)	0 (0)	1 (100)
	Tractor / Power Tiller	3 (75)	1 (25)	0 (0)	4 (100)
	Trading MFPs	1 (100)	0 (0)	0 (0)	1 (100)
	Leaf Plate Stitching	1 (50)	1 (50)	0 (0)	2 (100)
	Petty Business	0 (0)	3 (100)	0 (0)	3 (100)
	Banana Cultivation	0 (0)	1 (100)	0 (0)	1 (100)
	Goatery / Sheepery	19 (95)	0 (0)	1 (5)	20 (100)
	Poultry	5 (62.50)	3 (12.50)	0 (0)	8 (100)
	Rural Transport Vehicle	3 (100)	0 (0)	0 (0)	3 (100)
	Brick Making	2 (100)	0 (0)	0 (0)	2 (100)
	Cashew Processing Unit	1 (100)	0 (0)	0 (0)	1 (100)
	Video & Sound System	2 (100)	0 (0)	0 (0)	2 (100)
	Rice Business	1 (100)	0 (0)	0 (0)	1 (100)
	Mushroom Cultivation	1 (100)	0 (0)	0 (0)	1 (100)
	<i>Sabai</i> Rope Making	7 (87.50)	1 (12.50)	0 (0)	8 (100)
	Total	53 (69.74)	22 (28.94)	1 (1.32)	76 (100)
Micro Projects	Vegetable Cultivation	0 (0)	0 (0)	1 (100)	1 (100)
	Petty Business	0 (0)	2 (0)	0 (0)	2 (100)
	Goatery / Sheepery	3 (100)	0 (0)	0 (0)	3 (100)
	Turmeric Cultivation	3 (100)	0 (0)	0 (0)	3 (100)
	Brick Making	1 (100)	0 (0)	0 (0)	1 (100)
	Lac Cultivation	0 (0)	1 (100)	0 (0)	1 (100)
	Total	7 (63.64)	3 (27.27)	1 (9.09)	11 (100)
MADA Pockets	Vegetable Cultivation	1 (100)	0 (0)	0 (0)	1 (100)
	Trading MFPs	0 (0)	1 (100)	0 (0)	1 (100)
	Petty Business	1 (100)	0 (0)	0 (0)	1 (100)

Tribal Development Administrative Unit	IGA Type	All Season	Seasonal	Yet to Start (Non-Operating IGA)	Total
	Goatery / Sheepery	0 (0)	0 (0)	1 (100)	1 (100)
	Brick Making	0 (0)	1 (100)	0 (0)	1 (100)
	Sabai Rope Making	0 (0)	1 (100)	0 (0)	1 (100)
	Total	2 (33.33)	3 (50)	1 (16.66)	6 (100)
Cluster Approach Pockets	Vegetable Cultivation	0 (0)	1 (100)	0 (0)	1 (100)
	Trading MFPs	0 (0)	1 (100)	0 (0)	1 (100)
	Goatery / Sheepery	1 (25)	0 (0)	2 (75)	3 (100)
	Total	1 (20)	2 (40)	2 (40)	5 (100)

Note: Groups Base: 98; Some particular activities are done in a season or groups / members do it throughout the year; Figures in parenthesis indicate percentage distribution

Of the total groups in each Tribal Development Administrative Units, highest percentage of groups involved in all season business are in ITDA (69.74 per cent) followed by Micro Projects (63.64 per cent), MADA Pockets (33.33 per cent) and Cluster Approach Pockets (20 per cent). Seasonal involvement of groups are highest in ITDA (28.94 per cent) followed by Micro Projects (27.27 per cent) (Refer Table 4:6).

4.6 Own Capital Investment:

A total of 12 groups have started their business with zero initial investment from own sources / group funds. Minimum group investment of ₹300 was found in case of 1 group while a maximum of ₹42,000 invested by 1 group (kept away from grouping as an outlier). Thus the Mean Initial Investment is calculated to be ₹6,897.84. Based on investment of own capital, the SHGs are categorised into 5 groups¹⁵.

Table 4:7: Own Initial Investment by SHGs

Groups	Own Initial Investment (In ₹) (Class Interval = 6,000)	Number and Percentage of SHGs
Group I	No Initial Investment	12 (11.43)
Group II	300 – 6,300	62 (59.05)
Group III	6,301 – 12,300	16 (15.24)
Group IV	12,301 – 18,300	5 (4.76)
Group V	18,301 – 24,300	7 (6.67)
Group VI	24,301 – 30,300	2 (1.90)
Group VII	Greater than 30,300	1 (0.95)
Total		105 (100)

Note: Groups Base: 92; Figures in parenthesis indicate percentage distribution

¹⁵ Formulae for Grouped Data {Class Interval = $(L_{Max} - L_{Min}) \div$ No. of Groups to be formed (Judgmental/ Subjective/ Data Availability)}

Initial own investment ranges from ₹300 to ₹30,300. A highest of 67.39 per cent SHGs has the own investment from ₹300 to ₹6,300 as own investment of fall under this range followed by 17.39 per cent SHGs with own capital investment from ₹6,301 - ₹12,300 (Refer Table 4:7).

Table 4:8: Initial Own Capital Investment by SHGs for IGA

Tribal Development Administrative Unit	Number of SHGs	Maximum Investment (in ₹)	Average Investment Per SHG (in ₹)	Total Investment (in ₹)
ITDA	80	42,000	6,888.74	5, 51, 099
Micro Projects	13	4,000	1,553.85	20, 200
MADA Pockets	7	20,000	7,314.29	51, 200
Cluster Approach Pockets	5	10,000	3,800	19, 000

Note: Groups Base: 105

Average own capital investment by SHGs found to be highest of ₹6,888.74 in ITDAs, followed by SHGs in MADA Pockets with ₹7,314.29, Cluster Approach Pockets with ₹3,800 and finally Micro Project with ₹1,553.85. Based on the average investment by the groups, it can be inferred that own capital base of SHGs in ITDAs is comparatively higher than SHGs of other Tribal Development Administrative Units which is due to age of the group, higher amount of savings per capita and generation of resources from other sources (internal / external lending etc.) (Refer Table 4:8). Clusters with higher average non-BPL member per group and Micro Projects with all BPL members have low contribution to IGA from their own funds. With the same assumptions, it can be said that SHGs of Clusters and Micro Projects have low capital base, in comparison to SHGs of ITDA and MADA Pockets.

4.7 Credit Accessibility:

Taking credit from informal sources seems a major coping mechanism for the tribes to adjust financial deficiency. Average amount of credit taken by a tribal family in Odisha estimated to be ₹1020. Major source of credit for tribes remain to be informal sources as formal institutional sources of credit i.e. credit from banks, cooperatives is not available to them easily. About 5 per cent households in Odisha took loan from informal sources (money lenders) for meeting consumption expenditure (25 per cent), marriage of daughter (50.0 per cent) and house construction (25 per cent). The study also reveals that mortgaging household articles, mostly agricultural land is common among the tribes of Odisha¹⁶.

¹⁶ Migration of Tribal Women, its socio-economic effects-An in-depth study of Chhattisgarh, Jharkhand, MP and Odisha; Society for Regional Research and Analysis for Planning Commission, Govt. of India, October 2010

Table 4:9: Amount of Bank Credit to SHG for IGA

Tribal Development Administrative Unit	SHGs	Minimum Credit (In ₹)	Maximum Credit (In ₹)	Average Credit per SHG (In ₹)	Total Credit (In ₹)
ITDA	80	38,000	10,00,425	1,88,605.31	1,50,88425
Micro Projects	13	30,000	2,00,000	63,076.92	8,20,000
MADA Pockets	7	90,000	2,90,000	1,25,714.30	8,80,000
Cluster Approach Pockets	5	1,75,000	3,00,000	1,45,000	7,25,000

Note: Groups Base: 105

Out of 105 groups, 58 groups (55.24 per cent) have availed loan from banks on instalment basis while rest 47 groups (45.76 per cent) got onetime loan for the initiation of desired IGA. Out of 58 groups that availed credit on instalment, 41 groups (70.69 per cent) availed in 2 instalments, 16 groups (27.59 per cent) in 3 instalments and remaining 1 group (1.72 per cent) was found availing the sanctioned loan in 4 instalments. SHG members disclosed during discussion that before financing, concern banks reviewed the group status and had a discussion with group members on their activities. Even, before releasing the next instalment, banks were reviewing the status of the SHGs in terms of initiated activities. 38 (44.18 per cent) groups were of the opinion about difficulties they experience in getting the loan from the bank, especially in dealing with paper works. Minimum credit of ₹30,000 is observed in case of groups of Micro Project and maximum credit ₹10, 00,425 is found in case of ITDAs. Average amount of credit per group observed to be highest in ITDAs (₹1,88,605.31) and lowest in Micro Projects (₹63,076.92) (Refer Table 4:9).

Case 1: Financial Lending in Official Records

Sarita Self Help Group of Kucheita village of Kucheita GP of Gurundia Block of Sudergarh district. The SHG was established in 02.06.2006 and comes under the jurisdiction of Boneigarh ITDA. As per the ITDA record, an amount of ₹ 2, 00,000 (Rupees Two lakhs) has been sanction to the SHG through LAMPS on 30.3.2010 for Rice Business. But discussion with Group reveals that, Group has not received any financial support for the business. It is also not reflected in the group records. Similar situation is also observed in case of Kalyani SHG of Gurundia Block.



4.8 Credit Subsidy:

Subsidy is an inbuilt component of the scheme, designed objectively to give credit relief to the tribal groups and support them in capital formation. Subsidy is provided at the rate of ₹10,000 per BPL member in a group under the scheme. However, it is observed that no subsidy is availed

by 4 groups and 3 groups have no idea about the subsidy they availed. Further, information provided on subsidy in case of another 2 groups seems to be incorrect and not compatible with the scheme guideline and hence not considered. It is assumed that these two groups might have received subsidy under other group financing / credit linkage schemes of the Government. As credit specific records / financial records are not available with the group and banks failed to provide required data on this, it could not be verified. Due to poor knowledge in accounting and inadequate recording of financial transactions, many members at SHG level are unaware of the total credit and amount of subsidy they availed of. Secondly, the efforts made by the facilitating agencies to strengthen the record keeping at the group level seem inadequate. Failure on the part of the group members to respond on the amount of subsidy indicates that members are poorly aware of this aspect of the scheme. It would also have happened that subsidy related information is not percolated down to the group.

Table 4:10: Amount of Subsidy Availed by SHGs

Tribal Development Administrative Unit	SHGs	Minimum Subsidy (in ₹)	Maximum Amount (in ₹)	Average Subsidy Per SHG (in ₹)	Total Subsidy (in ₹)
ITDA	80	50,000	1,25,000	80,937.50	64,75,000
Micro Projects	13	30,000	1,20,000	62,307.69	8,10,000
MADA Pockets	7	90,000	1,10,000	71,428.57	5,00,000
Cluster Approach Pockets	5	90,000	1,25,000	63,888.89	3,40,000

Note: Groups Base: 105.

Maximum subsidy is found to be observed among the groups of ITDAs and Cluster Approach Pockets (₹1,25,000) and minimum subsidy is found to be observed among the groups of Micro Projects (₹30,000). Average per group subsidy is lowest (₹62,307.69) in Micro Projects where all the members are BPL. Thus, it can also be inferred that the investment requirement of selected IGAs in Clusters and ITDAs is comparatively higher than any other Tribal Development Administrative Units and lowest in Micro Projects (Refer Table 4:10).

4.9 Cost Structure:

Since the major business activities of these groups are Goatery/ Sheepery/ Piggery, Poultry, *Sabai* Rope making and vegetable cultivation, attempt is made to understand the IGA cost structure to find out costing pattern. For Goatery/ Sheepery/ Piggery, the major cost component is *Input Procurement Cost*. For Poultry, the major cost components are *Input Procurement* and *Other Costs* (Variable Component/ Freights). For *Sabai* rope making, the major cost components are input procurement and bank interest. For Vegetable Cultivation, it is input procurement and labour charges. Hence it was found that cost for inputs procurement is the prime expenditure components for major IGAs. Supports in terms of easy availability of raw materials and bulk purchase may reduce the procurement costs¹⁷. But it requires scaling up of operation and involvement of more number of families in a specific type of business activity.

¹⁷ Inputs for Business are difficult to acquire

4.10 Economics of IGA and Profitability of Groups:

Though the success of IGA is dependent on multiple factors, the positive financial returns drive the business to next destination. Attempt made to explore financial information on total investment (debit and credit sources), variable costs and fixed costs and total expenditure (outflow). Due to inaccurate idea on the financial records keeping, only 63.95 per cent (55 out of 86) SHGs responded all sections regarding inflow and outflow of the funds. Therefore, the financial analysis is performed taking these 55 SHGs and their business.

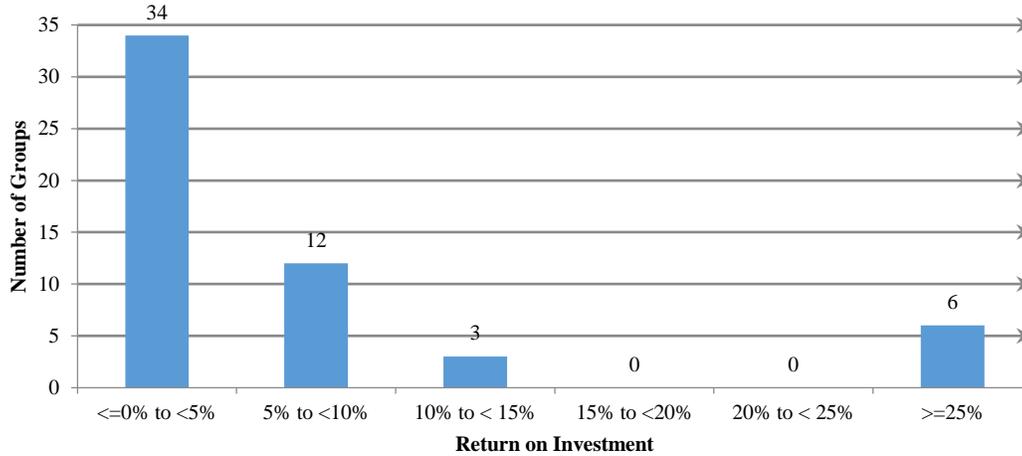
Table 4:11: Return on Investment (ROI) and its Categorisation

Frequency Distribution of SHGs of Return on Investment (ROI)						
Business	G ₁	G ₂	G ₃	G ₄	G ₅	G ₆
	0% to <5%	5% to <10%	10% to <15%	15% to <20%	20% to <25%	>=25%
Agriculture	1					
Bricks Making	1	1				
Cashew Processing Unit	1					
Goatery/ Sheepery/ Piggery	7	2	1			3
Leaf Plate Making			1			
Mushroom Cultivation	1					
NTFP Trading	2					
Poultry	1	3				2
Rural Transport Vehicle	2					
Sabai Rope making	5	3				1
Seasonal Business			1			
Small Business	2	1				
Sugarcane Cultivation	1					
Tent House	1	1				
Turmeric/Ginger Cultivation		1				
Tractor/Power tiller	2					
Vegetable Cultivation	6					
Video & Sound System	1					
Total	34	12	3	0	0	6

Note: Groups Base=55; Return on Investment (ROI) for 50 groups (52.38%) out of 105 groups could not be calculated due to non-availability of basic and reliable financial information.

The frequency distribution of Return on Investments for various business activities carried out by the SHGs is demonstrated in the table (Range= L_{Min.} = -2% and L_{Max.} = 72% & Median= 4%). Goatery, Sheepery and Piggery are the business activity which offers the highest average return on investment, followed by Poultry. Sabai rope making and Tractor/Power Tiller have the lowest average return on investment. Based on the findings from the table it may be inferred that variants of animal domestication activities may be beneficial for the SHGs after training and regular monitoring guidance. It may be predicted that group involved in business activities yielding comparatively more ROI (say 15% or above) have better sustainability than groups getting low ROI (say 5% or less). However group integration is the other factor responsible for the future survival of the groups apart from the Return on Investment (Refer Table 4:11).

Figure 6: Group Wise Return on Investment



Note: Groups Base=55

Though the data series expresses high returns on lower end (0 to < 5%) and higher ends (>25%), but the trend indicates more returns on the lower end (0 to < 5%) only if the similar business pattern continues. From the concave frequency distribution it is clear that maximum ROI in the lower end than the higher end (Refer Figure 6).

Total investment is a function of multiple sources of funds. SHG having increased borrowings shall have increased ROI. Hence co-relation is tested to establish the proposition. The assumption is as follows.

Assumption: \uparrow borrowed funds = \uparrow liabilities = \uparrow seriousness towards businesses = \uparrow ROI¹⁸

If this assumption holds true, increase in the liabilities in terms of financial borrowings shall yield more ROI. Hence the correlation matrix is drawn to find out the intensity of the co-relation (co-efficient $\stackrel{\text{def}}{=}r$) with confidence level .99 {(1-Significance Level (p))} variable level variants. The co-relation matrix failed to validate the assumption. Only the funds from the Government sources has the highest positive r of 0.2 and credit funds has the highest negative r of 0.1. As the strength of the r is very less¹⁹, it can't be established that any incurring of the liabilities shall lead to high ROI.

Uniformly the same assumption was tested using the same variables for profitable business (High ROI) like Poultry/ Goatery/ Sheepery, but the test failed in no case r exceeding .4 (10 Data Points). For Sabai Rope making the correlation failed to be established with weak r and high p (Significance Level) with 9 data points.

Though we can't establish concrete relation between ROI and borrowings, but certain business can be identified as profitable from the frequency distribution table. IGA centring animal

¹⁸ $\uparrow \stackrel{\text{def}}{=} \text{Increase/ ROI} = \frac{\text{NetProfit}}{\text{Total Investment}}$

¹⁹ $r = > 0.7$ for established co-relation with $> .9$ Significance Level

domestication ensures profitability (varying ranges 0 to < 5% to >25%). Necessary training and backend supports in terms of animal disease management could help the SHGs further for smooth management of IGA.

Table 4:12: Group Formation by Different Agencies and Return on Investment

Group Forming Agencies	G ₁	G ₂	G ₃	G ₄	G ₅	G ₆
	0% to <5%	5% to <10%	10% to <15%	15% to <20%	20% to <25%	>=25%
ICDS	23	9	2			4
NGO	6		1			2
Mission Shakti	1	1				
Other Groups Member	1					
ITDA	2					
Micro Project	1	1				
SHG Federation	1					

Note: Groups Base=55

Enquiry was also made to find out existence of any causal relationship between the formation agents of SHGs and the performance of groups taking ROI as the performance parameter. The ROI is calculated for 55 groups with a Response Rate of 64% (0.64) (out of 86 functional groups). It is observed that highest formation of 38 groups by ICDS with varying ROI. It can only be derived the quantity of groups formed; but not logical to estimate the group performance based on the formation agents. However, groups formed by all formation agents has ROI from 0% to <5%. A total of 6 groups are found to have highest ROI of more than 25% of which 4 groups (66.66 per cent) are formed by ICDS and 2 groups (33.33 per cent) are formed by NGOs (Refer Table 4:12).

Table 4:13: Individual and Group Activities and Return on Investment

Type of IGA	G ₁	G ₂	G ₃	G ₄	G ₅	G ₆
	<5%	5% to <10%	10% to <15%	15% to 20%	20% to <25%	>=25%
Groups	32	11	3			4
Individuals	2	1				2
Total	34	12	3	0	0	6

Note: Groups Base=55

Focus was directed to find out any distinction in the ROI as per the operations of the IGA by group or individuals. However it was mentioned earlier the responses were less to estimate any significant difference. Only 5 responses of the individuals were observed and the ROI shows either the least return or the highest return. For groups the return was segmented across ROI divisions with maximum 32 groups falling under the ROI of less than 5% (Refer Table 4:13). Activities are the better parameter to estimate the ROI instead of group or individual business take up.

4.11 Income and Expenditure:

Because of the involvement in IGA, about 83 per cent of the respondents feel increment in household level income. Rest groups have not realized the increase in the household income. The change in the incomes is estimated taking year of engagement in IGA as the base year and hence vary among groups.

The co-relation (Pearson's co-relation) between the Δ^{20} Income and Δ Expenditure is calculated for different parameters to find out the change in the life style of the beneficiaries (No Responses/ Blanks are omitted). We could not find any strong correlation between spending in any of the heads to increase in income, the highest being with Increase in expenditure on food ($r = .274$, $N=200$, $\text{Sig.} = .001$), followed by expenditure in goods and services ($r = .258$, $N=65$, $\text{Sig.} = .005$), expenditure in repairing and maintenance ($r = .251$, $N=167$, $\text{Sig.} = .001$), expenditure on clothes ($r = .231$, $N=199$, $\text{Sig.} = .001$). It may be noted that co-efficient between two variables with $r \Rightarrow .7$ can be considered to be statistically established relationship.

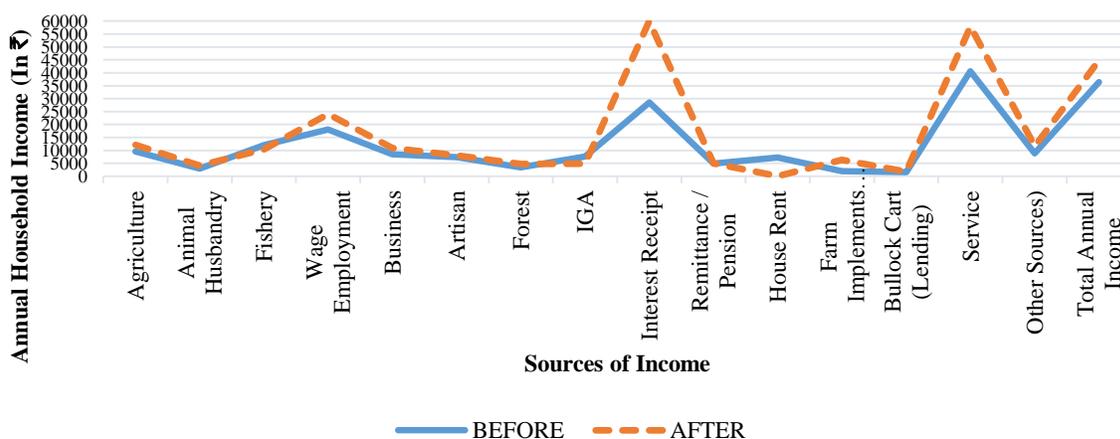
4.11.1 Average Annual Income:

According to a survey²¹ in four tribal States of the country (refer the footnote), average annual income of tribal families in Odisha is ₹ 26,717 which is lowest among four study States. Most of their annual income has been reported from agriculture which is about 40 to 45 per cent of the total income. The other major components of their income comes from local works (8 per cent), Government programmes (12 per cent), migration related works in the cities/towns (about 18.2 per cent), minor forest produce sales (3 per cent to 5 per cent), *mahua*/ tamarind products (about 4 per cent), Jobs/services (about 2 per cent to 3 per cent) and other miscellaneous works (about 5 per cent to 6 per cent). According to the study, migration has been a source of income for the tribal and consequent savings of this in cities/towns is substantially more (about one fourth) which is about ₹7,500 to ₹8,200 per annum. The income/savings out of the migration being a major component of their annual income is a great inducement to the tribal families to migrate to the nearby towns/cities. The jobs/services which they are getting at their own place is not considered to be remunerative enough for them. The flagship programmes of MGNREGA, SGRY etc. are not a great contribution to their annual income (if we compare the gross income under efficient contract) as their contribution is only about 8 per cent. Though the poverty line bench mark is ₹3,650 per annum as per the Government of India norms, most of the tribal families have earnings more than this bench mark. As per the Government of India figures, about 46 per cent of rural area tribal and 35 per cent of urban area tribal families are in below poverty line (1999-2000).

²⁰ Δ = Delta/ Tangent of Slope $\stackrel{\text{def}}{=}$ Change in X (Predictor/ Independent Variable-Income) pertaining to Change in Y (Predicted/ Dependent Variable-Expenditure)

²¹ Migration of Tribal Women, its socio-economic effects-An in-depth study of Chhattisgarh, Jharkhand, MP and Odisha; Society for Regional Research and Analysis for Planning Commission, Govt. of India, October 2010

Figure 7: Household Income Difference of Group Members Before and After Involvement of IGA



Note: Group Member Base: 291

Though income is not a sound indicator to measure the economic status of a family, still attempt is made to understand the income pattern in sample households in all the Tribal Development Administrative Units. While revelation of actual income of a household from all sources remains debatable, the analysis presented here is indicative of the trend in income of the households from different sectors. It helps to understand the importance of different sectors and its contribution to family income. Based on the importance of different livelihood options, sector growth plan can be thought of or IGA support can be rendered in important sectors of engagement. It is observed during the survey that farm implements lending (218.57 per cent), interest receipts (110.53 per cent), service (40.50 per cent) and animal husbandry (40.32 per cent) show significant annual growth in income (Refer Figure 7 and Table 4: 14).

Table 4:14 Income of Households before and After IGA

INCOME	BEFORE		AFTER		GROWTH (In Percentage)
	Average	N	Average	N	
Agriculture	9,530.77	234	12,101.00	201	26.97
Animal Husbandry	2,922.50	140	4,100.91	110	40.32
Fishery	12,060.00	4	10,426.67	6	-13.54
Wage Employment	18,086.69	242	24,101.52	211	33.26
Business	8,494.87	78	10,902.70	74	28.34
Artisan	7,414.29	7	8,014.29	7	8.09
Forestry	3,376.39	144	4,709.83	116	39.49
IGA	7,638.89	18	4,795.07	203	-37.23
Interest Receipt	28,500.00	2	60,000.00	1	110.53
Remittance / Pension	4,887.50	48	4,897.62	42	0.21
House Rent	7,200.00	2	0	0	-100.00
Farm Implements (Lending)	2,000.00	9	6,371.43	14	218.57
Bullock Cart (Lending)	1,540.02	45	1,700.00	24	10.39
Service	40,651.22	41	57,926.47	34	42.50
Other Sources)	8,843.53	17	11,572.00	20	30.85
Total Annual Average Income	36,471.17	291	44,710.17	291	22.59

Note: Group Members Base: 291

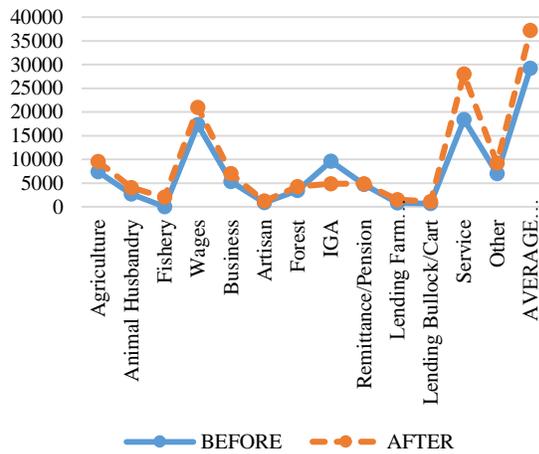
Income shows a positive growth trend after IGA is undertaken in different sectors / engagement areas. Income growth in primary sector engagement and services is more prominent in comparison to other sectors of engagement. Negative growth in income of certain engaged areas is marked i.e. fishery, house rent and IGA. While the number of households engaged in IGA has gone up substantially, due to IGA support and other schematic linkages, average income per household is below the before situation. In many cases, IGA are newly started and as a result, income from IGA is comparatively low. This is one of the reasons of low income from this engagement. Secondly, in a localised collective business venture of low scale, more in case of SHGs, per capita investment remains low and return on investment also remains low. Overall, there is an average growth of about 22.59 per cent in the annual income of the households which is unadjusted with market inflation (*Refer Table 4:14*).

Table 4:15 Head wise Income Before and After IGA in Tribal Development Administrative Units

HEADS OF INCOME	ITDA		Micro Projects		MADA Pockets		Cluster Approach Pockets	
	BEFORE	AFTER	BEFORE	AFTER	BEFORE	AFTER	BEFORE	AFTER
Agriculture	10,228.95	12,918.63	7,395.45	9,565.00	5,312.50	7,766.67	5,821.43	8,178.57
Animal Husbandry	3,085.00	4,198.81	2,713.33	4,061.54	2,380.00	6,933.33	1,720.00	2,480.00
Fishery	16,080.00	14,640.00	0	2,000.00				
Wages	18,118.45	24,363.59	17,323.08	20,954.17	22,575.00	33,800.00	16,500.00	22,214.29
Business	9,569.49	12,069.09	5,285.71	6,961.54	6,500.00	18,500.00	3,666.67	3,875.00
Artisan	12,300.00	13,125.00	900	1,200.00				
Forest	3,804.00	5,456.36	3,421.74	4,238.10	1,628.57	2,840.00	1,121.43	1,769.23
IGA	6,884.62	5,119.61	9,600.00	4,868.97		3,485.71		1,750.00
Interest Receipt	28,500.00	60,000.00						
Remittance/Pension	5,123.53	5,093.10	4,711.11	4,844.44	3,600.00	3,600.00	3,600.00	3,600.00
House Rent	7,200.00							
Lending Farm Implements	3,000.00	8,250.00	833.33	1,500.00			1,750.00	1,850.00
Lending Bullock/Cart	1,621.65	1,750.00	666.67	1,100.00	1,766.67	3,500.00	1,000.00	1,250.00
Service	43,596.97	59,596.15	18,400.00	28,000.00	45,333.33	93,333.33		
Other	6,034.29	9,994.55	7,012.50	9,187.50	26,000.00	48,000.00		
Average Annual Income	38,450.71	46,082.64	29,227.78	37,186.11	33,107.14	48,892.86	26,364.29	37,621.43

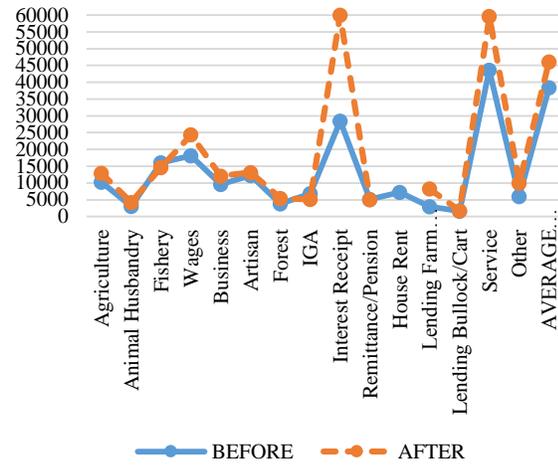
Note: Group Members Base: 291

Figure 8: Income Before and After Involvement in IGA (ITDA)



Note: Group Members Base: 291

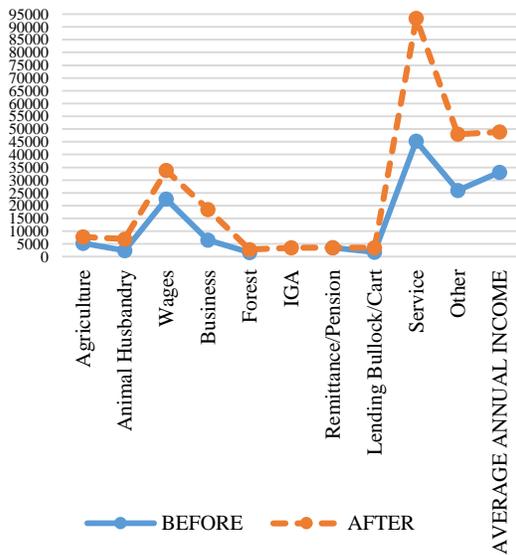
Figure 9: Income Before and After Involvement (Micro Projects)



Note: Group Members Base: 291

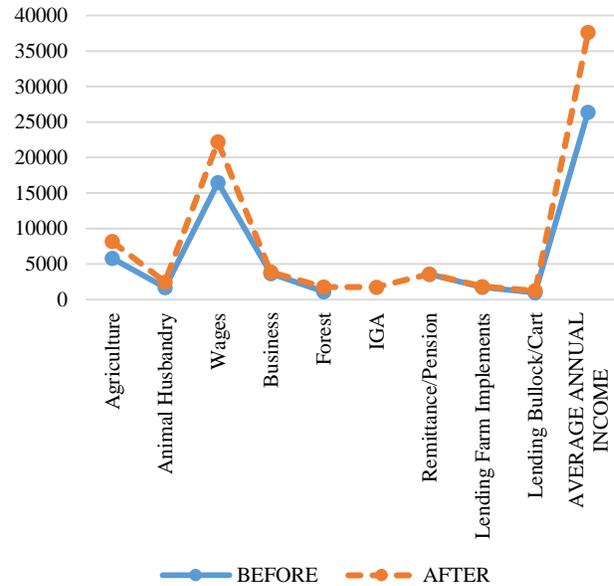
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Figure 10: Income Before and After Involvement In IGA (MADA)



Note: Group Members Base: 291

Figure 11: Income Before & After Involvement in IGA (Cluster Approach Pockets)



Note: Group Members Base: 291

Segmentation of IGAs as per the Tribal Development Administrative Units, shows positive growth in average annual income across ITDA, Micro Projects, MADA Pockets and Cluster Approach Pockets. Highest average annual growth rate of 47.68 per cent is found in MADA

Pockets and lowest of 19.85 per cent in ITDAs. Wage employment, interest receipts and service are three major sources of income in all Tribal Development Administrative Units (*Refer Table 4: 15 and Figure 8-11*).

