

IMPACT ASSESSMENT OF PEF, IGA & PROCESSING UNITS IN OPELIP AREAS



SUBMITTED TO



PREPARED BY



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ODISHA PARTICULARLY VULNERABLE
TRIBAL GROUP EMPOWERMENT AND
LIVELIHOOD PROGRAMME (OPELIP)

FOREWORD

PVTGs are more vulnerable to food insecurity, malnutrition and ill-health compared to their tribal counterpart. Moreover their socio-economic and educational conditions are much worse than the other tribal groups. They are the most socio-economically backward and disadvantaged segments of the Indian population. In Odisha, to bring the PVTGs into main stream various programmes and activities have been launched from time to time. One of such initiative taken up by Scheduled Tribe & Scheduled Caste Development, Minorities & Backward Class Welfare Department of Odisha is the “Odisha PVTGs Empowerment and Livelihoods Improvement Programme (OPELIP)”. It was launched on 18th March 2016, and is operated in 90 Gram panchayats under 22 blocks in 12 district of Odisha. The programme targets 13 Particularly Vulnerable Tribal Groups (PVTGs) of Odisha and their economic empowerment in a sustainable manner. In order to enhance livelihood options in OPELIP areas, the Department has implemented some livelihood enhancement activities like Income Generating Activities (IGA), PVTG Empowerment Fund (PEF) utilization and Processing Units (PU).

In order to assess the impact of all the said schemes the Institute of Social Sciences has undertaken an impact assessment study of the livelihood of targeted households in the field areas. For the said study, field work was undertaken in the month of November 2023. The **overall objective** of the study is to assess the process documentation and impact of PEF, IGA & Processing unit activities on the economy, livelihood and quality of life of PVTG households covered under OPELIP.

Purposive sampling method was followed for selection of 9 MPAs to make the geography and the interventions representative of the OPELIP. The identified 9 MPAs are namely LDA, Morada (Mayurbhanj district), JDA, Gonasika (Keonjhar district), PBDA, Jamardihi (Anugul district), DKDA Chatikona, (Rayagada district), KKDA, Lanjigarh, (Kalahandi district) BDA, Mudulipada & DDA, Kudumuluguma (Malkanagiri district), SDA, Chandragiri (Gajapati district) and TDA, Tumba (Ganjam district).

A sample of 248 IGA beneficiary households including CSP beneficiaries, 162 PEF SHGs and 74 processing units in 9 select MPAs were taken for the purpose. Personal interview, FGD and KII are the key tools adopted in the study. Besides, 15 success case studies have been captured to assess the impact of OPELIP intervention. The findings as placed in this report are the result of in-depth interviews/interactions with target beneficiaries/groups.

I express my sincere thanks to the Programme Director, OPELIP and PMU, OPELIP for their continuous support during the study. Besides, the officials of select MPAs and FNGOs deserve special thanks for their valuable contributions, unstinting support and cooperation in accomplishment of the field study and generation of the report. The findings of the study report will give a direction to further intervention in OPELIP areas.



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Table of Contents

FOREWORD	i
Acknowledgement.....	iii
ABBREVIATIONS.....	xii
Executive Summary	xiii
Chapter I	1
Introduction and Background.....	1
1.1.Introduction and Background	1
1.2. Study Purpose, Scope of the study, Objective, Approach and Methodology	2
1.2.1. Rationale of the study	2
1.2.2. Purpose of the study.....	2
1.2.3. Scope of the study.....	3
1.2.4 Objectives of the study.....	3
1.2.5 Study Approach and Methodology	4
1.2.6.Universe and Sampling	5
1.3. Study Limitations	8
1.4. Organisation of Report.....	8
Chapter II	9
PVTGs in Odisha and Development interventions.....	9
2.1. Background	9
2.2. Development Interventions	10
2.3. Profile of PVTGs	12
2.3. Livelihood Enhancement/Income Generating Activities (IGA) interventions.....	18
2.3.1 Income Generating Activities (IGA).....	18
2.3.1 (a) CSP-IGA Scheme	19
2.3.2. PVTG Empowerment Fund (PEF) interventions	20
2.3.3. Processing Units (PU) interventions	20
Chapter-III	24
Impact assessment of IGA, PEF & Processing unit Activities on livelihood of PVTGs in Odisha	24

3.1. SOCIO-ECONOMIC BACKGROUND OF BENEFICIARY HOUSEHOLDS	25
3.2. IMPLEMENTATION PROCESS OF IGA	26
3.3. IMPACT OF IGA	33
3.3.1. Social Impact.....	33
3.3.2. Economic Impact	35
3.4. SUSTAINABILITY AND OPINION ABOUT THE IGA	38
3.5. SHG STATUS PRIOR TO PEF INTERVENTION	40
3.6. IMPLEMENTATION OF PEF.....	43
3.6. IMPACT OF PEF INTERVENTION	47
3.7 BACKGROUND OF PROCESSING UNIT GROUPS	51
3.8 IMPLEMENTATION PROCESS	53
3.9. IMPACT OF PROCESSING UNIT	57
3.9.1 Social Impact.....	57
3.9.2 Economic Impact.....	58
3.10 Sustainability of the Activity.....	58
3.11. Concluding Remarks.....	59
Chapter-IV	60
Case studies of IGA, PEF and Processing Units	60
Chapter-V	76
Conclusion and Recommendations	76
5.1. KEY FINDINGS	76
5.2. GAPS AND SUGGESTIONS	79
References	84
APPENDICES	85
Annexure	117
Photo Gallery	160

List of Tables

Table 1.1. Study Coverage-IGA.....	6
Table 1.2. Study Coverage-PEF.....	6
Table 1.3. Study Coverage-PU.....	6
Table 2.1: PVTGs in Odisha	9
Table 3.5. Source of Information about the IGA programme	27
Table 3.8. No. of Beneficiaries received IGA Training.....	29
Table 3.10. Beneficiary contribution	30
Table 3.19 Decision making and participation in public meeting	34
Table 3.21: Difference in Income Level in Rs after IGA support	35
Table 3.21.1: Monthly income Range (in Rs) from IGA.....	35
Table 3.27: Women Headed HH Involved in Business Activity.....	38
Table 3.27.1.Sustainability of IGA.....	38
Table 3.29 Category wise SHGs	40
Table 3.34 Practice of Borrowing before SHG formation	42
Table 3.36 Loan security or mortgage	42
Table 3.37 Knowledge/Awareness about PEF.....	43
Table 3.38 Loan Utilisation	43
Table 3.39 Purpose of loan	44
Table 3.43 Training Program and Need for Further Training	45
Table 3.43 Perception about the training	45
Table 3.44 Experience about the Exposure visits.....	46
Table 3.49 Migration status	48
Table 3.50 Access to basic needs	49
Table 3.51 Role in decision making	50
Table 3.59 Cost of Processing Units	53
Table 3.60 Location of Processing units.....	54
Table 3.64 Mode of Operation	55

Table 3.72 Reduced drudgery	57
Impact of IGA at a Glance	77
Impact of PEF at a Glance	78
Impact of PU at a Glance	78
Table 5.4 Case Studies at a glance	79
Table 1.4 BDA, Mudulipada.....	85
Table 1.5 DDA Kudumuluguma	85
Table 1.6 DKDA Chatikona-B.....	86
Table 1.7 JDA Gonasika.....	86
Table 1.8 KKDA Lanjigarh	87
Table 1.9 LDA Morada	87
Table 1.10 LSDA Serango.....	88
Table 1.11 PBDA Jamardihi	88
Table 1.12 TDA Tumba.....	89
Table 3.1. Caste wise Beneficiaries.....	89
Table 3.2. Gender wise Population	90
Table 3.3. Literacy status of Beneficiaries.....	90
Table 3.3.1. Educational Attainment of Beneficiaries.....	91
Table 3.4. Primary Occupation of the family.....	91
Table 3.6. Category of IGA Beneficiary.....	91
Table 3.7. Type of IGA Activity taken by Beneficiaries	93
Table 3.9. Year of IGA Support.....	94
Table 3.11 OPELIP and Beneficiary contribution.....	94
Table 3.12 Investment Expenditure.....	95
Table 3.13 Source of Procurement of IGA materials	95
Table 3.14 Market Coverage of IGA goods/Services	95
Table 3.15 Activity review/ Monitoring by CRP	96
Table 3.16 Activity review/ Monitoring by VDA Leader	96

Table 3.17 Activity review/ Monitoring by FNGO	96
Table 3.18 Activity review/ Monitoring by MPA	97
Table 3.20 Access to Better Health and Education	97
Table 3. 22. Primary occupation of the beneficiary prior to IGA support	98
Table 3.23. Current Primary occupation.....	99
Table 3.24 Growth due to IGA Activities (Economic).....	100
Table 3.25 Outcome of IGA initiatives	100
Table 3.26 Dependency of IGA Product (HH and Villages)	101
Table 3.28 Opinion about IGA.....	101
Table 3.30 Grade wise SHGs.....	102
Table 3.31 Maintenance of the books of accounts	102
Table 3.32 Training for Book keepers.....	102
Table 3.33 SHG Bank Accounts	103
Table 3.35 Interest Rate and Average number of Installments	103
Table 3.40 Distribution of loan amount.....	103
Table 3.41 Time Duration in Processing of Loan	103
Table 3.45 Access to Banks	104
Table 3.46 Access to GPLF	105
Table 3.47 Mode of Transportation to Bank and GPLF	105
Table 3.48 Purchase of assets and started new business.....	106
Table 3.52 Type of Processing unit Group	107
Table 3.53 PVTG Members	107
Table 3.54 Maintenance of books of records and Training of Book Keepers.....	108
Table 3.55 Have your group ever taken credit or loan earlier.....	108
Table 3.56 Source of Loan.....	108
Table 3.57 Purpose of Loan	109
Table 3.58 Installation Status of Processing Units	109
Table 3.61 Functioning of P U.....	110

Table 3.62 Category/Products of PU	110
Table 3.63 Nature of processing unit.....	111
Table 3.65 Type of Power Supply to the PU	111
Table 3.66 Fixed and secure equipment installed for power supply	111
Table 3.67 Work Distribution mechanism.....	112
Table 3.68 Economic Benefit.....	112
Table 3.69 Benefit distribution among members	112
Table 3.70 Profit Distribution Mechanism	113
Table 3.71 Participation in public meeting	114
Table 3.73.1 Decision making in Family matter (Before Business).....	114
Table 3.73.2 Decision making in Family matter After this business.....	115
Table 3.74 Dependency on PU.....	115
Table 3.75 Purchase of additional machinery	115
Table 3.76 Improvement in Economic Position.....	116
Table 3.77 Sustainability of the Project.....	116

List of Figure

Fig.3.1. Caste wise IGA Beneficiary Households	25
Fig.3.2. Literacy Status of Beneficiaries.....	26
Fig 3.3. Category of IGA Beneficiaries	28
Fig 3.4: Type of Activities	29
Fig 3.5 OPELIP and Beneficiary Contribution	31
Fig 3.6. Market Coverage	32
Fig 3.7 Access to Better Health and Education Facilities.....	34
Fig.3.8. Monthly income Range (in Rs) from IGA	36
Fig 3.9 Opinion about IGA	39
Fig 3.10 Purchase of assets and started new business	48
Fig 3.11 PVTG Members in Processing Units	52
Fig 3.12 Category/Products of PU	54
Fig 3.13 Sustainability of the Project	58

Appendix

Appendix IGA.....	85
Appendix-PEF.....	102
Appendix-PU	107

ABBREVIATIONS

BDA	Bonda Development Agency
BMMU	Block Mission Management Unit
CAPI	Computer Assisted Personal Interview
CCD	Conservation cum Development
CRP	Community Resource Persons
CSP	Community Service Providers
DDA	Didayi Development Agency
DKDA	Dongaria Kondha Development Agency
FGD	Focus Group Discussion
FNGO	Facilitating Non-Governmental Organisation
GPLF	Gram Panchayat Level Federations
IFAD	International Fund for Agriculture Development
IGA	Income Generation Activity
ITDA	Integrated Tribal Development Agency
JDA	Juango Development Agency
KII	Key Informant Interview
KKDA	Kutia Kondha Development Agency
LDA	Lodha Development Agency
LSDA	Lanjia Saura Development Agency
MPA	Micro Project Agency
NTFPs	Non Timber Forest Produces
OLM	Odisha Livelihood Mission
OPELIP	Odisha PVTG Empowerment & Livelihoods Improvement Programme
PBDA	Paudi Bhuyan Development Agency
PEF	PVTG Empowerment Funds
PMU	Project Management Unit
PU	Processing Units
PVTG	Particularly Vulnerable Tribal Group
SSD	Scheduled Tribe & Scheduled Caste Development, Minorities & Backward Classes Welfare Department
TDA	Tumba Development Agency
VDA	Village Development Association
VDC	Village Development Council
WSHG	Women Self Help Group

Executive Summary

OPELIP interventions were implemented in 17 Micro-Project Agency (MPA) areas located in twelve districts of Odisha namely Malkanagiri, Rayagada, Angul, Deogarh, Ganjam, Nuapada, Keonjhar, Sundergarh, Gajapati, Kandhamal, Kalahandi and Mayurbhanj. The programme directly covers 96651 households comprising PVTGs, ST, SC and others in the OPELIP villages. The areas they live in are amongst the most under developed areas of the State of Odisha. The poor road connectivity, inadequate electrification, lack of transportation facilities, negligible access to communication and lack of support services, affect the livelihood choices of the PVTGs. Keeping this in view, OPELIP has implemented some livelihood enhancement interventions like Income Generating Activities (IGA), PVTG Empowerment Fund (PEF) and Processing Units (PU).

In case of IGA, the emphasis is given on building capacities and capabilities of implementers and stake holders for effective implementation of the project components, building institutions and nurturing them to take charge of themselves through farm and non-farm IGA initiatives. Besides IGA, for individuals, OPELIP also promotes Community Service Providers (CSP) at Gram Panchayat level for supporting Income Generating Activities. Similarly, PEF is a collaborative Programme of OLM and OPELIP to reduce poverty and enhancement of living condition of the PVTGs. As part of social inclusion and community strengthening process, the programme gives more emphasis upon the SHG led people's institutions. The objective of providing this fund is to provide access to formal financial credit to (PVTG) SHG members at door step at affordable cost. Besides, PEF, OPELIP has also made an attempt to enhance livelihood of community level institutions through setting up processing units across MPAs. The Processing unit is meant for all beneficiaries of PGs, SHGs and UGs. The activities are chosen by the groups based on availability of resources and assessment of potential of the groups. The unit may include puffed rice/oil extraction unit/paper plate/press making/Rice Huller/Multi Milling Unit etc. Before setting up any Processing Unit, feasibility study is done by the facilitating agencies. Availability of raw material, demand of the product and marketing facility etc are the key aspects taken in to account before installation of the unit.

In order to know the effectiveness and appropriateness of the mentioned activities, an Impact Assessment study has been taken up by the Institute of Social Sciences, Bhubaneswar. For the said study, field work was undertaken in the month of November 2023.

The **overall objective** of the study is to assess the process documentation and impact of PEF, IGA & Processing unit interventions on the economy, livelihood and quality of life of PVTGs covered under OPELIP.

Purposive sampling method was followed for selection of MPAs to make the geography and the interventions representative of the OPELIP. The MPAs have been selected in such a way that it could represent each community / sub- community. The identified 9 MPAs are LDA, Morada (Mayurbhanj district), JDA, Gonasika (Keonjhar district), PBDA, Jamardihi (Anugul district), DKDA Chatikona, (Rayagada district), KKDA, Lanjigarh,(Kalahandi district) BDA, Mudulipada & DDA, Kudumuluguma (Malkanagiri district), SDA, Chandragiri (Gajapati district) and TDA, Tumba (Ganjam district). A sample of 248 IGA beneficiary households including CSP beneficiaries, 162 PEFs and 74 processing units in 9 select MPAs were covered in the study. Personal interview, FGD and KII are the key tools adopted in the study. Besides, 15 success case studies have been documented to assess the impact of OPELIP interventions. The following are the **key findings** of the study:

IGA

- ✚ Out of 248 beneficiary houses, 176 (71%) are PVTG houses.
- ✚ Among the beneficiaries, 190(76.62 %) are literate.
- ✚ IGA beneficiaries include poorest of the poor' 146(**58.87%**), widows 13(5.27%), destitute 1(0.40), women headed household 8(3.23%), physically challenged 17(6.85%), unemployed youth with skill 41(16, 53%), landless 22(8.87%) and others 3(1.21%).
- ✚ Most viable business options of IGA include “Grocery Store’ 82(33.06%), Carpentry and Black smithy 35(14.11%), Tailoring shops 27(10.87%), Xerox and computer shop 19(7.66%), Milling unit 3(1.21%), Bamboo and Handicraft Products 1(0.40%), Enterprise activity 1(0.40%), repairing shops 1(0.40%), Traditional Art and Painting, Handloom 1(0.40%).
- ✚ Around 171(68.95%) beneficiaries have received training and the rest 77(31.05%) are yet to receive such trainings.
- ✚ Beneficiary contribution in terms of kind is 55.03% and cash 33.67%.

- ✚ Of the total, 99(39.92%) get the items from the wholesale market, 64(25.81%) beneficiaries procure the raw materials/items from nearest market, 77(31.05%) from block head quarter and 8(3.23%) procure from dealers' point.
- ✚ Out of 248 beneficiaries, 205(82.66%) beneficiaries market their product/items in the village itself.