The correlation of different sectors of engagement in pre and post IGA and income there of shows the following trend.

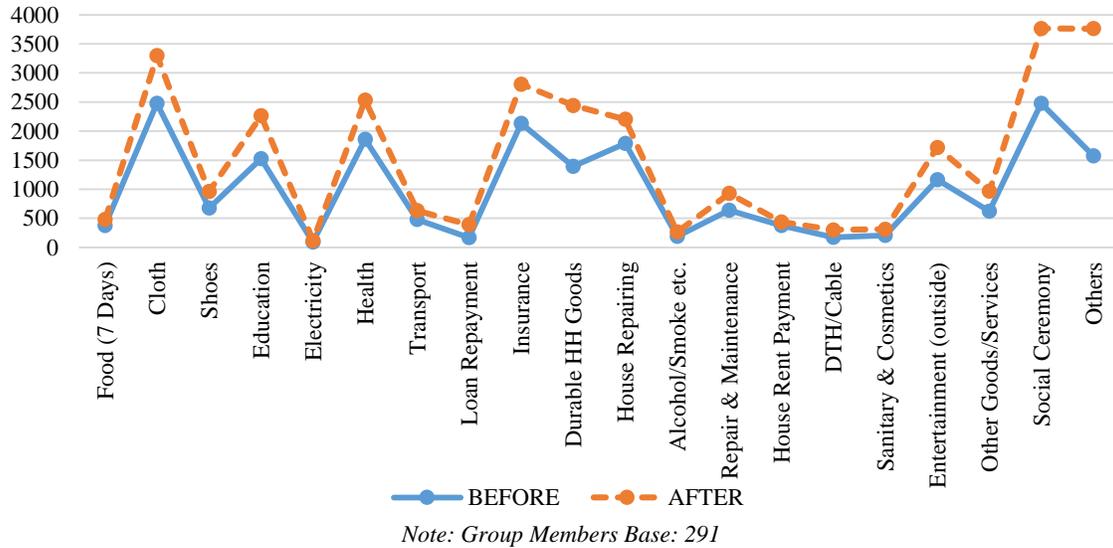
1. Average annual income shows a positive correlation with income from IGA at medium level ($r=0.605$)
2. Families having better income from agriculture in pre IGA continue to have better income in post-IGA ($r=.952$, significant at 0.01 level, 1 tailed)
3. Animal husbandry, before and after is not strongly correlated with agriculture which means animal husbandry as an integral part of integrated agriculture system is poor
4. Income from wage is negatively correlated with income from agriculture in both pre and post IGA (at significance level of 0.01 and 0.05, 1 tailed)
5. Income of the families from forest and their association in agriculture is not correlated

4.11.2 Average Annual Expenditure:

The conducted study on expenditure of tribal families on different heads of expenditure²² indicated that, they are incurring more expenditure than their income in all the study States. Average expenditure of tribal families in Odisha estimated to be ₹ 27,299 which is lowest among four study States. The average annual expenditure of tribal is relatively more than their income in all the States, including Odisha which is met from additional loans or through extra work. The major expenditure being incurred by them is towards the food which comes to about 61 per cent of their income, followed loan repayment (7 per cent), festivals (6 per cent), clothes (6 per cent), education (4 per cent), travel (4 per cent), medical (3.5 per cent) and other miscellaneous expenditure. The food and loan repayment takes out 70 per cent of their income and they are also incurring about 4 per cent of their income on health and education expenditure. As the expenditure pattern and the amount being spent on various items indicate that, these tribal are in perpetual cycle of indebtedness and current level of income is not sufficient to meet their daily needs. This ultimately results in migration of tribes.

²² Migration of Tribal Women, its socio-economic effects-An in-depth study of Chhattisgarh, Jharkhand, MP and Odisha; Society for Regional Research and Analysis for Planning Commission, Govt. of India, October 2010

Figure 12: Expenditure Pattern Before and After IGA Involvement



Overall there is a growth of about 6.75 per cent in household expenditure with higher growth in expenditure related to loan repayment, taking cable / Direct to Home (DTH) connection, procurement of household goods and related other heads of expenditure at household level. The calculated expenditure is not inflation sensitive but looking at the present rate of inflation, it would be safe to say that there is no significant different in the expenditure pattern and amount of expenditure in different heads at the households (Refer Figure 12 & Table 4: 16).

Table 4:16 Expenditure Pattern Before and After IGA Involvement

Expenditure	Before		After		Growth (In Percentage)
	Average	No. of HH	Average	No. of HH	
Food (7 Days)	375.20	281	478.60	250	27.56
Cloth	2,475.98	281	3,296.80	250	33.15
Shoes	678.75	271	959.75	241	41.40
Education	1,527.42	182	2,262.82	163	48.15
Electricity	89.59	263	116.38	246	29.91
Health	1,861.58	259	2,533.61	228	36.10
Transport	479.53	256	632.09	225	31.81
Loan Repayment	171.61	31	390.57	47	127.59
Insurance	2,132.86	14	2,808.00	20	31.65
Durable HH Goods	1,395.14	144	2,440.94	127	74.96
House Repairing	1,785.42	271	2,203.59	237	23.42
Alcohol/Smoke etc.	191.02	196	265.16	167	38.81
Repair & Maintenance	640.69	226	927.53	198	44.77
House Rent Payment	375.00	4	437.50	4	16.67
DTH/Cable	175.00	18	302.40	25	72.80

Expenditure	Before		After		Growth (In Percentage)
	Average	No. of HH	Average	No. of HH	
Sanitary & Cosmetics	206.90	258	311.48	229	50.55
Entertainment (outside)	1,163.40	241	1,718.52	209	47.71
Other Goods/Services	620.70	142	967.09	117	55.81
Social Ceremony	2,476.91	275	3,763.37	243	51.94
Others	1,576.67	60	3,760.64	47	138.52
Total Annual Average Expenditure	32,571.85	291	34,769.97	291	6.75

Note: Group Members Base: 291

Along with income, it is evident that annual expenditure of households in different Tribal Development Administrative Units has gone up in the post IGA (assessment of year 2013), though amount of expenditure by different heads varies.

Table 4:17 Household Expenditure in Tribal Development Administrative Units; Before and After IGA Involvement

Heads of Expenditure	ITDA		Micro Projects		MADA Pockets		Cluster Approach Pockets	
	Before	After	Before	After	Before	After	Before	After
Food (7days)	392.93	488.88	309.69	435.33	376	661.11	239.29	309.29
Cloth	2,650.89	3,497.47	1,712.50	2,510.00	1,770.00	2,637.50	1,914.29	2,521.43
Shoes	705.25	996.84	572.58	817.24	683.33	937.5	500	764.29
Education	1,724.61	2,564.10	507.5	958.33	600	716.67	540	740
Electricity	94.34	119.17	69.22	96.23	98.89	198.75	53.83	70.38
Health	1,816.75	2,467.90	1,986.67	2,567.86	1,780.00	2,587.50	2,800.00	4,071.43
Transport	495.1	622.68	385.71	488.46	718	1,731.25	232.5	350.83
Loan Repayment	209.09	500.57	92.86	80	35	107		30
Insurance	2,151.54	2,879.38	1,890.00	1,890.00		2,733.33		
Durable HH Goods	1,460.96	2,481.00	1,300.00	2,853.33	1,016.67	1,785.71	880	1,320.00
House Repairing	1,841.94	2,340.64	967.19	1,478.33	877.78	1,457.14	3,484.62	2,307.69
Narcotics	186.39	251.48	232.61	354.52	208.75	285	138.57	240
Repair, Maintenance	637.46	943.64	700.37	791.2	598	1,131.25	580	863.64
House Rent	375	437.5						
DTH/Cable payment	165.63	325.24	200	300	300	143.33		
Sanitary and Cosmetics	197.52	294.06	189	283.57	283.33	443.75	343.85	531.54
Entertainment	1,161.79	1,690.54	1,340.83	2,050.00	383.33	685.71	1,400.00	2,073.08
Other goods, Services	631.11	932.3	593.68	1,032.94	433.33	904.29	800	1,358.33
Social Ceremony	2,542.79	3,745.08	2,281.67	4,296.55	1,620.00	2,287.50	2,461.54	3,753.85
Other Exp.	1,875.53	4,503.95	494.44	557.14	500	900	500	800
Annual Average Expenditure	34,973.07	36,079.37	24,481.25	30,560.06	21,762.14	30,422.64	25,251.86	28,711.79

Note: Group Members Base: 291

Table 4:18 Comprehensive Group Performances

Year of Formation of Groups (Cohort Point)	No. of Group	Functional Status of Group (Business Involvement)	No of Groups	% of BPL	% of APL	Initial Investment	No of Groups	Skill Requirement	No of Groups	Credit Requirement	No of Groups	Total Profit	No of Groups	Type of Business	No of Groups
2009 – 2010	10	Engaged in Business Activities	9	90.40%	9.60%	0 < 10,000	8	Skill Enhancement	8	Credit Required	4	0 < 10,000	4	Goatery/ Sheepery	3
		Not Engaged in Business Activities				>=10,000 < 20,000	1	Not Required	1	Credit Not Required	5	>=10,000 < 20,000	1	Mushroom Cultivation	1
		Not Yet Started Business Activities	1			>=20,000 < 30,000	0					>=20,000 < 30,000	1	NTFPs Trading	1
						>=30,000 < 40,000	0					>=30,000 < 40,000	0	Tent House	1
						>=40,000 < 50,000	0					>=40,000 < 50,000	0	Sugarcane Cultivation	1
						>=50,000	0					>50,000	1	Poultry	1
												CS**	2	Transport Vehicle	1
2006-2008	37	Engaged in Business Activities	29	88.46%	11.54%	0 < 10,000	18	Skill Enhancement	19	Credit Required	9	0 < 10,000	7	Seasonal Business	2
		Not Engaged in Business Activities	5			>=10,000 < 20,000	4	Not Required	10	Credit Not Required	20	>=10,000 < 20,000	5	Vegetable Cultivation	6
		Not Yet Started Business Activities	3			>=20,000 < 30,000	5					>=20,000 < 30,000	1	Tent House	1
						>=30,000 < 40,000	1					>=30,000 < 40,000	3	Tractor/Power Tiller	2
						>=40,000 < 50,000	1					>=40,000 < 50,000	0	Small Business	2
						>=50,000	0					>50,000	8	Goatery/ Sheepery	5
												CS	5	Poultry/ Duckery	2
														Turmeric Cultivation	1
														Bricks Making	1

Year of Formation of Groups (Cohort Point)	No. of Group	Functional Status of Group (Business Involvement)	No of Groups	% of BPL	% of APL	Initial Investment	No of Groups	Skill Requirement	No of Groups	Credit Requirement	No of Groups	Total Profit	No of Groups	Type of Business	No of Groups
														Rice Business	1
														Sabai Rope Making	6
2003-2005	33	Engaged in Business Activities	29	91.45%	8.55%	0 < 10,000	21	Skill Enhancement	25	Credit Required	12	0 < 10,000	6	Seasonal Business	3
		Not Engaged in Business Activities	2			>=10,000 < 20,000	6	Not Required	4	Credit Not Required	17	>=10,000 < 20,000	2	Vegetable Cultivation	3
		Not Yet Started Business Activities	2			>=20,000 < 30,000	1					>=20,000 < 30,000	2	Tractor/Power Tiller	1
						>=30,000 < 40,000	1					>=30,000 < 40,000	2	Leaf Plate Stitching	1
						>=40,000 < 50,000	0					>=40,000 < 50,000	0	Small Business	3
						>=50,000	0					>50,000	5	Goatery/Sheepery	11
												CS	12	Poultry/ Duckery	2
														Transport Vehicle	1
														Bricks Making	1
														Cashew Processing Units	1
														Video & Sound System	1
														Sabai Rope Making	1
2000-2002	22	Engaged in Business Activities	16	92.13%	7.87%	0 < 10,000	14	Skill Enhancement	11	Credit Required	8	0 < 10,000	5	Agriculture	1
		Not Engaged in Business Activities	6			>=10,000 < 20,000	2	Not Required	5	Credit Not Required	8	>=10,000 < 20,000	2	Tent House	1
		Not Yet Started Business Activities	0			>=20,000 < 30,000	0					>=20,000 < 30,000	1	Tractor/Power Tiller	1
						>=30,000 <	0					>=30,000 <	2	NTFPs Trading	1

Year of Formation of Groups (Cohort Point)	No. of Group	Functional Status of Group (Business Involvement)	No of Groups	% of BPL	% of APL	Initial Investment	No of Groups	Skill Requirement	No of Groups	Credit Requirement	No of Groups	Total Profit	No of Groups	Type of Business	No of Groups
						40,000						40,000			
						>=40,000 < 50,000	0					>=40,000 < 50,000	0	Goatery/ Sheepery	3
						>=50,000	0					>50,000	2	Poultry/ Duckery	1
												CS	4	Turmeric Cultivation	2
														Transport Vehicle	1
														Bricks Making	1
														Video & Sound System	1
														Sabai Rope Making	2
														Lac Cultivation	1
1999	3	Engaged in Business Activities	3	82.35%	17.65%	0 < 10,000	3	Skill Enhancement	3	Credit Required	3	0 < 10,000	0	Leaf Plate Sticking	1
		Not Engaged in Business Activities	0			>=10,000 < 20,000	0	Not Required	0	Credit Not Required 0		>=10,000 < 20,000	0	Seasonal Business	1
		Not Yet Started Business Activities	0			>=20,000 < 30,000	0					>=20,000 < 30,000	1	Goatery/ Sheepery	1
						>=30,000 < 40,000	0					>=30,000 < 40,000	0		
						>=40,000 < 50,000	0					>=40,000 < 50,000	0		
						>50,000	0					>50,000	1		
												CS	1		

**Can't Say (CS)

Parameters Considered

- a) Functional Status of IGAs or Business Activities
- b) Economic Status of the Members (Non- Business involved groups are also considered)
- c) Initial Investment in (Five Groups $L_{\text{Min.}} = 0$ & $L_{\text{Max.}} = 50,000$: Interval ₹10,000)
- d) Skill Requirement (Categorical Scale: Yes & No)
- e) Credit Requirement (Categorical Scale: Yes & No)
- f) Total Profit ₹ (Five Groups $L_{\text{Min.}} = 5,000$ & $L_{\text{Max.}} = 50,000$: Interval ₹10,000)
- g) Types of Business

Four Cohorts are formed basing on the year of the formation (cohort point) of all 105 groups to comprehensively assess the performance of these groups. Groups have varying investments portfolio with more strength on the low investment category (viz. 0 – 20000). Groups involved in transportation business are having more initial investment. Business involvements are more focused on the animal domestications especially goatery and poultry. However, the detail analysis is performed for the groups currently involved in business.

CHAPTER V

Support System and Impact of IGA

5.1 Skill Base of Members:

A total of 234 group members (80.41 per cent) have no specific skill whereas 57 members (19.39 per cent) have certain skills related to IGAs. Out of these skilled 57 members, 38 members (66.67 per cent) have skills on leaf plate (*Khali*) stitching, 8 members (14.04 per cent) on Broom stick binding, 1 member (1.75 per cent) on Mushroom cultivation, 7 members (12.28 per cent) on *Sabai* rope making, 2 members (3.51 per cent) on Lac cultivation and 1 member (1.75 per cent) on weaving. Training was given to the SHGs on various major heads like skill development, refresher training and training on IGA management²³.

5.2 Capacity Building:

5.2.1 Skill Development:

A total of 86 functional groups were asked about all types of supports, pertaining to financial and technical aspects of IGA. Out of the total 86 functional groups, 21 groups (24.42 per cent) have received training inputs whereas majority of 65 groups (75.58 per cent) have not obtained any sort of skill development training. About 3 SHGs have received financial assistance in terms of stipend of ₹100 - ₹200 during training out of 21 groups. As many as 21 SHGs have received training, 2 of them had received training of 10 days while training duration for rest 19 SHGs spanned within 7 days.

5.2.2 Refresher Training on Skill:

Refresher trainings on thematic areas (here related to IGA) seem highly essential to understand the bottlenecks in the application of earlier imparted training. Only 3 SHGs (3.5 per cent) had undergone refresher training on vegetable cultivation and farm mechanisation out of 86 functional groups. One group out of the 3, during the refresher training, received ₹200 as stipend whereas other groups did not receive this financial incentive for capacity building. Training duration varies and limited to one weeks' time.

5.2.3 Training on IGA Management:

Apart from thematic skill and knowledge base, management of the initiated IGA is crucial to make it sustainable and profitable. As observed, only 2 functional groups (2.33 per cent) have undergone training on IGA Management on the Goatery and Piggery. Both the groups have

²³Skill Development Training – Training on New Skills/ Refresher Training - Training on Existing Skills/ Training on IGA Management: Prior to the initiation of IGA

taken one day training on the above mentioned themes. The trainings were more theoretical in nature and acquainted the trainees with the basic ideas on the IGA.

A combination of skill development and IGA management inputs is necessary for competency development. As observed, many SHGs that availed skill development training have not availed training on IGA management. While skill development and refresher training is function of performance of the IGA, IGA management training can be made mandatory for all the groups availing funds for IGA.

5.3 IGA Support System:

5.3.1 Receipt of Grant:

Total 14 functional groups (16.28 per cent) have received grants ranging between ₹5,000 to ₹1.25 lakh. Of the 14 groups, who have received grants, 10 SHGs (71.43 per cent) were able to respond the frequency of receipt of grant while rest 4 SHGs (28.57 per cent) could not recall appropriately (*Refer Table 5:1*).

5.3.2 Machinery Support:

Only 2 SHGs were supported with *one time* machinery facilities. Both the groups have got water pots and light for warming of chicks for poultry business. One group has been donated ₹5,000 as stipend as machinery support (*Refer Table 5:1*).

5.3.3 Technical Know-how:

Technical support refers to guidance in business operation of SHGs in the form of technical and managerial support by the facilitating agencies / financial service providers / concerned technical service providing Departments like animal husbandry, agriculture, marketing agency etc. This is beyond imparting skill and knowledge base through training / exposure as technical support is more frequent and based on the business status. Field evaluation reveals that only one group has got *one time* technical support on health and hygiene maintenance of domesticated animals under IGA (*Refer Table 5:1*).

5.3.4 Raw Materials/ Backend Inputs:

A total of 5 SHGs have availed raw materials (from Non-Governmental sources or forming agent) in terms of inputs for carrying forward the income generating activities. Only one group has got ₹10,000, 2 groups have got ₹40,000 and 1 group has got ₹1, 49,700 in terms of inputs. Another 1 group has got fodders in terms of raw materials (*Refer Table 5:1*).

Table 1: Support Available to SHGs for IGA

Key Support Areas	ITDA		Micro Project		MADA		Cluster		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Skill Training-IGA Related	19	26.4	2	20.00	0	0.00	0	0.00	21	24.42
Refresher Skill Training	1	1.39	2	20.00	0	0.00	0	0.00	3	3.49
IGA Management Support	1	1.39	0	0.00	0	0.00	1	50.00	2	2.33
Formal Credit Linkage	64	88.9	3	30.00	1	50.00	1	50.00	69	80.23
Subsidy Provision	66	91.7	3	30.00	2	100.00	1	50.00	72	83.72
Grant from Different Sources	6	8.33	5	50.00	2	100.00	1	50.00	14	16.28
Machinery Support	1	1.39	0	0.00	1	50.00	0	0.00	2	2.33
Technical Support	1	1.39	0	0.00	0	0.00	0	0.00	1	1.16
Raw Material/Input	4	5.56	1	10.00	0	0.00	0	0.00	5	5.81
Business Guidance	0	0	1	10.00	0	0.00	0	0.00	1	1.16
Market Linkage	6	8.33	0	0.00	1	50.00	0	0.00	7	8.14
Direct Procurement	1	1.39	1	10.00	0	0.00	0	0.00	2	2.33

Note: Groups Base: 86; Percentage calculated from 86 functional groups (ITDA-72, Micro Project-10, MADA Pockets-2 and Cluster Approach Pockets-2).

5.3.5 Business Guidance:

One group has got one time business guidance regarding collection and selling of the produces for IGA the group has been involved (Refer Table 5:1).

5.3.6 Market Linkage:

A total of 7 groups have got market linkage. 2 SHGs are linked with market with the support of ITDA Officials and also availed stipend of ₹1,000 per group. Other 2 SHGs have got association with local markets (Refer Table 5:1).

5.4 Impact of IGA:

Outcome of IGAs can best be measured in social and economic scale. The outcome of these activities needs to be necessary implicated in terms of social upliftment and economic stability of the beneficiary. In this back drop respondents were asked on the impacts felt by them in social sphere (viz. Education, Health, Housing, Confidence etc.) and economic stability achieved (viz. Household Income, Increased Assets, Financial Crisis Management etc.). Total 258 group members (88.66%) have admitted the positive impact of IGAs on their socio-economic sphere while rest 33 members (11.34 per cent) have not observed any remarkable impact of IGA on household financial regime. Impact of IGA at the household level is multi-dimensional i.e. in social and economic sphere. With the increment in household income, household expenditure also shows an increment in different heads of expenditure. Though, the calculated growth is neutral to market inflation, still trend shows that income and expenditure both have improved at the household level after their involvement in IGA.

5.4.1 Social Impact:

Impact on Education: A total of 159 beneficiaries (54.64 per cent) affirmed positive impact of IGAs on the education of their children and other 132 beneficiaries (45.36 per cent) covered under study, felt their involvement in IGA has no impact on their children's education. Out of these 159 beneficiaries, 144 beneficiaries (90.57 per cent) able to send their children for higher education, 1 beneficiaries (0.63 per cent) are now able to re-enrolled their children in schools, 6 beneficiaries (3.77 per cent) now providing tuition to their children and rest 8 beneficiaries (5.03 per cent) able to render reading materials to their children.

Impact on Health: Health and hygiene conditions of 146 beneficiaries (50.17 per cent) have improved due to IGA involvement. About 3 beneficiaries were capable of arranging immediate treatment for their family members due to additional income from the IGA involvement as evident during the field survey.

Impact on Housing: Total 133 beneficiaries (45.70 per cent) have realized assertive impact of IGA on their living pattern and rest 158 beneficiaries (54.30 per cent) have confirmed no impact on their housing pattern. Out of these 133 beneficiaries, 76 beneficiaries (57.14 per cent) have mended (minor repairs) their present dwelling houses, 52 beneficiaries (39.10 per cent) reconstructed their houses and rest 5 beneficiaries (3.76 per cent) have renovated their houses (major repairs) after involvement in IGAs. However, other.

Impact on Social Establishment: Total 87 beneficiaries (29.89 per cent) have realized downright impact of IGA involvement on their enhanced social status and other 204 beneficiaries (70.11 per cent) have not attained any sort of social weight or social standing after their involvement in IGA. Out of these 87 beneficiaries, 65 beneficiaries (74.71 per cent) are now communicating effectively with other villagers and Government officials. They have developed this skill for regular interaction among SHG members and promoting agency. Rest 22 beneficiaries (25.29 per cent) have felt increase in social pre-eminence after involvement in the IGA. During the primary survey, it was observed that select members of the groups are interacting with the Government officials or financial institutions, leaving aside their traditional shyness or ignorance. Hence it is expected that the social networking and communication skills of these individuals have gone up in post-IGA period.

Impact on Self Confidence: Total 208 group members (71.47 per cent) have agreed on enhancement of their self-confidence due to IGA engagement. Their responses were supported by behavioural changes like able to take family decision, better management of family expenditures, interaction with Government officials regarding official proceedings etc. These changes can be attributed to improved exposure, collectiveness and united group approach after their involvement in IGA.

Impact on Food Consumption: Total 154 group members (52.92 per cent) have agreed that their engagement in IGA have contributed to their enhanced food consumption and rest 137 group members (47.08 per cent) conveyed no impact on food consumption. Out of these 154 group members, dietary pattern of 104 group members (67.53 per cent) have changed in terms of

consuming better quality cooked food and increment in quantity, 40 group members (25.97 per cent) are now capable to afford meals 3 times a day and rest 10 group members (6.50 per cent) have improved food consumption habits in terms of change in food varieties, taking nutritious foods and managing food requirement throughout the year.

Impact on Clothing: Total 175 group members (60.13 per cent) feel that involvement in IGA has helped them to have better clothing. Out of these, 173 group members (98.86 per cent) validate the fact by wearing better quality of clothes. Family of 1 respondent (0.57 per cent) is now able to purchase clothes for his/her family members on social occasions and other 1 respondent (0.57 per cent) now purchase clothes for her children more frequently than earlier with marginal return from IGAs.

5.4.2 Economic Impact:

Multiple responses have been gathered on the economic impact in post-IGA period from group members. Total 235 group members (80.75 per cent) have realized increase in household income due to involvement in IGA. Total 98 group members (33.67 per cent) feel the effective increment in possession of household assets in terms of purchasing domestic animals for agrarian purpose, household durables, home appliances²⁴etc.

Total 111 group members out of total (38.14 per cent) have admitted increase in earning members in the house because of involvement in IGA. Out of these 111 group members, total 107 respondents (96.40 per cent) have engaged their family members in the current IGAs activities, family members of 3 respondents (2.70 per cent) are associated with other economic activities after maximum return on the investment on IGAs and family members of 1 respondent (0.90 per cent) are engaged throughout the years in the current income generating business.

Further, 128 group members of total respondents (43.99 per cent) have obtained benefits in agriculture and allied sectors. Out of these 128 group members, 122 respondents (95.31 per cent) have obtained technical knowledge on the agriculture and now executing the knowledge for increased production, 5 respondents (3.91 per cent) are now able to manage the agriculture expenditure with the returns from the IGAs and 1 respondent (0.78 per cent) has purchased agricultural implements with returns from IGAs.

Family businesses of 76 group members (26.11 per cent) have grown up in post-IGA engagement period. According to them, they have obtained financial support to enhance their business. Around 161 group members (55.32 per cent) realise improvement in their financial condition in order to manage financial crises. Out of these 161 group members, 158 respondents (98.14 per cent) are no more dependent upon borrowed loan after the IGA involvement and 3 respondents (1.86 per cent) have reduced the loan burden.

²⁴ Assets includes all sorts of assets

CHAPTER VI

Key Challenges and Required Support System

6.1 Discontinuity of IGAs:

In case of about 13 groups, income generating activities were imposed upon by the facilitating / nurturing agencies. It was observed that of the total, 86 SHGs are now running IGAs using the supported Government funds while 13 IGAs are defunct. Major reasons of discontinuity of IGAs are related to group dynamics / group behaviour, poor skill / knowledge base of members on the adapted activity type, financial and environmental factors. Details of the reasons are presented in the table.

Table 6:1: Reasons for Discontinuity of IGAs

Reasons	Sub - Factors	Factors	Total Responses
Conflict among Members	Group Factor	Subjective	5 (16.13)
Lack of Interest	Group Factor	Subjective	4 (12.90)
Lack of Knowledge	Technical Factor	Objective	4 (12.90)
No follow up Assistance	Technical Factor	Objective	4 (12.90)
Delay in Loan Repayment	Financial Factor	Objective	3 (9.68)
Lack of Irrigation (For Agro-focused IGAs)	Environmental Factor	Objective	2 (6.45)
Death of Goats Due To Disease	Environmental Factor	Objective	2 (6.45)
No Market Facility	Environmental Factor	Objective	2 (6.45)
Delay Loan Sanction (Instalment/s)	Financial Factor	Objective	2 (6.45)
Unavailability of Raw Materials	Environmental Factor	Objective	1 (3.23)
No Funds to Reconstruct Poultry Shed	Financial Factor	Objective	1 (3.23)
Lack of Transportation	Environmental Factor	Objective	1 (3.23)
Total			31 (100)

Note: Groups Base: 13; Multiple Response Base=31; Figures in parenthesis indicate percentage distribution; Subjective refers to internal to the group and Objective are external to the group

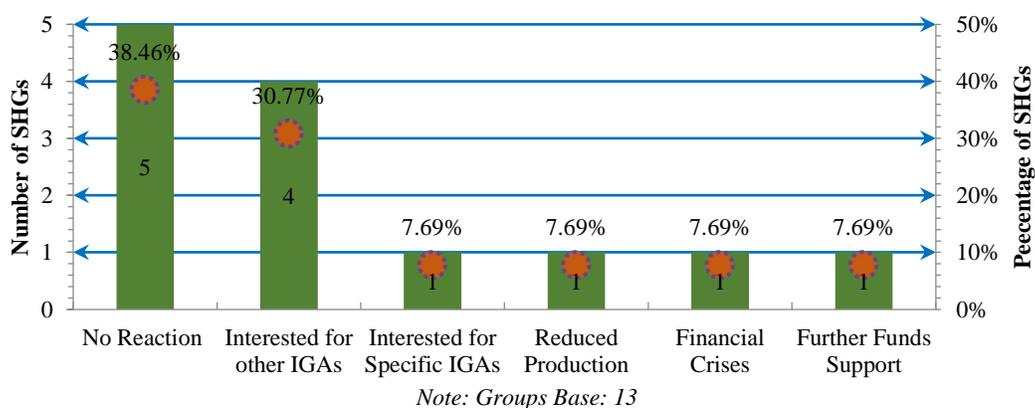
A total of 12 reasons were traced for 13 defunct IGAs. Conflict among the members of SHG regarding the IGA is the major reason (16.13 per cent) for the end of the business activity. Besides, lack of interest among the group members (12.90 per cent), absence of management capabilities for operations of concerned IGAs (12.90 per cent) and no follow up assistance (12.90 per cent) are other major reasons that make the IGAs defunct (*Refer Table 6:1*).

All the 12 reasons identified can be put into four major components based on its characteristics which forced the group to discontinue IGAs viz. Group, Financial, Technical and Environmental. These categories can be clumped into two major factors namely Subjective Factors (SF) and

Objective Factors (OF)²⁵. Groups have better internal control over Subjective Factors while limited or no control over the Objective Factors which are external to the group. The findings allot 80 per cent weight to the Objective Factors ($W_{OF} \approx 0.8$) and 20 per cent weight to the Subjective Factors ($W_{SF} \approx 0.2$) for temporary existence of the groups. Hence Objective Factors like Financial, Technical and Environmental are more responsible for the discontinuity of the IGAs²⁶. The Objective Factors can only be controlled with accurate selection of the IGA keeping close focus on local market potentials, raw materials, transportation facilities (carriers and connectivity), low maintenance costs/ variable costs and availability of technical supports. However the Subjective Factor like group integrity can only be assured with regular guidance from facilitating agencies and maintaining group coherence and dynamics (Refer Table 6:1).

Due to these reasons, 12 SHGs were defunct with collective decisions from the members. However, one group has stopped due to intra-group conflict. As per the available information, 6 IGAs were stopped by the groups before 1-2 years, 3 IGAs were discontinued from last 2-3 years and 1 IGA was stopped functioning from last 3-4 years²⁷.

Figure 13: Opinion of SHG Members on Defunct IGA



A total of 5 SHGs (38.46 per cent) have no reaction to the discontinuity of the IGA due to lack of interest and less ROI from the business²⁸ while 4 SHGs (30.77 per cent) have interest for other IGAs. Reduced productions, financial crises are some other reasons for defunct IGAs. SHGs suffering from financial scarcity in post-defunct period may be supported with funds for further activities. (Refer Figure 13). Further financial assistance from SCA to these groups for their desired IGA may yield sustainable outcome with regular intervention of the facilitating agencies. Competency and Group Willingness Mapping²⁹ of the SHGs with participatory discussions is necessary to find out the suitable SHGs for the suitable business. Funds released after this exercise can prevent the risk of discontinuity of IGAs. SHGs with past good records in business operations and up-dated documents need not the only criterion for allotment of funds. The

²⁵ Judgmental factorization based on primary data

²⁶ High Response Count Weight for Subjective Factors (Rank 1 & 2) is normalized due to less variable counts.

W_{OF} & W_{SF}^{def} Weight of Objective Factors and Subjective Factors

²⁷Base Year: 2013

²⁸Dual inference from Supervisors and Investigators Observation Notes (Ground - Team's Captive-Knowledge)

²⁹Decision Taking by Mapping Exercise is suggested before allotment of funds

benefits obtained from past IGAs by the defunct groups reveal that 10 SHGs (76.92 per cent) have not got any kind of benefits from their earlier business while rest 3 SHGs (23.08 per cent) obtained certain benefits. Out of these 3 SHGs, 2 SHGs (66.66 per cent) have got immediate returns while another 1 group (33.33 per cent) had improved their household consumption. A total of 2 out of these 3 SHGs, failed to continue the IGAs due to intra-group conflict among the members, in spite of positive ROI.

Case 2: Maa Manikeswari SHG strived hard to Survive

Maa Manikeswari SHG of Kumarkani village, Badachhatrang Gram Panchayat, Th. Rampur block, Kalahandi district was established in 07.07.2007. As per the advice from WEO, Th. Rampur ITDA, Maa Manikeswari SHG applied for a loan for Banana tissue culture. Prior to this, group members have very limited knowledge on such type of activity. However, on the basis of the application, ITDA-Th. Rampur sanctioned a loan of ₹ 2, 00,000 for the requested purpose. The State Bank of India, Th. Rampur branch released ₹1, 00,000 for Banana tissue culture and plantation including ₹30,000 for a pump set to be used for irrigation. After receiving the credit fund, the group members distributed ₹ 70, 000 among themselves and planted Banana. It was planned that each member in the group will do it separately. But due to lack of water sources, plantation of majority of members could not survive. Because of high plant damage, return from investment was negligible for which group failed to repay the loan to bank. The outstanding went on increasing and as on 12.1.2013, it was about ₹2, 98,267, including interest. Failure of IGA became a de-motivational factor for the members. Group initiative to revive the situation and coming out of the indebtedness through mutual cooperation also vanished. Desired facilitation support, which could have helped them to come out of the situation was also not available to them. As a result, the group became defunct.



Table 6:2: Suggested Measures by SHGs for Revival of Defunct IGAs

Suggested Measures	Number of Responses
Need of Re-funding	9 (33.33)
Training on Particular IGA	6 (22.22)
Market Linkage (Co-operative Formation by Government)	4 (14.81)
No Interest For Particular IGA	2 (7.41)
Immediate and Free Veterinary Services/ Medicines	2 (7.41)
Commercial Plantation	2 (7.41)
Required Raw Materials	1 (3.70)
Financial Assistance For Poultry Farm	1 (3.70)
Total	27 (100)

Note: Base: 13; Multiple Response Base: 27; Figures in parenthesis indicate percentage distribution.

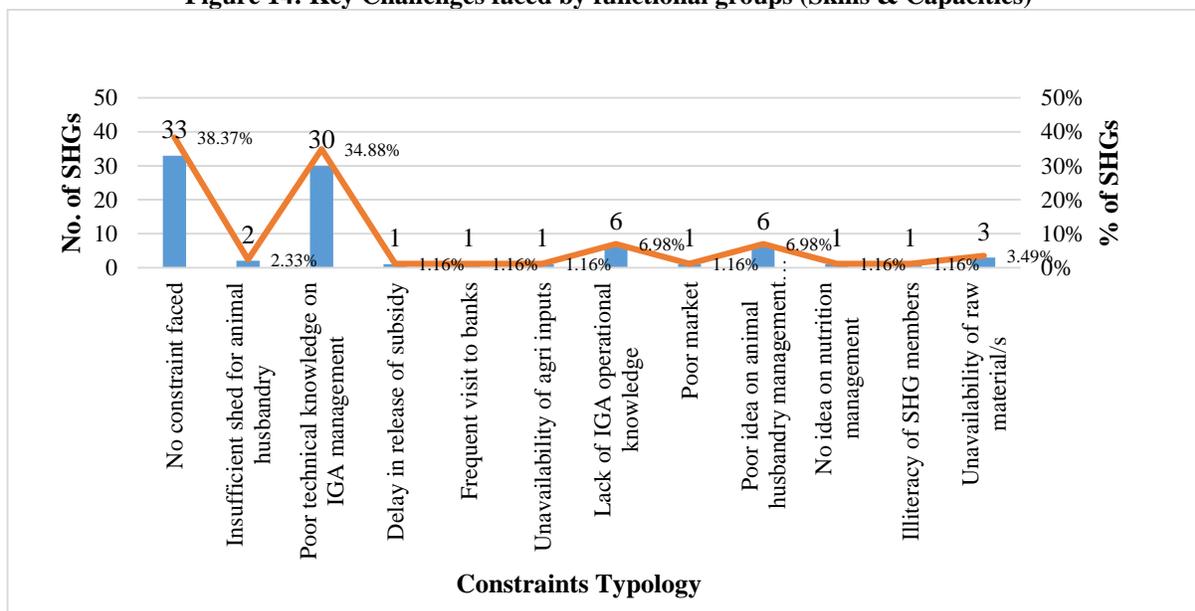
Re-initiation is possible through re-funding the SHGs (33.33 per cent). The groups have idea on a particular IGA which suits their capability and they feel confident about its feasibility³⁰. But, in

³⁰Source of Knowledge: Neighbouring Group Activities (Ground - Team's Captive-Knowledge)

such cases, it is essential to examine both the dimensions of a business i.e. business knowledge / understanding of the members and feasibility of the selected business. Imposing the activities on the groups irrespective of willingness and market feasibility shall not make the business sustainable due to lack of ownership and inclination of members to continue with. Type of business that demand heavy running or variable costs may not be suitable for the SHGs as they have limited prior experience in business activities (example is evident from a group which failed to maintain the poultry firm due to the recurring expenditure). Secondly, required support services (22.22 per cent) seems essential from facilitating and technical agencies of Government, based on business typology like animal health care services from animal husbandry Department, agriculture extension services from Agriculture Department etc. In adherence to these aspects, the re-initiation / revival of income generating activities may be successful to enhance the financial base of the groups and its members (*Refer Table 6:2*).

Total 86 functional groups were asked about business constraints faced pertaining to skills, financial supports, business operations (procurement, storage etc.) and marketing. These groups were also asked about the required supports under the above mentioned segments. It was found that even if some groups do not face any constraint in some areas at present, still they require support in certain areas for their business improvement.

Figure 14: Key Challenges faced by functional groups (Skills & Capacities)



Note: Groups Base: 86

Challenges in Skills & Capacities: Total 33 SHGs (38.37 per cent) out of the 86 functional groups normally do not have any problem regarding knowledge and skills for the business they are currently involved in, 30 functional SHGs (34.88 per cent) admitted lack of technical knowledge for running current income generating activities, no awareness regarding animal disease is a major challenge for 6 SHGs (6.98 per cent) involved in animal domestication for income generation, lack of raw materials is constraint for 3 SHGs (3.49 per cent). Besides, delay in release of subsidy (1.16 per cent), frequent visits to banks (1.16 per cent), poor market

facilities (1.16 per cent), Illiteracy (1.16 per cent) etc. are some other constraints faced by functional groups (*Refer Figure 14*).

Support Required: Total 66 groups have admitted requirement of assistance in shape of knowledge, skill or capacity. Out of these, 43 groups (65.15 per cent) require technical guidance and follow up action to continue the current IGA, 10 groups (15.15 per cent) need training and awareness on animal diseases, 4 groups (6.06 per cent) need financial assistance for animal sheds, 3 groups (4.55 per cent) require veterinary services in the locality, 3 groups (4.55 per cent) have faced trouble in getting money and demanded quicker mechanism or financial processing for the release of the subsidy and credits and for 2 groups (3.03 per cent) support for raw material procurement is required. Rest 1 group (1.5 per cent) require training on disease prevention of poultry. Most of the requirements of the groups are related to their existing IGAs.

6.2 Financial Challenges and Support Requirement:

Challenges: Out of 86 groups, 37 groups (43.02 per cent) face constraint with regard to credit linkage in terms of less procedural awareness and delay in release of funds, 32 groups (37.21 per cent) out of 86 groups have faced constraints regarding obtaining grants or subsidy for initiation of group activities.

Required Support: Total 36 groups (41.86 per cent) have demanded support for credit linkages. Out of these 36 groups, 22 groups (61.11 per cent) require maintenance of financial records / updating passbook, 4 groups (11.11 per cent) require quick and easy loan sanction and 1 group (2.78 per cent) requires timely and proper service from insurance company. So far as subsidy is concerned, 36 (41.86 per cent) groups need support to avail subsidy or grants. Out of these 36 groups, 19 groups (52.77 per cent) require immediate release of the subsidy amount, 10 groups (27.77 per cent) demand quick sanction of loans from financial institutions, 3 groups (8.33 per cent) demand financial transparency in terms of passbook maintenance, 2 groups (5.55 per cent) demand grants for sheds for animals and 2 groups (5.55 per cent) opine to fix interest rate on actual amount of loan keeping subsidy aside.

6.3 Operational Challenges and Support Requirement:

Challenges: Operational challenges (related to IGA) are mostly pertaining to raw material procurement, production related issues and storages facilities. Out of 86 functional groups, 14 groups (16.28 per cent) are facing constraints regarding raw material procurement, 4 groups (4.65 per cent) face constraints related to production in order to continue the income generating activity and 15 groups (17.44 per cent) face problem of storage due to unavailability of warehouse in the local area.

Required Support: About 10 groups (11.63 per cent) require support for easy and timely procurement / availability of raw materials. 1 group (1.16 per cent) needs agri-inputs to be available in the nearest market place and another 3 groups along with 17 others require storage facility for their produces.

6.4 Marketing Challenges and Support Requirement:

Challenges: Total 17 groups (19.77 per cent) face problem of marketing facilities. As a result, groups fail to avail the optimum profits from their products. Further, 3 groups (3.49 per cent) face constraint in getting back the money from credit sell in order to continue the Income Generating Activities.

Support required: Regular transportation facility to the market place by the facilitating agency who have promoted or facilitating the IGA implementation seems an essentiality for 20 groups (23.26 per cent). Another 4 groups (4.65 per cent) require price recovery from the credit sell.

The functional groups were asked on challenges faced in their IGAs in a priority order. Multiple responses were recorded in priority order. The number of responses (Frequencies) are given **weights** in order of priorities ranging from 0.5 to 0.2 in three priority weights e.g. weight of 1st response is 0.5, 2nd response is 0.3 and 3rd response of 0.2. Number of responses (frequencies) and priority weights are multiplied and finally added to reach *Sum Priority Weight* for ranking of challenges. However, only 32 groups responded up to three priorities.

Table 6:3: Key challenges faced by functional SHGs

Key Challenges	No. of Responses (P-1)	No. of Responses (P 1 x (W=0.5)	No. of Responses (P-2)	Responses (P 2 x (W=0.3)	No. of Responses (P 3)	Responses (Priority 3 x W=0.2)	Sum Priority Weight (Sum of Responses x Priority)
No Khali Stitching Machine	6	3	3	0.9		0	3.9
No Technical Guidance	5	2.5	2	0.6	1	0.2	3.3
Frequent Visit to Banks	4	2	3	0.9		0	2.9
No Irrigation Facilities	3	1.5	3	0.9	1	0.2	2.6
Poor Markets	2	1	3	0.9	2	0.4	2.3
No Business Know-How	3	1.5	2	0.6		0	2.1
Delay In Release of Subsidy	3	1.5		0	1	0.2	1.7
No Idea on Animal Diseases	1	0.5	3	0.9		0	1.4
Poor Transportation	1	0.5	1	0.3	1	0.2	1
Insufficient Animal Sheds	1	0.5		0		0	0.5
Unavailability of Agri-Inputs	1	0.5		0		0	0.5
No Storeroom for Tent House Accessories	1	0.5		0		0	0.5
Unavailability of Raw Materials		0	1	0.3		0	0.3

Note: Groups Base: 32; Weight 0.5 for priority 1, 0.3 for priority 2 and 0.2 for priority 3; P-Priority, W-Weight

A total of 13 constraints were identified during the consultation process. Hierarchical ranking is done as per the highest Sum Priority Weight allotted to a single constraint. Lack of technical guidance on business (Sum Priority Weight: 3.3) and non-availability of leaf plate (Khali) stitching machines (Sum Priority Weight: 3.9) are two the major constraints. Besides, frequent visit to banks (Sum Priority Weight: 2.9), no irrigation (Sum Priority Weight: 2.6), poor market access (Sum Priority Weight: 2.3) and lack of business know-how (Sum Priority Weight: 2.1) are

some other constraints identified by the groups (*Refer Table 6:3*). Precisely, pre-IGA training for new IGA and concurrent guidance for SHGs seems necessary to eradicate the bottlenecks. However, marketing facilities for the products of the SHGs can be supported by marketing agencies of Government (ORMAS) and private bodies.

Table 6:4: Major Challenges in Project Implementation

Major Challenges	Number of Responses
Bank Linkage (for credit & other financial services)	3 (23.08)
Financial Support	2 (15.38)
Convergence among line Departments	2 (15.38)
Marketing Scope	2 (15.38)
Trainer problem, discontinue in training	1 (7.69)
Agri-Storage Facilities	1 (7.69)
Collection of Forest Products with Support from Forest Department	1 (7.69)
Establishment of Leaf (<i>Khali</i>) Plates Processing Unit	1 (7.69)
Total	13 (100)

Note: Government Officials Base: 8; Multiple Response Base: 13; Figures in parenthesis indicate percentage distribution

With regard to different problems faced by the groups, Government officials feel that bank linkage remains to be the major challenge (23.08 per cent). Group IGA could have been more successful with the collaborative assistance from the line Departments (15.38 per cent). But lack of collaborative and convergent effort among different technical service providing Departments continue to be a constraint. Such collaborative efforts could have made the groups more successful. Inadequate training inputs (7.69 per cent) and lack of storage facilities (7.69 per cent) are two other constraints visualized by the Government officials (*Refer Table 6:4*). Other constraints that have been affecting the IGA performance are time consuming financial transactions process with banks, unavailability of regular and timely guidance, remunerative marketing of the products etc. Delay in release of funds, scarcity of staffs and inadequate monitoring of IGAs are some of the institutional constraints being experienced by the Departments. From the institutional aspect, 33 per cent responses have obtained from the Government officials regarding the delay in the release of the funds while 45 per cent responses supported the scarcity of staffs to carry out the implementation. Lack of adequate monitoring 22 per cent mechanism is other loophole that contributed to poor execution of the project.

6.5 Continuity of Current IGA:

Due to these difficulties groups were asked about their involvement in continuing or discontinuing the current IGAs in which they are involved. Enquiry was made to find out the view of group to take up another IGA. Total 65 functional groups (75.58 per cent) think they can take up other IGAs along with the existing ones while 10 groups (11.63 per cent) think to continue the current activity and strengthen it further whereas remaining 11 groups (12.79 per cent) remain indecisive.

Individual members of the groups were also in the same dilemma about continuity of the current IGA. Total 208 respondents desired to continue current IGA as it is more beneficial than other IGAs. About 41 beneficiaries like to carry on the current activity due to all kind of business

related supports they have been receiving from ITDA. In these cases, support from ITDA officials and Welfare Extension Officers (WEOs) are being extended in terms of technical guidance and monitoring of the business. About 15 respondents are willing to continue with the presently engaged activity which demands less supply chain integration. Due to the inaccessibility of the area and related problem of transportation to the locality, members prefer to continue the current IGA which does not require external markets and greater supply chain intervention. Around 24 members stick to such income generating activities which are unique and maintain monopoly in the local market. Further, 11 members manage to continue to their activities for easy availability of the raw materials for the business. Again, 28 beneficiaries like to stick to the current activity for demand of the business produces in the local market. The business demands minimal time engagement period in business operations for which 8 beneficiaries would like to continue the current business. However, only one member feels to continue the existing business as it requires less investment.

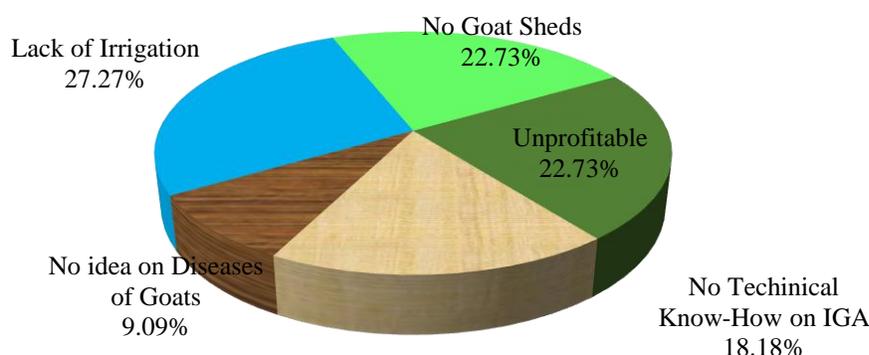
Table 6:5: Reasons for Continuing IGA

Reasons	No. of Responses
Comparatively Profitable	51 (38.93)
Business Monopoly	20 (15.27)
Market Access	17 (12.98)
Availability of Raw Materials	15 (11.45)
Demand of Transportation	13 (9.92)
Less Time Consuming	6 (4.58)
Availability of Grazing Land	5 (3.82)
Minimum Operating Cost	2 (1.53)
Regular Support from ITDA	2 (1.53)
Total	131 (100)

Note: Groups Base: 76, Multiple Response Base: 131; Figures in parenthesis indicate percentage distribution

Total 9 reasons are identified for continuing current IGAs during interaction with SHGs. Some major reasons are profitability (38.93 per cent), monopoly of business (15.27 per cent), market access (12.98 per cent), easy availability of raw materials (11.45 per cent) and demand of transportation business (9.92 per cent) (*Refer Table 6:5*).

Figure 15: Reasons for Discontinuity of IGA



Note: Groups Base: 12

About 12 SHGs have planned to shift to some other IGAs due to multiple constraints. Lack of Irrigation is the major reason for 27.27 per cent for discontinuity of current IGA. Total SHGs 18.18 per cent feel to leave the current IGAs due to lack of technical knowledge on IGA management (*Refer Figure 15*). This clearly indicates need of regular guidance from the facilitating agencies is essential for the sustainability of the business.

Findings from the individual beneficiaries survey, also indicate lack of technical know-how is one of the reasons for shifting of IGAs. As mentioned earlier, 43 group members (14.77 per cent) have shown disinterest to stick to current IGA. Multiple responses from one respondent have emerged in support to discontinuity of the current IGAs. Lack of irrigation remains to be the prime reason for which 2 beneficiaries are not interested to continue the current IGA related to agricultural farming. Inadequate technical know-how for business operations is another factor for discontinuity from the current IGAs (7 responses). This is possibly due to adherence of tribes to traditional technologies, poor exposure and urban contacts and absence of requisite educational qualifications. Current income generating activities incur loss due to investment cost supersedes revenue generated or else net profit is less enough to contribute to family support or more working capital investment in ongoing business. This is the reason why beneficiaries are willing to shift to other business in expectation of more profit margins³¹ (30 responses). Coupled with this, 8 beneficiaries find it difficult to manage their Goatery business due to frequent attack of animal disease and no scope of getting insurance for the death of reared animals.

From the earlier discussions, it is clear that animal husbandry and vegetable farming based IGAs are more prevalent in the study areas. Demand for products of these IGA is also quite high in the locality. Hence many members feel to shift from their current IGA to animal domestication and vegetable farming. The details are given in the following table.

Table 6:6: Requirement of support for new and scaling up of existing IGAs

Required Support	No. of Responses (P 1)	No. of Responses (P 1 x W=0.5)	No. of Responses (P 2)	Responses (P 2 x W=0.3)	No. of Responses (P 3)	Responses (P 3 x W=0.2)	Total (Sum of Responses* Priority)
Technical Guidance	19	9.5	4	1.2	1	0.2	10.9
Khali Stitching Machine	8	4	3	0.9		0	4.9
Animal Disease Prevention Training	7	3.5	2	0.6	2	0.4	4.5
Irrigation Facilities	2	1	4	1.2	2	0.4	2.6
Veterinary Services	3	1.5	3	0.9		0	2.4
Market Linkage	2	1	3	0.9	2	0.4	2.3
Easy Availability of Raw Materials	2	1	4	1.2		0	2.2
Quick Release of Subsidy	3	1.5	1	0.3	1	0.2	2
Financial Information from Bank	2	1	2	0.6		0	1.6
Poultry Disease Management Training	2	1		0		0	1
Easy Availability of	1	0.5	1	0.3		0	0.8

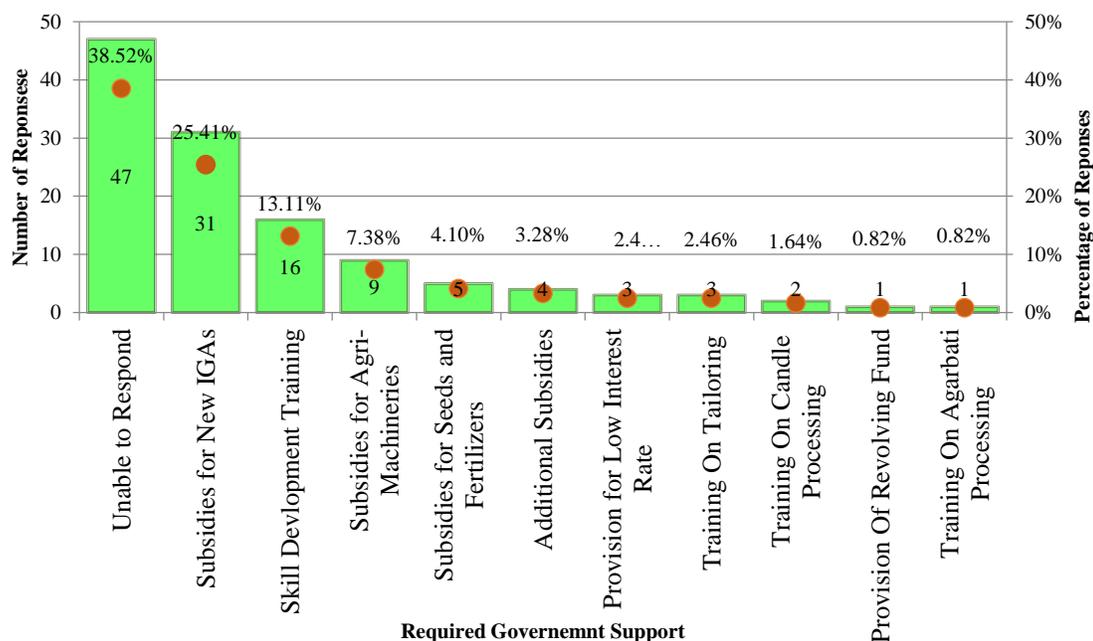
³¹ Profit Margins = $\frac{\text{Net Income}}{\text{Revenue Generated}}$

Required Support	No. of Responses (P 1)	No. of Responses (P 1 x W=0.5)	No. of Responses (P 2)	Responses (P 2 x W=0.3)	No. of Responses (P 3)	Responses (P 3 x W=0.2)	Total (Sum of Responses* Priority)
Agri-Inputs							
Financing Animal Sheds		0	1	0.3	1	0.2	0.5
Providing Tailoring Machine	1	0.5		0		0	0.5
More Subsidy		0	1	0.3		0	0.3
Insurance Coverage		0	1	0.3		0	0.3

Note: Groups Base: 86; Weight 0.5 for priority 1, 0.3 for priority 2 and 0.2 for priority 3; P-Priority, W-Weight

The SHGs feel that technical guidance (Sum Priority Weight: 10.91) as the most required support for new IGAs or existing IGAs. Besides, need for *Khali* stitching machine (Sum Priority Weight: 4.9), animal disease prevention (Sum Priority Weight: 4.5) are some other dominant required support as suggested from the SHGs (Refer Table 6:6). Persistent visit to banks for subsidies and loans remains to be major point of dissatisfaction for the groups. Maximum responses in favouring subsidy to multiple livelihood activities instead of select single activity followed by skill enhancement support in terms of training for better management of the IGA.

Figure 16: Government Supports Required for Other IGAs



Note: Groups Base: 86, Multiple Response Base: 123

Total 47 functional SHGs (54.65 per cent) failed to articulate required support in definite terms. Multiple responses have come from groups regarding the 10 required Government support. Responses favouring subsidies for new IGAs (25.41 per cent), skill development training (13.11 per cent), subsidies for agri-machineries (7.38 per cent) are some major government interventions desired from groups (Refer Figure 16). More Subsidies for new IGAs and various business processes of the IGAs along with training are the major requirements from the supporting / facilitating agencies, including Government for other IGAs in the localities.

The SHGs have awareness on ongoing Government programmes in the localities. For 30 groups, no other livelihood enhancement programmes are operating in the locality while other 30 groups focus on the livelihood enhancement programmes by ITDAs. In total 183 households and 35 organizations are covered under Odisha Livelihoods Mission (OLM), 10 households benefited under Odisha ST & SC Development Finance Co-operative Corporation (OSFDC), 14 households are benefited under livelihood intervention from NGOs, 1008 HHs and 2 Community Based Organizations (CBOs) are benefited under Livelihood Programmes under ITDA (From the response to benefited households in the village).

Case 3: Maa Banjari SHG in Livelihood Transition

Case 3:



Maa Banjari SHG of Jharmunda village of Pokharibandha Gram Panchayat, block of Lanjigarh, Kalahandi has stopped pursuing their earlier livelihood due to lack of monitoring and timely technical support. ITDA, Th. Rampur sanctioned a loan of ₹2,50,000 to the SHG for Goatery. For this purpose, SBI- Biswanathpur release a loan of ₹1,00,000 to the SHG. Though, goats were purchased collectively, but for rearing purpose, group decided to make it individual and accordingly goats were handed over to individual members for rearing. Frequent occurrence of disease to goat is common in the area and this case was not an exception. Animal health care service in the area is quite inadequate due to poor infrastructure and other required facilities. Apart from quality care, availability of animal health care service provider is also very occasional. Due to poor service and management practices,

frequent sickness of goat led to mortality and thereby loss of all investment. Without getting required return on investment, members of the group found it difficult to repay the outstanding loan to bank. As a result, the subsidy amount of ₹70, 000 was not released to the group. In spite of failure in IGA, group is still in a functional stage, but members are no more interested in Goatery and planning to take up their traditional business with minor forest produces.

CHAPTER VII

Prospective IGAs

7.1 Contextual Importance:

The purpose of exploring prospective IGA was to understand the scope of other activities which can be suitable for the SHGs / members and listing out such activities that the SHGs and their facilitating agencies find suitable for groups. However, it is highly essential that a scientific feasibility study is to be conducted by the facilitating agency / third party before providing credit to groups for such activities. In fact both SHGs and Individuals have depth awareness on the on-going IGAs in the localities. Besides, responses from the Government officials put forth district specific multiple livelihood options.

In the process of exploration, the opportunities that are prevailing were discussed with different stakeholder, including Government officials in order to find out all possible business scope in the district / locality. Some district / local specific trades are illustrated below with detail specifications. Identified IGAs could be supportive for taking future decisions during providing credit and subsidy facilities for different groups on IGA. As discussed earlier, cluster approach can be one of the long term IGA promotion perspective for employment generation, skill building and over and above looking at external investment in cluster / sector growth. This chapter discuss about the potential business opportunities that are available in the sample districts from a district and local perspective. Objective of this overview is to explore the linkage possibilities of IGA activities of groups with emerging / existing business opportunities at different levels and developing specific clusters through IGA support, based on the existing potentiality.

7.2 District Specific MSME Scenario:

Preparation of the labour market snap shot for all sampled districts was necessary to enhance the district specific IGA decision making in future. Resources are referred from the MSME Development Institute, Cuttack (Ministry of MSME, GOI) for facts and figures. A content analysis is performed for all the districts. Prospective enterprises are identified by the MSME Development Institute. Primary field survey also yielded some prospective IGAs. ST & SC Development, Minorities & Backward Classes Welfare Department can use these options for district specific IGA allotment in future. Heavy and medium industrial scenario is omitted due to irrelevance in our IGA perspective.

It was found that all the districts have maximum agro-based industries, services and repairing industries in terms of establishments, investment and employment generation. Potential MSMEs are also around these agro-based and service industries. However no prioritisation of potential sectors was found from the reports. District wise brief description includes the total industries and two major industry portfolio. Identification of the existing clusters with establishment

strength also included in the brief descriptions. The industrial portfolio follows the time line till 2010-11. Detail district wise MSME profiles are annexed.

7.2.1 Balasore:

Balasore has 8060 industrial units of which 2306 (28.61 per cent) industrial units are registered. By 2010-11, ₹23,448.26 lakh were invested in the small scale industries only. Highest of 2073 agro-based units worth ₹6,563.76 lakh investment and 10275 workforce employment were generated. Second highest of 1942 units of service and repairing industries with ₹3,041.65 lakh investment and 6249 workforce employment was found. So far as IGA is concerned, service industries are skill demanding and does not demand collective effort. Industrial cluster of Leaf Cup and Plates has 462 processing units exist at Basta-Rupsa. Besides, Plastic cluster at Balasore and crafts clusters at various locations of the district are existing. Craft clusters are identified in Balasore (Lacquer Work), Soro/Balugadia (Stone carving) and Kantabonia (Paddy Craft). Tribes outside the Nilgiri ITDA can be supported by the OSFDC for the above mentioned IGAs. However, groups previously involved in these activities can also be promoted / supported.

Case 4: Maa Saraswati SHG and Mushroom Cultivation

Maa Saraswati SHG of Nuasahi village, Sujalgarh GP, Nilgiri block, district Balasore was formed in 2009. This group has 13 members including 1 member from APL category. The group has been engaged in mushroom cultivation since 2011 with support from Nilgiri ITDA. The group has availed ₹90,000 loan from State Bank of India, Nilgiri branch. Addition to this financial lending, the group got ₹60,000 subsidy and ₹2,000 own investment leading to a total of ₹1,62,000. The group is



currently engaged in Mushroom cultivation which is selected by the ICDS member for the group. The group has undergone 1 day training programme on mushroom cultivation in 2012. However, the group has not availed any sort of technical guidance from any other source. As per the last harvest sell record, the group has got a contribution of ₹7,000 per month which is a fairly reasonable amount according to the group members. The group has obtained a net profit of ₹6,600 after the repayment of ₹400 as interest to bank loan. Despite profitable business the group members regret upon unavailability of raw materials in the locality for mushroom cultivation. Hence, the group opts for other business activities like poultry or duckery which are for difficulties in business management of mushroom cultivation. However, due to comparatively better return from the mushroom cultivation, the group desires to continue with the present IGA as responded by Bimla Khandei, secretary of the group.

7.2.2 Kandhamal:

Kandhamal has 2460 industrial units of which 684 (27.80 per cent) industrial units are registered. By 2010-11, ₹3,005.12 lakh were invested in the small scale industries only. A highest of 771 agro-based units worth ₹967.96 lakh investment and 2550 workforce employment was found in Kandhamal. Second highest of 664 units of service and repairing industries with ₹736.36 lakh investment and 1824 workforce employment was found. So far as IGA is concerned, service industries are skill demanding and does not demand collective effort. A turmeric cluster (13 functional units) is identified and operating at the district head quarter Phulbani. The district has only one Industrial Estate.

Case 5: Burlubaru SHG and Petty Business of NTFPs Selling

Burlubaru SHG of Burlubaru village of Belghar GP, Tumudibandh block, Kandhamal district was established in 24.07.2004 by ICDS. The group has 16 BPL members and got support from KKDA, Belghar in 2011 under SCA to IGS for current business. The group members are engaged in selling of NTFPs. They were in need of money for processing and packaging the forest products to be sold in markets. They had an initial own investment of ₹4,000 and got ₹1,00,000 from Utkal Grameen Bank (UGB), Belghar. The group has



undergone 5 days training on processing of NTFPs. The group is earning net monthly profit of ₹1,874 after the repayment of bank interest. The group faces challenges like storing the forest collections. Despite the members desire to continue the current activities due to good profit margin. However, in future the group may shift to Goatery or leaf plate making which are also demand in the locality as communicated by Kudeladu Jani, president of Burlubaru.

7.2.3 Malkangiri:

Malkangiri has 272 industrial units of which 210 (77.20 per cent) industrial units are registered. By 2010-11, ₹1,011.78lakh were invested in the small scale industries only. A highest of 140 units of service and repairing industries with ₹183.89 lakh investment and 343 workforce employment was found in Malkangiri. Second highest of 83 agro-based units worth ₹681.08 lakh investment and 424 workforce employment was found. So far as IGA is concerned, service industries are skill demanding and less requirement of collective effort. No Industrial cluster is

identified in the district. The district has vast natural resource repository opening scope for heavy industries only.

Case 6: Saraswati SHG and Bricks Making

Saraswati SHG of Sadasivpur village, Chitapari GP, Krokunda block, Malkangiri was established under ICDS in 01.03.2003. The group constitutes of 13 members belonging to BPL category. The group has been involved in bricks making since 10.09.2011 with own investment of ₹4,000 and ₹1,25,000 from State Bank of India, Balimela. According to Padmini Gandang, president of the group, easy availability of raw materials in the village is the reason why the group has taken up bricks making. It is a profitable business for the group with average monthly net profit of ₹17,000 after repayment of bank loan. In spite of good return of the business the group demand for training on the current activity. Hence the group appeal to Government representatives to arrange for training programmes in this regard. However, the group aspires to carry on bricks making due to its profit margin compared to other IGA in the locality. Besides, the group hardly foresee any other IGA in the locality to carry on in future.