Impact of IGA at a Glance

Sl.No	Particulars	Magnitude in %
Impact of IGA (Economic Impact)		
1	Monthly income after IGA support (Rs.2001-Rs.5000/-)	36.29
2	Increased volume (stock) of IGA	91.13
3	Add on services or initiated additional business	37.50
4	Provided Employment or engagement to new person in the locality	20.56
5	Networking with other businessman to supply same material in large quantity	14.92
6	Purchased business Assets	93.55
7	Started new business or new income sources	34.27
8	Increased household assets	87.90
9	Invested in house construction or Repairing	90.32
10	Debt redemption (previous loan repayment)	66.94
Impact of IGA (Social Impact)		
1	Taking decision at Household level	94.76
2	Influence other households to participate in VDA or VDC	97.98
3	Participating in VDA or VDC meeting	98.39
4	Better access to health facility	87.90
5	Provided better education to the children	74.19

Source: Field Survey 2023

PEF

- ✚ Of the total, 160(98.77%) are aware about PEF loan and its purpose.
- ✚ PEF loan utilisation in group is 123(75.93%) and individually 39(24.04%).
Loan utilisation for core business is 89(54.945%), livestock production 38(23.49%), and agricultural purpose 34(20.99%).
Out of 162 SHGs, 154(95.06%) book keepers have received training and 8(4.94%) are yet to receive training.
- ✚ Also 140(86.42%) SHGs could understand the contents in training and 22(13.58%) have no clarity about the contents.
- ✚ Of the total, 145(89.51%) need further training on skill development

Impact of PEF at a Glance

Sl.No	Particulars	Magnitude in %
Impact of PEF (Economic Impact)		
1	Purchased asset	91.98
2	Started new business	56.79
3	Reduced migration	93.83
Sl.No	Particulars	Magnitude in %
Impact of PEF (Social Impact)		
1	Taking decision at Household level	98.15
2	Participating in VDA/VDC meeting	99.38
3	Afford better education of the children	90.12
4	Better access to health facility	76.54

Source: Field Survey 2023

Processing units

- ✚ The groups involved in ‘Processing Units’ are mostly SHGs 68(91.89%).
- ✚ PVTG members constitute 76.05% in target groups.
- ✚ Out of 74 processing units, 73 units have been installed properly.
- ✚ One unit in BDA Mudulipada is not yet installed due to electricity problem.
- ✚ Location of PU inside the village is 70(94.59%) and outside village 4(5.41%) .
- ✚ Of the total, 71(95.95%) units are functional and 3(4.05%) are defunct.
- ✚ Out of 74 units, 45(60.81%) are operated by members, 15(20.27%) by group leaders and 14(18.92%) by hired persons.
- ✚ Of the total, 54(75.68%) are run by electricity and 18(24.32%) by Diesel.
- ✚ Out of 74 units, 54(77.03%) units have fixed and secure power supply and 17(22.97%) units need some renovation.

Impact of PU at a Glance

Sl.No	Particulars	Magnitude in %
Impact of PU (Economic Impact)		
1	Expansion of business	54.05
2	Purchase of additional machinery	10.81
3	Loan amount increased	9.46
Impact of PU (Social Impact)		
1	Reduced drudgery among members	90.54
2	Reduced drudgery of others	86.49

Source: Field Survey 2023

GAPS AND SUGGESTIONS

There are some gaps reported in implementation process of IGA, PEF and PU interventions during field study. The following are the gaps and emerging suggestions:

Income Generating Activities (IGA)

✚ Releasing the IGA grant in phased manner

In case of IGA, the entire grant amount is credited to the beneficiary account once he/she gets selected to take up the activity. It is observed that sometimes the beneficiaries utilise their grant money for consumption purposes like health emergency or any family occasion without prior intimation to the supporting agencies. The grant amount is exhausted in the process. Therefore, it would be better if the grant is released in phased manner depending on the progress of the work. This kind of funding mechanism can bring to expand the business activity significantly.

✚ Requirement of more Fund

Looking at the impact on the incremental income due to IGA, beneficiaries pledged that more fund either in terms grant or loan could enhance their livelihood option.

✚ Monthly review by MPA

The beneficiaries have the opinion that the MPA supervision should be more rigorous. This not only will enable the beneficiary to correct the flows in time but also allow them to be in touch with the authorities.

✚ Appropriate Beneficiary selection

As reported, selection of beneficiaries is done in a hurried manner for which some of the deserving persons are deprived of getting a chance to avail the benefit under IGA supported by OPELIP. Therefore, it would be more appropriate to take time and select beneficiaries taking into consideration the wellbeing analysis of the houses and views of the stakeholders during the time of selection.

✚ Not properly monitored by the VDC

VDC is involved during the beneficiary selection process but after the inception of the activity, there is no proper supervision by the VDC. Regular supervision by the VDC would further empower the beneficiaries to expand their business activity and utilise the fund properly.

✚ Training Programmes

Training programmes are organized for beneficiaries on simple calculation and record keeping for every business activity. The beneficiaries though trained, lack expertise as they are mostly less educated. The beneficiaries need more training on conceptual clarity, business plan development, raw material procurement and market linkage.

Frequent training on simple calculation and record keeping should be organised at least -once in a quarter.

PVTG Empowerment Fund (PEF)

✚ Timely Loan Recovery

Most of the programs in MPA areas are run through grant in aid by different departments in convergence programmes. Therefore, ensuring loan recovery is a difficult task on the part of the implementing authorities in case of PEF activities. Though OLM and OPELIP work together, loan recovery in case of PEF is done by OPELIP -CRPs mostly. As observed in the field, the OPELIP- CRPs is over-burdened with as the beneficiaries are reluctant to repay the loan amount in time. There is inadequate participation of OLM or GPLF in loan recovery follow-ups. OLM and VDC can form a **combined committee** to supervise the work of PEF specifically.

✚ Banking facility/ Help of Bank Mitra at GP level

It is observed that banks are mostly in far off places in MPA areas for which the beneficiaries have to walk long distances to avail the facility. Sometimes, it is more than 20 kilometers away from their home village. Inorder to reduce their burden, it would be more convenient to make arrangement of '**Bank Mitra**' facility available at their disposal.

✚ Sanction of PEF loan

It is reported from the field that SHGs' grading is taken into account prior to selection of the groups for economic activity. However, prior to sanction of loan to SHGs, **proper skill assessment** of the SHGs will add for effective implementation of PEF programme.

✚ Training on simple accounting

SHG members hardly manage the accounts and transactions of loan. They lack knowledge on simple calculation and record keeping. Hence, they depend on facilitating agencies in this regard. Therefore, **frequent training on simple accounting** should be provided to them on quarterly basis.

✚ Personal Loan arrangement

Loan for personal reasons (health, marriage, and death) is also necessary as reported by the members in the FGDs. As the interest rate is less in case of PEF loan (GPLF loan 7.5% but PEF loan is 2%) the beneficiaries can avail the same in the time of

urgent need. So, there should be **some arrangement to avail personal loan** from PEF.

Loan repayment issues after sudden death of beneficiary

It is observed in the field that the beneficiaries are concerned about the loan recovery after an untimely death of a beneficiary having outstanding amount. So, there should be some mechanism to be developed for loan repayment in case of an unforeseen death of any beneficiary.

Processing Units

Uninterrupted electricity supply

Uninterrupted electricity supply is a major problem in MPA areas. Therefore, processing units are either run by electricity or by diesel. Keeping in view, the power fluctuation situation, some of the units prefer to use Diesel instead of electricity though use of diesel is expensive for them. Electric motor for machines with **power alternative** should be provided to the processing units.

Machine repairing training

In some cases, processing units remain defunct when machines are out of order. Therefore, it is necessary to impart **machine repairing training** to selected potential members, who would be able to repair the machines without waiting for hired mechanics.

Exposure visits to model processing Units

Though exposure visits are part of the programme, it is high time to organize more and **more trainings and exposure** visits for the members to model processing units for replication of the successful units.

Safety and security of PU building

It is noticed that roofs and walls of the houses are not safe to accommodate machines of the units. Houses mostly found **dilapidated and unsafe** for electricity connection. Especially in rainy season, the units become very unsafe to operate. Fixed and secure power supply is highly needed for the safety of the community.

All season activity for PU

Processing units in the select areas remain limited to local raw material support and market linkage. More often, this results in seasonal activity of the processing units. It is therefore essential to ensure round the year business activity of the processing units.

CONCLUSION

The study indicators show the livelihood enhancement interventions implemented by OPELIP has impacted positively on the life and livelihood of the PVTGs in the study MPAs. The social and economic life of the beneficiaries/target beneficiary groups have changed towards better. As reported, their income has increased. Changes in occupational pattern from previous activities to OPELIP supported IGA give more income to the beneficiaries. Now, they have switched to OPELIP supported activities as their primary occupation. Value has been added in terms of business stocks, purchase of assets and expansion of business. IGA beneficiaries are interested to contribute even more than 25% of total contribution in business. This indicates success and sustainability of the intervention. It is also reported that there is reduction of migration among PEF SHG members. The migration status of the family members indicates change in economic condition of the family. Earlier, they were moving out in search of income opportunity but are now engaged in business activity within the village. It is a positive trend that the PEF supported livelihood options are making villagers self-reliant and helping reduce migration. The Processing Units have good impact on drudgery reduction as earlier they had to carry their grains to a far off place for milling, had to walk miles to get necessary items for day to day requirement. All the individual beneficiaries/Target beneficiary groups supported by the OPELIP are hopeful about the sustainability of the economic activities. It is important to mention here that continuous review/ monitoring and frequent trainings are the key aspects to make the said interventions more successful

Chapter I

Introduction and Background

1.1. Introduction and Background

Government of Odisha in partnership with International Fund for Agriculture Development (IFAD) has taken up Odisha PVTG Empowerment & Livelihoods Improvement Programme (OPELIP) meant for livelihoods improvement of 13 Particularly Vulnerable Tribal Groups in the State. The goal is to improve their living condition and reduction of poverty. The programme is being implemented through 17 Micro Project Agencies in 12 districts, 89 Gram Panchayats covering 1125 habitations (Hamlets/villages). The programme targets to cover 96651 households during 8 years of programme period. The key objectives of the programme are: Food & nutrition security, ensuring livelihoods opportunities, capacity building of PVTGs, entitlements over land & forest, improved agriculture practices for increase in production, establishment of micro enterprises as alternative source of livelihoods and ensuring community infrastructure.

OPELIP interventions are implemented in 17 Micro-Project Agency (MPA) areas located in twelve districts of Odisha namely Malkanagiri, Rayagada, Angul, Deogarh, Ganjam, Nuapada, Keonjhar, Sundergarh, Gajapati, Kandhamal, Kalahandi and Mayurbhanj. The programme directly covers 96651 households comprising PVTGs, ST, SC and Others in the programme villages. The areas and villages they live in are amongst the most under developed areas of the State of Odisha. Though the livelihood pattern of each PVTG is different, largely they derive their income from collection of Non-Timber Forest Produces (NTFPs), shifting cultivation, settled agriculture and casual labour. Agriculture is rain fed, subsistence oriented and rain-fed paddy is cultivated largely for food security. Pulses and other cereals, millets, horticulture and vegetable crops are grown in pockets. Livestock rearing is limited due to lack of support services. Very limited processing/ value addition is carried out in case of NTFPs as well as agriculture. The poor road connectivity, poor electrification, lack of transportation facilities, negligible access to communication and lack of support services, affect the livelihood choices of the PVTGs which in turn affects the demand for Income Generation Activity (IGA) through financial services.

Through interventions, the emphasis is given on building capacities and capabilities of implementers and stake holders for effective implementation of project components. It also focuses on improving the livelihood of households through farm and non-farm IGA initiatives under IGA.

Apart from the above, in OPELIP, there are four components. One of the components is Community Empowerment under which SHG and their federations are included. As part of social inclusion and community strengthening process, programme gives more emphasis upon the SHG led people's institutions. PVTG Empowerment Funds (PEF) and Processing Units (PU) interventions are particularly meant for the groups.

1.2. Study Purpose, Scope of the study, Objective, Approach and Methodology

1.2.1. Rationale of the study

The main objective of OPELIP is to enhance living conditions of PVTGs and to reduce poverty of target group households. This has to enable improved livelihoods and food and nutrition security for 27308 PVTG households of 541 villages. This is done through building the capacity of the target households, securing them their entitlements over land and forest, improving their agricultural practices for enhanced production, promoting income-generating micro-enterprises for alternate livelihoods and ensuring access to education, health and other services and improving community infrastructure. At the end of the programme, it is apt to examine the impact of the PVTG Empowerment Funds (PEF), Income Generating Activities (IGA) and Processing Units *in OPELIP* areas to know the effectiveness and appropriateness of the interventions on their livelihood. Hence, there is need to undertake an impact study of PEF, IGA and processing units.

1.2.2. Purpose of the study

The purpose of the study is to assess how these activities impacted in terms of creating livelihoods/or additional income sources to the family, SHG and reducing drudgery through IGA, PEF, Processing Units. The study is also to examine about the process being followed at various level from selecting the beneficiaries to roll out of the activities. Process documentation of the interventions is needed to find gaps in the implementation and suggestions therein.

1.2.3. Scope of the study

Scope of the study includes the review of Schematic guidelines, process and programme interventions made by OPELIP prior to preparation of (i) research design and tools, (ii) impact assessment of income and standard of living of beneficiary households and women SHGs, (iii) efficiency and effectiveness of interventions under livelihood interventions and other infrastructure activities.

Socio-economic condition of beneficiaries has been studied through personal interview with the beneficiaries. The study tries to explore their perception with regard to the different interventions covering PEF, IGA & Processing unit. The perception of community at village level was recorded during Focus Group Discussions (FGDs). Besides, the study has made an attempt to explore gaps and suggestions from Key stakeholders including GPLF/BMMU/MPA/ FNGO/ Block Level /district officials, Community Resource Persons (CRPs) etc. For the purpose, a sample of 9 Micro Project Agencies (MPAs) has been covered. Accordingly, sample Gram Panchayats, villages and target beneficiaries was drawn on random basis.

This impact assessment report would be much helpful for other line departments and the state government to follow in order to make coordination and convergence with OLM & Mission Shakti Department.

1.2.4 Objectives of the study

The **overall objective** of the study is to assess the process documentation and impact of PEF, IGA & Processing unit interventions on the economy, livelihood and quality of life of the PVTG covered under OPELIP.

Specific objectives of the study are as follows:

- ✚ To make a comprehensive study of the PEF, IGA & Processing unit interventions starting from selection of beneficiaries, planning, phases of implementation, forward and backward linkages and identify the gaps, scope for sustainability of programme implementations.
- ✚ To study the impact of PEF, IGA & Processing unit on the livelihood, economy, drudgery reduction and quality of life of PVTG households.
- ✚ To locate gaps in programme design, planning and identify bottlenecks/challenges if any and place suggestive recommendations for more effective implementation.

1.2.5 Study Approach and Methodology

The study was undertaken by the Institute of Social Sciences (ISS), Bhubaneswar during the month of November 2023. Prior to initiate the impact study, research team of ISS had an inception meeting with the officials of PMU, OPELIP regarding the purpose of the study, project objectives, activities, etc. The team also discussed regarding evaluation design, study objectives, tool, engagement of research team. ISS has selected sufficiently trained and experienced researchers having rapport with people in tribal areas. The team comprises of one Team Leader, one Research Associate, one supervisor, 8 Investigators and one data analyst. ISS research lead members have done a desk review on related literature, income generating schemes and collection of relevant data and information prior to preparation of study tools. Study tools were finalized in consultation with the PMU, OPELIP team. Field plan was drawn prior to field study covering personal interview with target households, FGD, KII, case studies and secondary data collection. It was the responsibility of the Field Supervisor to supervise during data collection, organize FGDs in select villages. Authenticity of data was cross-checked randomly by the Research Associate and data analyst. During field data collection, secondary sources of data were also secured by the field research team. After data collection and validation, data analysis including field reports has been developed under the supervision of Team Leader and Research Associate. The Draft report was prepared and submitted to OPELIP and study findings was shared with PMU- OPELIP and other stakeholders through PPT. Report has been finalized after getting feedback and inputs from PMU, OPELIP.

The study has adopted observational study design to capture relevant data from the PVTG beneficiary households and WSHGs covered under OPELIP to understand the relevance and usefulness of various Income Generating Activities and PEF taken up under OPELIP for the development and economic empowerment of the people. The study was exploratory and empirical in nature with a mixed-method approach. Both qualitative and quantitative techniques were used with regard to data collection and analysis. The participatory approach has been adopted during the process of the study to understand the impact of different Income Generating Activities (IGA) taken up under OPELIP at the household and group/ community level.

ISS had organized a 3 days training programme of the research team on Impact Assessment study relating to IGA, PEF and Processing units. The theme of the 1st day training was on Guidelines of IGA, PEF and Processing units. On the 2nd day technical training (CAPI) was held at OPELIP conference Hall. Questionnaire practice and issue addressing sessions were done on the 3rd day of training in ISS meeting hall.

1.2.6.Universe and Sampling

A sample of 9 MPAs has been selected in consultation with OPELIP State office. Purposive sampling method was followed for selection of MPAs to make the geography and the interventions representative of the OPELIP. The MPAs have been selected in such a way that they could represent each community / sub- community. The identified 9 MPAs are: LDA, Morada (Mayurbhanj district), JDA, Gonasika (Keonjhar district), PBDA, Jamardihi (Anugul district), DKDA Chatikona, (Rayagada district), KKDA, Lanjigarh, (Kalahandi district) BDA, Mudulipada & DDA, Kudumuluguma (Malkanagiri district), SDA, Chandragiri (Gajapati district) and TDA, Tumba (Ganjam district).

The study has adopted simple purposive, random and multistage- sampling to assess the impact of PEF, IGA & Processing unit interventions and its outcome. From each study MPA, 3 GPs were selected on random basis. Again, from each select GP, 3 villages were identified keeping in view of the existence of more number of households in the villages. For the purpose, 3 IGA beneficiary households were drawn from each village on random basis. To study the impact of PEF interventions, 2 WSHGs (PEF) from each select village were covered. Similarly, to understand the effectiveness of processing units, one target group from each village was studied. Since the study is based on purposive and random sampling, individual beneficiaries/target beneficiary groups were selected looking at the availability of the group. For example, in case of unavailability of any group in the sample villages, nearest village/GP were considered for the purpose.

Study Coverage-IGA

The study has also tried to find out total beneficiaries in the select villages. As reported, 867 total beneficiaries have been supported by OPELIP to take up the IGA activities in the villages. A total of 33 GPs, 105 villages and 248 individual beneficiaries in 9 MPAs were covered in the study (GP wise villages, total beneficiaries and sample beneficiaries are mentioned in **Appendix-1.4 to 1.12**. An additional 6 GPs and 24 villages were covered. **Table 1.1**).

Table 1.1. Study Coverage-IGA

Name of MPAs	No. of GPs covered	No. of Villages covered	IGA Beneficiaries	
			Total	Sample
BDA, Mudulipada	3	9	59	29
DDA, Kudumulugumma	5	16	137	28
DKDA Chatikona-B	4	11	48	31
JDA Gonasika	3	9	88	27
KKDA Lanjigarh	3	10	68	27
LDA Morada	4	10	178	27
LSDA Serango	3	13	139	26
PBDA Jamardihi	4	13	77	27
TDA Tumba	4	14	73	26
Total	33	105	867	248

Source: Field Survey 2023

Study Coverage-PEF

Instead of 27 sample GPs and 81 villages, 3 additional GPs and 4 additional villages were covered. While verifying total PEF beneficiaries in the select villages, it is reported that 336 PEF SHG groups have been supported. Of which, 162 PEFs in select MPAs were taken for the purpose. MPA wise GPs, villages and PEF SHGs covered in the study are given in **Table 1.2**.