7.2.4 Mayurbhanj:

Mayurbhanj has 6961 industrial units of which 2350 (33.75 per cent) industrial units are registered. By 2010-11, ₹15,559.17 lakh were invested in the small scale industries only. A highest of 1922 units of service and repairing industries with ₹2,569.41 lakh investment and 4983 workforce employment is existing. Second highest of 1653 agro-based units worth ₹4,169.82 lakh investment has created 5297 workforce employment scope. So far as IGA is concerned, service industries are skill demanding and does not demand collective effort. One Engineering and Fabrication cluster (45 functional units) is existent in the district.

Case 7: Maa Dunguri Sahi SHG and Sabai Rope Making and Trading

Maa Dunguri Sahi SHG of Bada Dakio village, Betna GP, Baripada block, Mayurbhanj was established under ICDS in 20.09.2008. The group is constituted of 10 BPL members. The group has taken up *Sabai* rope making and trading business in 28.02.2013 with support from ITDA, Baripada. The group has availed financial lending of ₹80,000 from Bank of India, BB Mora. The group is involved in this business across the year. ITDA, Baripada has organised 1 day training programme on *Sabai* cultivation which was a good exposure for the group according to Srimati Marandi, secretary of the group. As per the last financial record the group has incurred a loss of ₹1,250 due to poor marketing of the *Sabai* rope. The group agrees that the market demand is not uniform across the year for which the group has to bear loss in few months after the repayment of bank interest. Thus, the group demands trading or marketing support from the ITDA for smooth and guaranteed sell of their products. However, the group shall continue *Sabai* rope making due to ample availability of *Sabai* grass in the locality as reported by Miru Soren, president of the SHG.



7.2.5 Sundargarh:

The district is well known for industries and mining. It has 11171 industrial units of which 4182(37.43 per cent) industrial units are registered. By 2010-11, ₹5,3464.32lakh were invested in the small scale industries only. A highest of 4191 units of service and repairing industries are functioning in the district with ₹7,333.70 lakh investments, which have created 13368 workforce employment opportunities in the district. Second highest of 2241 engineering and metal based industries are existing with ₹25,426.47 investment and creation of 27304 employment. Third highest of 1703 agro-based units worth ₹3,499.26 lakh investment and 6486 workforce employment was found in Sundargarh. So far as IGA is concerned, service industries are more skill oriented and collective effort is a less requirement. Engineering Cluster (Rourkela Engineering Cluster) was identified with 15 functional sub-clusters. Many Bamboo and Terracotta clusters are identified in Bargaon, Hemgiri, Lepripara, Kutra and other 16 pockets of Sundargarh.

Case 8: Kanta Kumari SHG and Lac Cultivation

Kanta Kumari SHG of Sanajal village, Haladikudar GP, Lahunipada block, Sundargarh was established by Paudi Bhuyan Development Agency (PBDA), Khuntagaon in 11.11.2002. The group has 10 BPL members. The group is engaged in Lac cultivation with support from PBDA. The group has availed ₹40,000 for this activity. The group has planted 40 trees and harvest 5 kgs. Lac per tree. Current local market price per 1kg of Lac is ₹400. The group has to spend more on fertilizer which is ₹550 per kg. As per the last annual record the group has earned profit of ₹41,500 (per annum). Though the group is getting a high profit from Lac, it faces challenges like no in time pesticides for cultivation. Pesticides are costly for which the group can't afford it every time. Both technical knowledge and supply of pesticides from Government is demanded from the group as reported by Tikeswari Nayak, secretary of the group.



7.2.6 Nuapada:

The western district of Nuapada has 345 industrial units of which 309(89.56 per cent) industrial units are registered. By 2010-11, ₹2,329.46lakh were invested in the small scale industries only. Highest of 154 agro-based units worth ₹1,125.36 lakh investment and 816 workforce employment was found in Nuapada. Second highest of 58 Engineering and metal based industries with ₹331.42 investment and employment of 359 was found. Third highest of 49 units of service and repairing industries with ₹179.31 lakh investment and 183 workforce employment was found. So far as IGA is concerned, service industries are skill demanding and does not demand collective effort. Rice Mill Cluster is identified at Khariar Road under State initiative for micro and small enterprises development.

Case 9: Maa Santoshi SHG and Vegetable Cultivation

Maa Santoshi SHG of Majhipada village, Khairia GP, Boden block, Nuapada was established by BISWA (NGO) in 05.02.2008. The group has 15 BPL members. The group has started vegetable cultivation as income generating activity in 15.05.2009 with assistance from MADA, Boden block. The group has invested ₹15,000 as own investment and availed ₹1 lakh from Utkal Grameen Bank (UGB), Khariar. Besides, the group has obtained ₹5,000 as grant under ICDS. As per the last financial record ₹4,937 was the average monthly profit for the group after repayment of bank interest. Though the group is getting fair return from current engagement, lack of storage facility is the major challenge encountered by the group. Due this, sometimes the group has to sell their productions below market price. For this the group wants to shift to other IGA like leaf plate making, Goatery in future with financial support from some other sources as reported by Basanti Majhi, president of the group.



7.2.7 Kalahandi:

Kalahandi has 3572 industrial units of which 1231 (34.46 per cent) industrial units are registered. By 2010-11, ₹13,703.51lakh were invested in the district in the small scale industries only. Highest of 1200 agro-based units worth ₹7,712lakh investment are functioning which have created 8183 workforce employment in the district. Second highest in the district is 843 units of service and repairing industries with ₹2,205.28 lakh investment having employment potential of 3261 workforces. The district is having a Boiled Rice cluster, identified by United Nations Industrial Development Organisation (UNIDO).

Case 10: Maa Hiranila SHG and Petty Business

Maa Hiranila SHG of Irkul village, Pokharibandh GP, Lanjigarh block, Kalahandi was established by ITDA, Lanjigarh in 12.02.2003. The group has 9 BPL members and 1 APL member. The group has started small business like Paddy, Maize and Tamarid selling in 04/12/2009. This is a seasonal business for the group as per the harvest season of various crops. The group has invested ₹10,000 as own investment and availed ₹90,000 from SBI, Biswanthpur branch. As per the last financial record ₹2,722 was the average monthly profit for the group after repayment of bank interest ₹1562. Though the group is getting fair return from current engagement, lack of storage facility and guaranteed sale are the major challenge encountered by the group. However, the group members demand skill development training on business management. Besides, the group faces problem on getting the instalment from the bank. Despite, the group shall carry on the current business due to rampant availability of raw materials in the locality as reported by Duta Majhi, secretary of the group.



7.2.8 Gajapati:

Gajapati has 765 industrial units of which 501 (65.49 per cent) industrial units are registered. By 2010-11, ₹2,853.68lakh were invested in the small scale industries only. Highest of 359 units of service and repairing industries with ₹538.67 lakh investment and 942 workforce employment was found. Second highest of 276 agro-based units worth ₹1,762.72 lakh investment and 3524 workforce employment is existing in the district. The existing clusters in Gajapati district are Pottery and Cashew in micro and medium industries. M/s. Pottery Co-operative Society, Gajapati, Paralakhemundi has 40 functional units.

Case 11: Maa Laxmi SHG and Cashew Processing Unit

Maa Laxmi SHG of Libriguda village, Parimala GP, Nuagadablock, Gajapati was established under ICDS in 04.04.2005. The group has 11 BPL members and 1 APL member. The group has started Cashew processing unit in 10/02/2010. This is a seasonal business for the group as per the harvest season of Cashew. The group has invested ₹24,000 as own investment and availed ₹1,10,000 from Punjab National Bank (PNB). As per the last financial record ₹11,500 was the average monthly profit for the group after repayment of bank interest ₹2,000 per month. Though the group is getting fair return from current engagement, lack of storage facility and poor transportation are two major challenges encountered by the group. However, the group members demand skill development training on business management and store room facility through Government interventions. Despite, the group shall carry on the current business due to rampant availability of raw materials in the locality as reported by Premika Raika, president of the group.



7.2.9 Nabarangpur:

Nabarangpur has 807 industrial units of which 602 (74.59 per cent) industrial units are registered. By 2010-11, ₹821.74 lakh were invested in the small scale industries only. Highest of 412 agro-based units worth ₹2,204.21 lakh investment and 3486 workforce employment was found. Second highest of 239 units of service and repairing industries with ₹383.96 lakh investment and 685 workforce employment was found. The district is having different clusters like Maize processing clusters (200 Processors) in Nabarangpur, Handicraft clusters in Khatiguda and Sagarmunda (Terracota), Dhokra Casting cluster in Jayantinagar and Jhaliguda and Bamboo Crafts in Chatahandi.

Case 12: Maa Bhandar Gharani SHG and Sugar Cane Cultivation



Maa Bhandar Gharani SHG of Bhattiguda village, Badamasigan GP, Nabarangapur block, Nabarangapur was established under ICDS in 02.10.2010. The group has 10 BPL members. The group has started sugar cane cultivation in 21/03/2011. This is a seasonal business for the group as per the harvest season of Sugarcane. The group has invested ₹2,000 as own investment and availed ₹1,00,000 from Utkal Grameen Bank (UGB), Saramasigaon branch. As per the last financial record ₹910 was the average monthly profit for the group after repayment of bank interest ₹2,340 per month. As the current IGA is not delivering fair return, the group also own a Diesel Pumpset. The group has not received any training from the Government and fed up with the cumbersome official process of bank to get the loan and subsidy amount. Thus the group is planning to go for vegetable cultivation in near future which the group expect shall deliver better profit as reported by Sebatl Bhatra, secretary of Maa Bhandar Gharani SHG.

7.2.10 Rayagada:

Rayagada has 2556 industrial units of which 1106 (43.27 per cent) industrial units are registered. By 2010-11, ₹12,636.91 lakh were invested in the small scale industries only. Highest of 1319 units of service and repairing industries with ₹3,766.53 lakh investment and 4045 workforce employment was found in Rayagada. Second highest of 640 agro-based units worth ₹4,071.38 lakh investment and 3488 workforce employment was found. Rice Mills (74 functional units) and Light engineering (51 Micro functional units) cluster were identified in Rayagada.

Case 13: Maa Malkamba SHG and Ginger and Turmeric Cultivation

Maa Malkamba SHG of Khambesivillage, Kurli GP, Bissamcuttack block, Rayagada was established by Dongria Kondh Development Agency (DKDA) in 28.08.2002. The group has 13 BPL members. The group has started Ginger and Turmeric cultivation in 10/03/2009 with support from DKDA. The group has invested ₹2,000 as own investment and availed ₹30,000 from Utkal Grameen Bank (UGB), Chhatikona branch. As per the last financial record ₹14,858 was the average monthly profit for the group after repayment of bank interest ₹2,000 per month. As the current IGA is delivering fair return, the group faces the challenges of no storing facilities and hence sell the produces in low prices. According to Timi Wadka, president of the group, other IGA in the locality can't give more return than the present IGA. However, Government intervention for storage infrastructure creation for a storing facilities shall help the group and other groups to store the produces.



7.2.11 Koraput:

Koraput has 4938 industrial units of which 1547 (31.04 per cent) industrial units are registered. By 2010-11, ₹17,114.98 lakh were invested in the small scale industries only. Highest of 1611 agro-based units worth ₹5,561.24 lakh investment and 11910 workforce employment was found in Koraput. Second highest of 1452 units of service and repairing industries with ₹2,596.38 lakh

investment and 4446 workforce employment was found. Cashew processing cluster was identified in Koraput with 39 functional units.

Case 14: Shree Ganesh SHG and Video and Sound System

Shree Ganesh SHG of Pialkani village, Kenduguda GP, Boipariguda block, Koraput was established by an NGO namely Satyasmbhu in 20.04.2002. The group has 10 BPL members. The group has started video and sound system as income generating activity in 31/03/2012 with support from ITDA, Jeypore. The group has invested ₹1,300 as own investment and availed ₹1,00,000 from LAMPs. As per the last financial record ₹4,834 was the average monthly profit for the group. As the current IGA is delivering fair return, the group faces the challenges of poor transportation for carrying electronic systems. According to Timi Wadka, president of the group, the members need training on IGA management or technical guidance on operations of current IGA.



7.3 Feasible Local Options of IGA for SHGs:

The evaluation attempted to explore other IGA options that are available in the locality which may be beneficial for the groups. Looking at the existing market demand for animal flesh, majority feel that animal husbandry is the most feasible and remunerative activity for income generation followed by leaf plate stitching and vegetable farming.

Table 7:1: IGA Options Available in the Locality (SHG Specific)

Income Generating Activities	No. of Reponses	No. of SHGs
Goatery/ Sheepery/Piggery	15 (16.30)	15 (30.61)
Leaf Plate Stitching	12 (13.04)	12 (24.49)
Vegetable Cultivation	9 (9.78)	9 (18.37)
Agriculture	7 (7.61)	7 (14.29)
Tent House	5 (5.43)	5 (10.20)
Small Business	5 (5.43)	5 (10.20)
Poultry/ Duckery	5 (5.43)	5 (10.20)
Dairy	4 (4.35)	4 (8.16)
Sabai Rope Making & Trading	4 (4.35)	4 (8.16)
Seasonal Business	3 (3.26)	3 (6.12)
Tractor/Power Tiller	3 (3.26)	3 (6.12)
NTFPs Trading	3 (3.26)	3 (6.12)
Broomstick/Hill Broom Binding/ Bamboo Work	3 (3.26)	3 (6.12)
Turmeric/Ginger Cultivation	3 (3.26)	3 (6.12)
Rice Huller	3 (3.26)	3 (6.12)
Pump Set/ Generator	3 (3.26)	3 (6.12)
Sugar Cane Cultivation	1 (1.09)	1 (2.04)
Video & Sound System	1 (1.09)	1 (2.04)
Chhatua (Food Mix) Preparation	1 (1.09)	1 (2.04)
Mushroom Cultivation	1 (1.09)	1 (2.04)
Weaving (Scarf)	1 (1.09)	1 (2.04)
Total	92 (100)	49

Note: Base: 49, Multiple Response Base: 92; Figures in parenthesis indicate percentage distribution. Percentage of Number of SHGs are calculated from 49 SHGs.

Maximum responses of 16.30 per cent for animal husbandry, 13.04 per cent for leaf plates and cups making, 9.78 per cent for vegetable cultivation, 7.61 per cent for agricultural activities were gathered during the field survey (*Refer Table 7:1*).

7.4 Feasible Local Options of IGA for Members:

Looking at the group and individual perception on existing opportunities of IGA, the areas of IGA remains to be same in most of the cases. But in certain IGA cases, it is realised that it can be taken up as a collective business or on an individual basis. The sample households / members were asked about three IGAs on priority basis that are available in the locality which are manageable individually. Total 157 members (53.95 per cent) failed to respond to the question appropriately, which indicates low awareness of these members on the local market situation and prospective IGA.

Table 7:2: IGA Options Available in the Locality (Member Specific)

Income Generating Activities	No. of Responses	No. of Members
Leaf Plate Stitching	38 (17.35)	38 (28.36)
Vegetable Cultivation	33 (15.07)	33 (24.63)
Goatery/ Sheepery /Piggery	31 (14.16)	31 (23.13)
Agriculture	27 (12.33)	27 (20.15)
Poultry/ Duckery	16 (7.31)	16 (11.94)
Broomstick/Hill Broom Binding/ Bamboo Work	12 (5.48)	12 (8.96)
Small Business	10 (4.57)	10 (7.46)
Rice Huller	10 (4.57)	10 (7.46)
Tractor/ Power Tiller	9 (4.11)	9 (6.72)
Tent House	8 (3.65)	8 (5.97)
Dairy	6 (2.74)	6 (4.48)
Fishery/Pisciculture (existing tanks in a scientific manner)	5 (2.28)	5 (3.37)
Pump Set/ Generator (agriculture & custom hiring)	4 (1.83)	4 (2.99)
Seasonal Business	2 (0.91)	2 (1.49)
Video & Sound System	2 (0.91)	2 (1.49)
Commercial Vegetable Cultivation In Irrigated Area	2 (0.91)	2 (1.49)
Lac Cultivation	2 (0.91)	2 (1.49)
Micro Processing Units on MFPs and Agri-produces	2 (0.91)	2 (1.49)
Total	219 (100)	134

Note: Group Members Base: 134, Multiple Response Base: 219; Figures in parenthesis indicate percentage distribution. Percentage of Number of members are calculated from 134 members.

IGAs centring agriculture or horticulture (15.07 per cent) and animal domestication have maximum potential in the localities (14.16 per cent) (*Refer Table 7:2*). Responses also focused on the purchase of agri-farm mechanization instruments which can be used by the individual family and can also be made available to others on custom hiring mode. It was observed during the primary survey that groups earn money from the rent income from the power tiller. However, SHGs with low initial investment³² have no scope for purchasing the agri-inputs in bulk or machines due to low share capital for high cost agri-machinaries.

³² Investment from Own Sources (Less Loans, Grants or Other Borrowings)

Table 7:3: Turmeric Cultivation and Trading

District	Block	Prospective IGA	Reasons	Feasible Strategies	Available Government Supports	Supports from Banks/ NBFCs	Key Challenges	Further Supports Required
Kandhmal	Baliguda	Turmeric Cultivation	Conducive Climatic Conditions	Proper guidance for Project Implementation	Provide quality seeds through Kandhmal Apex Spices Association for Marketing (KASAM)		Market Control by Intermediary traders	Crop Insurance
	Daringbadi	Turmeric Cultivation	1-Conducive Climatic Conditions 2-Traditional Cultivation of Tribes	1- Soil Testing 2- Provision of Quality Seeds under National Horticulture Mission (NHM)	No Supports Available for the IGAs	Not available	No Turmeric Processing Units	Formation of Farmer's Co-operative for Marketing
	Tumudibandha	Turmeric Cultivation / Trading	Traditional Cultivation of Tribes	Technical Support	1-Financial Assistance 2-Machinery support to set up a processing Unit by DIC	Not available	Lack of Storage Facilities	Need of Storage Space
Rayagada	Bisam-cuttack	Turmeric Cultivation	1. Traditional Cultivation 2. Hilly Terrain and other cultivations are not possible	1. Identified success farmers or groups 2. Promote through Scheme of NHM	₹8,000 loan to groups by Dongria Kandh Development Agency (DKDA).50 per cent subsidy amount has been released to Bank	₹40,000 loan has been released to Group	No Market Platform	1. Capacity Building of Groups 2. No Storage Facilities

Table 7:4: Goatery

District	Block	Prospective IGA	Reasons	Feasible Strategies	Presently Available Government Support	Support from Banks/ NBFCs	Key Challenges	Further Support Required
Sundargarh	Bonei	Goatery	Existing vast grazing land and forest	Exposure visit	Free veterinary Service		Non co-operative attitude of Bankers	Timely vaccination
Balasore	Nilgiri	Goatery	Suitable climate	Capacity building	Financial Subsidy	Bank linkage	Lack of adequate knowledge	Hand holding support for project
Gajpati	Kashinagar	Goatery/Dairy	1.Vast govt. land/grazing land 2. Traditional activity	1. Govt. can be sectioned the cost of milch animal or provide milch animal to farmer in subsidies rate	1. Subsidy loan to farmer in 2010-11 2. The govt. have sanction ₹8 lakhs for adjacent activities to IGA	Financed by Bank	1. Lack of knowledge to operate the IGA 2. Veterinary Service is very Poor 3. Interest money is very high	1. Capacity building on record keeping and Bank transaction 2. Veterinary Services is the more essentials
Kandhmal	Baliguda	Goatery	The surrounding is suitable for goatery	Proper training to farmers prior to initiation of project	Technical support by veterinary Department	Loan provision		Minimize the communication gap
Kandhmal	Daringbadi	Goatery	1. Large forest area 2. Cultivation is the subsidiary occupation	1. Quality breed can be provide			Animal disease in rainy season	Timely Vaccinated in free of cost
Kandhmal	Tumudibandha	Goatery	1.Suitable grazing land 2. Market demand	1. Quality breed of goat can be provide in subsidised price 2. Proper monitoring	Subsidy	Loan	1. Poor knowledge on banking transactions 2. Unknown about subsidy	1. In time loan 2. Follow up action 3. Need of pucca shed

District	Block	Prospective IGA	Reasons	Feasible Strategies	Presently Available Government Support	Support from Banks/ NBFCs	Key Challenges	Further Support Required
				3. Vaccinated in time 4. Provision of Pucca shed for goatery			money	
Malkangiri	Korkunda	Goatery	Vast grazing land	Linkage with interested financial Institutions	Various livelihood schemes under ITDA, OLM, NRLM	Loan provision		Insurance for Goats
Malkangiri	Khairiput	Goatery	Vast grazing land	Promote Goatery through Micro Project and follow up actions	Financial assistance given to beneficiary for quality breeds of goats		Unawareness of goat disease	1. Vaccinated in time 2. Insurance 3. Free treatment when required
Mayurbhanj	Baripada	Goatery	Increased market demand	Awareness on common disease of Goats	Facilitation to provide quality goat breed	Loan with free Insurance	Death of goats in animal diseases	Regular and free vaccination
Sambalpur	Naktideul	Goatery	More fodder available	Hand holding support	Financial assistance		Lack of proper animal care	Need of vaccination in time

Table 7:5: Poultry

District	Block	Prospective IGA	Reasons	Feasible Strategies	Presently Available Government Support	Support from Banks/ NBFCs	Key Challenges	Further Support Required
Sundargarh	Lahunipada	Live Stock Rearing	Vast Grazing land	Focus on community based activities	Free Veterinary Services	Livestock Insurance	Livestock Insurance	More IEC Activities
Balasore	Nilgiri	Poultry	Traditional Activity	Community mobilization to adopt new Technology	Financial Subsidy	Financial Assistance	No timely Financial Assistance	Market Chain Inclusion
Mayurbhanj	Bangiriposi	Live Stock Rearing	Traditional Activity	Providing Quality Breeds		Financial Assistance	Livestock Insurance	Capacity Building
Nuapada	Nuapada	Poultry	Seasonal Business	Loan Sanction on basis project progress		Easy Loan Release		In time Loan Release
Malkangiri	Khairiput	Poultry	1- Conducive natural environment for Backyard 2 - Less maintenance	Promotion through Micro projects and OTLEP	Financial Assistance		1-Lack of awareness on loan sanction process 2- No Technical Supports 3-No follow up Action	1- Financial Assistance 2- Need of rearing shed 3. Market Chain Inclusion
Nuapada	Komna	Poultry	Traditional Activity	Groups with business interest only need to be selected	Technical Support	Limitations of Bank Loan	Poultry Rearing Sheds	Technical Guidance

Table 7:6: Plantation (Cashew / Mango etc.)

District	Block	Prospective IGA	Reasons	Feasible Strategies	Presently Available Government Support	Support from Banks/ NBFCs	Key Challenges	Further Support Required
Gajpati	Nuagada	Cashew Processing and Trading	Existing Cashew Plantation	Allotment to interested groups only	1-The Government have sanction ₹8 lakhs for incidental activities to IGA 2-Subsidies/ Loans			1- Subsidy and loan to farmer in 2010-11 2-Platation management training
Malkangiri	Khairiput	Plantation of fruits	1- Red and sandy loom Soil 2. Ecological suitability	Plantation promotion through Micro Projects (BDA) and NHM	Cashew & Mango plants available for plantation		Lack of proper irrigation facilities	Proper fencing for plantation patch
Mayurbhanj	Jashipur	Cashew plantation	Suitable soil and climate	Identify Suitable patches of land	Quality plant breeds		Crop insurance	Technical guidance by Horticulture Department
Nuapada	Komna	Mango and Cashew Plantation	Suitable climate and soil for fruit plantations	Financial support facilities ₹10 to ₹12 lakhs to groups				All types of financial Supports

Table 7:7: Oilseeds and Pulses

District	Block	Prospective IGA	Reasons	Feasible Strategies	Presently Available Government Support	Support from Banks/ NBFCs	Key Challenges	Further Support Required
Sundargarh	Bonei	Oil Seeds & Pulses	Existing high land suitable for cultivation	Demonstration programmes to farmers/ groups	Financial & Technical support under different Programmes		1.Lack of monitoring 2. Improper Market	Expansion of the crop areas for mass production
Balasore	Nilgiri	Pulses& Oil seeds	Market demand	Demonstration programmes to farmers/ groups	Available of Subsidized seeds	Crop Insurance Support	Lack of technical know-how	Inclusion of advanced technologies

Table 7:8: Farm Implements

District	Block	Prospective IGA	Reasons	Feasible Strategies	Presently Available Government Support	Support from Banks/ NBFCs	Key Challenges	Further Support Required
Koraput	Jaypore	Modern farm Implements like Tractor/Power tiller	Need for various cultivation	More than ₹5 lakh with loans and subsidies combined	Subsidy in Bank loan	Loan to Group	Intra-group conflicts	In time loan sanction
Malkangiri	Mathili	Agriculture Implements	Mass agricultural productions	Financial assistance to interested groups with agrarian involvement	Available Farm implements in subsidized price through Agro-Industries	Crop loan through Banks	Group dynamics, monitoring	Proper farm Education

Table 7:9: Collection / Trading of Minor Forest Produce

District	Block	Prospective IGA	Reasons	Feasible Strategies	Presently Available Government Support	Support from Banks/ NBFCs	Key Challenges	Further Support Required
Sundargarh	Lahunipada	MFP Collection	Forest Coverage	Group Integration	Market linkage	More revolving funds through Bank		Facilitated Processing and storage Unit
Kandhmal	Tumudibandha	MPFP Business	As it is the Forest base area	Group with past experience	Govt. have provide Loan amount of ₹60000	Easy Loan Provision	No Storage Facilities	In time Loan sanction
Mayurbhanj	Bangiriposi	MFP Collection	Close Forest area	Hand holding supports	Capacity Building	Easy Loan Provision	No Storage Facilities	More financial assistant
Nuapada	Boden	MFP Trading	Near to forest area	Proper guidance by WEO	Govt. has provide maximum loan amount of ₹80000 through Bank and subsidy 10 per cent in total Loan	Easy Loan Provision	No Storage Facilities	maximum loan amount of ₹80000 from Government

Table 7:10: Brick Making

District	Block	Prospective IGA	Reasons	Feasible Strategies	Presently Available Government Support	Support from Banks/ NBFCs	Key Challenges	Further Support Required
Gajpati	Nuagada	Bricks Making	Easier available of Fuel wood for Bricks	Groups with past experience		Easy Loan Provision		
	Kashinagar	Bricks Making	1. Suitable Soil availability for Bricks making 2. Sufficient labour forces	Promotion of Non-farm enterprises	Subsidy & Loan		Lack of technical knowledge for Bricks making	1. Technical Knowledge 2. Raw materials to process the raw bricks
Malkangiri	Mathili	Bricks Making	Group Members are wage labourers	A huge demand for bricks for IAY and other Buildings	ITDA-IGS, OSFDC-IGS	All Govt. Sponsored schemes		Capacity Building
	Korkunda	Bricks Making	Suitable Soil availability for Bricks making	Huge amount of fuel wood available in locality	Demand in locality	Loan through local Bank		Health Insurance
Nuapada	Boden	Bricks Making	Suitable Soil availability for Bricks making	Group should have Past experience	Subsidy 10 per cent by Govt.	Loan provision through Bank	Immediate release of subsidy	Free Insurance by Government
	Nuapada	Bricks Making	Suitable Soil availability for Bricks making	Time to time monitoring	Loan amount section at a time	Insurance facilities	Climatic Risks	Free Insurance by Government

Table 7:11: Hill Broom Binding

District	Block	Prospective IGA	Reasons	Feasible Strategies	Presently Available Government Support	Support from Banks/ NBFCs	Key Challenges	Further Support Required
Kalahandi	Th. Rampur	Hill Broom Binding	Availability of raw materials		Financial assistance to BPL Group members under IGS		No knowledge on hill brome grass cultivation	Development of Storage Infrastructure
Koraput	Baipariguda	Broom Binding	Availability of raw materials	Hand holding support Monitoring by Govt. time to time	IGA Management Training	Quick Release of Subsidy		Market linkage through formation of Co-operative Society

Table 7:12: Leaf Plate Making (Khali Stitching)

District	Block	Prospective IGA	Reasons	Feasible Strategies	Presently Available Government Support	Support from Banks/ NBFCs	Key Challenges	Further Support Required
Koraput	Baipariguda	Khali Stitching (Plates & Cups)	1. Ample availability of Sal leaves 2. No alternative sources of income after harvesting of crops	Selected active Groups, who has past experience	Subsidy on Bank Loan	Easy Loan to Group	1. Lack of storage infrastructure 2. Poor market Platform	Proper monitoring
Malkangiri	Korkunda	Khali Stitching (Plates & Cups)	1. Ample availability of Sal leaves 2. More demand in market		Subsidy for Group		Not available adequate Machinery support	1. Need of press Khali Machine 2. Capacity Building
Mayurbhanj	Baripada	Khali Stitching (Plates & Cups)	Ample availability of Sal leaves	Promotion of machinery support	Subsidies on Machinery			Capacity Building and Storage

Table 7:13: Seasonal Business

District	Block	Prospective IGA	Reasons	Feasible Strategies	Presently Available Government Support	Support from Banks/ NBFCs	Key Challenges	Further Support Required
Gajapati	Guma	Seasonal Business of Cashew, Turmeric and Ragi	Plenty availability of raw materials	Interested Groups only	Subsidy provision through Govt.	Financed by Bank in time	Lack of Storing facilities	Storage facility
	Nuagada	Seasonal Business of Tamarind and Ragi	Plenty availability of raw materials	Time to time monitoring	Revolving Fund	Financial Support		IGA Marketing Linkage
Kandhmal	Tumudibandha	Seasonal Business of NTFPs, Turmeric	1. Availability of Minor forest products 2. Turmeric is the traditional cultivation of Tribes	1. Provision of seed money by Micro Project 2. Need of follow up action	Subsidy provision through Govt.	Financial Support	Lack of Storing facilities	1. Necessity of storage facility 2. Transporting vehicle 3. Low interest loan

Table 7:14: Sabai Grass Cultivation and Rope Making

District	Block	Prospective IGA	Reasons	Feasible Strategies	Presently Available Government Support	Support from Banks/ NBFCs	Key Challenges	Further Support Required
Balasore	Jaleswar	<i>Sabai</i> rope making	Availability of raw materials	More financial Assistance	Financial assistance	Loan to farmers in nominal interest rate	Lack of marketing	Release the subsidy money direct to beneficiaries
Mayurbhanj	Baripada	<i>Sabai</i> Rope Making	Cultivation of <i>Sabai</i> Grass	Regular Meeting and hand holding support to SHGs	Financial assistance	Quick Bank linkage	Lack of adequate technical knowledge	Requirement of Additional Training

Table 7:15: Case Matrix

Case No	Name of Case	Case Brief	Outcome	Expected
1	Financial Lending in Official Records Only	Non-Receipt of funds for IGA by the SHG	SHG could not able to initiate IGA as financial provision was not rendered to the group. Though records say that financial support is provided.	Financial support to SHG for IGA
2	Maa Manikeswari SHG strived hard to Survive	Failure of IGA support system lead to making the SHG defunct	Because of poor convergence and non-availability of support system, IGA (banana cultivation) failed and SHG could not able to repay the loan. Had there been convergence with agriculture and irrigation, SHG could have made a good profit and the group would not have defunct.	
3	Maa Banjari SHG in Livelihood Transition	Lack of convergence, no extension and poor management know how lead to IGA failure.	Goat rearing by the group failed due to poor management and lack of animal health extension from animal husbandry Dept.	On time animal health management support and insurance of domesticated animals for success of IGA.
4	Maa Saraswati SHG and Mushroom Cultivation	Business know how leads to success but bridging the gap still required	Group is successful in current mushroom cultivation but issue of raw material is still a concern. SHG is interested to go for other IGAs with additional financial support and technical assistance.	Extension of technical knowhow related to mushroom farming and required funds for expansion of business and taking up new business.
5	Burlubaru SHG and Petty Business of NTFPs Selling	Importance of infrastructural support & impact of forest policy	IGA on NTFP is not sailing well due to lack of storage infrastructure and restricted access to forest. Shifting to animal husbandry is under consideration by the SHG.	Storage for collected NTFP is a requirement for preservation and trading. So, storage facility can help to improve the shelf life of the commodities.
6	Saraswati SHG and Bricks Making	Harnessing local business opportunity and capacity requirement	Brick making has been a good IGA due to local demand and availability of quality soil for making bricks.	Training on brick making keeping the market demand in mind.
7	Maa Dunguri Sahi SHG and <i>Sabai</i> Rope Making and Trading	Easy availability of raw material can boost IGA	The IGA in the SHG is running smoothly due to availability of raw material locally with basic technical knowhow.	Value addition and marketing is required to strengthen the IGA.
8	Kanta Kumari SHG and Lac Cultivation	Lac cultivation to tap local opportunity	Lac cultivation is promoted due to available scope locally. Basic knowhow for lac cultivation is available with the group	Technical support on Paste management and Supply of Pesticides

Case No	Name of Case	Case Brief	Outcome	Expected
9	Maa Santoshi SHG and Vegetable Cultivation	Vegetable farming by SHG collectively	SHG has invested IGA funds in vegetable farming but not interested to continue due to distress sale	Requirement of storage facility to improve the shelf life of the vegetables and minimising distress sale.
10	Maa Hiranila SHG and Petty Business	Petty business selling Maize, Tamarind and Paddy	Business is seasonal and caters to the local needs. Members are confident of continuing this.	Storage facility to regulate price fluctuation and make it perennial. Credit from bank is also a requirement.
11	Maa Laxmi SHG and Cashew Processing Unit	Cashew Processing and Selling (a seasonal business)	Poor Transportation and storage facilities are two major constraints.	Poor transportation minimize the market access. Collective Marketing.
12	Maa Bhandar Gharani SHG and Sugar Cane Cultivation	Group approach for Sugar cane cultivation	As SHG is not getting good return from sugarcane cultivation, members are interested to shift to vegetable cultivation	Hassel free credit from bank on time
13	Maa Malkamba SHG and Ginger and Turmeric Cultivation	Ginger and Turmeric Cultivation	Lack of Storage and Below market price sale	Government intervention for storage facilities under flag ship schemes like RIDF
14	Shree Ganesh SHG and Video and Sound System	Video and Sound System	Market conducive IGA	Group is satisfied with present IGA due to fair return

CHAPTER VIII

Conclusion and Recommendations

The discussion made earlier reveal that SHGs considered to be the vehicle of change and a model for IGA propagation in tribal areas. The approach is in conformity with the basic micro credit delivery model and based on the development agenda of the State (Self-help Cooperative Act 2001, Mission SHAKTI, TRIPTI etc.). The model of credit delivery is also in line with the SHG-bank linkage programme of NABARD where SHG acts as a financial intermediary to receive credit from financial institutions.

8.1 Key Findings

- The evaluation covered a total of 105 groups across 12 districts covering 9 ITDAs, 6 Micro Projects, 4 MADA Pockets and 2 Cluster Approach Pockets. Out of total, 86 groups (81.90 per cent) have functional IGA, 13 groups (12.38 per cent) have defunct IGA and 6 groups (5.71 per cent) have not yet started their IGAs (Non-operating IGAs). Total 72 groups (90 per cent) are functional in ITDA, followed by 10 groups (76.92 per cent) in Micro Projects, 2 groups (28.57 per cent) in MADA Pockets and 2 groups (40 per cent) in Cluster Approach Pockets.
- Out of total 105 groups, 75 SHGs (71.43 per cent) have group IGA while 24 SHGs (22.86 per cent) are engaged in individual IGAs. Rest 6 SHGs (5.71 per cent) have yet to start their business (Non-Operating IGAs).
- Income generating activities of 40 groups (38.10 per cent) are selected by the group members themselves while for rest 65 groups (61.90 per cent) the facilitating agencies who have formed the SHGs choose the business.
- A total of 19 income generating activities are identified where SHGs and its members are involved. The major reason of involvement of SHGs in IGA is to enhance level of income of the group and thereby of the associated members (75.58 per cent). Involvement in multiple IGAs is not common among SHGs as only 3 groups (3.49 per cent) are found to be involved in more than one IGA. Highest of 27 (31.39 per cent) out of 86 functional groups are engaged in animal husbandry followed by 10 (11.62 per cent) groups involved in *Sabai* rope making and trading.
- For the initiation of IGA, 55 per cent SHGs availed loan from banks on instalment basis (2-4 instalments) while rest 45 per cent got one time loan. Groups experienced difficulties in getting the loan from the bank, especially in dealing with paper works.

Investment of own capital by the groups for IGA ranges from ₹ 300 to ₹ 42,000 in ITDA, ₹700 to ₹4,000 in Micro Projects, ₹1,500 to ₹20,000 in MADA Pockets and ₹3,000 to ₹10,000 in Cluster Approach Pockets.

- A total of 65 groups out of 105 have availed subsidy (61.90 per cent). Subsidy amount ranges from ₹50,000 to ₹1,25,000 in ITDA, ₹30,000 to ₹1,20,000 in Micro Projects, ₹90,000 to 1,10,000 in MADA Pockets and ₹90,000 to ₹1,25,000 in Cluster Approach Pockets.
- Return on Investment was calculated for 55 SHGs basing on availability of all required financial records (Cash inflow and out-flow). Return on Investment (ROI) for various businesses offer the highest average return in Goatery, Sheepery and Piggery (5 per cent-10 per cent and >25 per cent) for 13 groups (23.63 per cent) followed by Poultry for 6 groups (10.90 per cent), *Sabai* rope making for 9 groups (16.36 per cent) and Vegetable Cultivation with ROI of 0 per cent to 5 per cent for 6 groups (10.90 per cent).
- Overall there is a growth of about 6.75 per cent in household expenditure with higher growth in expenditure related to loan repayment, subscribing cable / DTH connection, procurement of household goods and related other heads of expenditure at household level.
- A total of 234 group members (80.41 per cent) found having no specific skill related to various IGAs. But their involvement in IGA reflects that selected IGA either does not require specific skill or they operate with no technical skill base. Out of the total 86 functional groups, 3 SHGs (3.49 per cent) had undergone refresher training on vegetable cultivation and farm mechanisation and 2 groups (2.33 per cent) has taken training on IGA management on Goatery and Piggery.
- Total 82 groups (95.34 per cent) out of 86 functional groups have obtained credit linkage with local financial institutions. The amount of credit ranges from ₹30,000 to ₹1, 00,425. Of the total 82 functional groups those have availed credit 21 groups (26.09 per cent) have availed onetime credit linkage, 52 groups (63.77 per cent) linked with the financial institution for credit twice and 8 groups (10.14 per cent) availed credit linkage facility three times.
- The impact of IGA at the household level is multi-dimensional i.e. in social and economic sphere. Total 258 group members (88.66 per cent) have admitted positive impact of IGAs while remaining 33 group members (11.34 per cent) have not observed any socio-economic impact of IGAs. Total 159 group members (54.64 per cent) confessed positive impact of IGAs on the education of their children, whereas 146 group members (50.17 per cent) have realised improved health and hygiene after involvement of IGA. Besides, 133 group members (45.70 per cent) have realised the positive impact of IGA on their living standards, 87 group members (29.89 per cent) have felt improvement in their social status, 208 members (71.47 per cent) have felt more self-confidence in post-IGA involvement.

- In terms of economic upliftment, 235 group members (80.75 per cent) have felt increment in household income in post-IGA involvement.

8.2 Conclusion:

The selection of IGA covers, two important financial criteria as considered i.e. activity which can increase the income of the group and secondly, activity that gives relatively better profit in comparison to other IGA types. Irrespective of group or individual activities, the IGA selection process seems more on basic understanding of the facilitating agencies and also that of SHGs. In many cases, IGA was imposed upon the group/s by the facilitating agencies without appropriate assessment of group capacity / potential and business profitability. There was no clear focus on investment requirement for the IGA, in order to make it profitable and viable rather IGA was fitted in to the amount of credit that is available. As a result, scale of operation found to be low and profitability is also not substantial. Some SHGs found discontinuing IGA because of internal conflict and IGA associated operational problems. Apart from allocation of funds per IGA/SHG, total financial allocation under the scheme for different Tribal Development Administrative Units found fluctuating. In comparison to ITDA and Micro Projects, MADA Pockets and Cluster Approach Pockets are in a disadvantageous position because CAGR observed to be negative in these areas.

The SHGs supported under IGA are more mature in terms of their years of existence. But functionally SHGs seem to be not mature enough as documentation / record keeping of financial and non-financial transactions which is quite poor in most of the groups. Even many groups are not aware of the amount of credit they have availed and amount of subsidy they accessed out of the scheme. Illiteracy and poor exposure of members found to be another aspect in this regard. Apart from financial support, other ancillary support system to strengthen the business found deficient in many respect. Rendered techno-managerial inputs were found inadequate to equip the members to manage the business. However, an affirmative step, taken by the facilitating agencies, in shape of linking the groups to the formal financial institutions found beneficial in terms of acquiring more capital for business investment.

The social and economic benefits harvested by members are quite evident, though the achievements cannot be fully attributed to IGA operation. However, a lot more is required to be done in order to strengthen the current IGAs and making it more profitable for the members / groups. It can be expected that with a better performing IGA, income level of members / groups will increase and by that it will further contribute to social and economic status of the tribal families.

In order to strengthen the current IGA and making it more profitable along with making future IGA support system more viable and feasible, following aspects may be considered. The recommendations are primarily based on the field findings taking in to account the opinion of different stakeholders that were consulted in the process of evaluation. Other practices that are already experimented and found fruitful in specific cases can also be considered.

The study fulfils the objectives of various sectoral interventions of the Departments, identifying various thrust areas in terms of prospective IGAs in scheduled areas, recommended steps to be adopted by the decision makers for sustainability of income generating activities. However, the study has not captured all the programmes run by the ST & SC Development, Minorities & Backward Classes Welfare Department in last five years rather it has captured various IGAs implemented by the Department in last five years and assessed their outcomes.

The study fulfils the overall objective of assessing the current IGAs where tribals are involved and the success of IGAs. The study developed a database of SHGs and IGAs they are involved. The database is developed for the samples covered under the study. The SHGs and the IGAs they are involved in are discussed in detail in this report and a database is presented in the annexure of this report. Other objectives of the study, i.e., sectoral interventions with regard to IGA, appropriateness of the IGAs tribal women SHGs are involved in and thrust areas of intervention with regard to IGA are discussed in detail in this report. The current policy and intervention areas to support IGA, both financial and non-financial, and recommendations for strengthening current livelihoods of tribal is also discussed in detail in this report. The study also identified different sectors where future interventions can be made for strengthening the livelihoods of tribals in different study districts. So, it can be said that the study fulfils all the laid out objectives for which this study was commissioned.

8.3 Recommendations:

Group Gradation: The success of IGA to a greater extent depends upon the SHG and its members. So, it is important to select appropriate SHG for providing subsidy linked finance. NABARD prescribed SHG gradation format or any other prescribed gradation format of Government (Mission SHAKTI, TRIPTI etc.) may be used for grading the groups before linking with IGA credit. The gradation of SHGs would also be helpful to identify grey areas and measures can be taken to strengthen them in due course, before or after the IGA linkage. It is found that in most of the groups, gradation is done before providing credit, but taken measures to strengthen the identified grey areas needs further concretisation.

Cluster Specific Development: The activities linked to income may contextually be thought of from different prospective i.e. from micro perspective (village / locality) and/or from macro perspective (block / district). The business activity that is expected to prosper, utilising the local resources and accessing the local market (micro perspective) may require separate focus than the activity that requires greater degree of external linkage and external market. Building up a macro perspective will help in developing a specific *business cluster* within a geographical set-up and making it easy for external linkage and accessing support system. It may not be feasible for business activities that are sporadic, highly skewed and unevenly distributed. So, IGA support for *specific cluster development programme*, involving SHGs may be considered. A specific sector of growth may be identified and required financial and non-financial support may be provided to the potential tribal SHGs.

Feasibility Study: Feasibility of any income generating activity is essential to assess before finalising for support. A *micro level feasibility study* may be conducted by the facilitating agency

along with market demand analysis of the commodities produced through IGA. Preparing a business plan, irrespective of amount of support rendered for IGA can further help to guide the business in the desired direction.

Before Hand Group Consultation: The IGA of any nature and scale of operation, consultation with concerned SHGs helps to build a consensus and bringing ownership which may not be achieved by its imposition on the SHGs. Further, SHGs may require detail briefing / discussion about the importance of the business activity, profitability dimensions, cost factors etc. SHGs should also be facilitated to understand its own limitations and capacity gap to handle a particular type of IGA which is more non-conventional in nature. Based on the gradation and capability mapping of SHG to handle a particular IGA, suitable decision and appropriate strategy may be taken up.

Business Plan: It is essential to assess the investment requirement based on IGA typology and its scale of operation rather than deciding *ab initio*. Investment requirement can be judged based on the prepared business plan. This will help the group to have required resources for business investment and attain profitable scale of business.

Financial & Technical Support: The groups understudy are not getting timely financial and technical support related to the IGA they are involved in. Delay in rendering such support services creates an undesirable situation and member's faith gets set back. On time financial and technical support to groups would be helpful to build confidence among the groups / members and stick to the financial and non-financial plan.

Convergence Approach: The convergent approach to IGA only can benefit the groups in terms of getting a higher return from the investment. Convergence is expected basically in rendering technical and managerial support to SHGs to manage their IGA. Convergence with Departments like animal husbandry, forestry, marketing agency (ORMAS) etc. would be helpful to SHGs to access Departmental facilities, technical guidance and available schematic resources.

Market Chain and Fair Pricing: The marketing of finished products, especially in business activities like rope making, is a major problem for groups. Business practices of local traders are mostly exploitative and payment realisation against the sold products is time consuming. This leads to poor recovery and hence poor financial performance of the groups. Co-operatives and farmers' groups involved in the marketing activities of specific products can be tied up with such producing groups with the support of facilitating agencies. These will ensure the reasonable price to the groups for their produces. However testing the market feasibility, prior to the finalisation of livelihood activities, may yield positive results.

Monitoring and Guidance: Absence of regular monitoring from the Government and other facilitating agencies and lack of required guidance / technical support is the other reason responsible for failure of many IGAs and less gain from the continuing IGAs monitoring the group not only create seriousness towards the business among the groups but also help to minimise concurrent challenges faced by the groups. In case of shortage of departmental human resources, it may be required to engage *external agency* to monitor and guide the groups at regular intervals.

The greater effort with technical guidance is necessary for the SHGs that are taking up new IGA or taking up IGA for first time (no prior experience in similar types of IGA). Skill development training and regular guidance from the facilitating agencies, including Government may support the SHGs to gather necessary knowledge for the IGA operations and help to gain in a better way out of such involvement.

IGAs on Animal Domestication: The groups are mostly found to be engaged in animal husbandry activities (Goatery, Sheepery, Piggery and Poultry) as it is having a sizeable demand in the local market. Groups engaged in activities centring animal domestication need to be aware and skilled on various animal diseases management and preferably prevention. Convergence with the veterinary services seems a necessity. Local Livestock Inspector may be requested to visit and monitor the health of domesticated animals and spread awareness on animal disease prevention. As risk involved in livestock rearing is quite high (due to expected death) which may sabotage all the initiative, livestock insurance can help to a great deal. Annual premium for livestock insurance may be made a part of the business plan and financial support system (part of the insurance may be borne by the groups).

IGAs on Vegetable Farming: The groups involved in the agrarian activities like vegetable cultivation may be supported with required technical knowhow on Integrated Nutrition Management (INM), Integrated Pest Management (IPM) and allied modern scientific farming practices for a better yield. Product aggregation and collective marketing of agricultural produces for better market penetration and price bargaining can help small and marginal farmers. In feasible cases, such groups can be linked with existing agri-marketing chains based on the volume of production.

IGAs on Forestry: The scale of production is highly essential in business to have a greater market share, better bargaining power and easy market access. Groups engaged in the forest based livelihood activities, may be supported with machinery for stitching, pressing etc. which will amplify daily production, add value to the produces and by that they can realise better price in the market.

Group Strengthening: The additional groups covered every year, emphasis may be given to make the ongoing activities of the supported groups sustainable with additional inputs that are required. Only credit provision, covering a large number of groups without any techno-managerial support and follow up action may not help to make the initiative successful to the expected level. Hence, along with additional coverage of groups under IGA, already supported groups also need to be strengthened and supported.

Infrastructure Creation: Localising storage facilities, especially for forest products and products that require storage (leaf plates etc.) can help the groups to maintain the supply chain and minimise wastage. SHGs involved in agrarian and forestry based livelihood may be supported for storage facilities like storage sheds. However for seasonal perishable vegetables linkage with the existing cold chain seems only solution.

Transportation: Unavailability of the transportation to the nearest market and poor price recovery from local weekly market in some cases force the groups to sale the products/ produces to the intermediate traders with marginal price. As market is an objective constraint, it can be thought of to link the producers to the remunerative markets. But for a better market access, it is also required that production in different IGA areas should be up to market scale by which it will be easier to establish a tie up with remunerative market mechanism. So, a cluster approach for different commodities, based on its feasibility is required.

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Glossary

Above Poverty Line (APL): Economic standard above the economic benchmark set for BPL.

Assets: In financial accounting, an asset is an economic resource. Anything tangible or intangible that is capable of being owned or controlled to produce value and that is held to have positive economic value is considered an asset.

Below Poverty Line (BPL): BPL is an economic benchmark and poverty threshold used by the Government of India to indicate economic disadvantage and to identify individuals and households in need of Government assistance and aid. It is determined using various parameters which vary from State to State and within States.

Calorie Poor: Low expenditure on food and hence low calorie intake (as per the calorie norm of rural and urban area). Calorie Poor is a poverty indicator.

Community Based Organisations (CBOs): Community Based Organizations are civil society non-profits that operate within a single local community for community wellbeing.

Compound Annual Growth Rate (CAGR): The year-over-year growth rate of an investment over a specified period of time. The compound annual growth rate is calculated by taking the n^{th} root of the total percentage growth rate, where n is the number of years in the period being considered.

Confidence Level: In statistics, a confidence interval (CI) is a measure of the reliability of an estimate. It is a type of interval estimate of a population parameter.

Credit: An accounting entry that either decreases assets or increases liabilities and equity on the company's balance sheet. It is used in the context of group business and bank in this report.

Debit: An accounting entry that results in either an increase in assets or a decrease in liabilities on a company's balance sheet. It is used in the context of group business and bank in this report.

Duckery: Rearing of Ducks. The term is widely used in a research paper “*Sustainable Livelihood Support through Enterprise Convergence in Pond Based Farming System*” by Biswanath Sahoo, Antaryami Lenka, Dr. M. Nedunchezhiyan in *Odisha Review*, April, 2012.

Goatery: Also *Goatary*. Rearing of Goats. The term is widely used in Model Project Profiles created by National Scheduled Tribes Finance and Development Corporation.

Head Count Ratio: It is the proportion of number of Below Poverty Line population in an area (district/state or nation) to the total population of the area. It is an indicator for measuring poverty.

Inflation: In economics, inflation is a sustained increase in the general price level of goods and services in an economy over a period of time. Thus inflation reflects a reduction in the purchasing power per unit of money.

Non-Banking Financial Companies (NBFCs): Non-Banking Financial Companies are financial institutions that provide banking services without holding a banking license. These institutions typically are restricted from taking deposits from the public depending on the jurisdiction.

Pearson's Correlation Analysis: Correlation analysis deals with the association between two or more variables. The technique was developed by English mathematician and biometrician Karl Pearson. Pearson's Correlation Coefficient is represented as " r ".

Profit Margin: A ratio of profitability calculated as net income divided by revenues, or net profits divided by sales. It measures how much out of every rupee of sales a company or business actually keeps in earnings.

Liabilities: In financial accounting, liability is defined as an obligation of an entity arising from past transactions or events, the settlement of which may result in the transfer or use of assets, provision of services or other yielding of economic benefits in the future.

Lower Limit: The lowest number in a set of arrayed quantitative data

Panchayati Raj Institutions (PRIs): The word "panchayat" literally means "assembly" (*ayat*) of five (*panch*) wise and respected elders chosen and accepted by the local community. Panchayati Raj Institutions are in three tier system i.e. district level panchayat (Zillaparisad), block/taluka level panchayat (Panchayat Samiti) and village level panchayat (Gram Panchayat).

Piggery: Rearing of Pigs. The term is used in reports of NABARD.

Range/ Data Range: The numerical difference between the highest number and lowest number in a set of arrayed quantitative data.

Return on Investment (ROI): A performance measure used to evaluate the efficiency of an investment or to compare the efficiency of a number of different investments. To calculate ROI, the benefit (return) of an investment is divided by the cost of the investment; the result is expressed as a percentage or a ratio.

Scheduled Castes (SCs): Castes of Hinduism and Sikhism as noted under the Schedule V of Constitution of India.

Scheduled Tribes (STs): The term Scheduled Tribes first appeared in the Constitution of India in Article 366 (25). The article defined Scheduled Tribes as "such tribes or tribal communities or parts of or groups within such tribes or tribal communities as are deemed under Article 342 to be Scheduled Tribes for the purposes of this constitution".

Self Help Groups (SHGs): Self Help Groups, also known as mutual help, mutual aid, or support groups, are groups of people who provide mutual support for each other through group finance and with credit assistance from financial institutions.

Sheepery: Rearing of Sheeps. The term is used in a paper “*Contribution of Credit Institutions in Development of Rural Economy in District Kanpur Dehat, Uttar Pradesh*” in Agricultural Economics and Research Review (21), 2008. 448.

Significance Level: In statistics, significance level is calculated by 1-confidence interval. Less the significance, better the confidence and stronger the results of statistical tests.

Tribal Development Administrative Units: Tribal Development Programmes implementing government functionaries in TSP and Non-TSP areas viz. ITDAs, Micro Projects, MADA Pockets and Cluster Approach Pockets.

Upper Limit: The highest number in a set of arrayed quantitative data

Formula

$$\text{CAGR} = \left(\frac{\text{Ending Value}}{\text{Beginning Value}} \right)^{\frac{1}{\text{NO of Years}}} - 1$$

$$\text{ROI} = \frac{\text{Net Profit}}{\text{Total Investment}}$$

$$\text{Profit Margins} = \frac{\text{Net Income}}{\text{Revenue Generated}}$$

$$\text{Pearson Correlation} = r = \frac{\sum (X - \bar{X})(Y - \bar{Y})}{N \sigma_x \sigma_y}$$

X = Variable 1

Y = Variable 2

\bar{X} = Arithmetic Mean of X

\bar{Y} = Arithmetic Mean of Y

σ_x = Standard Deviation of x

σ_y = Standard Deviation of y

Significance Level (p value or α) = 1 - Confidence Interval

Confidence Level = 1 - Significance Level

Annexure I: Sampling Procedure Details

Total Tribal Development Administrative Units		
Σ ITDAs	21	
Σ Micro Projects	17	
Σ MADA Pockets	46	
Σ Cluster Approach Pockets	14	
Σ Tribal Development Administrative Units	98	
Sample Size (TSP and Non TSP)		
Sample Size	Percentage	Figures
Sample	20% (Of 98)	≈20 (Taken 21)
TSP	75% (Of 20)	15
Non TSP	25% (Of 20)	5 (Taken 6)
Sample Size (TSP - ITDAs & MPs)		
ITDAs	21	
MPs	13	
Total	34	
Ratio of ITDAs of Total TSP	0.62	
Ratio of MPs of Total TSP	0.38	
Proportionate of Sample ITDAs of Total TSP (0.62*15)	9	
Proportionate of Sample MPs of Total TSP (0.38*15)	6	
Sample Size (Non TSP - MADA, Clusters and MPs)		
MPs	4	
MADAs	46	
CPs	14	
Total	64	
Ratio of MPs of Total Non TSP	0.06	
Ratio of MADAs of Total Non TSP	0.72	
Ratio of CPs of Total Non TSP	0.22	
Proportionate Sample MPs of Total Non TSP (of 6) (0.06*6)	1	1 (Not-Taken)
Proportionate Sample MADAs of Total Non TSP (of 6) (0.72*6)	4	4
Proportionate Sample CPs of Total Non TSP (of 6) (0.22*6)	2	1 (Taken 2)

Notes: 6 Non-TSP Tribal Development Administrative Units were taken due to odd number of 5(4 MADAs & 2 Cluster Approach Pockets). Non-TSP Micro Projects were avoided as TSP Micro Projects were meeting sample size (6 Micro Projects) and sampling of MADAs and Cluster Approach Pockets were more than the calculated (6 instead of 5). 100 (Actual 105) groups were decided to be selected from all the Tribal Development Administrative Units as per the sample proportion (minor adjustments were made in case of unavailability of groups under particular Tribal Development Administrative Units). Overall 20% sample size with 20 Tribal Development Administrative Units were met (Actual 21 Tribal Development Administrative Units were taken involving TSP and Non-TSP proportionately).

Annexure II: Detail Sample Frame

Detail Sample Frame																	
District	Block	ITDA				Micro Projects				MADA Pockets				Cluster Approach Pockets			
		No. of Group	No. of Functional Group	No. of Defunct Group	No. of Individual SHG Member	No. of Group	No. of Functional Group	No. of Defunct Group	No. of Individual SHG Member	No. of Group	No. of Functional Group	No. of Defunct Group	No. of Individual SHG Member	No. of Group	No. of Functional Group	No. of Defunct Group	No. of Individual SHG Member
Sundargarh	Bonei	3	3		6												
	Gurundia	3	2	1	6												
Mayurbhanj	Baripada	8	8		21												
	Bangiriposi	8	8		20												
Balasore	Nilgiri	5	5		10												
Nabarangpur	Nabarangpur	7	6	1	10												
	Umerkot	1	1		8												
Kalahandi	Th. Rampur	2	0	2	4												
	Lanjigarh	3	2	1	10												
Kandhamal	Baliguda	8	7	1	30												
	Daringbadi	6	5	1	22												
Gajapati	Guma	6	6		12												
	Nuagarh	6	6		12												
Koraput	Jaipore	3	3		12												
	Boaipariguda	3	3		12												
Malkangiri	Kurkunda	4	3	1	16												
	Mathili	4	4		16												

Detail Sample Frame																	
District	Block	ITDA				Micro Projects				MADA Pockets				Cluster Approach Pockets			
		No. of Group	No. of Functional Group	No. of Defunct Group	No. of Individual SHG Member	No. of Group	No. of Functional Group	No. of Defunct Group	No. of Individual SHG Member	No. of Group	No. of Functional Group	No. of Defunct Group	No. of Individual SHG Member	No. of Group	No. of Functional Group	No. of Defunct Group	No. of Individual SHG Member
Sambalpur	Dhankauda																
Balasore	Jaleswar									2	1	1	4				
Nuapada	Boden									3	2	1	6				
Gajpati	Kasinagar									2	2	0	4				
Sambalpur	Naktideul													3	1	2	8
Nuapada	Nuapada													2	1	1	6
Sundargarh	Lahunipada					2	0	2	4								
Mayurbhanj	Jashipur					2	0	2	4								
Nuapada	Komna					1	0	1	2								
Kandhamal	Tumudibandha					3	3	0	12								
Rayagada	Bisamkatak					3	3	0	6								
Malkangiri	Khairput					2	2	0	8								
	Total	80	72	8	227	13	8	5	36	7	5	2	14	5	2	3	14

Source: Primary Survey (105 Groups and 291 Individuals)(Individuals from SHGs and Individuals from group perusing individual businesses from sanctioned loan and subsidy to group are covered under Household schedule).

Annexure III: Profile of SHGs

District	Tribal Development Administrative Units	Block	Name of the Group	Locations	Year of Establishment	Year of Inception of IGA	No. of APL Member	No. of BPL Member	Name of President	Name of Secretary
Sundargarh	ITDA	Bonei	Bhagabati Mahila,SHG	Banai Garh	2006	2012	1	10	Khatu Kissan	Rangabati Kissan
Sundargarh	ITDA	Bonei	Maa Laxmi,SHG	Banai Garh	2006	2012	3	11	Pramila kisan	Rebati Kisan
Sundargarh	ITDA	Bonei	Narayani SHG	Banai Garh	2005	2012	4	9	Kamala Kisan	Kuni Kisan
Sundargarh	ITDA	Gurundia	Sandhya,SHG	Banai Garh	2006	2010	0	10	Tarani twari	parbati bhumit
Sundargarh	ITDA	Gurundia	Kalayani ,SHG	Banai Garh	2003	Not Got Money	2	8	Binodini Naik	Sumi Oram
Sundargarh	ITDA	Gurundia	Maa Tarini,SHG	Banai Garh	2005	2008	0	12	Belamati Pradhan	Janaki Naik
Mayurbhanj	ITDA	Baripada	Laxmi Posi ,SHG	Baripada	2000	2011	0	10	Jabarani Tudu	Kanaka lata Murmu
Mayurbhanj	ITDA	Baripada	Maa Dunguri Sahi,SSH	Baripada	2008	2013	0	10	Miru Soren	Srimati Maranda
Mayurbhanj	ITDA	Baripada	Maa Saraswati ,SHG	Baripada	2002	2013	1	10	Raimani Murmu	Parbati murmur
Mayurbhanj	ITDA	Baripada	Maa santoshi, SHG	Baripada	2004	2013	2	8	Mania murmu	Laxmi hansda
Mayurbhanj	ITDA	Baripada	Maa Laxmi ,SHG	Baripada	2008	2012	2	12	Basanti Sing	Hiramani Sing
Mayurbhanj	ITDA	Baripada	Shiba Shakti ,SHG	Baripada	2008	2012	0	10	Josoda Naik	Sulekha Naik
Mayurbhanj	ITDA	Baripada	Maa Laxmi ,SHG	Baripada	2008	2009	0	10	Punei Dehuri	Laxmi Dehuri
Mayurbhanj	ITDA	Baripada	Maa Ambika ,SHG	Baripada	2006	2013	6	10	Mani mohapatra	Manguli Naik
Mayurbhanj	ITDA	Bangiriposi	Shanti,SHG	Baripada	2003	2009	0	13	Mandakini Naik	Sukanti Naik
Mayurbhanj	ITDA	Bangiriposi	Jaganath SHG	Baripada	2005	2012	0	10	Usamani Naik	Purnima Naik
Mayurbhanj	ITDA	Bangiriposi	Basanti,SHG	Baripada	2011	2009	6	10	Lili Mani Naik	Saraswati naik
Mayurbhanj	ITDA	Bangiriposi	Singh ,Shg	Baripada	2008	2009	0	11	Sumitra Singh	Sambari shingh
Mayurbhanj	ITDA	Bangiriposi	Maa Durga SHG	Baripada	2007	2011	2	10	Kalpana Singh	Jayanti shingh
Mayurbhanj	ITDA	Bangiriposi	Ghati Buru, SHG	Baripada	2007	2009	0	10	schgo husu	Duli Kisho
Mayurbhanj	ITDA	Bangiriposi	Maa Tarini,SHG	Baripada	2010	2013	4	10	Kandiri Naik	Bimala Naik
Mayurbhanj	ITDA	Bangiriposi	Mahalaxmi ,SHG	Baripada	2007	2011	0	10	Manjari Laxmi singh	Laxmi shingh
Balasore	ITDA	Nilgiri	Maa Saraswati SHG	Nilagiri	2009	2011	1	12	Santi Lata Khandei	Bimala Kande
Balasore	ITDA	Nilgiri	Maa tarini SHG	Nilagiri	2004	2013	0	10	Santi Lata	Sukanti Sing