Table 1.2. Study Coverage-PEF

Name of MPAs	No. of GPs covered	No. of Villages covered	PEF SHGs	
			Total	Sample
BDA, Mudulipada	3	10	19	18
DDA, Kudumulugumma	5	11	53	18
DKDA Chatikona-B	3	9	42	18
JDA Gonasika	3	9	38	18
KKDA Lanjigarh	3	10	34	18
LDA Morada	3	9	39	18
LSDA Serango	3	9	42	17
PBDA Jamardihi	3	7	44	19
TDA Tumba	4	11	25	18
Total	30	85	336	162

Source: Field Survey 2023

Study Coverage-PU

Similarly, in case of Processing units, 33 GPs and 63 villages were covered. Out of total 92 supported processing units, 74 units were covered for the purpose (**Table 1.3**).

Table 1.3. Study Coverage-PU

Name of MPAs	No. of GP	No. of Villages	PU	
			Total	Sample
BDA, Mudulipada	3	8	15	10
DDA, Kudumulugumma	5	9	11	9
DKDA Chatikona-B	2	6	10	10

Name of MPAs	No. of GP	No. of Villages	PU	
			Total	Sample
JDA Gonasika	2	4	6	6
KKDA Lanjigarh	4	7	9	9
LDA Morada	7	9	10	9
LSDA Serango	3	9	16	9
PBDA Jamardihi	5	8	11	9
TDA Tumba	2	3	4	3
Total	33	63	92	74

Source: Field Survey 2023

During the process of study, some success case studies (15 Nos) have also been documented in the chapter-IV of the study report.

Methodology

The following **research methods/tools** were adopted during the study process.

Desk review

A review of existing secondary information, related literature including different income generating activities guidelines, relevant national and state policies/Programmes, data and information from concerned offices were collected during the study process.

Primary sources

Primary data includes both personal interview, Focus Group Discussions (FGDs) and KIIs

Personal interview

Personal interview through mobile application (CAPI) was initiated with target households regarding income generating activities, benefits and impact of the interventions on their livelihood.

Interview/Interaction

Interview/Interaction (through mobile application) with SHGs (PEF beneficiaries) was done regarding process of implementation, loan amount, utilisation, profit, repayment of loan and impact on their livelihood, gaps in the interventions and suggestions for improvement.

Similarly, **Interview/Interaction** (through mobile application) was taken with the target groups (Processing unit beneficiaries) pertaining to the queries like process of implementation, participation of members, profit making, marketing mechanism, gaps in the interventions and suggestions for improvement.

Focus Group Discussion (FGDs)

FGDs with VDC/village level stake holders- FGDs were taken with VDC/village level stake holders. A semi-structured framework was developed pertaining to queries like their role and responsibilities, planning and monitoring of the activities and their involvement.

Focus Group Discussion with GPLF- FGDs were organised for GPLF members including MBK, BPM and other staff of OLM. A semi-structured framework which was prepared relating to understanding of convergence programme, participation of SHG members, sanction of loan amount and interest rate and process of disbursement etc.

Key Informants Interviews (KIIs)- KIIs were taken with PMU, OPELIP, MPA and FNGO officials. A semi-structured schedule was developed pertaining to questions like implementation process, their role and responsibilities, monitoring mechanism, gaps and suggestions for effective implementations of the interventions.

Case studies- Apart from the above, to assess impact of the activities, some evidence-based success case studies regarding the benefits, its impact and achievements leading to sustained livelihood opportunities were documented during field study.

Secondary Sources

Secondary sources were gathered from respective MPA offices, FNGO offices and OPELIP state office, published and unpublished reports, Guidelines, Circulars/Notifications, concerned department websites sources.

1.3. Study Limitations

The study has some limitations in selecting GramPanchayats and villages. In addition to sample villages/GPs, some non-sample villages/GPs were also taken into consideration purposively wherever PU is available for which number of villages/GPs has been increased.

1.4. Organisation of Report

The study report is compartmentalised into 5 chapters excluding executive summary. Chapter-I comprises of introduction, background, Purpose, objectives, approach and methodology and study limitations. Profile of select PVTGs, their socio-cultural practices and livelihood, Development issues and ongoing development interventions are reflected in Chapter-II. Chapter-III focuses on Impact assessment of PEF, IGA & Processing unit activities on livelihood of PVTGs in Odisha. Success case studies are covered in chapter-IV. Conclusion and suggestive recommendations are placed in chapter-V.

Chapter II

PVTGs in Odisha and Development interventions

2.1. Background

As per 2011 Census, the Scheduled Tribes population of Odisha is 95.91 lakh, which constitutes 22.85% of the State's total population. Odisha has the third largest concentration of tribal population in the country. Its tribal population comprises 9.17% (2011, Census) of the total tribal population of the India. Mayurbhanj District has the maximum ST population (14.80 lakh) as well as highest concentration of ST population (58.72%) followed by Malkangiri district (57.83%) in the State. Out of 62 types of tribes inhabit in Odisha, 13 are Particularly Vulnerable Tribal Groups (PVTGs). By the end of 8th Plan, a total 75 PTGs were identified in India based upon the criteria prescribed by the Central Government. In Odisha, PVTGs spread over 12 Districts in 21 locations comprising 17 Micro Projects and two non-Micro Project districts, namely Dhenkanal and Jajpur in the State. Micro project districts are Kalahandi, Nuapada, Sundargarh, Deogarh, Angul, Mayurbhanj, Keonjhar, Malkangiri, Rayagada, Kandhamal, Gajapati and Ganjam. The PVTG in Odisha include Bonda, Chuktia Bhunjia, Didayi, Dangria Kandha, Juang, Hill-Kharia, Kutia Kandha, Lanjia Saora, Lodha, Mankirdia, Paudi Bhuyan and Saora. The PVTGs are distinguished from other tribal communities for their pre-agricultural economy, low levels of literacy, isolated habitations and other characteristics. They reside in some parts of twenty blocks of twelve districts. The following Table indicates the district wise location of PVTGs in Odisha.

Table 2.1: PVTGs in Odisha

Sl. No	Name of the PVTG	Name of the Districts
1	Bonda	Malkangiri
2	Birhor	Mayurbhanj & Jajpur
3	Chukuti Bhunjia	Nuapada
4	Didayi	Malkangiri
5	Dongoria Kondha	Rayagada
6	Hill Kharia	Mayurbhanj
7	Juanga	Dhenkanal, Jajpur & Keonjhar
8	Kutia Kandha	Kalahandi, Kondhamal
9	Lanjia Soura	Gajapati, Rayagada
10	Lodha	Mayurbhanj
11	Mankirdia	Mayurbhanj
12	Paudi Bhuyan	Angul, Deogarh, Sundargarh & Keonjhar
13	Soura	Ganjam, Gajapati

Source: Population Profile of Scheduled Tribes in Odisha 1961-2001 & Baseline Survey of SCSTRTI, 2019+ & Government of Odisha ST&SC Dev. Dept, Resolution no.7747/SSD DTD 4.6.2020 & No 7748/SSD Dated 4.6.2020.

2.2. Development Interventions

Government has implemented a number of welfare and development programs for PVTGs to bring them into the mainstream through the Micro-Projects since the 5th plan period. The Government of India has adopted the Tribal Sub-Plan (TSP) approach since 5th Five Year Plan Period and decided to plan and implement specific development programmes focusing on the all-round development of the PVTGs. The programmes were mainly addressed to deliver packages of services consistent with their cultural, social, educational and occupational background with a view to facilitate and gradually align them with the mainstream of society and enhance their social and economic status.

A scheme called “Development of Particularly Vulnerable Tribal Groups (PVTGs)” is a flexible scheme and covers funding for activities like housing, land distribution, land development, agricultural development, animal husbandry, construction of link roads and installation of non-conventional sources of energy for lighting purpose, social security including Janshree BeemaYojana or any other innovative activity meant for the comprehensive socio- economic development of PVTGs. In addition to this, there are other schemes like Special Central Assistance (SCA) to Tribal Sub-Scheme (TSS), Grants-in-Aid to Voluntary Organizations working for the welfare of Schedule Tribes and strengthening of Education among ST Girls in Low Literacy Districts.

Besides the above, Government of India in the Ministry of Tribal Affairs allocates under a separate Scheme “Conservation cum Development (CCD)” which is 100% financial assistance to the State Governments having PVTG communities. In addition to the Conservation-cum-Development (CCD) plan operation, the Odisha PVTG Empowerment and Livelihoods Improvement Programs (OPELIP) has been a recent initiative by State Government to bring positive socio-economic transformation among the PVTGs. The programs adopted an integrated approach, involving community support for improved access to land, natural resources, agricultural technologies, financial services, markets, productive and social infrastructure and essential social services.

Administrative Mechanism

The PVTGs in Odisha have been identified on the basis of the criteria specified by the Central Government. They are (i) Stagnant or diminishing population (ii) Low level of literacy (iii) Low level of techno-economy i.e subsistence level of economy associated with

pre agricultural stage of hunting, foods gathering and shifting cultivation and (iv) relative physical isolation for their all-round development.

Over a period of 4 decades (1976-77 to 2018-19), the Government of Odisha has been adopting the administrative mechanism and interventions for development of 13 PVTGs through the establishment of 17 Micro Project Agencies.

Each of the aforementioned 17 Micro Projects functions under the administrative control of ST &SC Development Department, Govt. of Odisha. At district level, a Governing Body (GB) of the Micro Project, headed by the Collector and District Magistrate as its Chairman and by taking members of Peoples' representatives like concerned area MP, MLAs, Block Chairman and Sarpanches of GPs, Traditional PVTG leaders and District Level Line Department Officers, has been set up. The GB of Micro Project sits in every quarter of a year to plan and monitor the PVTG development programmes. The Micro Project Office comprises of Staff, like one Project leader/Special Officer, who is assisted by JAO, JE, WEO, FA, Office Asst., etc. for implementation of development programmes for PVTGs.

The MoTA, Govt. of India provides 100% financial assistance under SCA to TSP and Article 275 (1) for implementation of different development programmes for village infrastructure creation and sustainable livelihood enhancement, educational promotion and preservation of language and culture.

Since 1976-77, the Govt. of Odisha through the Micro Projects have been adopting different **Schemes of the Central Government and Sate Government of Odisha** for the total development of PVTGs as noted below.

(i) A flexible scheme for PVTG development with 100% assistance from GOI has been operating throughout the country and has also been implemented in the state of Odisha. It covers programmes like housing, infrastructure development, education, health, land distribution/development, agriculture development, cattle development, social security, insurance, etc. But, in Odisha, PVTG development programmes were implemented through the Micro Projects (the exclusive Institutional Mechanism). (ii) Besides, Central Sector/Centrally Sponsored Schemes of the Central Governments covering programmes, like Habitat Development, setting up of Information and Cultural Centers, Special Health Projects under World Bank Scheme, Land Based Composite Irrigation Projects, and Educational Complex for Low Female Literacy Pockets are implemented for development

of PVTGs and their areas. (iii) New Central Sector Scheme has been implemented by MOTA, GOI with 100% assistance to NGOs to supplement PVTG development in 1998-99. This scheme focused for the survival, protection, development and welfare activities through ITDA or NGO interventions. (iii) CCD plan in 11th Five year Plan implemented in 2007-08 aims at conserving the eco-system, life styles and traditional skills of the PVTGs, emphasizing economic programmes for the PVTGs at par with other non-tribal people, enabling PVTGs to move forward in their own chosen direction and at their own pace. The Plan priorities are creation of irrigation projects, connectivity-(all weather CC roads), education facilities (Educational Complex), housing, drinking water, power supply, land distribution to landless, agro-horticulture development, Janashree BimaYojana and conservation of traditions & culture.

Innovative PVTG development programmes of Government of Odisha

To supplement the above mentioned PVTG development interventions of Central Government, the Govt. of Odisha has taken the following innovative programmes for 13 PVTGs in 17 locations. (i) Focused Health and Drinking water to all PVTG villages (ii) Convergence of welfare program to address the needs of PVTGs through schemes and programmes of different Departments like, SC and ST, Health and Family Welfare, Women and Child Development, Rural Development, Food and Civil Supplies, Animal Resources Development and Rural Water Supply and Sanitation. (ii) Odisha PVTG Empowerment & Livelihoods Improvement Programme (OPELIP). The programme adopts an integrated approach, involving support for improved access to land, natural resources, agricultural technologies, financial services, markets, productive and social infrastructure, and essential social services including mainstreaming "nutrition sensitive agriculture" activities across all the proposed project components.

2.3. Profile of PVTGs

Socio-cultural practices, economy and livelihood of people of the select PVTGs are reflected as follows:

Bonda Tribe

The Bonda tribe is a small indigenous community located sparsely inhabits the upland towards north west of the river Machkund confined within the group of high hills named after them i.e Bonda Hills. Bonda women play a pivotal role in running their family including

child care, cleaning and maintenance of the house, taking care of domestic animals, routine cleaning of the cattle sheds, cleaning of clothes and utensils, fetching of water and firewood, processing, cooking and serving of food, weaving ringa, making leaf plates and broom sticks, visiting weekly markets for sale, barter or purchase etc apart from undertaking routine subsistence works. Therefore, their society respects them. Bonda men are aggressive in nature and they are skilled archers.

One of the most distinctive aspects of Bondo culture is the use of body painting and scarification. During festive occasions, young men and women rejoice by dancing wearing gorgeous costumes. Primarily, Bonda are agriculturists. Their livelihood is supplemented by animal domestication and seasonal forest collections. They practice shifting cultivation, where they clear small patches of forests and cultivate crops such as millets, pulses, and vegetables. The Bonda come down the hills in different week days to visit the weekly markets in the adjoining plains areas. The Bonda tribe is a matrilineal society, which means that inheritance and descent are traced through the mother's lineage. Women play a central role in Bonda culture and are highly respected for their knowledge and skills in farming, herbal medicine, and other traditional practices.

Despite their unique cultural practices, the Bonda tribe has faced significant challenges in recent years. Like many indigenous communities around the world, they have been impacted by deforestation, climate change, and encroachment by other groups. Nevertheless, the Bondo people continue to maintain their traditional way of life and are able to preserve their cultural heritage for future generations. As per 2011 Census the Bonda population is 12,231 with 2,996 households. But they are highly concentrated in Malkangiri district.

BDA, Mudulipada was established in the year 1976-77 for the upliftment of Bonda tribes in Malkangiri district.

Didayi Tribe

The Didayi people are primarily subsistence farmers who rely on the fertile land and forests around their villages for their livelihood. They grow crops such as sweet potatoes, yams, and bananas, and also practice hunting and gathering. The tribe has a strong connection to the land and the environment, and they have a deep respect for nature. The Didayi people are known for their intricate woodcarvings and artwork, which are highly prized by collectors

and tourists. They are also famous for their intricate and colorful body painting, which is a central part of many of their rituals and celebrations.

Govt. of Odisha has established one Micro Project namely Didayi Development Agency, in Kudumulguma, Malkangiri District for the total development of the Didayi PVTG in the year 1986-87. This Micro Project covers population of Didayi PVTG in 4 GPs and 37 villages of Kudumulguma and Khairiput Blocks in Malkangiri district. Didayi is a small hill tribe. As per 2011 Census Didayi population is 8,890 with 1993 households. Didayi people are found in Angul, Ganjam, Gajpati, Koraput, Malkangiri, K`hurda, Sundergarh and Cuttack districts. They are concentrated in Malkangiri district. They speak Gata, a Munda language. Primarily, they are shifting cultivators. Besides, they depend on forest produce. Their housing pattern is scattered. They have gulisung, a central place in the village for communal activities. They are grouped into five exogamous totemic clans. Their traditional village council, lepar continues to be functional. Their two main festivals are Lendipande and Bhairo puja.

DDA Kudumulugumma, was established in Malkangiri district vide/ No.23449 dt. 5.8.1986 for the upliftment of Didayi tribes.

Dangria Kandha

The Dangria Kandhas are autochthons of the Niyamgiri hill ranges in Rayagada district.

They speak Kui, a Dravidian dialect. They are shifting cultivators and expert horticulturists. They grow pineapples, banana, oranges, turmeric and a variety of cereals and pulses in their swiddens. They have linear housing pattern in Dravidian style. The community is organized into strong territorial clan groups.

Govt. of Odisha has established two Micro Projects for the total development of the Dangria Kandha PVTG in Rayagada District. One Micro Project, namely Dangria Kandha Development Agency (DKDA), Kurli, Chatikona, Rayagada District and the other Micro Project is Dangria Kandha Development Agency (DKDA), Parsali, Rayagada District. The DKDA, Kurli, Chatikona, Rayagada District Micro Project covers population of Dangria Kandha PVTG in 5 GPs and 62 villages of Bissam Cuttack and Muniguda Blocks in Gunupur Sub-Division of Rayagada district. DKDA, Parsali, Rayagada District Micro Project covers population of Dangria Kandha PVTG in 2 GPs and 36 villages of Kalyansingpur Block in Rayagada Sub-Division of Rayagada district. Thus, the Dangria

Kandha PVTG inhabit in a total of 98 villages in 7 GPs.

DKDA Chatikona was established in Rayagada district vide/ No. 14005 dt. 20.5.78 for the upliftment of Dongaria Kondha tribes and **DKDA, Parsali** was established in Rayagada district vide/ No. 12091 TW dt. 15.4.1988 for their upliftment.

Juanga Tribes

The Juanga people have a unique language and culture that sets them apart from other communities in the region. They primarily speak the Juang language, which is a Dravidian language and is considered, endangered. Their traditional way of life revolves around hunting, gathering, and shifting cultivation. They also practice a form of animism and worship their ancestors and nature spirits.

Government of Odisha has established one Micro Project namely Juang Development Agency (JDA) in Banspal, Keonjhar District for the overall development of the Juang PVTG in the year 1978-79. This Micro Project covers 6 GPs and 35 villages of Banspal Block, Keonjhar District. The Juangs are autochthons of the Gonasika hills in Keonjhar district. They are mostly found in the districts of Keonjhar, Dhenkanal and Jajpur. They are primarily shifting cultivators but also depend on forest collections. They live in uni-clan village settlements. They are traditionally organized into strong corporate groups - Barobhai, at the village level, pirha, at the village-cluster level. They practise village exogamy. Their youth Dormitory- cum- Community Centre is called Mandaghar/Majang.