District	Tribal Development Administrative Units	Block	Name of the Group	Locations	Year of Establishment	Year of Inception of IGA	No. of APL Member	No. of BPL Member	Name of President	Name of Secretary
									sing	
Balasore	ITDA	Nilgiri	Mahaballi SHG	Nilagiri	2005	2013	0	13	Madhaba Majhi	Purusottam Majhi
Balasore	ITDA	Nilgiri	Baba puraneswr SHG	Nilagiri	2009	2011	0	12	Sarada sing	Satyabhama klaandi
Balasore	ITDA	Nilgiri	Bhai-Bhai	Nilagiri	2008	2013	0	14	Chandra Mohan shing	Sridhar singh
Nawarangpur	ITDA	Nawarangpur	Mahadevi SHG	Nawarangpur	2003	2013	2	8	Purnima Bhatra	Padma Bhatra
Nawarangpur	ITDA	Nawarangpur	Lokuguda,SHG	Nawarangpur	2002		0	10	Nilabati Bhatra	Padma Bhatra
Nawarangpur	ITDA	Nawarangpur	Gangagora .SHG	Nawarangpur	2010	2013	0	11	Nabina Bhatra	Tulsa Bhatra
Nawarangpur	ITDA	Nawarangpur	Maa Bhandar Gharani ,SHG	Nawarangpur	2010	2011	0	10	Bhagabati Pujari	Sebati Bhatra
Nawarangpur	ITDA	Umerkot	Mahima Alekh ,SHG	Nawarangpur	2006	2012	4	10	Rama Santa	Radhba Santa
Nawarangpur	ITDA	Umerkot	Bajarangabali,SHG	Nawarangpur	2004	2010	3	9	Padmini Banjara	Rambai Banjara
Nawarangpur	ITDA	Umerkot	Englageni mata,SHG	Nawarangpur	2007	2010	9	1	Ratra Gand	Maina Gand
Kalahandi	ITDA	Th. Rampur	Manikeswari,SHG	Kalahandi	2007		3	7	Puspanjali Majhi	Hiradei Majhi
Kalahandi	ITDA	Th. Rampur	Gudirani ,SHG	Kalahandi	2006		0	10	Kumari Majhi	Basumati Majhi
Nawarangpur	ITDA	Umerkot	Tapeswari ,SHG	Nawarangpur	2005	2010	0	12	Kusuma Bhatra	Sanadi Bhatra
Kalahandi	ITDA	Lanjigarh	Hira Nila,SHG	Kalahandi	2003	2009	1	9	Dhobei Majhi	Duta Majhi
Kalahandi	ITDA	Lanjigarh	Maa Dharani,SHG	Kalahandi	2006	2012	0	10	Rudra Majhi	Aryanoi Majhi
Kalahandi	ITDA	Lanjigarh	Maa, Banjari ,SHG	Kalahandi	2006		3	7	Ranjita Majhi	Susila Majhi
Kandhamal	ITDA	Baliguda	Durga Bahini ,SHG	Baliguda	2009	2012	0	11	Susanti Mallick	Sibani Mallick
Kandhamal	ITDA	Baliguda	Sashri pali,SHG	Baliguda	2005	2013	0	10	Surchi Mallick	Kunti Mallick
Kandhamal	ITDA	Baliguda	Dibyajyoti,SHG	Baliguda	2002	2013	1	19	Sukama Mallick	Runuma Mallick
Kandhamal	ITDA	Baliguda	Maa,Durga bahini,SHG	Baliguda	2006	2013	0	10	Basanti Mallick	Rajani Mallick
Kandhamal	ITDA	Baliguda	Maa,Tulusi,SHG	Baliguda	2006		0	10	Imanti Mallick	Sudam Mallick
Kandhamal	ITDA	Baliguda	Kamal mati,SHG	Baliguda	2007	2012	0	10	Arjun Pradhan	Tersita pradhan
Kandhamal	ITDA	Baliguda	Sabitri SHG	Baliguda	2003	2008	0	10	Imanti Mallick	Malati Mallick
Kandhamal	ITDA	Baliguda	Bhagabat,SHG	Baliguda	2003	2009	0	10	Rajani Majhi	Bila Majhi
Kandhamal	ITDA	Daringbadi	Jeeban Jyoti SHG	Baliguda	2008	2011	0	10	Janaki	Jema pradhan

District	Tribal Development Administrative Units	Block	Name of the Group	Locations	Year of Establishment	Year of Inception of IGA	No. of APL Member	No. of BPL Member	Name of President	Name of Secretary
									Pradhan	
Kandhamal	ITDA	Daringbadi	Nibedita(A) SHG	Baliguda	2006	2011	0	12	Janti Pradhan	Aumati Pradhan
Kandhamal	ITDA	Daringbadi	Ashrita SHG	Baliguda	2002		0	19	Laxmi Padra	Lalita Padra
Kandhamal	ITDA	Daringbadi	Salem SHG	Baliguda	2008	2011	5	8	Anima Pradhan	Kumudini Pradhan
Kandhamal	ITDA	Daringbadi	Nibedita DHG	Baliguda	1999	2012	0	10	Sarala Majhi	Panchami Majhi
Kandhamal	ITDA	Daringbadi	Banshree,SHG	Baliguda	2006	2010	4	7	Urmila Pradhan	Mamita Pradhan
Gajpati	ITDA	Gumma	Jaya maa,SHG	Paralakhemudi	2003	2013	4	14	Jobani Bhuina	Aswani Sabara
Gajpati	ITDA	Gumma	Pragati Mahila Mandal	Paralakhemudi	1999	2012	3	7	Siroji Badarahita	Babita Mandal
Gajpati	ITDA	Gumma	Queen Shakti Dala ,SHG	Paralakhemudi	2004	2010	1	11	Gangami Raik	Jaina Gamanga
Gajpati	ITDA	Gumma	Jihubanisi Shakti Dal	Paralakhemudi	2005	2013	7	9	Debanti Gamanga	Mikal Mangal
Gajpati	ITDA	Gumma	Saraswati,SHG	Paralakhemudi	2001	2009	0	10	Pabanti Bhuiyan	Sudami Mandal
Gajpati	ITDA	Gumma	Jaysree Mahila Mandal	Paralakhemudi	1999	2009	3	11	Elamai raika	Sirati Bhunya
Gajpati	ITDA	Nuagada	Priyanka SHG	Paralakhemudi	2004	2010	3	10	Wensi Rout	Champabati Rout
Gajpati	ITDA	Nuagada	Santoshi Mahila Mandal	Paralakhemudi	2001	2010	2	8	Kanchan Nayak	Bhanu Nayak
Gajpati	ITDA	Nuagada	Merry Misson Shakti	Paralakhemudi	2005	2009	3	7	Jamery dora	Manonita Dalbehera
Gajpati	ITDA	Nuagada	Laxmi mahila mission shakti Dala	Paralakhemudi	2005	2010	1	11	premika Raika	Sipan Mandal
Gajpati	ITDA	Nuagada	Nari mangala SHG	Paralakhemudi	2006	2010	0	10	Norf Raita	Subene Mangala
Gajpati	ITDA	Nuagada	Jayanti SHG	Paralakhemudi	2003	2009	0	10	Dugred Rait	Abeni Raita
Koraput	ITDA	Jaipore	Alekh Mahima,SHG	Jaypur	2009	2012	0	18	Sukal Pujari	Hiradei Pujari
Koraput	ITDA	Jaipore	Jaganath SHG	Jaypur	2002	2011	0	11	Tilika Gadba	Budei Gadaba
Koraput	ITDA	Jaipore	Sata Bhauni SHG	Jaypur	2000	2013	2	8	Dana pujari	Chandra pujarai
Koraput	ITDA	Baipariguda	Maa Majhi Gouri SHG	Jaypur	2002	2012	2	8	Parbati Darfutiya	Budei kado
Koraput	ITDA	Baipariguda	Maa Bhairabi SHG	Jaypur	2003	2013	0	13	Jema dangaria	Bhagabati Majahi
Koraput	ITDA	Baipariguda	Sri Ganesh SHG	Jaypur	2002	2012	0	10	Gouri Nayak	Baidi Mnyak
Malkangiri	ITDA	Korkunda	Saraswati SHG	Malkangiri	2003	2011	0	13	Padmini Gandang	Pratima Muduli
Malkangiri	ITDA	Korkunda	Maa Banadurga ,SHG	Malkangiri	2002	2010	0	11	Maina Mundari	Niru Mundari
Malkangiri	ITDA	Korkunda	Lata ,SHG	Malkangiri	2004	2011	0	11	Deba Madakini	Bima mandakini

District	Tribal Development Administrative Units	Block	Name of the Group	Locations	Year of Establishment	Year of Inception of IGA	No. of APL Member	No. of BPL Member	Name of President	Name of Secretary
Malkangiri	ITDA	Korkunda	Naba Bharat ,Ngo	Malkangiri	2002		2	10	Bati Muduli	Sahita Khemundi
Malkangiri	ITDA	Mathili	Gramyadevi , SHG	Malkangiri	2006	2011	0	10	Brunda Muduli	Damuni Muduli
Malkangiri	ITDA	Mathili	Maa Mauli Shg	Malkangiri	2006	2010	0	10	Radha Kope	Sukuri kope
Malkangiri	ITDA	Mathili	Maa Samantai SHG	Malkangiri	2009	2010	0	10	Chandra mani Sarabu	Radha Bhuiyan
Malkangiri	ITDA	Mathili	Omm Nama Sibaya,SHG	Malkangiri	2005	2011	0	10	Radha Musuli	Basanti Sisa
Sundargarh	Micro Projects	Lahunipada	Indiragandhi SHG	Lahunipada	2007	C/S	0	10	Phaguar Giri	Subani Dehuri
Sundargarh	Micro Projects	Lahunipada	kantakumar shg	Lahunipada	2002	2007	0	10	Mohan ch Naik	Tikasware Naik
Nuapada	Micro Projects	Komna	Maa matimaa SHG	CBDA, Sunabeda	2000		0	11	Susila Bai	Khira Bai
Kandhamal	Micro Projects	Tumudibandha	Burlubaru SHG	KKDA, Belgarh	2004	2011	0	16	Kudeladu Jain	Bijulidevi Majhi
Kandhamal	Micro Projects	Tumudibandha	Pukibali,SHG	KKDA, Belgarh	2005	2011	0	13	Pangadu majhi	Parbati majhi
Kandhamal	Micro Projects	Tumudibandha	Penu ShG	KKDA, Belgarh	2004	2011	0	10	Sudadu Majhi	Menaka Majhi
Rayagada	Micro Projects	Bisamkataka	Singabali SHG	DKDA, Chatikana	2002	2009	0	10	Wadaka Mala	Kadraka Dinjo
Rayagada	Micro Projects	Bisamkataka	Maa Mariam SHG	DKDA, Chatikana	2007	2010	0	10	Wadaka elimme	Sikoka Palama
Rayagada	Micro Projects	Bisamkataka	Maa Malakamba SHG	DKDA, Chatikana	2002	2009	0	13	Timi Wadka	Jamba Wadra
Malkangiri	Micro Projects	Khirput	Saraswati SHG	DKDA, Chatikana	2002	2009	0	10	Sukri Sisa	Sukri Muduli
Malkangiri	Micro Projects	Khirput	Maa Shakti SHG	DKDA, Chatikana	2006	2009	0	12	Manguli SISa	Adibari Manguli
Mayurbhanj	Micro Projects	Jashipur	Luguburu SHG	HKMD, Jashipur	2007	Not Yet Started	0	10	Gurubari Mankedia	Mani Mankedia
Mayurbhanj	Micro Projects	Jashipur	Mahila SHG	HKMD, Jashipur	2007	Not Yet Started	0	10	Mani Mankedia	Phula Mankedia
Balasore	MADA Pockets	Jaleswar	Maa Tarini Sakti SHG	Jaleswar	2004	Not Got Money	0	14	Saraswati Soren	Susila Marandi
Balasore	MADA Pockets	Jaleswar	Sornadharam SHG	Jaleswar	2003		0	10	Sakuntala Hansda	Salgi Soren
Nuapada	MADA Pockets	Boden	Maa Santoshi ,SHG	Boden	2008	2009	0	15	Basanti majhi	Jaramani Majhi
Nuapada	MADA Pockets	Boden	Nirakar Women ,SHG	Boden	2001		0	11	Debaki Chinda	Bazuna chinda
Nuapada	MADA Pockets	Boden	Maa Gayatri, SHG	Boden	2003	2009	0	10	Kunari Deep	Kiaphula Jangt
Gajpati	MADA Pockets	Kasinagar	Arati, SHG	Kasinagar	2004		0	10	Imati Sabar	Jasmini Sabar
Gajpati	MADA Pockets	Kasinagar	Rebika SHG	Kasinagar	2007		6	11	Raiba Gama	Sunita Gama

District	Tribal Development Administrative Units	Block	Name of the Group	Locations	Year of Establishment	Year of Inception of IGA	No. of APL Member	No. of BPL Member	Name of President	Name of Secretary
Nuapada	Cluster Approach Pockets	Nuapada	Jay Maa Saraswati Mahila ,SHg	Nuapada	2000	2011	7	12	Janaki Sabar	Hema
Nuapada	Cluster Approach Pockets	Nuapada	Jaya Maa Bhabani	Nuapada	2002		2	12	Subhadra majhi	Dhiraj Bai Majhi
Sambalpur	Cluster Approach Pockets	Naktideul	Biswajit SHG	Naktideul	2009	Not Got Money	1	9	Lilima Lakra	Jiramani Markey
Sambalpur	Cluster Approach Pockets	Naktideul	Prema chand SHG	Naktideul	2006	Not Got Money	0	10	Emremcia DumyDumy	Yoroti Lanka
Sambalpur	Cluster Approach Pockets	Naktideul	Shanti marimums DHG	Naktideul	2002	2010	2	13	Martha Lakara	Loleeeeeen tetc

Note: 105 SHGs

Annexure IV: Funds Flow from SCA to IGA

SCA Statement showing ITDA Wise Sacntion and Expenditure of funds under SCA to TSP from 2007-08 to 2012-13 (₹In Lakh)														
Districts	Name of ITDAs	2007-2008		2008-2009		2009-2010		2010-2011		2011-2012		2012-2013		
		Funds Sacntion ed	Expendit ure	Funds Sacntion ed	Expendit ure	Funds Sacntion ed	Expendit ure	Funds Sacntion ed	Expendit ure	Funds Sacntion ed	Expendit ure	Funds Sacntion ed	% Expen diture	31st March, 2013
Balasore	Nilgiri	67.78	67.78	87.06	87.06	79.53	79.53	115.14	115.14	176.28	176.28	138.82	70.74	98.20
Mayurbhanj	Baripada	594.71	594.71	681.98	681.98	622.06	622.06	900.7	900.7	1042.4	1042.4	1085.77	62.34	676.87
Mayurbhanj	Kaptipada	270.27	270.27	295.62	295.62	269.58	269.58	390.33	390.33	516.36	516.36	470.55	41.6	195.75
Mayurbhanj	Karanjia	301.56	301.56	307.9	307.9	281.04	281.04	406.92	406.92	498.17	498.17	490.53	62.46	306.39
Mayurbhanj	Rairangpur	389.94	389.94	395.11	395.11	360.56	360.56	522.08	522.08	629.91	629.91	629.36	70.29	442.38
Keonjhar	Keonjhar	460.69	460.69	553.24	553.24	504.79	504.79	730.9	730.9	845.85	845.85	881.06	97.99	863.35
Keonjhar	Champua	196.02	196.02	241.14	241.14	219.71	219.71	318.13	318.13	393.95	393.95	383.48	95.61	366.65
Sambalpur	Kuchinda	192.37	192.37	190.92	190.92	173.88	173.88	251.77	251.77	324.17	324.17	303.5	66.32	201.28
Sundargarh	Bonai	244.97	244.97	250.36	250.36	228.48	228.48	330.8	330.8	407.01	407.01	398.79	62.88	250.76
Sundargarh	Panposh	360.84	360.84	415.25	415.25	378.77	378.77	548.42	548.42	648.93	648.93	661.12	71.6	473.36
Sundargarh	Sundargar h	469.35	469.35	561.53	561.53	512.2	512.2	741.64	741.64	813.86	813.86	894.03	80.74	721.84
Gajapati	Paralakhe mundi	275.14	275.14	317.14	317.14	289.13	289.13	490.07	490.07	503.5	503.5	504.66	34.46	173.91
Kalahandi	Thuamul Rampur	92.1	92.1	99.56	99.56	90.98	90.98	129.19	129.19	212.96	212.96	158.87	75.01	119.17
Koraput	Koraput	457.05	457.05	447.28	447.28	407.74	407.74	683.84	683.84	857.54	857.54	711.71	65.77	468.09
Koraput	Jeypore	330.32	330.32	335.03	335.03	305.3	305.3	442.06	442.06	551.67	551.67	532.93	80.53	429.17
Rayagada	Rayagada	351.7	351.7	316.17	316.17	288.46	288.46	417.66	417.66	543.03	543.03	503.49	89.05	448.36
Rayagada	Gunupur	332.22	332.22	302.72	302.72	276.32	276.32	426.98	426.98	559.52	559.52	482.3	71.32	343.98
Nabarangpur	Nabarangp ur	564.79	564.79	753.83	753.83	688.11	688.11	958.35	958.35	1192.08	1192.08	1200.99	75.6	907.95
Malkangiri	Malkangiri	329.29	329.29	386.66	386.66	352.48	352.48	482.33	482.33	560.09	560.09	615.25	31.25	192.27
Kandhamal	Balliguda	415.56	415.56	366.92	366.92	301.93	301.93	418.93	418.93	719.65	719.65	527.02	79.43	418.61
Kandhamal	Phulbani	117.52	117.52	119.08	119.08	108.5	108.5	157.11	157.11	225.52	225.52	189.39	55.56	105.23
GRAND TOTAL		6814.19	6814.19	7424.5	7424.5	6739.55	6739.55	9863.350	9863.3500	12222.45	12222.45	11763.62	66.48	7820.45

SCA Statement showing Micro Project Wise Sanction and Expenditure of funds under SCA to TSP from 2007-08 to 2012-13 (₹ In Lakh)														
Districts	Micro Projects	2007-2008		2008-2009		2009-2010		2010-2011		2011-2012		2012-2013		
		Funds Sanctioned	Expenditure	Funds Sanctioned	% Expenditure	31st March, 2013								
Mayurbhanj	HKMDA, Jashipur	5.14	5.14	5.14	5.14	5.14	5.14	6.77	6.77	5.81	5.81	6.37	79.59	5.07
	LDA, Moroda	6.99	6.99	6.99	6.99	7	7	9.21	9.21	7.92	7.92	8.68	100	8.68
Angul	PBDA, Jamardihi	14.26	14.26	14.26	14.26	14.26	14.26	18.58	18.58	16.11	16.11	17.66	71.22	12.58
Keonjhar	JDA, Gonasika	20.15	20.15	20.15	20.15	20.12	20.12	26.64	26.64	22.75	22.75	24.02	58.56	14.07
Sundargarh	PBDA, Khuntagaon	10.66	10.66	10.66	10.66	10.66	10.66	13.49	13.49	12.04	12.04	13.2	75.8	10.01
Gajapati	SDA, Chandragiri	13.34	13.34	13.34	13.34	13.34	13.34	17.49	17.49	15.08	15.08	16.52	100	16.52
	LSDA, Serango	14.48	14.48	14.48	14.48	14.48	14.48	18.56	18.56	16.36	16.36	17.94	44.02	7.90
Ganjam	TDA, Tumba	10.54	10.54	10.54	10.54	10.54	10.54	13.57	13.57	11.91	11.91	13.06	73.67	9.62
Rayagarda	DKDA, Chatikona	15.79	15.79	15.79	15.79	15.78	15.78	20.3	20.3	17.84	17.84	19.54	85.07	16.62
	LSDA, Puttasingi	12.87	12.87	12.87	12.87	12.88	12.88	17.73	17.73	14.56	14.56	15.97	100	15.97
	DKDA, Parsali	6.72	6.72	6.72	6.72	6.72	6.72	8.63	8.63	7.59	7.59	8.33	100	8.33
Malkangiri	BDA, Mudulipada	15.65	15.65	15.65	15.65	15.66	15.66	20.16	20.16	17.71	17.71	19.41	61	11.84
	DDA, Kudumuluguma	15.88	15.88	15.88	15.88	15.88	15.88	21.06	21.06	17.96	17.96	19.68	60.87	11.98
Kalahandi	KKDA, Lanjigarh	6.91	6.91	6.91	6.91	6.92	6.92	8.76	8.76	7.84	7.84	8.58	69.18	5.94
Kandhamal	KKDA, Belgharha	14.84	14.84	14.84	14.84	14.84	14.84	18.88	18.88	16.25	16.25	19.85	41.95	8.33
Deogarh	PBDA, Rugudakudar	9.63	9.63	9.63	9.63	9.62	9.62	12.38	12.38	10.87	10.87	11.92	29.68	3.54
Nuapada	CBDA, Sunabeda	6.15	6.15	6.15	6.15	6.16	6.16	7.81	7.81	6.94	6.94	7.61	97.33	7.41
GRAND TOTAL		200.00	200.00	200.00	200.00	200.00	200.00	260.02	260.02	225.54	225.54	248.34	68.98	171.30

SCA Statement showing MADA Pocket Wise Sacntion and Expenditure of funds under SCA to TSP from 2007-08 to 2012-13 (₹ In Lakh)														
Districts	MADA Pockets	2007-2008		2008-2009		2009-2010		2010-2011		2011-2012		2012-2013		
		Funds Sacntion ed	Expendit ure	Funds Sacntion ed	% Expendi ture	31st March, 2013								
Balasore	Jaleswar	13.96	13.96	16.37	16.37	14.26	14.26	18.38	18.38	18.99	18.99	10.455	63.74	6.66
Jajpur	Danagadi	15.55	15.55	18.23	18.23	15.88	15.88	18.89	18.89	20.99	20.99	11.64	88.74	10.33
	Sukinda (Li,iii)	34.3	34.3	40.19	40.19	35.02	35.02	36.76	36.76	46.62	46.62	25.49	67.27	17.15
Khurdha	Banapur	6.4	6.4	7.03	7.03	6.12	6.12	6.34	6.34	8.15	8.15	4.485	40.49	1.82
Nayagarh	Ranapur	2.4	2.4	2.81	2.81	2.46	2.46	3.86	3.86	3.29	3.29	1.8	89.64	1.61
	Daspalla	13.3	13.3	15.59	15.59	13.6	13.6	14.74	14.74	18.1	18.1	9.965	86.19	8.59
	Gania	2.06	2.06	2.41	2.41	2.1	2.1	2.53	2.53	2.81	2.81	1.545	71.52	1.10
	Nuagaon	7.92	7.92	9.28	9.28	8.08	8.08	8.45	8.45	10.76	10.76	5.915	53.45	3.16
Bolangir	Deogaon	6.14	6.14	3.47	3.47	3.02	3.02	6.79	6.79	4.02	4.02	2.22	26.93	0.60
	Patnagarh	5.22	5.22	6.13	6.13	5.34	5.34	11.7	11.7	7.12	7.12	3.915	55.1	2.16
	Khaparakhole	9.85	9.85	11.55	11.55	10.06	10.06	13.45	13.45	13.38	13.38	7.375	65.69	4.84
	Muribahal	6.8	6.8	7.97	7.97	6.94	6.94	10.96	10.96	9.25	9.25	5.09	41.56	2.12
	Saintala	2.57	2.57	3.02	3.02	2.64	2.64	7.07	7.07	3.52	3.52	1.935	52.52	1.02
	Gudvella	7.86	7.86	9.21	9.21	8.02	8.02	9.72	9.72	10.67	10.67	5.88	54.57	3.21
	Tureikella	4.89	4.89	5.74	5.74	5	5	9.56	9.56	6.66	6.66	3.66	49.46	1.81
	Dhenkanal	18.59	18.59	21.78	21.78	18.98	18.98	23.01	23.01	25.28	25.28	13.905	81.57	11.34
Angul	Atthamallik	7.98	7.98	9.35	9.35	8.16	8.16	10.38	10.38	10.86	10.86	5.98	62.57	3.74
	Pallahra	23.36	23.36	27.38	27.38	23.86	23.86	27.72	27.72	31.77	31.77	17.49	100	17.49
Keonjhar	Anandapur I, II	35.58	35.58	41.71	41.71	36.36	36.36	37.89	37.89	48.39	48.39	26.635	28.82	7.68
	Ghasipura	12.45	12.45	14.6	14.6	12.72	12.72	15.59	15.59	16.95	16.95	9.325	64.51	6.02
	Hatadihi	11.95	11.95	14.02	14.02	12.2	12.2	14.93	14.93	16.24	16.24	8.935	49.59	4.43
	Deogarh	8.14	8.14	9.53	9.53	8.32	8.32	13.65	13.65	11.08	11.08	6.1	60.7	3.70
	Tileibani	28.44	28.44	33.36	33.36	29.06	29.06	30.27	30.27	38.67	38.67	21.29	26.83	5.71
	Bargarh	4.21	4.21	4.94	4.94	4.3	4.3	36.37	36.37	5.71	5.71	6.31	67.57	4.26
	Paikamala	22.5	22.5	26.38	26.38	22.98	22.98	75.66	75.66	30.59	30.59	33.685	53.96	18.18
	Jharsuguda													
	Jharsuguda	6.77	6.77	7.96	7.96	6.94	6.94	11.29	11.29	9.24	9.24	5.09	98.39	5.01
	Lakhanpur	11.62	11.62	13.62	13.62	11.86	11.86	19.72	19.72	15.79	15.79	8.695	39.67	3.45
	Kirmira	9.76	9.76	17.79	17.79	15.5	15.5	16.35	16.35	20.63	20.63	11.35	51.66	5.86
	Laikera	8.24	8.24	15.05	15.05	13.12	13.12	15.59	15.59	17.45	17.45	9.61	32.15	3.09
	Kolabira	6.51	6.51	7.65	7.65	6.66	6.66	9.26	9.26	8.87	8.87	4.89	100	4.89
	Sambalpur	13.72	13.72	16.07	16.07	14	14	18.57	18.57	18.63	18.63	10.255	96.33	9.88
	Dhankauda	11.37	11.37	13.33	13.33	11.62	11.62	15.58	15.58	15.47	15.47	8.52	56.57	4.82
	Jujumura	24.82	24.82	29.09	29.09	25.36	25.36	27.89	27.89	33.76	33.76	18.605	82.29	15.31
Ganjam	Patrapur (Turubudi)	6.14	6.14	7.19	7.19	6.28	6.28	8.02	8.02	8.36	8.36	4.6	50.91	2.34
	Gajapati	11.41	11.41	13.39	13.39	11.66	11.66	12.5	12.5	15.54	15.54	8.555	58.95	5.04
Kalahandi	Bhawanipatana	12.33	12.33	14.46	14.46	12.6	12.6	21.59	21.59	16.78	16.78	9.24	81.71	7.55
	Junagarh	9.01	9.01	10.57	10.57	9.2	9.2	13.22	13.22	12.24	12.24	6.74	46.38	3.13
	Jaipatna	11.69	11.69	13.71	13.71	11.94	11.94	19.13	19.13	15.9	15.9	8.76	52.12	4.57

	Kesinga	7.68	7.68	9	9	7.84	7.84	12.39	12.39	10.44	10.44	5.75	58.85	3.38
	M. Rampur	15.01	15.01	17.58	17.58	15.32	15.32	17.84	17.84	20.4	20.4	11.245	56.07	6.31
	Narla	5.09	5.09	5.96	5.96	5.2	5.2	10.74	10.74	6.93	6.93	3.805	13.56	0.52
Nawapara	Boden	19.85	19.85	23.27	23.27	20.28	20.28	22.13	22.13	26.99	26.99	14.855	99.97	14.85
	Khariar I, II	15.94	15.94	18.69	18.69	16.28	16.28	18.27	18.27	21.66	21.66	11.925	32.93	3.93
	Komna	24.18	24.18	30.82	30.82	26.84	26.84	32.48	32.48	35.73	35.73	19.665	23.49	4.62
	Nuapada I, II	25.16	25.16	29.48	29.48	25.7	25.7	30.55	30.55	34.22	34.22	18.84	42.89	8.08
	Sinapalli	11.51	11.51	13.48	13.48	11.8	11.8	15.9	15.9	15.71	15.71	8.64	54.33	4.69
Boudha	Boudha	8.35	8.35	9.79	9.79	8.52	8.52	9.72	9.72	11.35	11.35	6.245	98.32	6.14
GRAND TOTAL		588.58	588.58	700	700	610	610	843.4	843.4	811.96	811.96	466.905	59.15%	276.18

SCA Statement showing Cluster Pocket Wise Sacntion and Expenditure of funds under SCA to TSP from 2007-08 to 2012-13														
Districts	Cluster Approach Pockets	2007-2008		2008-2009		2009-2010		2010-2011		2011-2012		2012-2013		
		Funds Sacntion ed	Expenditu re	Funds Sacntion ed	Expenditu re	Funds Sacntion ed	% Expenditu re	31st March, 2013						
Anugul	Anugul	3.73	3.73	4.74	4.74	4.74	4.74	6.13	6.13	5.48	5.48	3.025	50.68	1.53
Dhenkanal	Dhenkanal	4.37	4.37	5.55	5.55	5.54	5.54	7.17	7.17	6.43	6.43	3.540	89.82	3.18
Ganjam	Sanakhemundi	4.74	4.74	6.03	6.03	6.02	6.02	7.80	7.80	6.98	6.98	3.850	76.58	2.95
	Soruda	4.07	4.07	5.18	5.18	5.18	5.18	6.71	6.71	6.01	6.01	3.310	36.95	1.22
Sambalpur	Naktideul	3.84	3.84	4.89	4.89	4.88	4.88	6.33	6.33	5.67	5.67	3.125	96.72	3.02
Baragarh	Rajborasamber (Padmapur)	3.29	3.29	4.19	4.19	4.20	4.20	45.68	45.68	4.89	4.89	5.360	88.03	4.72
Bolangir	Belpada	2.30	2.30	2.94	2.94	2.96	2.96	3.83	3.83	3.44	3.44	1.900	30.68	0.58
Boudh	Kantamal	3.48	3.48	4.43	4.43	4.42	4.42	5.73	5.73	5.14	5.14	2.830	76.49	2.16
Kalahandi	Bhawanipatna	4.29	4.29	5.46	5.46	5.46	5.46	7.10	7.10	6.33	6.33	3.480	64.46	2.24
	Jaipatna	5.44	5.44	6.93	6.93	6.92	6.92	8.97	8.97	8.02	8.02	4.415	81.89	3.62
	Kokasara-I & II	9.36	9.36	11.91	11.91	11.92	11.92	15.41	15.41	13.81	13.81	7.570	99.74	7.55
Nuapada	Nuapada	3.66	3.66	4.66	4.66	4.66	4.66	6.04	6.04	5.40	5.40	2.970	56.93	1.69
Jajpur	Barachana	2.43	2.43	3.09	3.09	3.10	3.10	4.00	4.00	3.60	3.60	1.990	33.60	0.67
GRAND TOTAL		55.00	55.00	70.00	70.00	70.00	70.00	130.90	130.90	81.20	81.20	47.365	74.19%	35.14

Source: ST & SC Development, Minorities & Backward Classes Welfare Department, Government of Odisha

Annexure V: Performa for IGA Outcome Estimation-SHG's

Note: This Performa was designed after the study based on the requirement of SCSTRTI for future monitoring. Indicators are subject to change as per the convenience of the monitoring agency in future.

S N	Dimensions	Monitoring Indicators	Previous Status		Existing Status		Inputs Given				Remarks	
			Score	Rank	Score	Rank	Technical	Financial	Market	Other		
A	Group Functioning											
A 1	<i>Group Meeting</i>	Weekly Meeting	0.4									
		Fortnightly Meeting	0.3									
		Monthly Meeting	0.2									
		Quarterly Meeting	0.1									
		Irregular Meeting	0.0									
		Total	1.00									
A 2	<i>Record Keeping</i>	<i>Financial Records</i>										
		Monthly record Updation	0.4									
		Bi-Monthly Record Updation	0.3									
		Quarterly Record Updation	0.2									
		Irregular Record Keeping-Some Records	0.1									
		Irregular Record Keeping-All Records	0.0									
		Sub-Total	1.00									
		<i>Meeting and Other Registers</i>										
		Monthly record Updation	0.4									
		Bi-Monthly Record Updation	0.3									
		Quarterly Record Updation	0.2									
		Irregular Record Keeping-Some Records	0.1									
		Irregular Record Keeping-All Records	0.0									
		Sub-Total	1.00									
		Total	2.00									

B	Credit Linkage (Group Age Specific)													
B 1	Whether Linked with Banks	Yes	1.0											
		No	0.0											
		Sub-total	1.0											
B 2	Bank Credit Repayment Status(Consider Last Loan)	Regular Repayment (As per the schedule)	0.4											
		Yet to Start	0.4											
		Irregular Repayment	0.2											
		No Repayment	0.0											
		Sub-total	1.0											
B 3	Linkage with MFI/NBFC	Yes	1.0											
		No	0.0											
		Sub-total	1.0											
B 4	MFI Credit Repayment Status(Consider Last Loan)	Regular Repayment (As per the schedule)	0.4											
		Yet to Start	0.4											
		Irregular Repayment	0.2											
		No Repayment	0.0											
		Sub-total	1.0											
		Total	4.0											
	Group Functioning Total Score		4.0											
	Group Functioning Obtained Score													
C	Income Generating Activities													
C 1	IGA Typology	Individual IGA	0.5											
		Sub-Group IGA	0.3											
		Group IGA	0.2											
		Sub-total	1.0											
C 2	Collective IGA (One Group One IGA)	Distributed Responsibility (All Group Members)	0.7											

		Responsibility with Office Bearers Only	0.3										
		Sub-total	1.0										
C 3	Business Profit in each Cycle	Profit in every business cycle	0.3										
		Profit in majority of business cycles	0.2										
		Profit in some business cycles	0.2										
		Yet to make profit-Business Cycle Yet to Start	0.3										
		Sub-total	1.0										
C 4	Accessing Credit for IGA	Accessed Amount of Credit as per Sanction	0.7										
		Accessed Less Amount of Credit than Sanctioned	0.3										
		Not Accessed Credit, though Sanctioned	0.0										
		Sub-Total	1.0										
C 5	Accessing Subsidy for IGA	Accessed Amount of Subsidy as per Sanction	0.7										
		Accessed Less Amount of Subsidy than Sanctioned	0.3										
		Not Accessed Subsidy, though Sanctioned	0.0										
		Sub-Total	1.0										
C 6	IGA Assessment	IGA Assessed by Promoting Agency & SHG Jointly	0.8										
		IGA Assessed by Promoting Agency Only	0.1										
		IGA Assessed by SHG Only	0.1										
		IGA not Assessed but Implemented	0.0										
		Sub-Total	1.0										
C 7	Growth in Business Size(<i>Base- Last Cycle</i>)	Increased Net Worth of Business	0.6										
		Business size remaining unchanged	0.3										
		Decrease in Net Worth of Business	0.1										
		Sub-total	1.0										
C 8	Return on Investment(<i>Base- Last Cycle</i>)	Increased Return on Investment	0.6										
		Unchanged Return on Investment	0.3										
		Decreased Return on Investment	0.1										
		Sub-total	1.0										

C	Accessing Additional Funds for IGA(<i>Grant, Donation etc.</i>)	Accessed Additional Funds for IGA	0.6										
9		No External Funds Accessed	0.4										
		Sub-total	1.0										
		Total	9.0										
	Group Functioning Total Score		9.0										
	Group Functioning Obtained Score												
D	Impact of IGA(<i>Base-Last Business Cycle</i>)	<i>Social Impact</i>											
		Increased Education Investment	0.3										
		Increased Health Investment	0.3										
		Increased Food Consumption Expenditure	0.4										
		No Social Impact	0.0										
		Sub-Total	1.0										
		<i>Economic Impact</i>											
		Growth in Household Income	0.25										
		Growth in Household Expenditure	0.25										
		Growth in Asset Holding	0.25										
		Growth in Business Size	0.25										
		No Economic Impact	0.0										
		Sub-Total	1.0										
		Total	2.0										
	Group Functioning Total Score		2.0										
	Group Functioning Obtained Score												
	G. Total		28.00										
	Total Score Obtained												
Overall Rank													
<i>Ranks:</i>													
> 80: Rank 1													
>70 - <=80: Rank 2													
> 60 - <= 70: Rank 3													
> 50 - <= 60: Rank 4													
<=50: Rank 5													

Annexure VI: Performa for IGA Outcome Estimation-Incidental Activities

Note: This Performa was designed after the study with request from SCSTRTI for future monitoring. Measurable Indicators are subjected to change as per the convenience of the monitoring agency in future.