JDA Gonasika was established in Kendujhar district vide/ No.71731/TRW dt. 10.3.1978 for the upliftment of Juanga tribes. JDA Dhenkanal, a new MPA was established in Dhenkanal district vide/ No.7747/SSD dated 04.06.2020 for the upliftment of Juanga tribes in Dhenkanal district.

Kutia Kandha Tribes

The Kutia Kondha tribe is an indigenous tribe residing in the eastern Indian state of Odisha, primarily in Kandhamal district. They belong to the larger Kondha tribe, which is one of the largest tribal communities in the state.

The Kutia Kondha people rely on agriculture, hunting, and gathering as their primary means of livelihood. They cultivate crops such as millets, rice, and pulses, and also engage in fishing and animal husbandry. The tribe has a deep connection with the forest and the natural environment, and their customs and traditions reflect their reverence for nature.

Govt. of Odisha has established one Micro Project namely Kutia Kandha Development Agency, Belghar, Kandhamal District for the total development of the Kutia Kandha PVTGs of Kandhamal area in the year 1978-79. This Micro Project covers population of Kutia Kandha PVTG in 3 Gram Panchayats and 68 villages of Tumudi bandha Block in Kandhamal District.

KKDA Lanjigarh, was established in Kalahandi district vide Dt. 13.8.1986 for the upliftment of Kutia Kondha tribes. KKDA Belghar, was established in Kalahandi district vide/ Year 1978-79 for the upliftment of Kutia Kondha tribes.

Lanjia Saura Tribe

The Lanja Saura tribe's origins can be traced back to the pre-Aryan period. They were one of the earliest tribes to inhabit the region and have lived in the forests and hills of Odisha for centuries. According to their folklore, it is believed that they are the descendants of King Karna, a prominent character in the Hindu epic Mahabharata. The tribe has also been linked to the Kondh tribe, which is another prominent ethnic group in the region.

The Lanjia Saora are inhabitants of the highlands of Rayagada, Gajapati and Ganjam district. Govt. of Odisha has established one Micro Project namely Lanjia Saora Development Agency, Puttasing, Rayagada District for the total development of the Lanjia Saora PVTG in the year 1984-85. This Micro Project covers population of Lanjia Saura PVTG in one Gram Panchayat and 20 villages of Gunupur Block in Rayagada District.

LSDA, Serango was established in Rayagada district vide No. 2705/TRW dt. 29.1.1979 for the upliftment of Lanjia Saura tribes. LSDA, Puttasing was established in Rayagada district vide No.23270/ HTW dt. 4.8.1984 for the upliftment of Lanjia Saura tribes.

Lodha Tribes

The Lodha tribe is an indigenous community that primarily resides in the states of West Bengal, Jharkhand, and Odisha in eastern India. They have a distinct culture and way of life. Historically, the Lodha tribe has faced a significant amount of discrimination, exploitation, and marginalization from the dominant groups in the region. They have been subjected to various forms of violence and oppression, including forced displacement, land grabbing, and exploitation by moneylenders and traders.

Govt. of Odisha has established one Micro Project namely Lodha Development Agency, Morada, Mayurbhanj District for the total development of the Lodha PVTG in the year

1985-86. This Micro Project covers population of Lodha PVTG in 8 GPs and 12 villages of Suliapada and Morada Blocks in Mayurbhanj district.

Lodha is known as a de-notified tribe. As per 2011 Census, Lodha population is 9,785 with 2,562 households. They are inhabitants of Suliapada, Moroda, Baripada, Badasahi, Kaptipada, Shyama Khunta and Khunta Blocks of Mayurbhanj district.

LDA, Morada was established in Mayurbhanj district vide No. 23270/ HTW dt. 4.8.1984 for the upliftment of Lodha tribes.

Paudi Bhuyan Tribes

The Paudi Bhuyan tribe is an indigenous community primarily located in the Indian state of Odisha. They are one of the numerous tribes that inhabit the eastern part of India, with a population of approximately 50,000 individuals. The Paudi Bhuyan community has a unique cultural identity and a rich history, dating back to several centuries.

The Paudi Bhuyan tribe is predominantly found in the districts of Sundargarh, Keonjhar, Anugul and Dhenkanal, where they live in small villages and settlements. They are primarily involved in agriculture and animal husbandry, and also engage in traditional handicrafts and forest-based activities such as hunting and gathering. The Paudi Bhuyan people are known for their intimate knowledge of the forest and their ability to extract resources from it sustainably.

Govt. of Odisha has established one Micro Project namely Paudi Bhuyan Development Agency (PBDA), Jamardihi, Angul District for the total development of the Paudi Bhuyan PVTG in Anugul District in the year 1978 vide Office Order No. 7176/TRW dt. 10.3.1978. This Micro Project covers population of Paudi Bhuyan PVTG in 4 GPs and 26 villages of Pallahara Block in Anugul district.

Recently, PBDA, Banspal, a new MPA for Paudi Bhuyan was established in Keonjhar district vide No.7747/SSD dated 04.06.2020 for the upliftment of *Paudi Bhuyana Tribes*. PBDA Jamardihi, was established in Angul district vide No. 7176/TRW dt. 10.3.1978 for the upliftment of Paudi Bhuyan tribes. PBDA, Khuntagaon was established in Sundergarh district vide No. 2708 dt. 29.1.1979 for the upliftment of Paudi Bhuyana Tribes.

Saura Tribes

The Saura Tribe is an indigenous community residing primarily in the state of Odisha, India. The Saura people have a distinct culture, language, and lifestyle that has been preserved for centuries.

The Saura Tribe has a rich cultural heritage that is evident in their traditional clothing, dance, music, and art. They have a deep reverence for nature and believe that all living beings, including animals and plants, have a spirit that must be respected. The tribe also practices a unique form of animism, where they worship a wide range of deities and spirits.

Govt. of Odisha has established one Micro Project namely Saora Development Agency, Chandragiri, Gajapati District for the total development of the Saora PVTG in the year 1978-79. This Micro Project covers population of Saora PVTG in 10 Gram Panchayats and 32 villages of Mohana Block in Gajapati District.

SDA Chandragiri was established in Gajapati district vide No- year 1978-79 for the upliftment of Soura tribes. **TDA, Tumba** was established in Ganjam district vide No.14009 dt. 20.5.1978 for the upliftment of Soura tribes.

2.3. Livelihood Enhancement/Income Generating Activities (IGA) interventions

Odisha PVTGs Empowerment & Livelihoods improvement Programme is in operation in 17 MPAs of 12 districts covering 22 blocks with the objectives of enhancing living conditions and reduction of poverty of PVTG and poor Tribal, SC and other Households in PVTG areas of Odisha under the aegis of ST & SC Development Department. The programme is being implemented by various community level institutions promoted/nurtured through OPELIP.

To enhance livelihood of poor and marginalized sections in OPELIP areas, OPELIP has implemented some livelihood enhancement interventions like Income Generating Activities (IGA), PVTG Empowerment Fund (PEF) and Processing Units (PU).

2.3.1 Income Generating Activities (IGA)

The poor road connectivity, poor electrification, lack of transportation facilities, negligible access to communication and lack of support services, affect the livelihood choices of the PVTGs which in turn affects the demand for Income Generation Activity (IGA). The emphasis has given on building capacities and capabilities of implementers and stake holders for effective implementation of project components, building institutions and nurturing them to take charge of themselves and mainly focusing on improving the livelihood of house hold through farm and non-farm IGA initiatives.

The objective of this interventions is to enhance the knowledge and skills of PVTG households with regard to traditional home-based income generating activities, expand the

scale and scope of these activities, create sustainable service and support systems for these activities, enhance the value of the NTFPs collected by the PVTGs, establish viable collectives to realize fair prices for NTFPs and create opportunities for employment in the rural/urban industrial economy. To supplement additional regular incremental income of the vulnerable households (poorest the poor/ differently able/ women headed household/ old person/land less/prabasi without family support) as identified by the VDA.

The OPELIP Programme supported Income generating activities (IGA) among the **poorest of the poor households, such as the landless, women headed households, persons engaged in traditional artisanal activities and the physically challenged** are identified in the VDA. The activities are chosen by the beneficiaries based on their traditional skill and/or context and assessment of potential and may include rope making, grocery store, black smithy, carpentry, bamboo craft, local vending, repair shops, milling of millets, tribal art and painting, etc. This IGA guideline is meant for all individual Male/female. Prior to selection of beneficiary as an individual all documents related to IGA should be consolidated, prioritized & recorded (case record) and maintained in a separate file for future reference. The detailed Guideline is mentioned in **Annexure 1**.

2.3.1 (a) CSP-IGA Scheme

Besides IGA for individuals, OPELIP also promotes **Community Service Providers (CSP)** at Gram Panchayat level for supporting to Income Generating Activities. CSP is a kind of role model to enhance the knowledge and skills of IGAs for PVTG households with regard to their traditional/skill-based income generating activities, to expand the business and explore further scope of the similar activities, create sustainable service and support systems for these activities. Programme will provide capacity building and financial support to the CSPs to set up enterprise as a model in the locality where, individual households/groups can visit and learn. The PVTGs HHs will get interest to promote these activities at their home/village.

This CSP-IGA guideline is meant for selected CSP-IGA as a model IGA to support other individual IGAs in the village/GP. CSP-IGA consists of small businesses managed by an individual (Male/Female) to increase their household income through livelihood diversification. The objective of the activities is to ensure income security and access to fair markets for the PVTGs by expanding income generating opportunities and developing marketing collectives as CSP-IGA role model. The programme is to identify CSP-IGA to

provide services as role model in Gram Panchayat level. It is to promote two CSP-IGAs in two different villages under one Gram Panchayat.

Prior to selection of beneficiary as a CSP-IGA all documents related to CSP-IGA should be consolidated, prioritized & recorded (case record) and maintained in a separate file for future reference. (Refer **Annexure 1.1 for detailed Guideline**).

2.3.2. PVTG Empowerment Fund (PEF) interventions

It is a collaborative Programme of OLM and OPELIP to reduce poverty and enhancement of living condition of the PVTGs. As part of social inclusion and community strengthening process, programme gives more emphasis upon the SHG led people's institutions. OLM aims at alleviating poverty through rural livelihoods promotion by mobilizing the poor and vulnerable households into different community level institutions like SHGs, federations and producers' groups /organizations. For operational and financial sustainability of these federations, OLM provides different types of financial assistance for various purposes like office establishment, capacity building of member organizations, meeting credit needs of the households through their SHGs, livelihoods promotion, vulnerability reduction etc.

The objective of providing this fund is to provide access to formal financial credit to PVTG SHG members at door step at affordable cost. The members of the SHG can avail this loan from GPLF through their SHGs, for all purposes as per existing guidelines of Community investment Fund (CIF) under OLM. However, some relaxation of norms shall be followed for utilizing the "PVTG Empowerment Fund" under CIF placed at GPLF level in adhering to their own system and procedures meant for CIF utilization guidelines of OLM. (Refer **Annexure-2 for detailed Guideline**).

2.3.3. Processing Units (PU) interventions

Besides, PEF, OPELIP has also made an attempt to enhance livelihood of community level institutions through setting up processing units across MPAs. The Processing unit Guideline is meant for all beneficiaries of PGs, SHGs, UGs. Prior to selection of SHGs/PGs/UGs, all documents related to processing unit are consolidated, prioritized and recorded. Those should be maintained in a separate file for future reference. The purpose of the activities is to ensure income security, reduce drudgery and access to fair markets for the PVTGs by expanding processing units and developing marketing collectives. The OPELIP supported processing units among PGs/SHGs/UGs identified in the VDA. The activities are chosen by the groups

based on availability of resources and/or context/assessment of potential and may include puffed rice/oil extraction unit/paper plate/press making/Rice Huller/Multi Milling Unit etc. The SHG must be selected by the Mission Shakti Dept. as per the joint guidelines communicated vide no. 2986, dt. 03.09.2022. (Refer **Annexure-3 for detailed Guideline**).

Different types of processing units are mentioned below:

Turmeric Processing Units

In PVTGs areas, there are still lots of villages and hamlets having without turmeric processing unit for which they have to depend upon other GP headquarters of villages which are far from the habitats. Turmeric processing units have been installed for the interior areas with the following guidelines. The turmeric processing unit guideline is meant for all beneficiaries of PGs, SHGs, UGs. Prior to selection of SHGs/PGs/UGs, all documents related to processing unit should be consolidated, prioritized & recorded (case record) and maintained in a separate file for future reference. To establish a turmeric processing unit, the SHG or user groups must have to go through a rigorous training process so as to conquer the confidence and ensure proper management of the unit on a sustainable basis and enhance income of household. Involvement of user group by initiating turmeric processing unit can ensure economic growth & scale up as well in future. The project aims to bring back the user group into mainstream livelihood by engaging them into alternative source of income. Moreover, it will reduce the drudgery of PVTGs households especially for women and children.

Tailoring Unit

Poverty is particularly widespread in the rural areas of our country more specifically among tribal households. PVTG communities are more vulnerable than other community. According to government unemployment in this region stands very high & working age population among PVTG / Tribal women is “not economically active”. As a result, house hold incomes are very low, producing dire shortfalls in nutrition, education, housing, access to health care and the overall quality of life. In order to address and break the vicious circle of poverty, GoO has taken steps to provide financial support for establishment of different enterprise unit. Keeping in view of the above aspects, tailoring unit as an enterprise activity can be given to SHGs for earning additional income.

To establish a tailoring unit, the SHGs have to go through a rigorous training process so as to conquer the confidence and ensure proper management of the unit on a sustainable manner and enhance income of household.

Tent House

In PVTG/Tribal areas where the people mostly follow all the lifecycle rituals are associated with different celebrations. For this, there is always a demand for tent house business in PVTG/ tribal areas. The tent houses rent out their materials and get a good amount in return.

The project aims to cater the need of tribal people and engage SHG into a profitable business throughout the year. The demand remains high and the SHG can start expecting to earn a high rate of profit from the tent house business.

Little Millet Processing Unit

In PVTGs areas, there are still lots of villages and hamlets without having Little Millet Processing unit. They have to depend upon other GP headquarters which are far from the villages. Little Millet Processing unit have been installed for the interior areas with the following guidelines.

To establish a Little Millet Processing unit, the SHG or user groups must have to go through a rigorous training process so as to conquer the confidence and ensure proper management of the unit on a sustainable basis and enhance income of household. Involvement of user group by initiating Little Millet Processing unit can ensure economic growth & scale up as well in future. The project aims to bring back the user group into mainstream livelihood by engaging them into alternative source of income. Moreover, it will reduce the drudgery of PVTGs households especially for women and children.

Paper Plate Making Unit

Paper Plates are alternatives of steel, glass and ceramic material that we often use in our daily lives. In India, more specifically in rural Odisha paper plates hold great prominence because of their large scale usage. Commercial use of paper plates is linked to street shops that offer eateries, street hawkers and their likes which can be pursued with the IGA beneficiary along with local traders for widely circulation.

To establish a paper plate making unit, the SHG group must have to go through a rigorous training process so as to conquer the confidence and ensure proper management of the unit on

a sustainable basis. The paper plate business has made its mark in recent years and has gained preference over plastic plates. Due to its eco-friendly properties, the demand for paper plates has witnessed a massive boost. However, involvement of SHG by initiating paper plate making unit can ensure economic growth & scale up as well in future. The project aims to bring back the SHG into mainstream livelihood by engaging them into alternative source of income.

Ragi Pulviser

In PVTGs areas, there are still lots of villages and hamlets without ragi pulviser for which they have to depend upon other GP headquarters which are far from the villages. Pulviser will be installed for the interior areas to reduce the drudgery of PVTGs households especially for women and children.

Puffed Rice Making Unit

It is one of the most popular ready to eat food in rural Odisha particularly. It is widely consumed in all parts of Odisha. Therefore, involvement of SHG by initiating Puffed Rice making unit can ensure economic growth & scale up as well in future. The project aims to bring back the SHG into mainstream livelihood by engaging them into alternative source of income.

Oil Extraction Mill

There are varieties of oil seeds being cultivated by the PVTGs areas across 17 MPAs in Odisha. But there are still lots of villages and hamlets without the presence of oil extraction mills. Villagers depend upon the oil extraction mills which are situated far from them. Oil extraction mill can ensure economic growth and help reduce drudgery of PVTGs households especially for women and children.

Mini Rice Mill

In PVTGs areas, there are still lots of villages and hamlets without rice mills. Villagers are still depending upon the rice mill which is situated far from the villages. By setting up Rice mill unit emphasis is on given drudgery reduction and economic growth of PVTG women.

Chapter-III

Impact assessment of IGA, PEF & Processing unit Activities on livelihood of PVTGs in Odisha

PVTGs are more vulnerable to food insecurity, malnutrition and ill-health compared to their tribal counterpart. Again, their socio-economic and educational conditions are much worse than the other tribal groups. They are the most socio-economically backward segments and disadvantaged of the Indian population. The villages they inhabit, are amongst the most under developed areas of the State. Ever since independence, various interventions have been initiated by the government to uplift their socio-economic condition. In spite of continuous efforts by both state and central government, the PVTG communities are far behind the mainstream of development. Like other tribal rich states, Odisha has taken steps to bring the PVTGs into the main stream from time to time. Recently, one such initiative has been taken up by the ST & SC Development Department of Odisha. It is the “Odisha PVTGs Empowerment and Livelihoods Improvement Programme (OPELIP)”, launched on 18th March 2016, operated in 90 Gram panchayat under 22 blocks in twelve districts of Odisha. The programme targets 13 Particularly Vulnerable Tribal Groups (PVTGs). The Department has come forward to provide support for tribal empowerment and enhancement of their capacity and capability to take up various livelihood activities in a sustainable manner. To enhance livelihood of poor and marginalized sections in OPELIP areas, OPELIP has implemented some livelihood enhancement activities like Income Generating Activities (IGA), PVTG Empowerment Fund (PEF) and Processing Units (PU). Institute of Social Sciences has undertaken an impact assessment study of all the said activities on the targeted households.

The present chapter reflects on implementation process of IGA, PEF and Processing units and their impact on livelihood of PVTGs. The chapter is divided into **three sections**. **Section-I** gives a reflection on implementation process of IGA and its impact, **Section-II** on implementation of PEF and its impact and finally, **Section-III** on implementation of Processing Units and its impact on livelihood of target groups.

Section-I

Implementation of IGA and its Impact on Livelihood of Beneficiaries

OPELIP supports Income Generating Activities (IGA) among the poorest of the poor households including the landless, women headed households, persons engaged in traditional artisanal activities and the physically challenged. The said persons have been identified by the VDA. The activities are chosen by the beneficiaries based on their traditional skill and/or context and assessment of potential which includes rope making, grocery store, black smithy, carpentry, bamboo craft, local vending, repair shops, milling of millets, tribal art and painting, etc. The beneficiaries include not only PVTGs but also all types of castes in the MPA areas.