Key Measurable Indicators for Outcome Assessment of Incidental Activities under Income Generating Activities												
SN	Interventions	Key Measurable Indicators	Annual Target	Achievement					Means of Verification	Remark(s)		
				QT. 1	QT. 2	QT. 3	QT. 4	Total				
A	Land Development and Horticulture	A1	Total No. of Family Supported									
		A2	No. of BPL Families Supported									
		A3	No. of Women Headed Households Supported									
		A4	Total Ag. Land developed (area in Ha.)									
		A5	Area covered under horticultural plants (in Ha.)									
		A6	Horticultural Plant survival rate (earlier grown)									
		A7	Gap filling of dried plants taken up (Yes/No)									
		A8	Beneficiary interested in land development									
		A9	Total Expenditure and % of expenditure of sanctioned budget									
B	Animal Husbandry	B1	Total No. of Family Supported									
		B2	No. of BPL Families Supported									
		B3	No. of Women Headed Households Supported									
		B4	No. of SHGs supported (Group activity)									
		B5	Type of animal supported									
		B6	Long term economic benefit from animal									
		B7	Short term benefit from animal									
		B8	Family willing to take up animal husbandry									
			B9	Average no. of animal supported per family								
			B10	Insurance coverage of all animals								
			B11	Payment of insurance coverage								
			B12	Animal death rate (last supported, if any)								
			B13	Receipt of insurance for animal death (₹)								
			B14	No. of families received insurance for animal death								

Key Measurable Indicators for Outcome Assessment of Incidental Activities under Income Generating Activities											
SN	Interventions		Key Measurable Indicators	Annual Target	Achievement					Means of Verification	Remark(s)
					QT. 1	QT. 2	QT. 3	QT. 4	Total		
		B15	Extension of animal health care services								
		B16	Average annual household income from animal husbandry								
		B17	Total Expenditure and % of expenditure of sanctioned budget								
C	Fishery	C1	Total No. of Family Supported								
		C2	No. of BPL Families Supported								
		C3	No. of Women Headed Households Supported								
		C4	No. of SHGs supported (Group activity)								
		C5	No. of tanks covered								
		C6	Total water area under fishery								
		C7	No. of new ponds/tanks constructed for fishery								
		C8	No. of ponds / tanks excavated								
		C9	Type of fish seeds / fingerlings provided								
		C10	Extension of fish farming technology								
		C11	Annual income from Fishery (average/household)								
		C12	Total Expenditure and % of expenditure of sanctioned budget								
D	Development Activities through SHG And Cooperative	D1	Any activity taken up by SHG / Cooperative								
		D2	Type of activities taken up								
		D3	Budget Utilisation (Total amount and % of sanctioned amount)								
E	Agriculture	E1	Villages covered								
		E2	Households covered								
		E3	Land development support								
		E4	Subsidised seeds distributed								
		E5	Total No. of farmers availed subsidised seeds								
		E6	No. of small & marginal farmers availed subsidised seeds								
		E7	Subsidisedfertiliser distributed								

Key Measurable Indicators for Outcome Assessment of Incidental Activities under Income Generating Activities											
SN	Interventions		Key Measurable Indicators	Annual Target	Achievement					Means of Verification	Remark(s)
					QT. 1	QT. 2	QT. 3	QT. 4	Total		
		E8	Total No. of farmers availed subsidized fertilizer								
		E9	No. of small & marginal farmers availed subsidized fertilizer								
		E10	Subsidised pesticides distributed								
		E11	Total No. of farmers availed subsidised pesticide								
		E12	No. of small & marginal farmers availed subsidised pesticide								
		E13	Total farmers supported with farm implements								
		E14	No. of small & marginal farmers supported with farm instruments								
		E15	No. of women farmers supported with farm instruments								
		E16	Total farmers covered under agricultural insurance								
		E17	No. of small & marginal farmers covered under agricultural insurance								
		E18	Provision of agricultural extension to farmers								
		E19	No. of farmers adopted scientific agricultural practices								
		E20	No. of farmers adopting INM / IPM								
		E21	Increment in agricultural production (% of growth)								
		E22	Increment in productivity (Qt./Ha.)								
		E23	Budget Utilisation (Total amount and % of sanctioned amount)								
F	Skill Upgradation	F1	No. of programmes organised								
		F2	No. of persons provided with skill								
		F3	No. of women provided with skill								
		F4	No. of persons employed due to acquired skill								
		F5	No. of women employed due to acquired skill								
		F6	Average annual income of persons due to skill								

Key Measurable Indicators for Outcome Assessment of Incidental Activities under Income Generating Activities											
SN	Interventions		Key Measurable Indicators	Annual Target	Achievement					Means of Verification	Remark(s)
					QT. 1	QT. 2	QT. 3	QT. 4	Total		
			base employment								
		F7	Budget Utilisation (Total amount and % of sanctioned amount)								
G	Minor irrigation	G1	No. of projects taken up (current financial year)								
		G2	No. of projects completed (current financial year)								
		G3	No. of carry forward projects completed during current financial year								
		G4	Total additional area irrigated								
		G5	No. of small & marginal farmers benefitted								
		G6	Type of crops cultivated in irrigated area								
		G7	Increment of average income of farmers due to irrigation (% growth)								
		G8	Budget Utilisation (Total amount and % of sanctioned amount)								
H	Bore well in coordination with OLIC	H1	No. of farmers supported with bore well								
		H2	No. of small & marginal farmers supported with bore well								
		H3	No. of bore wells installed in the current financial year								
		H4	No. of bore wells energized and made functional								
		H5	Total area irrigated through bore well								
		H6	Increase in production in irrigated area (% growth)								
		H7	Increment in productivity in irrigated area (Qt./Ha.)								
		H8	Average growth in farmers agricultural income								
		H9	Budget Utilisation (Total amount and % of sanctioned amount)								
I	Drinking water/	I1	No. of uncovered habitations with portable								

Key Measurable Indicators for Outcome Assessment of Incidental Activities under Income Generating Activities											
SN	Interventions		Key Measurable Indicators	Annual Target	Achievement					Means of Verification	Remark(s)
					QT. 1	QT. 2	QT. 3	QT. 4	Total		
	Sanitation		drinking water								
		I2	No. of habitations covered with portable drinking water (current year)								
		I3	Drinking water availability as per guidelines (distance etc.)								
		I4	No. of habitations covered with pipe water supply (current year)								
		I5	No. of habitations without community toilet								
		I6	No. of habitations covered with community toilet (current financial year)								
		I7	No. of households without toilet (of the total households)								
		I8	No. of households covered under individual toilet (current year)								
		I9	Measures for community drainage system development								
		I10	Percentage minimisation in open defecation in project villages								
		I11	Budget Utilisation (Total amount and % of sanctioned amount)								
J	CD Work	J1	Type of works taken up								
		J2	Direct benefit of the CD works								
		J3	Budget Utilisation (Total amount and % of sanctioned amount)								
K	Road / Connectivity	K1	No. of habitations having internal kutchha road (at the year beginning)								
		K2	No. of habitations covered with pucca road (current year)								
		K3	No. of habitations connected with GP office through pucca road (current year)								
		K4	Constructed roads adhere to quality parameters (scheme specific)								
		K5	Total population benefitted from internal								

Key Measurable Indicators for Outcome Assessment of Incidental Activities under Income Generating Activities											
SN	Interventions		Key Measurable Indicators	Annual Target	Achievement					Means of Verification	Remark(s)
					QT. 1	QT. 2	QT. 3	QT. 4	Total		
			pucca road								
		K6	Budget Utilisation (Total amount and % of sanctioned amount)								
M	Poultry	M1	Total No. of Family Supported								
		M2	No. of BPL Families Supported								
		M3	No. of Women Headed Households Supported								
		M4	No. of SHGs supported (Group activity)								
		M5	No. of chicks per household / Group								
		M6	Technological extension to households on poultry								
		M7	Insurance coverage (no. of groups / Households)								
		M8	Bird death rate (of total supplied)								
		M9	Additional chick support (replacing dead)								
		M10	Average financial support per household/Gr.								
		M11	Average annual income from Poultry								
		M12	Budget Utilisation (Total amount and % of sanctioned amount)								
N	Lac cultivation	N1	Total No. of Family Supported								
		N2	No. of BPL Families Supported								
		N3	No. of Women Headed Households Supported								
		N4	No. of SHGs supported (Group activity)								
		N5	Average financial support per household / Group								
		N6	Increment in Lac production (% of growth)								
		N7	Average annual income of household/Group from Lac cultivation								
		N8	Budget Utilisation (Total amount and % of sanctioned amount)								
O	Sericulture	O1	Total No. of Family Supported								
		O2	No. of BPL Families Supported								
		O3	No. of Women Headed Households Supported								
		O4	No. of SHGs supported (Group activity)								

Key Measurable Indicators for Outcome Assessment of Incidental Activities under Income Generating Activities											
SN	Interventions		Key Measurable Indicators	Annual Target	Achievement					Means of Verification	Remark(s)
					QT. 1	QT. 2	QT. 3	QT. 4	Total		
		O5	Average financial support per household / Group								
		O6	Increment in production (% of growth)								
		O7	Average annual income of household/Group from Sericulture								
		O8	Budget Utilisation (Total amount and % of sanctioned amount)								
P	Bee Keeping	P1	Total No. of Family Supported								
		P2	No. of BPL Families Supported								
		P3	No. of Women Headed Households Supported								
		P4	No. of SHGs supported (Group activity)								
		P5	Average financial support per household / Group								
		P6	Increment in production (% of growth)								
		P7	Average annual income of household/Group from Bee keeping								
		P8	Budget Utilisation (Total amount and % of sanctioned amount)								
Q	SHG (Credit & Subsidy)	Q1	No. of SHGs linked with bank for credit								
		Q2	Total amount of credit distributed to SHGs								
		Q3	Average per group credit								
		Q4	No. of groups availed repeated credit								
		Q5	No. of groups availed subsidy								
		Q6	Amount of subsidy released to groups								
		Q7	Average per group subsidy								
		Q8	Subsidy released to banks / groups / individual member								
		Q9	Budget Utilisation (Total amount and % of sanctioned amount)								
R	Goatery	R1	Total No. of Family Supported								
		R2	No. of BPL Families Supported								
		R3	No. of Women Headed Households Supported								
		R4	No. of SHGs supported (Group activity)								

Key Measurable Indicators for Outcome Assessment of Incidental Activities under Income Generating Activities											
SN	Interventions		Key Measurable Indicators	Annual Target	Achievement					Means of Verification	Remark(s)
					QT. 1	QT. 2	QT. 3	QT. 4	Total		
		R5	No. of goats per household / Group								
		R6	Technological extension to households on Goatery								
		R7	Insurance coverage (no. of groups / Households)								
		R8	No. of groups/households availed insurance benefit (in case of death of goat)								
		R9	Average insurance payment value per gr./Individual								
		R10	Death rate (of total supplied)								
		R11	Additional Goat support (replacing dead)								
		R12	Average financial support per household /Gr.								
		R13	Average annual income from Poultry								
		R14	Budget Utilisation (Total amount and % of sanctioned amount)								
S	Electrification	S1	No. of unelectrified habitations								
		S2	No. of habitations electrified (Current financial year)								
		S3	No. of households electrified								
		S4	No. of BPL households electrified								
		S5	Budget Utilisation (Total amount and % of sanctioned amount)								
T	Improved Cultivation using Farm mechanization	T1	No. of farmers supported with farm implements								
		T2	No. of mechanised farm implements supported								
		T3	No. of small & marginal farmer supported with farm implements								
		T4	No. of women farmer supported with farm implements								
		T5	Type of farm implements supported to farmers								
		T6	Use of supplied farm implements by farmers								

Key Measurable Indicators for Outcome Assessment of Incidental Activities under Income Generating Activities											
SN	Interventions		Key Measurable Indicators	Annual Target	Achievement					Means of Verification	Remark(s)
					QT. 1	QT. 2	QT. 3	QT. 4	Total		
			(fully/partially/not at all)								
		T7	Promotion of custom hiring model for improved farm mechanisation (yes/No)								
U	Coffee Plantation	U1	No. of farmer supported for coffee plantation								
		U2	Area covered under coffee plantation								
		U3	Technological support to farmers on coffee plantation								
		U4	Training of farmers on coffee plantation								
		U5	No. of farmers trained on coffee plantation								
		U6	Market arrangement for product sale								
		U7	Establishment of processing unit (Primary / Secondary)								
		U8	Growth in area under coffee (% of growth than previous year)								
		U9	Increase in no. of farmer associated in coffee plantation (% of growth)								
		U10	Average production and productivity of coffee (KG/Ha.)								
		U11	Insurance coverage of coffee plantation area								
		U12	Average annual income of coffee cultivating farmers								
		U13	Total Expenditure and % of expenditure of sanctioned budget								
V	Rubber Plantation	V1	No. of farmer supported for rubber plantation								
		V2	Area covered under Rubber plantation								
		V3	Technological support to farmers on Rubber plantation								
		V4	Training of farmers on Rubber plantation								
		V5	No. of farmers trained on Rubber plantation								
		V6	Market arrangement for sale of Rubber								
		V7	Establishment of processing unit (Primary / Secondary)								
		V8	Growth in area under Rubber (% of growth								

Key Measurable Indicators for Outcome Assessment of Incidental Activities under Income Generating Activities											
SN	Interventions		Key Measurable Indicators	Annual Target	Achievement					Means of Verification	Remark(s)
					QT. 1	QT. 2	QT. 3	QT. 4	Total		
			than previous year)								
		V9	Increase in no. of farmer associated in Rubber plantation (% of growth)								
		V10	Average production and productivity of Rubber								
		V11	Insurance coverage of Rubber plantation area								
		V12	Average annual income of Rubber cultivating farmers								
		V13	Total Expenditure and % of expenditure of sanctioned budget								
W	Turmeric cultivation	W1	No. of farmer supported for Turmeric farming								
		W2	Area covered under Turmeric farming								
		W3	Technological support to farmers on Turmeric plantation								
		W4	Training of farmers on Turmeric plantation								
		W5	No. of farmers trained on Turmeric cultivation								
		W6	Market arrangement for sale of Turmeric								
		W7	Establishment of processing unit (Primary / Secondary)								
		W8	Growth in area under Turmeric (% of growth than previous year)								
		W9	Increase in no. of farmer associated in Turmeric cultivation (% of growth)								
		W10	Average production and productivity of Turmeric (Qt./ Ha.)								
		W11	Insurance coverage of Turmeric cultivated area								
		W12	Average annual income of Turmeric cultivating farmers								
		W13	Total Expenditure and % of expenditure of sanctioned budget								
X	Supply of Diesel Pumpset	X1	No. of households supplied with diesel pump set								

Key Measurable Indicators for Outcome Assessment of Incidental Activities under Income Generating Activities											
SN	Interventions		Key Measurable Indicators	Annual Target	Achievement					Means of Verification	Remark(s)
					QT. 1	QT. 2	QT. 3	QT. 4	Total		
	& Generators	X2	No. of households / villages supplied with Generators								
		X3	Use of diesel Pump set for irrigation / water supply								
		X4	Area irrigated through diesel pump set								
		X5	Total Expenditure and % of expenditure of sanctioned budget								
Y	Addl. Classroom	Y1	No. of schools identified for construction of additional classrooms								
		Y2	Type of school identified for additional classrooms (Primary/UP/High school)								
		Y3	No. of additional classrooms constructed								
		Y4	Current student classroom ratio								
		Y5	Total Expenditure and % of expenditure of sanctioned budget								
Z	Multi-Purpose Hall @ `24 lakh each	Z1	No. of multi-purpose halls constructed								
		Z2	Expected no. of population to be benefitted								
		Z3	Expected no. of villages to be benefitted								
		Z4	Current use of multi-purpose hall								
		Z5	Total Expenditure and % of expenditure of sanctioned budget								
AA	Market Pindi	AA1	No. of markets covered under Pindi construction								
		AA2	No. of Pindis constructed								
		AA3	No. of Pindiesutilised by sellers in markets								
		AA4	Revenue generated from market Pindies, if any (Rs.)								
		AA5	Total Expenditure and % of expenditure of sanctioned budget								
AB	Market Sheds	AB1	No. of markets covered under shed construction								
		AB2	No. of sheds constructed								
		AB3	No. of sheds utilised by sellers in markets								

Key Measurable Indicators for Outcome Assessment of Incidental Activities under Income Generating Activities											
SN	Interventions		Key Measurable Indicators	Annual Target	Achievement					Means of Verification	Remark(s)
					QT. 1	QT. 2	QT. 3	QT. 4	Total		
		AB4	Revenue generated from market sheds, if any (Rs.)								
		AB5	Total Expenditure and % of expenditure of sanctioned budget								

Notes: List of Activities are collected from STs and SCs Development Department for 2012-13, 2013-14 and 2014-15

Quarterly monitoring is recommended for pro-active interventions to achieve the annual target. The same may be performed half-yearly in case of medium scale construction as per the convenience and completion phase of the project. Means of verification can be from the field visit, expenditure tracking, interaction with the group members etc. Tribal Development Administrative Units (i.e. ITDAs, Micro Projects, MADA Pockets and Cluster Approach Pockets) may be allotted with the responsibilities of monitoring the key measurable indicators under various heads or third party monitoring can be thought of incase of shortage of staffs for regular monitoring.

Annexure VI: Micro and Small Enterprises in Sample Districts

Note: District wise labour market potential is given under Chapter VII. Following tables are the details of industrial profile for the districts under study.

BALASORE:

Micro & Small Enterprises and Artisan Units, Balasore (Till 2010-11)			
Type of Industry	Number of Units	Investment (₹in 10⁵)	Number of Employment
Food and Allied (Agro-based)	2073	6563.76	10275
Chemical and Allied	198	1704.97	1419
Electrical and Electronics	59	357.86	483
Engineering and Metal based	551	2392.74	3245
Forest and Wood based	1129	1050.29	6480
Glass and Ceramics	756	3113.8	9939
Livestock and Leather	27	67.61	221
Paper and Paper Product	197	465.83	894
Rubber and Plastics	144	2393.33	1184
Textiles	548	1094.13	2794
Misc. Manufacturing	436	1202.29	1816
Repairing and Servicing	1942	3041.65	6249
TOTAL	8060	23448.26	44999

Source: Directorate of Industries, Cuttack, Odisha (Department of Industry, GoO)

Potential Micro Enterprises in Balasore	
MSME Report	Primary Survey
1. Rice Mill	1. Goatery
2. Ayurvedic Medicine Pharmacy	2. Vegetable Cultivation
3. Mushroom Spawn	3. Poultry
4. Leaf Cup & Plates	4. Mushroom Cultivation
5. Small Hotels & Restaurants	5. Pulses & Oil seeds Cultivation
6. Squash, Juice, Pickle, Jam and Jelly, etc. of diff. fruits	6. Sabai Rope making
7. Diversified jute Products	7. MFP Collection and sale
8. Coir Products	
9. Cattle & Poultry Feed	
10. Cold Storage	
11. Ice Plant	
12. Dry fish & Marine fish Pickle Manufacturing	
13. Leaf Plates & Cups	
14. Wood Carving / Wood Furniture Manufacturing	
15. Cane Furniture	
16. Stone Carving Units	

Potential Micro Enterprises in Balasore	
MSME Report	Primary Survey
17. Granite stone polishing	
18. Mineral water	
19. Plastic Items like Disposable syringes, containers, crates etc.	
20. Printing Press	
21. Steel Furniture	
22. Vehicle Body Building	
23. UPS / Voltage Stabilizer Manufacturing	
24. Fish/Prawn Processing Units	
25. PVC Pipes	
26. Fly Ash Bricks	
27. Ayurvedic Formulation for mosquito repellent gel	
28. Agricultural Implements Manufacturing Particle Board from Rice Husk	

Source: Brief Industrial Profiles, MSME Development Institute, 2012

KANDHAMAL

Micro & Small Enterprises and Artisan Units, Kandhamal (Till 2010-11)			
Type of Industry	Number of Units	Investment (₹in 10⁵)	Number of Employment
Agro based	771	967.96	2550
Textile based	235	113.6	1054
Wood/wooden based furniture	130	141.66	780
Paper & Paper products	45	69.23	160
Leather based	24	7.84	79
Chemical/Chemical based	40	92.71	224
Rubber, Plastic & petro based	17	22.54	173
Mineral based (G&C)	272	384.31	3092
Metal based (Steel Fab.) & Engineering units	136	308.45	148
Electrical machinery and electronics	6	7.2	22
Repairing & servicing	664	736.36	1824
Others	120	153.26	374
TOTAL	2460	3005.12	10480

Source: Directorate of Industries, Cuttack, Odisha (Department of Industry, GoO)

Potential Micro Enterprises in Kandhamal	
MSME Report	Primary Survey
1. Plantation and extraction of herbal ayurvedic medicines and cosmetics.	1. Goatery
2. Cold storage/Rural Godown	2. Turmeric Cultivation
3. Leaf cup and plates	3. Seasonal Business of NTFP, Turmeric
4. Turmeric Powder/Concentrate	4. MPFP Business
5. Ginger Powder/Paste/oil	
6. Tamarind Powder/kernel/paste	
7. Mango/Lemon pickle	
8. Jack fruit/papaya pulp/chips	
9. Production of silk yarn	
10. Rice Mill/Huller	
11. Dal Mill	
12. Spices Grinding	
13. Cattle/Poultry Feed	
14. Bread/Bakery/Biscuit	
15. Dyed Silk Yarn	
16. Food Mixture	
17. Paper Cup	
18. Readymade Garment	
19. Agriculture implements	
20. Cement products	
21. Dairy products	
22. Mahua Seed/Sal Seeds Oil	
23. Stone Crusher	
24. Agarbati/Candle	
25. Bamboo Craft	
26. Offset Printing Press	
27. Bamboo based industries	

Source: Brief Industrial Profiles, MSME Development Institute, 2012

MALKANGIRI

Micro & Small Enterprises and Artisan Units, Malkangiri(Till 2010-11)			
Type of Industry	Number of Units	Investment (₹in 10⁵)	Number of Employment
Misc. Manufacturing	2	9.23	9
Agro-based	83	681.08	424
Textile based	7	14.28	41
Forest & Wood Based	3	6.7	11
Paper & Paper Products	2	4.57	7
Livestock & Leather	0	0	0
Rubber & Plastic	5	9.83	19
Chemical & Allied	3	2.58	10
Glass & Ceramics	3	28.86	17

Engg. & Metal Based	22	69.06	91
Electrical & Electronics	2	1.7	5
Repairing & Servicing	140	183.89	343
TOTAL	272	1011.78	977

Source: Directorate of Industries, Cuttack, Odisha (Department of Industry, GoO)

Potential Micro Enterprises in Malkangiri	
MSME Report	Primary Survey
1. Stone Crusher	1. Bricks Making
2. Detergent Powder	2. Plantation of Fruits bearing trees
3. General Fabrication	3. Goatery
4. Dal Milling	4. Agriculture Implements
5. Oil Milling	5. Back yard Poultry
6. Dhaba/Motels	6. Khali Stitching (Leaf plate making)
7. Beauty Parlour	7. Mother Chick Unit
8. Cyber Café	8. Goatery
9. DTP & Screen Printing	9. Cashew nut processing unit
10. Mechanized Bakery	10. Hill Broom Binding
11. Repairing of TV & Electrical Appliances	
12. Modern Garage	
13. Cattle & Poultry Feed	
14. Cold Storage & Marble Polishing	
15. Modern Rice Mill	
16. Oil Mill (Ground nut Oil)	
17. Poha Mill	
18. RCC Cement Poles	
19. Granite Polishing	
20. Spices Grinding	
21. Phenyl	
22. K.B Bricks	
23. Aluminium Utensils	
24. Readymade Garment	

Source: Brief Industrial Profiles, MSME Development Institute, 2012

MAYURBHANJ

Micro & Small Enterprises and Artisan Units, Mayurbhanj (Till 2010-11)			
Type of Industry	Number of Units	Investment (₹in 10 ⁵)	Number of Employment
Agro based and Soda water	1653	4169.82	5297
Textile based	578	266.27	2153
Wood/wooden based furniture/Forest based	1121	1253.22	7101
Paper & Paper products	137	319.78	552
Leather based	28	44.33	194
Chemical/Chemical based	121	297.67	775
Rubber, Plastic & petro based	80	309.2	376
Mineral based(G &C)	663	2315.66	9008
Engineering &Metal based (Steel Fabrication)	413	3212.94	2726
Electrical machinery and transport equipment & Electronics	25	49.45	104
Repairing & servicing	1922	2569.41	4983
Others	220	751.42	941
TOTAL	6961	15559.17	34210

Source: Directorate of Industries, Cuttack, Odisha (Department of Industry, GoO)

Potential Micro Enterprises in Mayurbhanj	
MSME Report	Primary Survey
1. Poly leaf cup and Plate	1. Sabai Rope Making
2. Paper Cup plate	2. Lac Cultivation
3. Sisal Plantation and Rope Making	3. Leaf plate Making
4. Corrugated Fibre Board	4. MFP Collection
5. Fuel Briquette	5. Cashew plantation
6. Sal seed oil	6. Goatery
7. Bee Keeping and Honey Processing	7. Live Stock rearing
8. Bamboo and Cane products	
9. Neem seed processing	
10. Palua Powder	
11. Tamarind powder/starch/concentrate	
12. Siali rope	
13. Article made out of Sabai grass like rope, sofa sets and other artistic materials	
14. Jhuna/lack	
15. Lactic acid	
16. Ethyl Alcohol	
17. Rubber Adhesive	
18. Bididi Manufacturing	
19. Wooden electrical accessories	
20. Wooden musical instrument	
21. Wooden pencil	

Source: Brief Industrial Profiles, MSME Development Institute, 2012

SUNDARGARH

Micro & Small Enterprises and Artisan Units, Sundargarh (Till 2010-11)			
Type of Industry	Number of Units	Investment (₹in 10⁵)	Number of Employment
Agro based and Soda water	1703	3499.26	6486
Textile based	368	464.79	1908
Wood/wooden based	289	276.16	1876
Paper & Paper Products	284	1016.89	1766
Leather based	46	55.97	238
Chemical/Chemical based	279	2344.62	2964
Rubber, Plastic & petro based	213	2819.41	1583
Mineral based(G &C)	642	7798.45	17705
Engineering &Metal based (Steel Fab.)	2241	25426.47	27304
Electrical machinery and transport equipment &Electronics	168	437.26	1111
Repairing & servicing	4191	7333.7	13368
Others	747	1991.34	4920
TOTAL	11171	53464.32	81229

Source: DIC, Sundargarh/ RIC, Rourkela (Two DICs in one district)

Potential Micro Enterprises in Sundargarh	
MSME Report	Primary Survey
1. Refractory Bricks	1. Vegetable Cultivation
2. Fly Ash Bricks	2. Live Stock rearing
3. Insulation Brick	3. Oil Seeds & Pulses
4. Sanitary Fixtures (Metallic)	4. MFP Collection
5. Aluminium Utensils	5. Goatery
6. Steel Doors, Windows & Ventilators	
7. Alloy & Graded Iron Casting	
8. Diesel Engine	
9. Aluminium Furniture	
10. Voltage Stabilisers/UPS	
11. Mould Casting Compound	
12. Combustion Air Blower	
13. Electrical Cable Lungs & Terminal Connectors	
14. Electrical Switches/MCB	
15. HRC Fuses	
16. Generators	
17. Fire Clay Bricks & Blocks	
18. Lime	
19. Quartz Calcination and Grinding	
20. Other Mineral Grinding	
21. Chalk Crayon	

Potential Micro Enterprises in Sundargarh	
MSME Report	Primary Survey
22. Cement Jalli	
23. Dolomite	
24. Limestone/Clay/Coal/Gypsum/Slag/Laterite	
25. Silica	
26. Manganese	
27. Dry Cleaning	
28. Non-Edible Oil	
29. Synthetic Phenoli& Epoxy	
30. Calcinated Fire-Clay	
31. Calcium Carbide	
32. Hair Oil	
33. Paints	
34. Washing Soap & Laundry	
Low Density Polythene Film	
36. Tooth Paste	
37. Panel Board/Distribution Board manufacturing	
38. Aluminium Conductors	
39. Refining of used lubricating oil	
40. Wire nails	
41. Coke Briquettes	
42. Hume Pipes	
43. Asbestos	
44. Insulators/Transformers	
45. MS Angles, Round Channels	

Source: Directorate of Industries, Cuttack, Odisha (Department of Industry, GoO)

NUAPADA

Micro & Small Enterprises and Artisan Units, Nuapada (Till 2010-11)			
Type of Industry	Number of Units	Investment (₹in 10⁵)	Number of Employment
Misc. Manufacturing	6	29.1	20
Agro-based	154	1125.36	816
Textile based	21	100.98	126
Forest & Wood Based	6	22.63	34
Paper & Paper Products	6	34.52	31
Livestock & Leather	0	0	0
Rubber & Plastic	1	18.3	12
Chemical & Allied	3	6.89	8
Glass & Ceramics	30	477.15	471
Engg. & Metal Based	68	331.42	359
Electrical & Electronics	1	3.8	6
Repairing & Servicing	49	179.31	183
TOTAL	345	2329.46	2066

Source: Directorate of Industries, Cuttack, Odisha (Department of Industry, GoO)

Potential Micro Enterprises in Nuapada	
MSME Report	Primary Survey
Rice Mill	1. MFP Trading
2. Maize Milling	2. Bricks Making
3. Dehydrated Onion	3. Back yard Poultry
4. Cold Storage	4. Bricks Making
5. Dal Processing	5. Poultry
6. Modern Bakery	6. Fruit plantation like Mango, Cashew
7. Leaf, Cups & Plates	
8. Graphite Powder	
9. Mini Cement Plant	
10. Cotton Vest	
11. Retreading of Tyres	
12. Exercise Books	
13. Poultry Feed	
14. Aluminium Circle Utensils	
15. Agarbati Manufacturing	

Source: Brief Industrial Profiles, MSME Development Institute, 2012

KALAHANDI

Micro & Small Enterprises and Artisan Units, Kalahandi (Till 2010-11)			
Type of Industry	Number of Units	Investment (₹in 10 ⁵)	Number of Employment
Misc. Manufacturing	164	365.42	763
Agro-based	1200	7712	8183
Textile based	299	692.88	2179
Forest & Wood Based	204	115.7	1445
Paper & Paper Products	76	232.48	375
Livestock & Leather	17	60.79	81
Rubber & Plastic	55	177.19	299
Chemical & Allied	58	97.66	441
Glass & Ceramics	206	1028.12	3973
Engg. & Metal Based	294	964.61	1948
Electrical & Electronics	26	51.38	124
Repairing & Servicing	843	2205.28	3261
TOTAL	3442	13703.51	23072

Source: Directorate of Industries, Cuttack, Odisha (Department of Industry, GoO)

Potential Micro Enterprises in Kalahandi	
MSME Report	Primary Survey
1. Rice Mill	1. Vegetable Cultivation
2. Dal Mill	2. Agriculture product Trading
3. Oil Mill	3. Hill Broom Binding
4. Spices Grinding	4. Fishery
5. Tamarind Concentrate	5. Goatery
6. Mechanized Bakery & Biscuits	
7. Ply-Wood Furniture	
8. Particle Board	
9. Agarbati Sticks	
10. Leaf, Cups & Plates	
11. Graphite Powder & Crucible	
12. Quartz Grinding	
13. RCC Spun Pipes	
14. G.I Bucket	
15. Steel Furniture	
16. Ferric Alum	
17. Tyre Retreading	
18. Sanitary Wares	
19. Readymade Garments	
20. Exercise Books & Registers	

Source: Brief Industrial Profiles, MSME Development Institute, 2012

GAJAPATI

Micro & Small Enterprises and Artisan Units, Gajapati (Till 2010-11)			
Type of Industry	Number of Units	Investment (₹in 10⁵)	Number of Employment
Misc. Manufacturing	3	5.05	11
Agro-based	276	1762.72	3524
Textile based	22	28.69	82
Forest & Wood Based	5	8.16	49
Paper & Paper Products	10	38.66	39
Livestock & Leather	1	0.9	4
Rubber & Plastic	3	2.57	6
Chemical & Allied	8	9.12	31
Glass & Ceramics	21	341.13	388
Engg. & Metal Based	55	117.04	211
Electrical & Electronics	2	0.97	5
Repairing & Servicing	359	538.67	942
TOTAL	765	2853.68	5292

Source: Directorate of Industries, Cuttack, Odisha (Department of Industry, GoO)

Potential Micro Enterprises in Gajapati	
MSME Report	Primary Survey
1. Sauce, Jam, Squash & Noodles	1. Seasonal Business of Cashew, Termeric, Ragi
2. Cattle Feed	2. Seasonal Business of Tamarind & Ragi
3. Granite Polishing	3. Goatery/Dairy
4. Cashewnut Processing	4. Goatery
5. Dal Processing	5. Bricks Making
6. Screen Printing	6. Cashew Processing and Trading
7. General Fabrication	7. Rubber Plantation
8. Voltage Stabilizer	8. Goatery
9. Leaf, Cups & Plates(Mechanized)	
10. Bamboo Products	
11. Rubberized Coir Mattresses	
12. Rice Sheller	
13. Horn works.	