3.1. SOCIO-ECONOMIC BACKGROUND OF BENEFICIARY HOUSEHOLDS

Before understanding about the implementation process of IGA done in sample MPAs, the study has made an attempt to find out caste wise beneficiary households, gender wise population, size of family, literacy status and their educational attainment and primary occupations of the said families.

Fig.3.1. Caste wise IGA Beneficiary Households

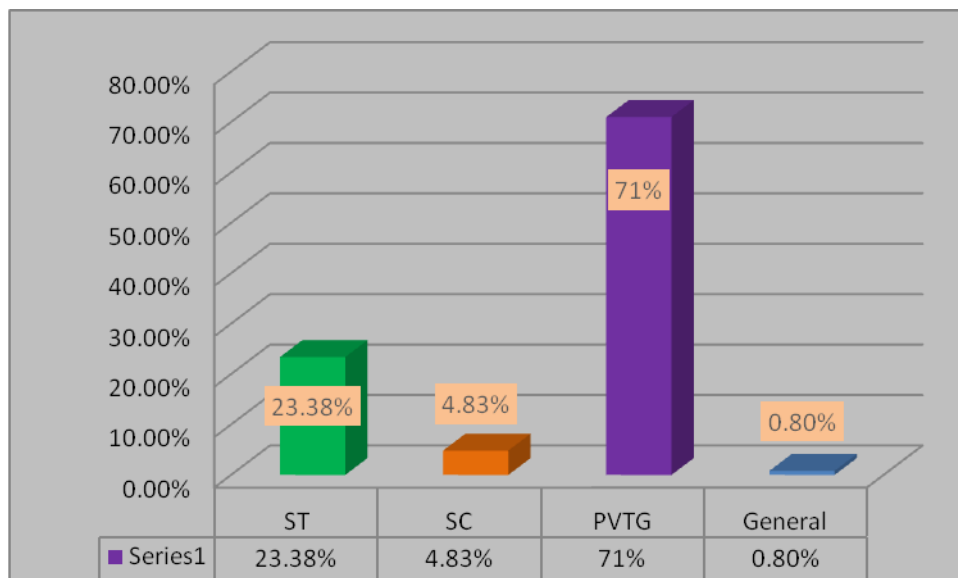


Table 3.1 in Appendix reveals that there are 248 sampled IGA beneficiary households in the select villages of 9 MPAs. Of these 248 houses, majority houses i.e 176 (71%) were found to be PVTG houses followed by 58 (23.38%) Schedule Tribes, 12 (4.83%) Schedule

Caste and 2 (0.8%) belong to general category houses (**Fig 3.1**). Among the IGA beneficiaries, men constitute 169 (68.15%) and women 79 (31.81%). Moreover, the average size of the family members is found to be five (**Table 3.2 in Appendix**).

The literacy status of the sample beneficiaries reveals that out of the total 248 beneficiaries, 190(76.62 %) are literate and 58 (23.38%) are illiterates. It is found that in LDA, Morada, not a single illiterate person took up IGA. As far as educational attainment is concerned, majority of the beneficiaries (55.24%) educated up to primary level. There are graduate beneficiaries in the sampled villages even though the number is less (3%), (**Table 3.3 and Table 3.3.1 in Appendix**). **Fig 3.2** indicates a good number of literates found among the IGA beneficiaries.

Fig.3.2. Literacy Status of Beneficiaries

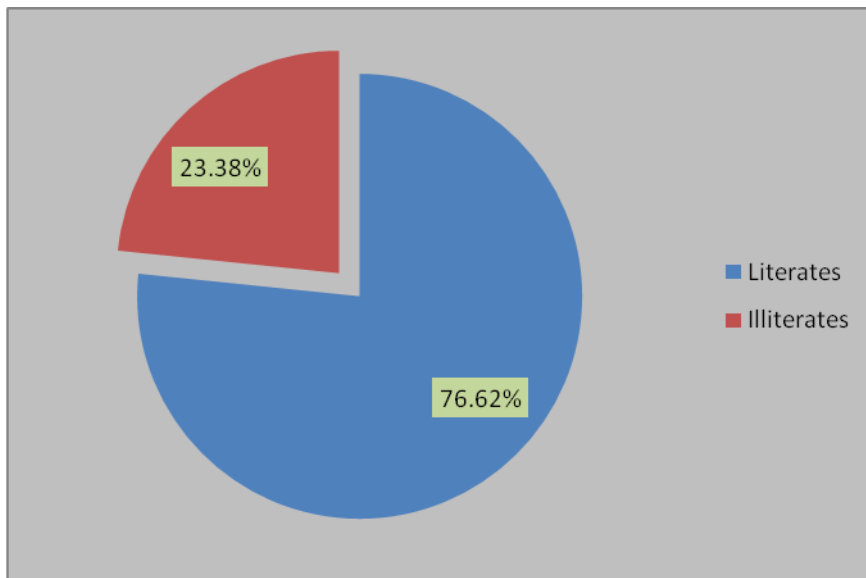


Table 3.4 in Appendix reflects that the primary occupation of the beneficiary houses is reported mostly farming and wage earning. Of the total 248 sampled beneficiaries, 174(70.16%) are engaged in farming, 48(19.35%) in wage earning. Other occupations like Carpentry, Blacksmithy and business activities are found less in select villages.

3.2. IMPLEMENTATION PROCESS OF IGA

During personal interview with the IGA beneficiaries, questions were asked relating to implementation process of IGA programme like source of information about the IGA programme, selection criteria for IGA beneficiary, type of activity taken by beneficiaries,

IGA training, training need, year of IGA support, investment expenditure, IGA contribution, source of procurement of IGA materials, market coverage and monitoring by the concerned persons.

Sources of Information about the scheme

As per the Guideline, VDC, FNGO and MPA play a vital role in implementing the IGA where respective VDCs have to select beneficiaries with the facilitation of FNGOs. While interacting with the beneficiaries, the study team verified the source of information regarding the IGA that the beneficiaries received.

Table 3.5. Source of Information about the IGA programme

MPA Name	VDC	%	FNGO	%	MPA	%	Total
BDA Mudulipada	23	79.31	6	20.69	0	0.00	29
DDA Kudumuluguma	28	100.00	0	0.00	0	0.00	28
DKDA Chatikona-B	25	80.65	5	16.13	1	3.23	31
JDA Gonasika	27	100.00	0	0.00	0	0.00	27
KKDA Lanjigarh	27	100.00	0	0.00	0	0.00	27
LDA Morada	27	100.00	0	0.00	0	0.00	27
LSDA Serango	24	92.31	0	0.00	2	7.69	26
PBDA Jamarahi	25	92.59	1	3.70	1	3.70	27
TDA Tumba	26	100.00	0	0.00	0	0.00	26
Total	232	93.55	12	4.84	4	1.61	248

Source: Field Study 2023

Table 3.5 reflects, majority of beneficiaries i.e 232(93.55%) have been informed by their respective VDCs about the IGA. Only 12(4.84%) beneficiaries received information from FNGO and 4(1.61%) from MPA officials. It is a positive observation that that the VDCs are active in MPA areas.

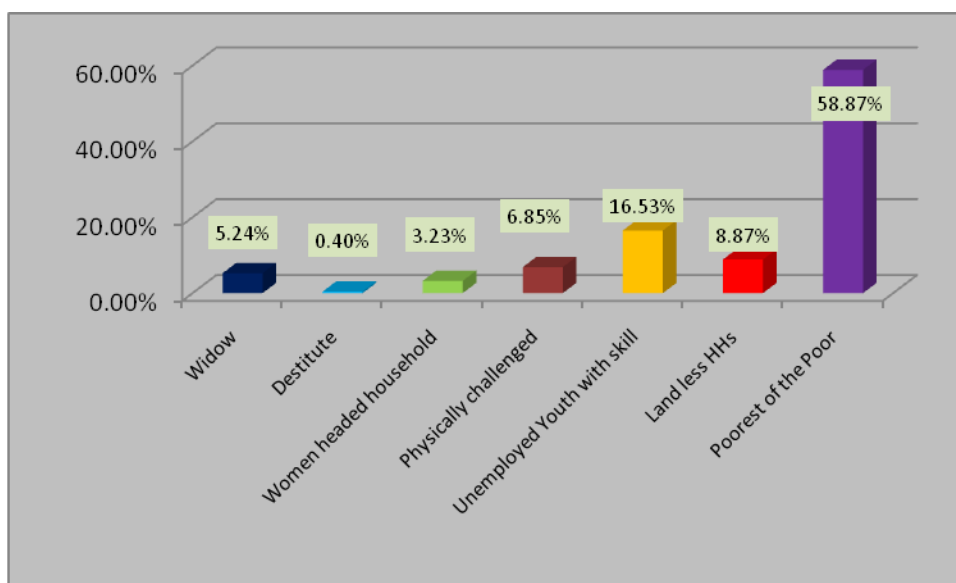
Selection of beneficiaries and type of activity

As per the Guideline, beneficiary should be identified from amongst the poorest of the poor, widow, destitute, women headed households, physically challenged, unemployed youths having skill, landless households and other deprived category of the persons. The present study has made an attempt to verify category of beneficiaries selected under IGA.

Table 3.6 in Appendix reveals different criteria of IGA selection in the identified villages of the MPAs. The most important criterion of selection is ‘poorest of the poor’ category. Of

the total, 146(58.87%) are of this category from among the sampled beneficiaries. There are also **widows** 13(5.27%), **destitute** 1(0.40%), **women headed household** 8(3.23%), **physically challenged** 17(6.85%), **unemployed youth with skill** 41(16.53%), **landless** 22(8.87%) and others 3(1.21%). **Fig 3.3** implies that IGA beneficiaries are mostly drawn from among the poorest of the poor.

Fig 3.3. Category of IGA Beneficiaries

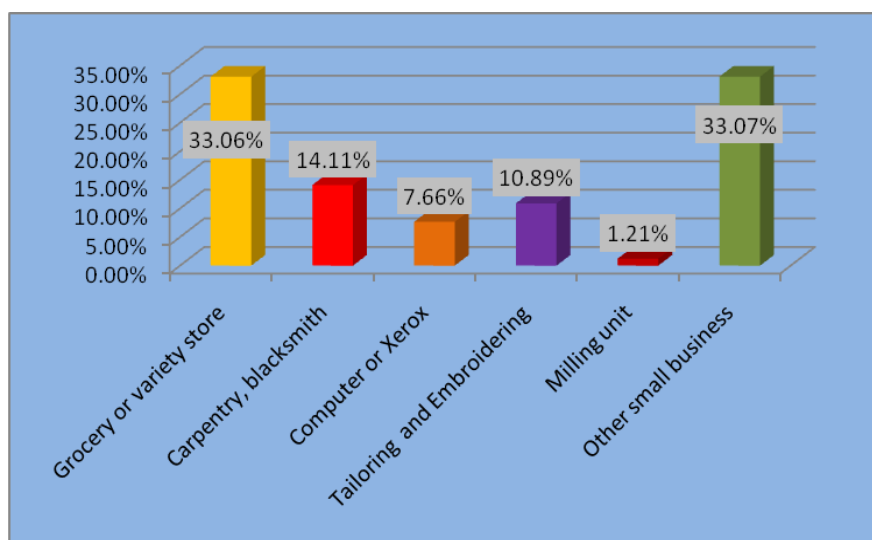


Regarding the type of activity, beneficiaries can opt for any of the activities like Agro Enterprises (Agriculture & Horticulture), Livestock & Fishery, Minor Forest Produce/SAP, (Aggregation, sorting, grading and marketing), Business Shop / Small Trading, Skill Based (Skill Mapping), Service Based Enterprise Activity etc as mentioned in the Guideline.

Among other business options, Grocery Stores stand out as the most viable option for the beneficiaries across MPAs. Of the total 248 beneficiaries, 82(33.06%) are managing grocery stores/variety store. Carpentry and Blacksmithy constitute 35(14.11%), Tailoring shops 27(10.87%), Xerox and computer shop 19(7.66%), Milling unit 3(1.21%), Bamboo and Handicraft Products 1(0.40%), Enterprise activity 1(0.40%), repairing shops 1(0.40%), Traditional Art and Painting, Handloom 1(0.40%) are some of the prominent activities taken up in the MPAs.(**Fig 3.4**) There are also other activities like painting, broom making, cloth store, cycle repair store, dry fish selling, electrician, welding shop, goatery units, hair saloon, ladies' corner, poultry unit, leaf let making, Sabai grass work, shoe shop, stationary

shop, Tiffin centre etc. which constitute 78 (31.45%) of the activities taken up by the beneficiaries (**Table 3.7 in Appendix**).

Fig 3.4: Type of Activities



Training programme and need for further training

Training to the beneficiaries on the required skill is highly needed for the success of the interventions. Keeping this in view, the research team enquired whether the beneficiaries received training from time to time. **Table 3.8** reveals that 171(68.95%) beneficiaries have received training whereas the rest 77(31.05%) are yet to receive.

3.8. No. of Beneficiaries received IGA Training

MPA Name	Yes	%	No	%	Total
BDA Mudulipada	27	93.10	2	6.90	29
DDA Kudumuluguma	27	96.43	1	3.57	28
DKDA Chatikona-B	24	77.42	7	22.58	31
JDA Gonasika	15	55.56	12	44.44	27
KKDA Lanjigarh	24	88.89	3	11.11	27
LDA Morada	7	25.93	20	74.07	27
LSDA Serango	15	57.69	11	42.31	26
PBDA Jamardihi	18	66.67	9	33.33	27
TDA Tumba	14	53.85	12	46.15	26
Total	171	68.95	77	31.05	248

Source: Field Study 2023

The beneficiaries were also enquired about further need of training. It was reported that they need more training on conceptual clarity, business plan development, raw material

procurement and market linkage. The present businesses of the beneficiaries remain confined to the village and nearby one or two villages. In order to expand their business, they need support for market linkage, record keeping and development of action plan. Beneficiaries need to be properly trained for the success of the interventions.

Beneficiary contribution

OPELIP has started giving IGA support from 2017 onwards as per field survey. It was verified and found that in 2017, only one beneficiary in LDA, Morada received grant whereas the highest number of beneficiaries i.e 139 (56.04%) have taken up the activities in 2022 (Table 3.9 in Appendix).

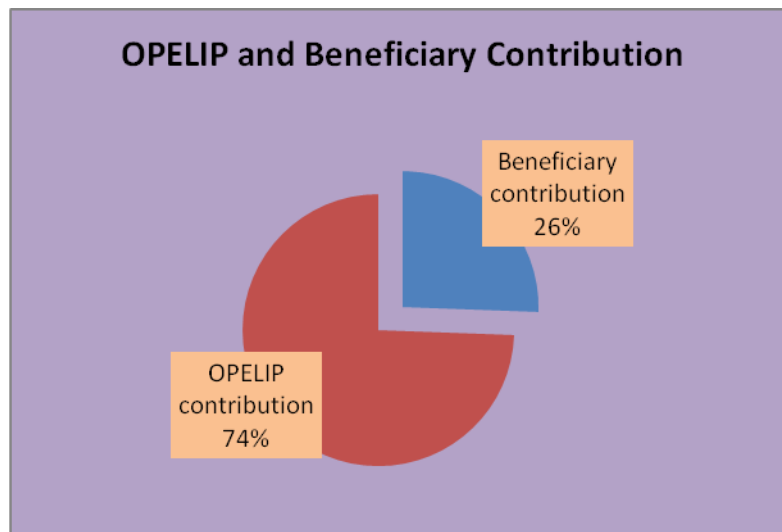
Table 3.10. Beneficiary contribution

MPA Name	Cash	%	Kind	%	Labour	%	Total Beneficiary contribution
BDA Mudulipada	62000	34.56	91900	51.23	25500	14.21	179400
DDA Kudumuluguma	42000	14.61	215000	74.78	30500	10.61	287500
DKDA Chatikona-B	104000	33.23	169200	54.06	39800	12.72	313000
JDA Gonasika	86200	37.99	98500	43.41	42200	18.60	226900
KKDA Lanjigarh	72500	28.05	158500	61.32	27500	10.64	258500
LDA Morada	92000	45.70	74800	37.16	34500	17.14	201300
LSDA Serango	84500	20.79	293000	72.08	29000	7.13	406500
PBDA Jamardihi	78000	56.32	51000	36.82	9500	6.86	138500
TDA Tumba	104500	72.82	34000	23.69	5000	3.48	143500
Total	725700	33.67	1185900	55.03	243500	11.30	2155100

Source: Field Study 2023

As per the Guideline, contribution of OPELIP is 90% whereas beneficiary's contribution is 10% to take up any activity. Beneficiary can contribute even more than 10% in terms of cash, kind and labour. **Table 3.10** reflects beneficiary contribution in terms of cash, kind and labour. It was found that majority of beneficiaries contributed in terms of kind (55.03%) followed by cash (33.67%). More than 70% contribution in terms of kind is found in LSDA, Serango and DDA, Kudumulugumma.

Fig 3.5 OPELIP and Beneficiary Contribution



The study reveals that out of total contribution of Rs.842859/-, the OPELIP support is Rs. 6273497(74.43%) and the beneficiary contribution Rs.2155100/(25.57%). It is mandatory for the beneficiaries to contribute at least 10 percent of the total investment but the study findings reveal that the beneficiaries have contributed more than 10 percent taking interest in the income generation activity. In MPAs like DDA Kudumuluguma, DKDA, Chatikana-BJDA Gonasika, KKDA Lanjigarh and LSDA Seranga, beneficiaries have contributed around 30% of the total investment. Similarly, in LSDA Seranga, beneficiaries have contributed 37% which is the highest among all the MPAs (**Table 3.11 in Appendix**). **Fig 3.5** clearly indicates that **beneficiaries are interested to contribute even more than 25% of total contribution in IGA supported business**. This indicates success of the interventions.

Table 3.12 in Appendix reflects head wise investment done in the business activities taken up by the beneficiaries. Out of the total investment, 46.49% has been invested on working capital. Similarly, 50.06% amount is incurred towards fixed assets. The other small expenses constitute 3.13%. Lastly, there is also unutilized amount of 0.31% in the activities.

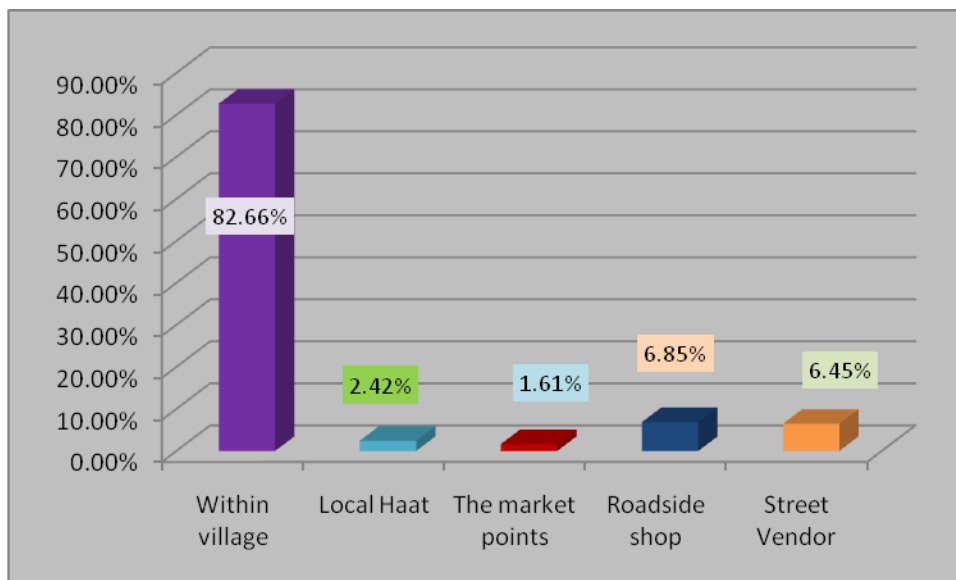
Procurement of goods/raw materials and market coverage

Table 3.13 in Appendix is reflective of the fact that the beneficiaries procure products for their stores mostly from the wholesale market of the district. Of the total 248 beneficiaries, 99(39.92%) get the items from the wholesale market. Similarly, 64(25.81%) procure from nearest market, 77(31.05%) from block head quarter and 8(3.23%) get from manufacturer or

dealer point. **The study findings indicate that depending on the limited demand in the area and lack of proper transportation facility, the beneficiaries prefer to procure raw material from the nearest market mostly.** They also procure materials from block head quarter or district whole sale market. Procuring items from manufacturing point is limited.

The findings also reveal, 205(82.66%) beneficiaries market their product/items in the village itself, road side shops and street vending 17(6.85%) and 16(6.45%) respectively remain the next favorite place for selling product to the local people. Similarly, local Haat 6 (2.42%) and market points 4(1.61%) are the areas where they sell the products. The overall coverage of their service is limited to the village and adjacent areas (**Table 3.14 in Appendix**). **Fig.3.6 clearly indicates that the items/services are mostly covered within the village.**

Fig 3.6. Market Coverage



Activity Review and monitoring

It is the responsibility of the concerned officials/staff of MPA, FNGO, VDA/VDC to review and monitor the business activities taken by the beneficiaries. The present study tried to find out about the periodic review and monitoring done by the implementing agencies.

As far as monitoring of the activity by the CRP is concerned, it is mostly done on monthly basis as stated by 47% beneficiaries (**Table 3.15 in Appendix**). In case of KKDA, Lanjigarh, monitoring is done almost on daily basis. So the service given by the CRP is good in all the areas.

VDA leaders also monitor the business activity as revealed in the **Table 3.16 in Appendix**. Around 55% beneficiaries have reported that the VDA leaders do verify the activities on monthly basis. Similarly, 40(16.13%) have stated that monitoring is done daily. **Monitoring is good in DKDA, Chatikona and KKDA, Lanjigarh.**

As per the survey, the FNGOs monitor the activities of the beneficiaries mostly on monthly basis. Around 152(61.29%) beneficiaries have reported the same. There is also weekly, fortnightly and quarterly review by the FNGOs. **In D.K.D.A Chatikona and K.K.D.A Lanjigarh, monitoring done by the FNGOs seems good (Table 3.17 in Appendix).**

The MPAs monitor the business activity mostly on monthly or quarterly basis. Majority of the beneficiaries 157(63.31%) have stated that monitoring is done on monthly basis and 70(28.23%) reported it to be on quarterly basis (**Table 3.18 in Appendix**). Sometimes, there is weekly and fortnightly monitoring also.

3.3. IMPACT OF IGA

During field study, the research team tried to assess impact of IGA intervention in terms of social and economic benefits. Social impact has been assessed taking into some indicators like decision making at household level, influencing others to participate in VDA or VDC, participating in VDA or VDC meeting, access to health facility, better education to the children, participation in public meeting etc. Similarly, indicators to measure economic impact include change of primary occupation, change in income, and growth due to IGA support, outcome of IGA initiatives, and dependency of IGA and sustainability of IGA etc.

3.3.1. Social Impact

Our research team enquired whether the beneficiaries are able to take decisions at household level, influence other households to participate in VDA/VDC meeting and participate in public meeting.

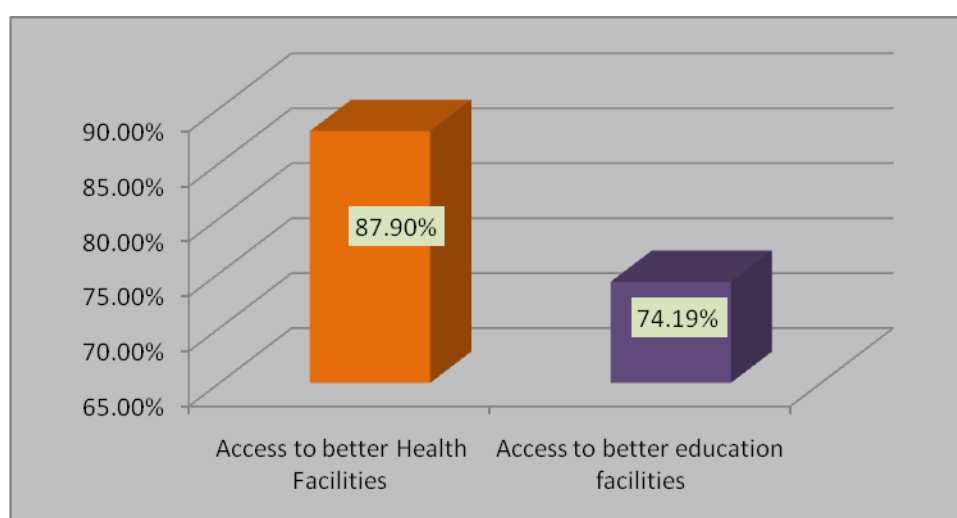
Table 3.19 Decision making and participation in public meeting

MPA Name	Taking decision at Household level		Influence other households to participate in VDA or VDC		Participating in VDA or VDC meeting		Participating in public meeting	
	Yes	%	Yes	%	Yes	%	Yes	%
BDA Mudulipada	29	100	29	100	29	100	28	96.55
DDA Kudumuluguma	28	100	28	100	28	100	28	100
DKDA Chatikona-B	26	83.87	31	100	31	100	30	96.77
JDA Gonasika	26	96.3	26	96.3	27	100	27	100
KKDA Lanjigarh	27	100	27	100	27	100	27	100
LDA Morada	27	100	27	100	27	100	27	100
LSDA Serango	24	92.31	25	96.15	25	96.15	24	92.31
PBDA Jamardihi	24	88.89	25	92.59	26	96.3	26	96.3
TDA Tumba	24	92.31	25	96.15	24	92.31	25	96.15
Total	235	94.76	243	97.98	244	98.39	242	97.58

Source: Field Study 2023

Table 3.19 reveals, 235(94.76%) take decision at household level, 43(97.98%) can influence others to participate in VDA and VDC meeting, 244(98.39%)are participating in VDA and VDC meeting. Overall, more than 95% beneficiaries have good stake in household and public meetings. Besides, **it was also reported that around 218(88%) beneficiaries have better access to health facility and 184 (74.2%) are now able to provide better education to their children (Table 3.20 in Appendix). Fig 3.7** reflects impact of IGA on health and education facilities.

Fig 3.7 Access to Better Health and Education Facilities



3.3.2. Economic Impact

Income is one of the indicators of economic improvement of a family. **Table 3.21** clearly indicates that there is change in income of the beneficiaries after IGA support.

Table 3.21: Difference in Income Level in Rs after IGA support

MPA Name	Rs.0-2000	Rs.2001 - 5000	Rs.5001 - 8000	Rs.8001 - 10000	Rs.10001 & Above	Total
BDA Mudulipada	7	13	7	2	0	29
DDA Kudumuluguma	1	11	5	2	9	28
DKDA Chatikona-B	2	12	9	3	5	31
JDA Gonasika	0	9	9	3	6	27
KKDA Lanjigarh	0	5	13	4	5	27
LDA Morada	1	6	10	6	4	27
LSDA Serango	9	17	0	0	0	26
PBDA Jamaridihi	7	18	0	1	1	27
TDA Tumba	14	12	0	0	0	26
Total	41	103	53	21	30	248
Percentage	16.53	41.53	21.37	8.47	12.10	100.00

Source: Field Study 2023

Note : Current Income = Monthly Income from all sources +Monthly Income from IGA

Previous Income =Total monthly Income before IGA support

Monthly Income indicates Average Monthly Income

Difference in income after IGA support (current income-previous income)

Table 3.21 gives a reflection on difference in income level (income after IGA support – income before IGA support).The finding reveals that the highest number of households i.e 103(41.53%) have the differential income amount ranging from Rs.2001-Rs.5000 followed by 53(21.37%) Rs.5001-Rs.8000, 21(8.47%) Rs.8000-Rs.10000 and 30(12.10%) households could earn more than Rs10000/- after IGA support.

Table 3.21.1: Monthly income Range (in Rs) from IGA

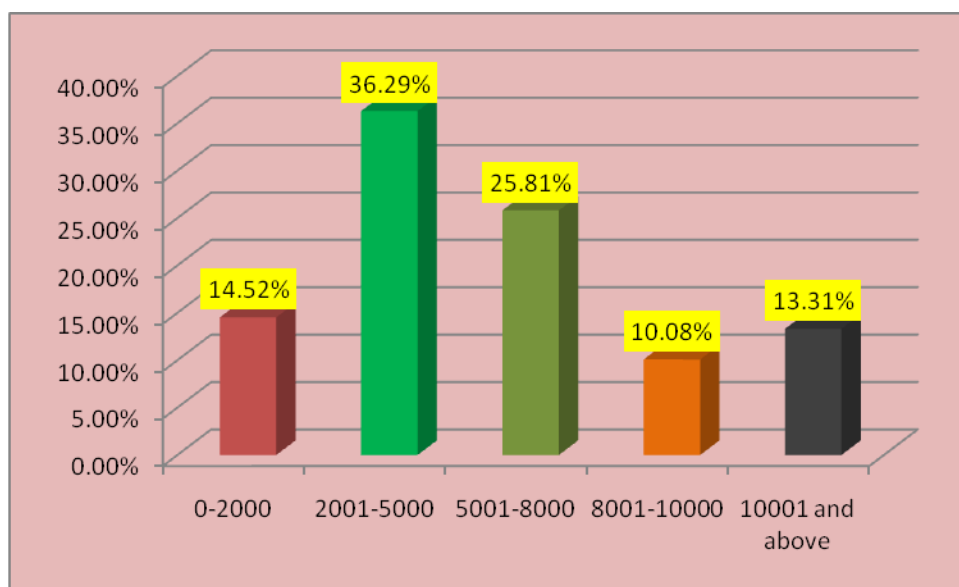
MPA Name	Rs.0-2000	Rs.2001 - 5000	Rs.5001 - 8000	Rs.8001 - 10000	Rs.10001 & Above	Total
BDA Mudulipada	7	15	5	2	0	29
DDA Kudumuluguma	1	9	7	2	9	28
DKDA Chatikona-B	2	11	10	3	5	31
JDA Gonasika	0	9	8	4	6	27
LDA Morada	0	6	9	6	6	27
LSDA Serango	4	16	5	1	0	26

MPA Name	Rs.0-2000	Rs.2001 - 5000	Rs.5001 - 8000	Rs.8001 - 10000	Rs.10001 & Above	Total
PBDA Jamardihi	9	12	4	2	0	27
TDA Tumba	13	7	2	2	2	26
Total	36	90	64	25	33	248
Percentage	14.52	36.29	25.81	10.08	13.31	100.00

Source: Field Study 2023

Table 3.21.1 reflects income only from IGA source. It indicates that IGA supported houses earn Rs.2001-Rs.5000 per month in most cases 90(36.29%). Households getting income of Rs.10000 and above is very less (13%). However, 64(25.81%) households get income of Rs.5001-Rs.8000 and 25(10.08%) earn income of Rs.8001-Rs.10000 from IGA supported business. **Fig 3.8** shows a positive trend that there is some surplus income in the family after they availed the IGA support.

Fig.3.8. Monthly income Range (in Rs) from IGA



Change in Occupational Pattern

Before IGA support by the OPELIP, the primary occupation of the beneficiaries was farming and allied activities in most cases. It was found that 161(64.92%) beneficiaries were engaged in agricultural work as primary source of income (**Table 3.22 in Appendix**). Other activities such as Carpentry, Business, Variety store, Tailoring and Embroidering, Blacksmith, Weaving were also there but a very few beneficiaries were involved in it to make a full time business.

Table-3.23 in Appendix gives a picture of the current occupation taken up by the beneficiaries after IGA support from OPELIP. It shows, farming and allied activities have changed to other activities like Grocery and Variety store 56(22.58%). Other small business activities account for 46(18.55%), carpentry 30(12.10%), tailoring (10.08%). Other than grocery and variety store, carpentry and tailoring have taken a prominent place. The above mentioned trend indicate that OPELIP supported (IGA) activities give more income to the beneficiaries compared to their earlier primary occupation. Instead of seasonal farming/wage earning, they are now engaged in business activities throughout the year.

Value addition

It is evident from the **Table 3.24 in Appendix** that after IGA support, the volume of business in terms of stock has increased. About 226(91.13%) have the same opinion. Likewise, 93.55% have reported that there is increase in business assets, 85(34.27) started new business, 37.5% added on to the business, 20.56% could provide engagement to new persons of the locality and 14.92% have developed networking relating to business.

The impact of the support to the beneficiaries at the household level shows, 87.9% have increased their household assets, 90.32% invested in house repair, 66.94% could repay their earlier loan, 74.19% are able to provide better education of the children, and 87.9% have better access to health facility. (**Table 3.25 in Appendix**).

Dependency on IGA Product

The study findings reveal that there is dependency on the IGA products in their own village as well as in nearby villages. As per field survey, 69 (27.82%) houses from the same village, 200 houses (80.64%) from neighboring villages depend on the products of the beneficiaries (**Table 3.26 in Appendix**).

Of the total 248 IGA beneficiaries, 169(68.15%) are men headed houses where as 79(31.85%) are women headed houses. It is good to note that more than 30% women are availing opportunities to make a living using IGA support (**Table 3.27**). They are able to handle the business on their own which could elevate their social status in the process.

Table 3.27: Women Headed HH Involved in Business Activity

MPA Name	Men Headed HH		Women Headed HH		Total HH
	No	%	No	%	
BDA Mudulipada	21	72.41	8	27.59	29
DDA Kudumuluguma	19	67.86	9	32.14	28
DKDA Chatikona-B	23	74.19	8	25.81	31
JDA Gonasika	20	74.07	7	25.93	27
KKDA Lanjigarh	18	66.67	9	33.33	27
LDA Morada	19	70.37	8	29.63	27
LSDA Serango	14	53.85	12	46.15	26
PBDA Jamardihi	18	66.67	9	33.33	27
TDA Tumba	17	65.38	9	34.62	26
Total	169	68.15	79	31.85	248

Source: Field Study 2023

3.4. SUSTAINABILITY AND OPINION ABOUT THE IGA

Sustainability of IGA

Sustainability is an important aspect need to be taken care of for any intervention/support. While enquiring about it, it was reported that out of total 248 sampled beneficiaries, 246(99.19%) are hopeful about the future of IGA interventions (Table 3.27.1). The beneficiaries are hopeful for the sustainability aspect of the IGA.

Table 3.27.1.Sustainability of IGA

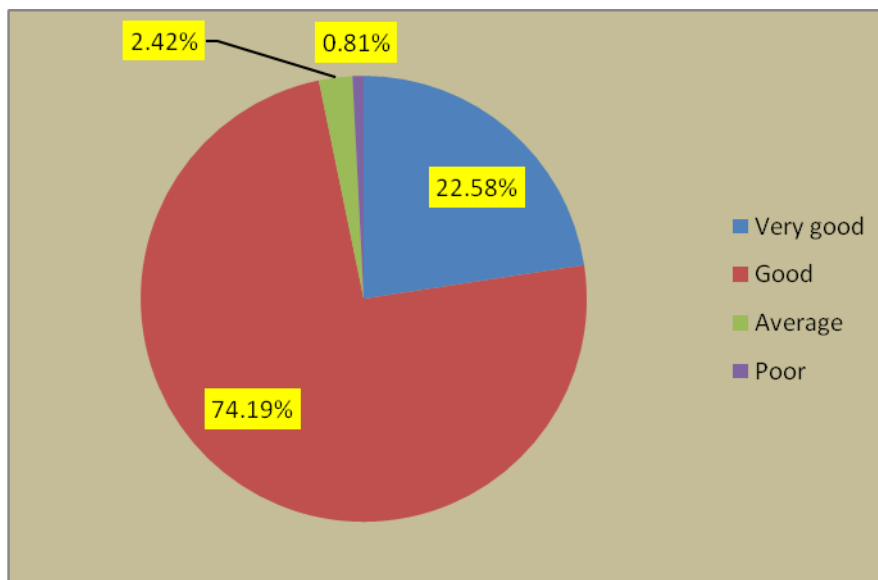
MPA Name	Yes	%	No	%	Total
BDA Mudulipada	29	100.00	0	0	29
DDA Kudumuluguma	28	100.00	0	0	28
DKDA Chatikona-B	31	100.00	0	0	31
JDA Gonasika	27	100.00	0	0	27
KKDA Lanjigarh	27	100.00	0	0	27
LDA Morada	27	100.00	0	0	27
LSDA Serango	26	100.00	0	0	26
PBDA Jamardihi	26	96.30	1	3.70	27
TDA Tumba	25	96.15	1	3.85	26
Total	246	99.19	2	0.81	248

Source: Field Study 2023

Opinion about IGA

Beneficiaries were asked to give rating about the success and benefit of the IGA intervention. It was reported that, 56 (22.58%) have rated IGA as very good 184(74.19%) as good and 6(2.42%) as average (**Fig 3.9**). Among the select MPAs, 96% beneficiaries of K.K.D.A Lanjigarh and TDA, Tumba have good opinion about the intervention followed by JDA, Gonasika (88%) and LDA Morada (81%) whereas 57% beneficiaries of DDA, Kudumulugumma rated it very good followed by BDA, Mudulipada (48%) (**Table 3.28 in Appendix**).