Source: Brief Industrial Profiles, MSME Development Institute, 2012

SAMBALPUR

Micro & Small Enterprises and Artisan Units, Sambalpur (Till 2010-11)			
Type of Industry	Number of Units	Investment (₹in 10 ⁵)	Number of Employment
Agro based and Soda water	1594	8848.78	8870
Textile based	291	153.68	1540
Wood/wooden based furniture/Forest based	311	149.49	1892
Paper & Paper products	157	356.72	713
Leather based	36	10.86	164
Chemical/Chemical based	193	1069.13	1722
Rubber, Plastic & petro based	122	548.92	535
Mineral based(G &C)	621	1676.25	13131
Engineering & Metal based (Steel Fab.)	628	2152	3990
Electrical machinery and transport equipment & Electronics	55	55.72	254
Repairing & servicing	1657	2448.06	4530
Others	325	486.70	1274
TOTAL	5990	17956.31	38615

Source: DIC, Sambalpur

Potential Micro Enterprises in Sambalpur	
MSME Report	Primary Survey
Refractory Bricks	1. Goatery
2. Fly Ash Bricks	
3. Insulation Brick	
4. Sanitary Fixtures (Metallic)	
5. Aluminium Utensils	
6. Steel Doors, Windows & Ventilators	
7. Alloy & Graded Iron Casting	
8. Diesel Engine	
9. Aluminium Furniture	
10. Voltage Stabilisers/UPS	
11. Mould Casting Compound	
12. Combustion Air Blower	
13. Electrical Cable Lungs & Terminal Connectors	
14. Electrical Switches/MCB	
15. HRC Fuses	
Generators	
17. Fire Clay Bricks & Blocks	
18. Lime	
19. Quartz Calcination and Grinding	
20. Other Mineral Grinding	
21. Chalk Crayon	

22. Cement Jalli	
23. Dolomite	
24. limestone/Clay/Coal/Gypsum/Slag/Laterite	
25. Silica	
26. Manganese	
27. Dry Cleaning	
28. Non-Edible Oil	
29. Synthetic Phenoli& Epoxy	
30. Calcinated Fire-Clay	
31. Calcium Carbide	
32. Hair Oil	
33. Paints	
34. Washing Soap & Laundry	
35. Low Density Polythene Film	
36. Tooth Paste	
37. Panel Board/Distribution Board manufacturing	
38. Aluminium Conductors	
39. Refining of used lubricating oil	
40. Wire nails	
41. Coke Briquettes	
42. Hume Pipes	
43. Asbestos	
44. Insulators/Transformers	
45. MS Angles, Round Channels	

Source: Brief Industrial Profiles, MSME Development Institute, 2012

NAWARANGPUR

Micro & Small Enterprises and Artisan Units, Nabarangpur (Till 2010-11)			
Type of Industry	Number of Units	Investment (₹in 10 ⁵)	Number of Employment
Agro based	412	2204.21	3486
Textile based	25	353.4	182
Wood/wooden based furniture	4	5.85	14
Paper & Paper products	12	27.34	53
Leather based			
Chemical/Chemical based	6	17.89	36
Rubber, Plastic & petro based	3	3.67	11
Mineral based (G&C)	16	171.06	270
Metal based (Steel Fab.) & Engineering units	84	236.42	362
Repairing & servicing	239	383.96	685
Others	6	8.74	15
TOTAL	354	821.74	1379

Source: Directorate of Industries, Cuttack, Odisha (Department of Industry, GoO)

Potential Micro Enterprises in Nabarangpur	
MSME Report	Primary Survey
1. Rice Mil	1. Tent House
2. Cashew nut processing	2. Vegetable cultivation with pump sheet
3. Mushroom processing	3. Sugarcane cultivation
4. Maize based products	4. Maize cultivation
5. Leaf cup and plates	
6. Tamarind Powder/kernel/paste	
7. Dal Mill	
8. Spices Grinding	
9. Cattle/Poultry Feed	
10. Readymade Garment	
11. Cement products /Hollow Bricks	
12. Dairy /Milk Products	
13. Stone Crusher	
14. Rice Bran Oil	
15. Decorative Wood Craft	
16. Marble/Granite Cutting andPolishing	
17. Lac gum and Lac Toys	
19. Fish Pickle	
20. Malted Corn flakes	
21. Coal Briqueits	
22. Mechanised Bakery	
23. Papad Manufacturing	
24. Arrowroot Powder	
25. Bee Keeping and Honey processing	
26. Packaged Drinking water	
27. Aluminium utensil	
28. Voltage Stabiliser	
29. Powerloom	

Source: Brief Industrial Profiles, MSME Development Institute, 2012

RAYAGADA

Micro & Small Enterprises and Artisan Units, Rayagada (Till 2010-11)			
Type of Industry	Number of Units	Investment (₹in 10⁵)	Number of Employment
Food and allied	640	4071.38	3488
Chemical & allied	23	540.55	229
Electrical & electronics	6	4.77	17
Engineering & metal based	179	707.88	901
Forest & wood based	23	29.18	101
Glass & ceramics	97	1632.16	2592
Livestock & leather	3	2.49	8
Paper & paper product	50	898.18	587
Rubber & plastics	27	170.03	124

Textiles	83	474.73	844
Misc. Manufacturing	106	339.03	535
Repairing & servicing	1319	3766.53	4045
TOTAL	2556	12636.91	13471

Source: Directorate of Industries, Cuttack, Odisha (Department of Industry, GoO)

Potential Micro Enterprises in Rayagada	
MSME Report	Primary Survey
1. Rice Mill	1. Turmeric Cultivation
2. Flour Mill	2. Ginger Cultivation
3. Broom Binding	3. Jack Fruit
4. Bamboo Craft	4. Pine Apple Cultivation
5. Aluminium Utensils	5. Ripe Banana Cultivation
6. Bee Keeping	
7. Agricultural Implements	
8. Cattle/Poultry Feed	
9. Essential Oil	
10. Tamarind Concentrate	
11. Cotton Ginning	
12. Cashewnut Processing	
13. Solvent Extraction Plant	
14. Cold Storage	
15. Power Looms	
16. Hydrated Lime	
17. Sodium Silicate	
18. Sodium Sulphate	
19. Adhesive and Cello Tape	
20. Hessian Cloth	
21. Calcium Carbonate	
22. Alloy Steel Casting	
23. Mining Safety Goggles	
24. Computer Stationery	
25. Re-rolling Mill	
26. Paint and Varnishes	
27. PVC Pipe	
28. Surgical Bandage	
29. Tyre Retreading	
30. Ferric and non Ferric Alum	
31. Dyes	
32. Optical Whitening Agent	
33. O.D. Protector	
34. Wooden and plastic plug	
35. Machine Shop cum Tool Room	
36. Hand Gloves	
37. Engineering Workshop	

Potential Micro Enterprises in Rayagada	
MSME Report	Primary Survey
38. Thinner	
39. Panel Board, Bush Bar and Main Switch	
40. Nuts and Bolts	
41. Electrical Inverter and Converter	
42. Caustic Soda	
43. Battery manufacturing and charging	
44. Granite Polishing	

Source: Brief Industrial Profiles, MSME Development Institute, 2012

KORAPUT

Micro & Small Enterprises and Artisan Units, Koraput (Till 2010-11)			
Type of Industry	Number of Units	Investment (₹in 10⁵)	Number of Employment
Misc. Manufacturing	334	488.22	1153
Agro-based	1611	5561.24	11910
Textile based	239	94.75	1142
Forest & Wood Based	265	114.42	1842
Paper & Paper Products	80	211.98	403
Livestock & Leather	23	27.14	84
Rubber & Plastic	124	196.35	473
Chemical & Allied	121	5561.24	11910
Glass & Ceramics	262	1176.83	5098
Engg. & Metal Based	368	932.37	2321
Electrical & Electronics	59	154.06	228
Repairing & Servicing	1452	2596.38	4446
TOTAL	4938	17114.98	41010

Source: Directorate of Industries, Cuttack, Odisha (Department of Industry, GoO)

Potential Micro Enterprises in Koraput	
MSME Report	Primary Survey
Mechanized Bakery	1. Vegetable Cultivation
2. Soft Drinks	2. Modern farm Implements like Tractor/Power Tiller
3. Tamarind Concentrate, Starch and Powder	3. Khali Stitching
4. Mango Kernel Powder	4. Broom Stick Binding
5. Peppine from papaya	
6. Manufacturing of Chuda and Poha	
7. Spices Grinding	
8. Ice Cream/Ice Candy	
9. Corn Flakes	
10. Groundnut Decortications	
11. Hi-tech Oil Mill	
12. Agarbati Manufacturing	

Potential Micro Enterprises in Koraput	
MSME Report	Primary Survey
13. Agarbati Sticks	
14. Natural Adhesives	
15. Industrial Adhesives	
16. Poly Leaf cup and Plates	
17. Pet bottles	
18. PVC Wires and Cables	
19. Corrugated Paper Box	
20. Plastic Mat	
21. Club Soda	
22. Distilled Water for Battery	
23. Coal briquette	
24. DTP and Screen Printing	
25. Roofing Tile/Mosaic Tile	
26. Fly-ash based Bricks/Tiles	
27. General engineering workshop	
28. Steel Door and windows	
29. Structural Fabrication	
30. Automobile Leaf Spring	
31. Electrical Motor Rewinding	
32. Voltage Stabilizers/UPS	
33. Emergency Light	
34. Air Conditioner and cooler assembling	
35. Computer assembling	
36. Software development	
37. Leather shoes	
38. Leather belts	
39. Fancy leather items	
40. Kids wear	
41. Yarn dyeing	
42. Readymade Garments	
43. Cotton & Surgical Bandage	

Source: Brief Industrial Profiles, MSME Development Institute, 2012

Annexure VII: Study Instruments

Evaluation Study of Various Income Generating Activities

SCHEDULE I: Schedule for Beneficiary Groups

COD E	IGA TYPE (<i>Select Group from each IGA Type</i>)			
A	Background			
	Name of the District		Name of the Block	
	Name of the G.P.		Name of the Village	
	Name of the ITDA/MADA/Cluster/Micro Project			
B	Profile of the Group			
	Selection criteria of the Group	1. ITDA	2. MADA	3. Cluster Approach Pockets
				4. Micro Project
	Name of the Group			Year of Establishment (DD/MM/YY)
	Formed by			Member Strength of the Group
	Name of the President			
	Name of the Secretary			
	Economic Category of Members (in No.)	APL		BPL
C	Investment Profile (<i>Please ensure that the investment Should have come under particular such IGA</i>)			
	Initial Investment in (by the group only) ₹		Donor Bank	
	Subsidy Aailed ₹		Mode of Loan	1. Lump sum 2. Instalment
D	Involvement in IGA (IGA that is Running / Functional)			
	Type of IGA the group is involved in			

	Who has selected the present IGA the group is engaged in?	1. Self/ Group members	2. Govt. Official/s	3. Bank
		4. Local NGO	5. Local people	6. Insists/Inspired by other Group/s
		7. Family members	8. No alternative options	9. Others(specify)
	Why did the group prefer/select this IGA? (multiple option may be possible)	1.To Increase Income of the group	2. Inspired by other beneficiaries	
		3. Imposed by Govt.	4. More profit/benefit than other IGA	
		5. Easier to market the produce/product	6. No alternative options	
		7. Any Others (Specify)		
	What is the basic objective of this IGA	1.----- 2.----- 3.-----		
	Year of inception of the IGA (DD/MM/YY)			
	Seasonality of the IGA	1. All season 2. Seasonal (Specify the Season)		
	Whether the IGA is functional?	1. Functional		2. Defunct
	If functional, whether it is group activity or Individual?	1. Group Activity		2. Individual
E	If the IGA in defunct stage, please ask the Section "D" and stopped the interview, otherwise skip to Section "E"			
	What are the major reasons to defunct this IGA	1.----- 2.----- 3.----- 4.----- 5.-----		

	Who had take decision to stop the IGA	1. All member jointly take decision			2. Influence member/s			
		3. Due to raise of conflict			4. By advice of Govt. Officials			
		5. By NGO			6. Any Others(Specify)			
	How main months it has been stops	Year_____ Month_____						
	What are the reaction of the members after stop the IGA	1.----- 2.----- 3.-----						
	Before stop the IGA was there any resultant visible benefits in your group?	1. Yes			2. No			
	If yes, what are benefits you were get?	1.----- 2.----- 3.-----						
	What can be suggestive majors taken to restart the IGA	1.----- 2.----- 3.-----						
F	Details of IGA Support Received From Department/ Other Sources *NA: Not Availed							
	<i>Aspects</i>	<i>Avail Status</i>			<i>Elaboration of the Received Support</i> <i>(Only for "YES" response)</i>			
					Theme	₹	Type	Quantum
	Skill Training	YES	NO	NA				
	Refresher Skill Training	YES	NO	NA				
	IGA Management Training	YES	NO	NA				

	Credit Linkage	YES	NO	NA				
	Subsidy Provision	YES	NO	NA				
	Grant Received	YES	NO	NA				
	Machinery Support	YES	NO	NA				
	Technical Support	YES	NO	NA				
	Raw Materials / Inputs	YES	NO	NA				
	Business Guidance	YES	NO	NA	Specify:			
	Market Linkage	YES	NO	NA	Market:	Quantum:		
	Direct Procurement	YES	NO	NA	Quantum:	Frequency:		
	Other (Specify)	YES	NO	NA				
G	Economics of IGA & Profitability							
	<i>Investment Profile</i>				Unit			
	Investment from Own Sources				₹			
	Investment of Credit Fund (Bank, Friends, Relatives)				₹			
	Other Investment (specify the source)				₹			
	Total Investment				₹			
	<i>Fixed & Variable Cost (Annual Cost)</i>				₹			
	Fixed Cost (Machinery, Building, Equipments etc. for initial set up)							
	Variable / Running Cost (per Month*12)							
	Total Cost Per Year (Fixed + Variable)				₹			
	<i>In-Flow</i> (Put √ mark in Month / Quarter / Half Year / Annual/ Bi-annual)							
	Units of sell per Month / Quarter / Half Year / Annual/ Bi-annual				No.			
	Value of total sell per Month / Quarter / Half Year/ Annual / Bi-annual				₹			
	Average profit per unit				₹			

	Average profit margin per Month / Quarter / Half Year/ Annual/ Bi-annual	₹	
	Total Profit per Month / Quarter / Half Year/ Annual/ Bi-annual	₹	
	<i>In-Flow (Monthly Average)</i>		
	<i>Out-Flow (Monthly Average)</i>		
	House Rent	₹	
	Electricity	₹	
	Labour Cost	₹	
	IGA Input Procurement	₹	
	Repair & Maintenance of Machinery / Equipment	₹	
	Bank Interest Payment (One Time/ Yearly/ Monthly)	₹	
	Other (Specify)	₹	
	Total Outflow (<i>Monthly Average</i>)	₹	
	Inflow – Outflow (<i>Monthly Average</i>)	₹	
H	Key Challenges Faced by group		
	<i>Areas of Constrain</i>	<i>Elaborate the Constraint</i>	
	Skill / Knowledge / Capacity		
	Credit (from bank and other sources)		
	Grant / Subsidy		
	Raw Material Procurement		
	Production (in case of manufacturing / processing)		
	Storage		
	Marketing		
	Price Recovery (from credit sell)		
	Others (Specify)		

I	Support Requirement to Strengthen the Current IGA		
	<i>Areas of Constrain</i>	<i>Supports Required to eradicate Constrains</i>	
	Skill / Knowledge / Capacity		
	Credit (from bank and other sources)		
	Grant / Subsidy		
	Raw Material Procurement		
	Production (in case of manufacturing / processing)		
	Storage		
	Marketing		
	Price Recovery (from credit sell)		
	Other (Specify)		
J	Exploration of Other IGA Options		
	Are any other IGA opportunities available in the locality?	YES	NO
	If “YES”, what are those IGAs?	1.	2.
		3.	4.
	Do you think you can take up other IGAs?	YES	NO
	If “YES”, what are those IGAs?	1.	2.

		3.	4.
	Do you have the plan to continue the current IGA?	YES	NO
	If “YES”, why do you want to continue the current IGA? (<i>Site Reasons</i>)	1.	
		2.	
		3.	
	If “NO”, site reasons there of	1.	
		2.	
		3.	
K	Livelihood Enhancement Programmes / Projects(Please ensure that other livelihood Enhancement Programmes/Projects are implemented or ongoing in your locality/village)		
	Name of the Project / Programme	Benefit Availed By	
		Households	CBOs Community
	1.		
	2.		
	3.		
	4.		
	5.		
L	Existing Status of IGA and Community Involvement (IGAs Infrastructure/ Adjacent to IGAs for Community Livelihood)		
	Type of IGAs (Mandis / Village Hats/ Communication etc.)		
	Existing Status (Regularly Used/ Defunct or Unused)	Defunct	Used
	If Defunct (Reasons)	Unused/ Least Used by Community	

	(Write Reasons for Defunct for each IGA type)	Not a Feasible Venture		
		Incomplete Infrastructure		
		Others: (Site Reasons)		
	If the IGA is successful (Site Reasons)	Community Participation		
		Appropriate location and Infrastructure		
		Maintenance Support from Government		
		Others (Specify)		
M	HH Involvement in IGA			
	No. of HHs currently engaged in IGAs			
	IGA Type	No. of HH	IGA Type	No. of HHs
	1.		4.	
	2.		5.	
	3.		6.	
N	Support from Government for IGA			
	1.		2.	
	3.		4.	
	5.		6.	
O	Key Challenges People Encounter in Group IGAs (Mention Priority Wise)			
	1.			
	2.			
	3.			
P	Key Challenges People Encounter in Adjacent Activities to IGAs (Mention Priority Wise)			

	1.		
	2.		
	3.		
Q	Supports Required for New Adjacent Activities to IGAs / Scaling up of Existing Adjacent Activities to IGAs		
	1.	2.	
	3.	4.	
	5.	6.	
Q1	Supports Required for New Group IGAs / Scaling up of Existing Group IGAs		
	1.	2.	
	3.	4.	
R	Prospective Group IGAs & Adjacent Activities to IGAs		
R1	Prospective Group IGAs	Reason ₁	Reason ₂
	1.		
	2.		
	3.		
R2	Prospective Adjacent Activities to IGAs	Reason ₁	Reason ₂
	1.		
	2.		
	3.		

Signature of the Supervisor
Date:

Signature of the Investigator

Evaluation Study of Various Income Generating Activities

SCHEDULE II: Schedule for Individual Beneficiary

COD E	IGA TYPE <i>(Select HH from each IGA Type)</i>				
A	Background				
	Name of the District		Name of the Block		
	Name of the GP		Name of the Village		
	Key area of IGA	1. ITDA	2. MADA	3. Cluster	4. Micro project
B	Family Particular				
	Name of the Respondent		Relation with HOH		
	Name of the HOH				
	Sex of the respondent	1. Male	2. Female	Educational status	
If the respondent belongs a group, ask following questions					
	Name of the group				
	Year of formation of the group		Year of joining		
	Years of joining in group, if the respondent belongs a group	Year		Month	
	Position in group	1. President 2. Secretary 3. Casher 4. Member			
	Why did you join in the group	1. Economic benefit	2. Govt. officials/ NGOs insisted	3. Savings some things	
		4. Everybody was joining	5. Self Reliance	6. Meet the immediate needs	
		7. Peergroup/mem ber's pressure	8. Social empowerment	9. Coercion from family members/ group members	
		10. Available loan from MFI/Bank/Group	11. Subsidy loan	12. Others(specify)	
	Basic objective of the group	1. Only savings	2. Undertaken different IGA	3. Nothing	
		4. Development activities	5. involve in awareness programmers	6. Involve in govt. programme/s	
	Who has formed this group	1. NGO/CBO	2. ICDS	3. ITDA	
		4. Block officials	5. Other govt. officials	6. Others(Specify)	

	Economic Category	1. BPL		3. Non- BPL			
	Type of Skill of the respondent if any						
	Total Family Member	Adult Male:		Adult Female:			
		Male Child:		Female Child:			
		Total Male:		Total Female:			
	HH Education Status	Status	Adult Male	Adult Female	Male Child	Female Child	<i>Total</i>
		Illiterate					
		Educated					
		Skilled					
		<i>Total</i>					
(Note: A Skilled person may be educated, Literate or Illiterate)							
	Earning Member	Adult Male		Adult Female		Male Child	Female Child
	Skilled Members	Adult Male		Adult Female		Male Child	Female Child
C	Exploration of Other IGA Options						
	Are any other IGA opportunities available in the locality/village if any?	1.		2.		3.	
	Formed by						
	Year of functioning						
	Do you think you can take up other IGAs?	1. YES				2. NO	
	Do you have the plan to continue the current IGA?	1. YES				2. NO	
	If "YES", why do you want to continue the current IGA? (Reasons)	1.					
		2.					
		3.					

	If “NO”, reasons there of	1.		
		2.		
		3.		
D	Impact of IGA(Should be ensure and prompted what are the changes in family style after involvement in present IGA)			
	Do you think the present IGA has been helpful to you in any way	1. YES	2. NO	
	Social Benefits (Education, Health etc.)	Economic Benefits (Income, Assets etc.)		
	Social Sector	Impact	Economic Sector	Impact
	1. Education status of Children		1. Increase in HH income	
	2. Improvement in Health condition		2. Increase in assets possession.	
	3.Housing		3. Increase earning person	
	4.Durable assets		4.Agriculture & allied	
	5.Social establishment		5.Business	
	6.Self confidence		6.Minimise the financial crises situation	
	7.Fooding habit & Frequency		7.	
	8.Others		8.Others	
E	Growth of Annual Income			
	Do you think your income has increased due to involvement in IGA	1. YES	2.NO	
	Average Annual Income before IGA (all sources)	₹		
	Average Annual Income after IGA (all sources)	₹		

F	Income and Expenditure Pattern					
	Income (Parameter ₹)	Before	After	Expenditure (Parameter ₹)	Before	After
	Agriculture(excluding inputs)			Food (7 Days)		
	Animal Husbandry			Cloth (Annual)		
	Fishery			Shoes (Annual)		
	Wage(skill & un-Skill)			Education (Annual)		
	Business/Trade (Excluding IGA)			Electricity/ Kerosene/Cooking gas(monthly)		
	Artisan			Health (Annual)		
	Forest (timber/ non-timber)			Transport (Monthly)		
	IGA			Agri. Inputs (Annual)		
	Interest Receipts			Livestock (Monthly)		
	Remittance			Fishery Inputs (Monthly)		
	House Rent			Business Investment (Monthly)		
	Lending Farm Implements			Loan Repayment (Monthly)		
	Lending Bullock/cart etc.			Insurance (Annual & Non-refundable)		
	Service(Govt./Private)			Durable HH Goods (Annual)		
	Others			House Repair (Annual)		
				Labour Payment (Monthly)		
	Total Income			Narcotics/ Alcoholism (Weekly)		
				Repair & Maintenance (Annual)		
				House Rent (Monthly)		
				DTH/ Cable Payment/ (Monthly)		

				Sanitary and Cosmetics (Monthly)		
				Entertainment (Annual)		
				Other Goods & Services (Monthly)		
				Other Expenditure(if any)		
				Total Expenditure		

Signature of the Supervisor

Signature of the Investigator

Date:

Evaluation Study of Various Income Generating Activities

SCHEDULE III: Checklist for Focused Group Discussion

CODE				
A	Background			
	Name of the Village		Name of the Gram Panchayat	
	Name of the Block		Name of the District	
	Total HHs in the Village		Total Population of Village	
	Total Persons in FGD		Place of FGD	
(Please Collect the GP Profile from the local GP Office/Village Profile from AWC)				
B	Livelihood Enhancement Programmes / Projects			
	Name of the Project / Programme		Benefit Availed By	
		Households	CBOs	Community
	1.			
	2.			
	3.			
	4.			
	5.			
C	Existing Status of IGA and Community Involvement (IGAs Infrastructure/ Adjacent to IGAs for Community Livelihood)			
	Type of IGAs (Mandis/ Village Hats/ Communication etc.)			
	Existing Status (Regularly Used/ Defunct or Unused)		Defunct	Used
	If Defunct (Reasons) (Write Reasons for	Unused/ Least Used by Community		
		Not a Feasible Venture		
		Incomplete Infrastructure		

	Defunct for each IGA type)	Others: (Site Reasons)		
	If the IGA is successful (Site Reasons)	Community Participation		
		Appropriate location and Infrastructure		
		Maintenance Support from Government		
		Others (Specify)		
D	Existing Status of IGA & HH Involvement			
	No. of HHs currently engaged in IGAs			
	IGA Type	No. of HH	IGA Type	No. of HHs
	1.		4.	
	2.		5.	
	3.		6.	
E	Support from Government for IGA			
	1.		2.	
	3.		4.	
	5.		6.	
F	Key Challenges People Encounter in Group IGAs (Mention Priority Wise)			
	1.			
	2.			
	3.			
	4.			

	Key Challenges People Encounter in Adjacent Activities to IGAs (Mention Priority Wise)		
	1.		
	2.		
	3.		
	4.		
G	Supports Required for New Adjacent Activities to IGAs / Scaling up of Existing Adjacent Activities to IGAs		
	1.	2.	
	3.	4.	
	5.	6.	
G₁	Supports Required for New Group IGAs / Scaling up of Existing Group IGAs		
	1.	2.	
	3.	4.	
	5.	6.	
H	Prospective Group IGAs & Adjacent Activities to IGAs		
H₁	Prospective Group IGAs	Reason ₁	Reason ₂
	1.		
	2.		
	3.		
	4.		
H₂	Prospective Adjacent Activities to IGAs	Reason ₁	Reason ₂
	1.		

	2.		
	3.		
	4.		

Signature of the Supervisor
Date:

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Evaluation Study of Various Income Generating Activities

SCHEDULE IV: Schedule for Government Officials

CODE				
A	Background			
	Name of the District		Revenue Division	
	Name of the Person Interviewed	Mr. / Ms.		
	Designation			
B	Profile of the District			
	Total ST Households		ST Population %	
	Total SC Households		SC Population %	
	No. of ITDA Blocks		No. of MADA Pockets	
	No. of Cluster Approach Pockets		No. of Micro Projects	
	ST BPL % (of ST HHs)		SC BPL % (of SC HHs)	
	ST BPL % (of Total HHs)		SC BPL % (of Total HHs)	
(Please Collect STs & SCs Profile of the District)				
C	Livelihood Enhancement Programmes / Projects			
	Name of the Project / Programme		Salient Features	
	1.			
	2.			
	3.			
	4.			

	5.						
(Please collect relevant Project / Programme Specific reports)							
D	Programme / Project Coverage & Achievement						
	Name of the Project / Programme	2010-11		2011-12		2012-13	
D₁	Physical	T	A	T	A	T	A
	1.						
	2.						
	3.						
	4.						
	5.						
D₂	Financial	2010-11		2011-12		2012-13	
		T	A	T	A	T	A
	1.						
	2.						
	3.						
	4.						
	5.						
E	Major Challenges in Programme/Project Implementation						
E₁	<i>Programme / Project Aspect</i>						
	Beneficiary Identification						

	Provisioning Programme Support (Type of Support etc.)	
	Credit Linkage (Bank/ Other Financial Institutions/NBFCs)	
	Production System Management	
	Backward Linkage (Skill, Raw Material, Technology)	
	Forward Linkage (Value addition, Improved Tech. etc.)	
E2	<i>Institutional Aspect</i>	
	Human Resource (Staff adequacy, Working hours of Staffs etc.)	
	Financial Resource (Timely fund receipt, utilisation etc.)	
	Monitoring & Supervision	
	Overall Programme / Project Management	
F	Suggestions for Improvement (Priority Wise)	
	1.	2.
	3.	4.
	5.	6.

Signature of the Supervisor
Date:

Signature of the Investigator

Evaluation Study of Various Income Generating Activities
SCHEDULE V: Schedule for Financial Institutions

CODE								
A	Background							
	Name of the District			Revenue Division				
	Name of the Financial Institution							
	Name of the Person Interviewed		Mr. / Ms.					
	Designation							
B	Credit Profile (₹ in Lakh)							
	Purpose of Credit	Scheme (Y/N)	Amount of Credit (₹ in Lakh)					
		(If "Y", Name Scheme)	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
	1.							
	2.							
	3.							
	4.							
	5.							
	Total							
C	Repayment Status (₹ in Lakh)							
	Purpose of Credit	Scheme (Y/N)	Principal Amount Paid Back (₹ in Lakh)					
		(If "Y", Name Scheme)	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13
	1.							

	2.										
	3.										
	4.										
	5.										
	Total										
D	Physical Target (T) and Coverage (C)										
	Year	Individual		Household		Community Groups		Other		Total	
		T	C	T	C	T	C	T	C	T	C
	2007-08										
	2008-09										
	2009-10										
	2010-11										
	2011-12										
	2012-13										
E	Financial Target (T) and Achievement (A)										
	Year	Individual		Household		Community Groups		Other		Total	
		T	A	T	A	T	A	T	A	T	A
	2007-08										
	2008-09										
	2009-10										
	2010-11										

	2011-12											
	2012-13											
F	Opinion of the Head of the Institution on Key Challenges											
	Credit Delivery			1.								
				2.								
				3.								
	Credit Utilisation (Beneficiary Level)			1.								
				2.								
				3.								
	Loan Repayment			1.								
				2.								
				3.								

Signature of the Supervisor

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Date:

Evaluation Study of Various Income Generating Activities
SCHEDULE VI: Schedule for Environment Scanning

CODE			
A	Background		
	Name of the NACs/ GPs		Name of the Block
	Name of the District		Designation
	Name of the Person		
B	Prospective IGAs in the Locality		
	Prospective IGAs	Reason ₁	Reason ₂
	1.		
	2.		
	3.		
	4.		
	5.		
C	Feasible Strategies/ Ways for the Promotion of IGA in the Locality		
	1.		
	2.		
	3.		

	4.	
	5.	
D	Support Available for IGA	
	Government	Bank / Other Institutions
	1.	1.
	2.	2.
	3.	3.
E	Key Challenges People Encounter in IGAs	
	1.	2.
	3.	4.
	5.	6.
F	Support Required for New IGAs / Scaling up of Existing IGAs	
	1.	2.
	3.	4.
	5.	6.

Signature of the Supervisor
Date:

Signature of the Investigator