Fig 3.9 Opinion about IGA



Section-II

Implementation of PEF and its Impact on livelihood of WSHGs

The objective of providing this fund is to provide access to formal financial credit to PVTG SHG members. The members of the SHG can avail this loan from GPLF through their SHGs, for all purposes as per existing guidelines of Community investment Fund (CIF) under OLM. OPELIP fund is applicable only for PVTG SHGs. SHG should have at least one member belonging to PVTG. An individual PVTG member can avail loan up to Rs. 10000/- only. However, the proposal should come through the SHG. The present section explains category wise SHGs, grade of SHGs, maintenance of books and records, source of borrowings and interest rate etc, PEF funding, implementation process, impact of PEF on livelihood of women SHG members.

3.5. SHG STATUS PRIOR TO PEF INTERVENTION

In the present study, three categories of SHGs have been taken for PEF namely PVTG, Non-PVTGs and Mix group. **Table 3.29** reflects category wise SHGs in select MPAs taken for the purpose.

Category and grade of SHGs

In MPA areas, fund transfer to SHGs takes place through different agencies. The selection for the fund sanction depends on the performance of the SHGs. Though priority is given to PVTG houses, SHGs belonging to other castes have also been involved. **Table 3.29** gives a picture on category wise SHGs.

Table 3.29 Category wise SHGs

MPA Name	PVTG	Non PVTG	Mix Group	Total
BDA Mudulipada	15	2	1	18
DDA Kudumuluguma	11	6	1	18
DKDA Chatikona-B	9	9	0	18
JDA Gonasika	18	0	0	18
KKDA Lanjigarh	18	0	0	18
LDA Morada	9	7	2	18
LSDA Serango	15	0	2	17
PBDA Jamardihi	17	0	2	19
TDA Tumba	18	0	0	18
Total	130	24	8	162
Percentage	80.25	14.81	4.94	100.00

Source: Field Study 2023

Out of 162 sampled SHGs, PVTG SHGs constitute 130(80.25%), non-PVTG 24(14.81%) and mixed 8(4.94%). The grades of the SHGs in study samples belong to A, B and C. There are 95(58.64%) SHGs which belong to 'A' grade, 61(37.65%) 'B' 6(3.70%) and 'C' category 6(3.7%). The survey thus shows most of the SHGs belong to 'A' grade (**Table 3.30 in Appendix**).

Maintenance of books of accounts

SHGs are formed initially as savings groups and later they switch to business activities. It is the responsibility of SHGs to maintain books of accounts for all business activities. It is difficult task on the part of the members to handle books of accounts on their own. They seek support from the concerned officials of OLM and OPELIP, SHG leaders and other village volunteers to maintain the records. As per survey, the books and records are mostly maintained by the CRPs, SHG leaders and village volunteers. The survey reveals that 77(47.53%) SHG accounts are maintained by the CRP-CMs, 58(35.80%) CRP-OPELIP, 24(14.81%) SHG leaders and 3(1.85%) are done by the village volunteers (**Table 3.31 in Appendix**).

Most of the SHG members are just literate. They lack accounting knowledge. The SHG members depend on book keepers for accounting and record keeping. In MPA areas, the book keepers have been capacitated to handle the books of accounts through training. The survey reveals that 154(95.06%) book keepers have received training and 8(4.94%) are yet to receive it (**Table 3.32 in Appendix**).

The study has enquired about the status of bank accounts of SHGs. **Table 3.33 in Appendix** reflects the bank accounts of the SHGs in different financial institutions. It was reported that they have accounts in different public sector, private and Gramin banks. Accounts in Utkal Gramin banks constitute 37(22.84%), SBI 33(20.37%). Other than these, there are other small banks like cooperative banks where a good number of SHGs 65(40.12%) have their accounts. PNB, Canara, ICICI, HDFC, Union banks are the ones which also support the SHGs.

Before formation of the groups, the SHG members used to take loans from money lenders and known persons/or relatives in case of emergency. **Table 3.34** shows, of the total 162, around 40(24.69%) had taken loan from money lenders and 5(3.09%) from relatives during the time of need. This indicates that earlier the group members had dependency on money lenders.

Table 3.34 Practice of Borrowing before SHG formation

MPA Name	Money lender	Relatives	Chit-fund	Total	Not Applicable	Total
BDA Mudulipada	1	1	0	2	16	18
DDA Kudumuluguma	0	0	0	0	18	18
DKDA Chatikona-B	0	0	0	0	18	18
JDA Gonasika	18	0	0	18	0	18
KKDA Lanjigarh	0	0	0	0	18	18
LDA Morada	15	0	0	15	3	18
LSDA Serango	3	0	0	3	14	17
PBDA Jamardihi	3	4	0	7	14	19
TDA Tumba	0	0	0	0	18	18
Total	40	5	1	46	119	162
Percentage	24.69	3.09	0.62	28.40	73.46	100

Source: Field Study 2023

Table 3.35 in Appendix reflects the interest rate charged by the outsiders for lending a loan is 2 to 10%. In Gonasika, Moroda, Serango and Jamardihi MPA areas, borrowed money was paid at the rate 5%. In Moroda, as per field report, the members have paid up to 10%.

While preparing the business plan of the group, the SHGs decide the installments to be paid by them for repayment of the loan. The average loan installment in the study SHGs found to be 16. In BDA Mudulipada, LDA Moroda, JDA Gonasika, the installments have been longer compared to other MPAs. This reveals group member's inability to repay the loan in time.

Table 3.36 Loan security or mortgage

MPA Name	Land	House	Ornaments	Livestock	Verbal	NA	Total
BDA Mudulipada	0	0	0	0	2	16	18
DDA Kudumuluguma	0	0	0	0	0	18	18
DKDA Chatikona-B	0	0	0	0	0	18	18
JDA Gonasika	0	0	3	0	15	0	18
KKDA Lanjigarh	0	0	0	0	0	18	18
LDA Morada	3	0	1	1	10	3	18
LSDA Serango	0	0	0	0	3	14	17
PBDA Jamardihi	0	0	1	0	6	12	19
TDA Tumba	0	0	0	0	0	18	18
Total	3	0	5	1	36	117	162
Percentage	1.85	0	3.09	0.62	22.22	72.22	100.00

Source: Field Study 2023

To avail a loan from Money Lender or any outsider, the SHG members earlier had to mortgage land, house, ornament and livestock etc. Though less, it has been reported that

3(1.85%) members had mortgaged their land, 5(3.09%) ornament, and 36(22.22%) on verbal agreement. This was reported from LDA, Moroda, Gonasika, Jamardihi mostly (**Table 3.36**).

3.6. IMPLEMENTATION OF PEF

While taking PEF loan, the SHGs are examined properly by the GPLF and other facilitating agencies. Taking in view, the loan repayment capability and transaction of the SHGs, business plan is developed.

Knowledge/Awareness about PEF

All the SHGs members should be aware about the process of implementation of PEF loan prior to taking up the loan. The present study tried to examine the select SHG members about their knowledge/awareness regarding PEF. As reported, of the total 162 SHGs, 160(98.77%) have knowledge about PEF loan and its purpose. (**Table 3.37**).

Table 3.37 Knowledge/Awareness about PEF

MPA Name	Knowledge about PEF loan		Knowledge about Purpose of PEF		Total
	Yes	No	Yes	No	
BDA Mudulipada	18	0	18	0	18
DDA Kudumuluguma	18	0	18	0	18
DKDA Chatikona-B	18	0	18	0	18
JDA Gonasika	18	0	18	0	18
KKDA Lanjigarh	18	0	18	0	18
LDA Morada	18	0	18	0	18
LSDA Serango	16	1	17	0	17
PBDA Jamardihi	18	1	18	1	19
TDA Tumba	18	0	18	0	18
Total	160	2	161	1	162
Percentage	98.77	1.23	99.38	0.62	100.00

Source: Field Study 2023

Utilization and purpose of loan

PEF loan though sanctioned to SHGs, sometimes it is utilized individually. Depending on the nature of business, the amount is utilised by the members. Wherever there is group activity like Rice mill or Tent House, the members invest it through the group.

Table 3.38 Loan Utilisation

MPA Name	In Group	%	Individually	%	Total
BDA Mudulipada	15	83.33	3	16.67	18
DDA Kudumuluguma	17	94.44	1	5.56	18
DKDA Chatikona-B	14	77.78	4	22.22	18
JDA Gonasika	18	100.00	0	0.00	18

MPA Name	In Group	%	Individually	%	Total
KKDA Lanjigarh	9	50.00	9	50.00	18
LDA Morada	16	88.89	2	11.11	18
LSDA Serango	10	58.82	7	41.18	17
PBDA Jamardihi	8	42.11	11	57.89	19
TDA Tumba	16	88.89	2	11.11	18
Total	123	75.93	39	24.07	162

Source: Field Study 2023

In case of individual activity like Goatery Unit or agricultural activity, the loan is utilised individually. **Table 3.38** reveals that the loan utilization is done in groups mostly. Of the total sampled SHGs, 123(75.93%) have utilized the loan in group and the rest 39(24.04%) have done it individually.

Table 3.39 Purpose of loan

MPA Name	Livestock	Business	Agriculture	Social obligations	Total
BDA Mudulipada	13	5	0	0	18
DDA Kudumuluguma	8	5	5	0	18
DKDA Chatikona-B	3	11	4	0	18
JDA Gonasika	4	6	7	1	18
KKDA Lanjigarh	0	7	11	0	18
LDA Morada	3	15	0	0	18
LSDA Serango	0	14	3	0	17
PBDA Jamardihi	5	14	0	0	19
TDA Tumba	2	12	4	0	18
Total	38	89	34	1	162
Percentage	23.46	54.94	20.99	0.62	100.00

Source: Field Study 2023

Most of the PEF loans are taken for different business activities. While enquiring about purpose of loan taken by the select SHGs, it is found that for core business purpose, 89(54.945%) groups have taken loan while 38(23.49%) for livestock production, 34(20.99%) for agricultural purpose (**Table 3.39**). The survey also reveals, 155(95.68%) divide the loan equally and rest 7(4.32%) do not (**Table 3.40 in Appendix**).

The SHG details are verified by the GPLF before sanctioning a loan. The CRPs with help of facilitating agencies submit the details of the SHGs along with the business plan in the GPLF office. As reported, the time of PEF loan processing ranges from one week to one month. Sometimes, it takes more than a month. The members feel the loan processing time is a bit longer than expected. (**Table 3.41 in Appendix**)

Training and Exposure Visits

For different business activities, Micro Investment plan is prepared by SHGs taking guidance from different facilitating agencies. Before disbursement of loan under PEF, the SHG members need proper training on PEF loan process and execution of the business plan. All the 162 SHG representatives were provided training in this regard. Of the total 162 SHGs, 140(86.42) have responded positively about the training and the rest 22(13.58%) expressed the difficulty in understanding the contents. Regarding the need for further training on different aspects, 145(89.51%) have reported that they need further training to strengthen their skills (**Table 3.42**).

Table 3.42 Training Program and Need for Further Training

MPA Name	Training	%	Further Training	%
BDA Mudulipada	18	100.00	18	100.00
DDA Kudumuluguma	17	94.44	18	100.00
DKDA Chatikona-B	18	100.00	18	100.00
JDA Gonasika	11	61.11	13	72.22
KKDA Lanjigarh	17	94.44	17	94.44
LDA Morada	10	55.56	10	55.56
LSDA Serango	16	94.12	16	94.12
PBDA Jamardihi	16	84.21	18	94.74
TDA Tumba	17	94.44	17	94.44
Total	140	86.42	145	89.51

Source: Field Study 2023

The members were also asked about their opinion regarding the effectiveness of the training programme. As reported, of the total, 115(70.99%) feel good about the training experience, 17(10.49%) have excellent experience, 13(8.02%) average and 17(10.49%) say they have had bad training experience (**Table 3.43**).

Table 3.43 Perception about the training

MPA Name	Excellent	Good	Average	Bad	Total
BDA Mudulipada	6	12	0	0	18
DDA Kudumuluguma	6	11	1	0	18
DKDA Chatikona-B	0	18	0	0	18
JDA Gonasika	0	12	0	6	18
KKDA Lanjigarh	0	18	0	0	18
LDA Morada	1	9	0	8	18
LSDA Serango	2	12	3	0	17
PBDA Jamardihi	2	10	5	2	19
TDA Tumba	0	13	4	1	18

MPA Name	Excellent	Good	Average	Bad	Total
Total	17	115	13	17	162
Percentage	10.49	70.99	8.02	10.49	100.00

Source: Field Study 2023

Exposure visits were organized for SHGs to exchange ideas and gather knowledge about different successful business activities. These visits are powerful tools to enrich the knowledge of the individual members. This is a good trend that the members are getting opportunity to go out and have business learning. About 106(65.43%) SHGs have good learning experience from the exposure visits. At the same time, some of the SHGs 22(13.58%) do not find the visits very useful. Only 9.87% SHG representatives rated the exposure visits as excellent (Table 3.44).

Table 3.44 Experience about the Exposure visits

MPA Name	Excellent	Good	Average	Bad	Total
BDA Mudulipada	7	11	0	0	18
DDA Kudumuluguma	2	11	5	0	18
DKDA Chatikona-B	0	18	0	0	18
JDA Gonasika	0	8	0	10	18
KKDA Lanjigarh	0	18	0	0	18
LDA Morada	2	10	0	6	18
LSDA Serango	3	11	3	0	17
PBDA Jamardihi	2	10	6	1	19
TDA Tumba	0	9	4	5	18
Total	16	106	18	22	162
Percentage	9.88	65.43	11.11	13.58	100.00

Source: Field Study 2023

Access to Bank and GPLF

Table 3.45 in Appendix reflects the situation of bank accessibility to the members. As per survey, 122(75.31%) have accessibility to the bank and the rest 40(24.69%) are not able to access the bank easily. Banks are mostly found in Panchayat head quarters and in the absence of proper commuting facility, the members in remote villages are not able to avail it easily. As indicated, BDA Mudulipada and DDA, Kudumuluguma have more inaccessible villages compared to other areas. Of the total, 39 (24.07%) groups reported that banks are more than 20 kilometers away from their respective villages.

As reported, the GPLF is accessible to 147(90.74%) groups. Most of the GPLF offices remain at panchayat headquarters. The villagers of the MPA areas cover distances by walking mostly. There is no public transport system in the areas and the members walk kilometers together to avail the facility of bank, hospital and panchayat level offices. However, they are

well acquainted with the lifestyle and manage the problem with ease. Survey shows, there are 14(8.64%) groups who cover more than 10 kilometers to reach GPLF office (**Table 3.46 in appendix**).

To avail the bank facility, the groups mostly make their own arrangement. As reported by the members, 128(79.01%) move with own arrangement, 15(9.26%) with public transportation and 19(11.73%) move with private arrangement. It is clear from the table that the members do not have easy transportation facilities. Similarly, the distance of villages from GPLF head quarter varies from zero to 10 kilometers and sometimes more. The villagers mostly travel by own arrangement 150 (92.59%) as there is no such reliable transportation facility available in the villages (**Table 3.47 in Appendix**).

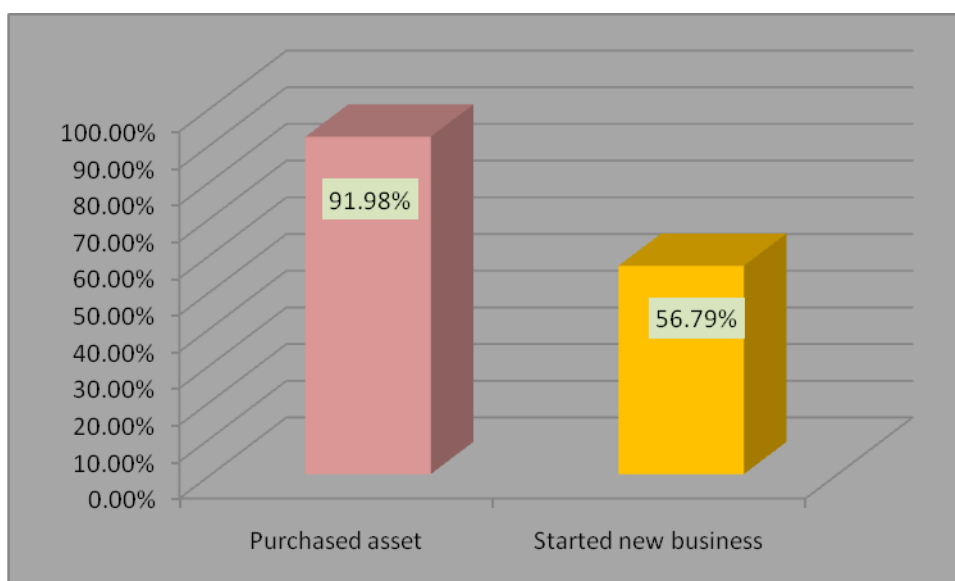
3.6. IMPACT OF PEF INTERVENTION

The present study has made an attempt to assess impact of PEF on the livelihood enhancement of Women SHGs. To assess impact of the scheme, some indicators have been taken into consideration like purchase of assets, starting new business, migration status, access to basic needs and role in decision making which are mentioned below:

Value Addition

The study reveals, out of 162 SHGs, members of 149 (91.98%) SHGs could purchase assets for their house as well as for the business. Likewise, 92(56.79%) SHGs have started new business after receiving PEF support. All these indicate a positive impact on value addition. (**Table 3.48 in Appendix**).

Fig 3.10 Purchase of assets and started new business



Migration Status

One of the objectives of PEF intervention is to improve the economic condition of the PVTG families. The PVTG families tend to go out in search of work in lean season. This results in migration of family members to a great extent. Keeping this in view, the members were asked about the migration status of the family members which would indicate the change in economic condition of the family. The study findings reveal that out of 162 SHGs, 152 (93.53%) covering 1238 members responded positively about the reduced migration in sampled villages. They were earlier moving out in search of work but are now engaged in their own villages after getting opportunity to start a new business. It is a good trend that the PEF assisted livelihood options are making villagers **self reliant and helping reduce migration** (Table 3.49).

Table 3.49 Migration status

MPA Name	Reduced migration	%	No	%	No of member reduced from migration
BDA Mudulipada	17	94.44	1	5.56	96
DDA Kudumuluguma	18	100.00	0	0.00	139
DKDA Chatikona-B	17	94.44	1	5.56	190
JDA Gonasika	18	100.00	0	0.00	162
KKDA Lanjigarh	18	100.00	0	0.00	175
LDA Morada	18	100.00	0	0.00	182
LSDA Serango	16	94.12	1	5.88	117

MPA Name	Reduced migration	%	No	%	No of member reduced from migration
PBDA Jamardihi	17	89.47	2	10.53	116
TDA Tumba	13	72.22	5	27.78	61
Total	152	93.83	10	6.17	1238

Source: Field Study 2023

Access to Basic Needs

It is also equally important to know whether the members could have better accessibility to health and education facility due to the PEF benefits. **Table 3.50** reveals that a better income source has helped the members to access better health and education facility. Of the 162 groups, 124(76.54%) have availed better health facility and 146(90.12%) have provided better education to their children.

Table 3.50 Access to basic needs

MPA Name	Better access to health facility		Provided better education to the children	
	Yes	%	Yes	%
BDA Mudulipada	1	5.56	14	77.78
DDA Kudumuluguma	10	55.56	17	94.44
DKDA Chatikona-B	18	100.00	17	94.44
JDA Gonasika	18	100.00	18	100.00
KKDA Lanjigarh	18	100.00	18	100.00
LDA Morada	18	100.00	18	100.00
LSDA Serango	16	94.12	16	94.12
PBDA Jamardihi	15	78.95	18	94.74
TDA Tumba	10	55.56	10	55.56
Total	124	76.54	146	90.12

Source: Field Study 2023

Decision making

Role of members in decision making at household level and participation in public meeting/VDA/VDC meeting is one of the indicators of empowerment of an individual. **Table 3.51** reveals that 159(98.15%) SHG members have role in decision making at household level and 158(97.53%) are able to influence other households to be part of SHG, 161(99.38%) do regularly participate in VDA/VDC meeting. Their decision making power and being able to influence other members has resulted in overall empowerment of the groups.

Table 3.51 Role in decision making

MPA Name	Taking decision at Household level		Influence other households to be part of SHG fold		Participating in VDA/VDC meeting	
	Yes	%	Yes	%	Yes	%
BDA Mudulipada	18	100.00	18	100.00	18	100.00
DDA Kudumuluguma	18	100.00	18	100.00	18	100.00
DKDA Chatikona-B	18	100.00	18	100.00	18	100.00
JDA Gonasika	18	100.00	17	94.44	18	100.00
KKDA Lanjigarh	18	100.00	17	94.44	18	100.00
LDA Morada	18	100.00	18	100.00	18	100.00
LSDA Serango	16	94.12	17	100.00	17	100.00
PBDA Jamardihi	19	100.00	17	89.47	19	100.00
TDA Tumba	16	88.89	18	100.00	17	94.44
Total	159	98.15	158	97.53	161	99.38

Source: Field Study 2023

Section-III

Implementation of Processing Units and its Impact on livelihood of Target Groups

The OPELIP has also made an attempt to enhance livelihood of community level institutions through setting up processing units across MPAs. The purpose of the units is to have income generation, drudgery reduction and fair market access. The groups are the owners of the unit and with combined effort can generate good amount of profit. This not only gives them the financial support but also reduces drudgery in terms of making products and services available at their door step. The OPELIP supported processing units are meant for PGs/SHGs/UGs who are identified by the VDAs.

3.7 BACKGROUND OF PROCESSING UNIT GROUPS

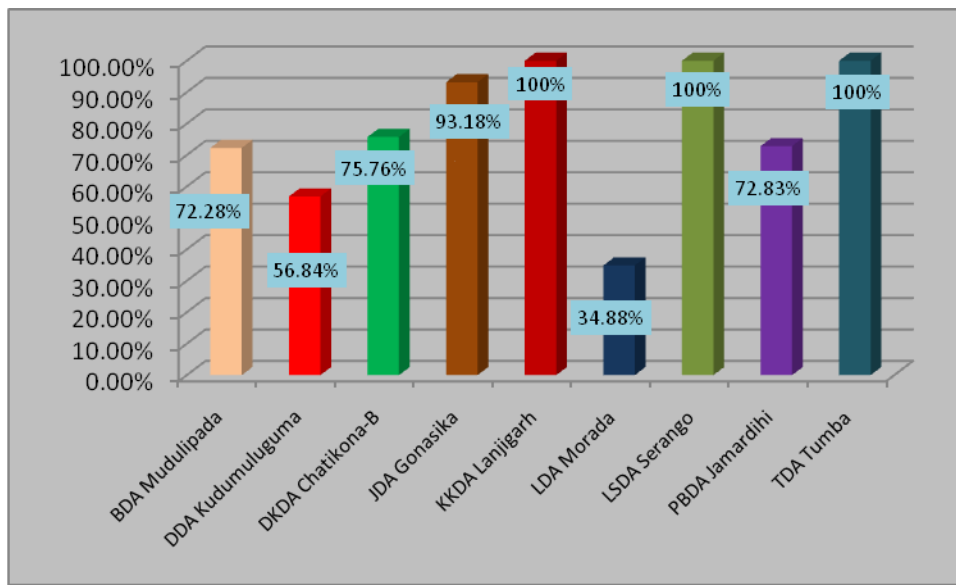
Before selection of groups for any activity, verification is done to ascertain the credibility of the group. Depending on the previous performance record, the groups are selected.

Type of Processing Unit Groups and PVTG members

Processing Units are meant for beneficiaries belonging to SHGs, PGs and UGs in the MPA areas. Our research team members have verified type of target groups among the sampled processing units. **Table 3.52 in Appendix** shows, the groups involved in 'Processing Units' are mostly SHGs 68(91.89%). There are very few PGs and UGs who manage processing units in the select villages. The number of PGs and UGs are 3(4.05%) in both the categories. This indicates that SHGs are more capable of handling units than the other two types of groups.

As per the Guideline, there should be more than 70 percent PVTGs in the groups to manage the units. As per survey, PVTG members constitute 76.05% in target groups. The groups in LSDA Serango and TDA Tumba are all PVTG groups. However, in DDA Kudumuluguma and LDA Moroda the PVTG percentage is less than 70% i.e 56.84% and 34, 88% respectively (**Table 3.53 in Appendix**).

Fig 3.11 PVTG Members in Processing Units



Maintenance of books of records and Training of Book Keepers

Training need assessment is done after the groups are identified for different activities. The MPA authorities and FNGOs facilitate such trainings. Among other trainings, book and record keeping training is the most important one. **Table 3.54 in Appendix** reflects that 68 (91.89%) PUs have proper books and records for their reference and of the total 74 processing units, 65(87.84%) have trained book keepers.

Practice of Borrowing prior to PU Fund

It is found that all the groups (100%) engaged in PU activities had taken loan earlier (**Table 3.55 in Appendix**). This is indicative of the fact that the groups are old groups and are able to handle members, machinery and books and accounts.

The members were also asked about the source of the loan. The sources are namely OLM, OPELIP, Mission Shakti, other cooperative societies. **Table 3.56 in Appendix** reflects that the loans taken by the groups are from OPELIP 46(62.16%), OLM-OPELIP 20(27.03%), OLM 1(1.35%) and other agencies. Loans were taken mostly for non-farm activities i.e 66 (89.2%) (**Table 3.57 in Appendix**). Farm loan is reported from PBDA Jamardihi, BDA Mudulipada, DDA Kudumuluguma and LSDA Serango. **It is clear that non-farm activities were given preference by the groups.**

3.8 IMPLEMENTATION PROCESS

The activities have been chosen by the groups based on availability of resources and/or context/assessment of potential of groups. The Processing units include puffed rice/oil extraction unit/paper plate/press making/Rice Huller/Multi Milling Unit etc.

Existence and Functionality of processing Units

Regarding installation of Processing Units, out of 74 processing units, 73 units have been installed properly (**Table 3.58 in Appendix**). Because of electricity problem, one unit in BDA Mudulipada is yet to be installed. The average cost of processing unit is estimated to be Rs.2, 00,154/-. Average cost of PU is found to be the highest (Rs.3, 62,000/-) in KKDA, Lanjigarh followed by JDA, Gonasika (Rs.2,98,834/-) and TDA, Tumba (Rs.2,41,667/-). **Table 3.59** reveals that among all the study MPAs, the average cost of PU is the lowest in BDA, Mudulipada.

Table 3.59 Cost of Processing Units

MPA Name	Total cost of the processing unit in Rs	Total Processing Units	Average cost of PU in Rs
BDA Mudulipada	1032000	10	103200
DDA Kudumuluguma	1776400	9	197378
DKDA Chatikona-B	1545000	10	154500
JDA Gonasika	1793000	6	298834
KKDA Lanjigarh	3258000	9	362000
LDA Morada	2017000	9	224111
LSDA Serango	1315000	9	146111
PBDA Jamardihi	1350000	9	150000
TDA Tumba	725000	3	241667
Total	14811400	74	200154

Source: Field Study 2023

Before setting up any Processing Unit, feasibility study is done by the facilitating agencies. Availability of raw material, demand of the product and marketing facility etc are the key aspects taken in to account before installation of the unit. Of the total 74 processing units, 70(94.59%) are set up inside the village and 4(5.41%) units are set up outside the village (**Table 3.60**). Keeping in view, the accessibility and demand of a number of villages some of the units are established outside the village but within the reach.

Table 3.60 Location of Processing units

MPA Name	Inside village	%	Outside village	%	Total Processing Units
BDA Mudulipada	10	100.00	0	0.00	10
DDA Kudumuluguma	8	88.89	1	11.11	9
DKDA Chatikona-B	10	100.00	0	0.00	10
JDA Gonasika	5	83.33	1	16.67	6
KKDA Lanjigarh	8	88.89	1	11.11	9
LDA Morada	9	100.00	0	0.00	9
LSDA Serango	9	100.00	0	0.00	9
PBDA Jamardihi	8	88.89	1	11.11	9
TDA Tumba	3	100.00	0	0.00	3
Total	70	94.59	4	5.41	74

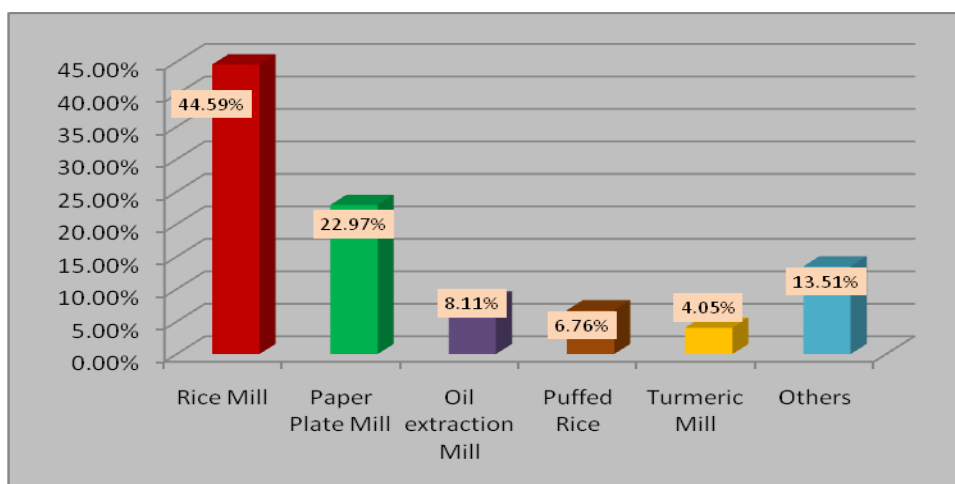
Source: Field Study 2023

As reported, of the total 74 units, 71(95.95%) are functional and the rest 3(4.05%) are in defunct state. Machinery disorder is the main issue of these 3 non- functioning units (**Table 3.61 in Appendix**).

Nature, and Category of Processing units

Among the different units, Rice Mill tops the list having 33(44.59%) numbers in the select MPA areas. Likewise, 17(22.97%) Paper Plate units, 6(8.11%) Oil Mill, 5(6.76%) Puffed Rice Unit and 3(4.05%) Turmeric Mill unit are the existing PUs. There are other units which include Fly Ash Brick, Tent House, Dal Processing unit, Mushroom Unit, Arrowroot powder unit. Together, they make 10(13.51%) units giving service to the PVTG villages. It is clear from the **Table 3.62 in Appendix** that the PVTGs have ample opportunity to use the service of the units and market their products for economic benefit.

Fig 3.12 Category/Products of PU



The processing units are designed to give economic benefit to the PVTGs round the year. However due to various reasons; all the units are not able to give good results. It is the local demand, availability of raw material, market connectivity etc which causes some of the units to function seasonally. As per field survey, 54(72.97%) units function daily where as 20(27.03%) units function seasonally (**Table 3.63 in Appendix**).

Operational Mechanism of Processing Units

Since the operational system of processing units is not very easy, the units are mostly operated by hired skilled persons. Group leader or members also operate some of the units. A person is hired when the group members are not able to operate the unit or else they manage it by themselves. The **Table 3.64** shows, 45(60.81%) are operated by members, 15(20.27%) by group leaders and 14(18.92%) by hired persons. It is a good trend that the training provided to the members is yielding good result and the members are able to operate the units without any outside help.

Table 3.64 Mode of Operation

MPA Name	Hired person	%	Leaders	%	Members	%	Total Processing Units
BDA Mudulipada	2	20.00	4	40.00	4	40.00	10
DDA Kudumuluguma	6	66.67	0	0.00	3	33.33	9
DKDA Chatikona-B	1	10.00	1	10.00	8	80.00	10
JDA Gonasika	1	16.67	3	50.00	2	33.33	6
KKDA Lanjigarh	0	0.00	0	0.00	9	100.00	9
LDA Morada	0	0.00	0	0.00	9	100.00	9
LSDA Serango	0	0.00	4	44.44	5	55.56	9
PBDA Jamardihi	4	44.44	2	22.22	3	33.33	9
TDA Tumba	0	0.00	1	33.33	2	66.67	3
Total	14	18.92	15	20.27	45	60.81	74

Source: Field Study 2023

Uninterrupted electricity supply is a major problem in MPA areas. Therefore, processing units are either run by electricity or diesel. Keeping in view the power fluctuation situation, some of the units prefer to use Diesel instead of electricity though diesel is expensive for them. Of the total 74 units, 54(75.68%) run by electricity and the rest 18(24.32%) run by

Diesel. In BDA, Mudulipada, D.K.D.A Chatikona, LSDA, Serango and TDA, Tumba all the units (100%) are run by electricity (**Table 3.65 in Appendix**).

Regarding installation of fixed and secure power supply, of the total 74 units, 54(77.03%) units have fixed and secure power supply. The rest 17(22.97%) units need some renovation as the units are installed in 'Kuchha' houses mostly (**Table 3.66 in Appendix**). **Roofs and walls of the houses are not safe to accommodate units. Especially in rainy season the units remain unsafe to handle.** Fixed and secure power supply is highly needed for the safety of the community.

Work distribution is necessary in the groups in order to operate the unit smoothly. Our research team members have tried to find out the work distribution mechanism of processing units. It is evident that sometimes all the group members contribute equally to run the unit on rotation basis, or else all the members work together depending on the nature of the work. **Around 60(81.08%) do it on rotation basis and 11(14.86%) units run by all the members (Table 3.67 in Appendix).**

Economic Benefit

The main objective of PU intervention is to enhance income of the group members and drudgery reduction of community members. While verifying economic benefit of the group, it was reported that **average monthly income of the Processing units in all MPAs is Rs.16582/**. However there is disparity in the income earning of MPAs. JDA Gonasika has a high monthly income of Rs103017- and PBDA Jamardihi has the lowest income of Rs.2639/- only (**Table 3.68 in Appendix**). Most of the groups share their benefits annually among the members. Out of 74 units, 35(47.3%) groups share the total profit annually while 25(33.78%) on monthly basis (**Table 3.69 in Appendix**). Some groups share it on quarterly or half yearly intervals.

The members were also asked about the profit distribution mechanism i.e (i) entire profit deposited in SHG account (ii) entirely distributed among engaged members (iii) among all members (iv) partly deposited in group fund account. Out of 74 units, 40(54.05%) reported that the entire profit is deposited in SHG account followed by 15(20.27%) among all members (**Table 3.70 in Appendix**).

3.9. IMPACT OF PROCESSING UNIT

The present study has made an attempt to assess impact of PU on the livelihood enhancement and drudgery reduction of target groups as well as community. To assess social impact of the PU, some indicators have been taken into consideration like participation in meeting, drudgery reduction, decision making in family matter, dependency on PU. The indicators of Economic impact include value addition, improvement in economic position,

3.9.1 Social Impact

it is evident that 72 (97%) Pus(SHGs) do participate in public meeting (**Table 3.71 in Appendix**). Similarly, while enquiring about drudgery reduction, 67(90.54%) have opinion that the **units have a role in drudgery reduction** as earlier they had to carry their grains to a far off place for milling, had to walk miles to get necessary items for day to day requirement (**Table 3.72**). All the units are not able to give equal economic benefit but are able to extent helping hand in reducing drudgery.

Table 3.72 Reduced drudgery

MPA Name	Reduced drudgery among members		Reduced drudgery of others		Total
	No	%	No	%	
BDA Mudulipada	9	90.00	9	90.00	10
DDA Kudumuluguma	9	100.00	8	88.89	9
DKDA Chatikona-B	10	100.00	8	80.00	10
JDA Gonasika	5	83.33	5	83.33	6
KKDA Lanjigarh	9	100.00	9	100.00	9
LDA Morada	8	88.89	6	66.67	9
LSDA Serango	7	77.78	7	77.78	9
PBDA Jamardihi	7	77.78	9	100.00	9
TDA Tumba	3	100.00	3	100.00	3
Total	67	90.54	64	86.49	74

Source: Field Study 2023

Regarding decision making role in family matter, prior to this business it was only 8.11% whereas after the business, the decision making role has gone up to 75% (**Table 3.73.1 and 3.73.2 in Appendix**). During interaction with the members, it was reported that PUs provide service not only to the villages where it has been installed but also to the neighboring villages. It helps the inhabitants to get products/services within their reach. There are

approximately 235 villages covering 11572 persons in 9 MPAs who get the services from the units (Table 3.74 in Appendix).

3.9.2 Economic Impact

Value Addition

While enquiring about purchase of additional machinery or any assets, out of 74 SHGs, 8(10.81%) SHGs could purchase machinery/assets for their respective PUs. All these indicate there is positive impact on value addition (Table 3.75 in Appendix).

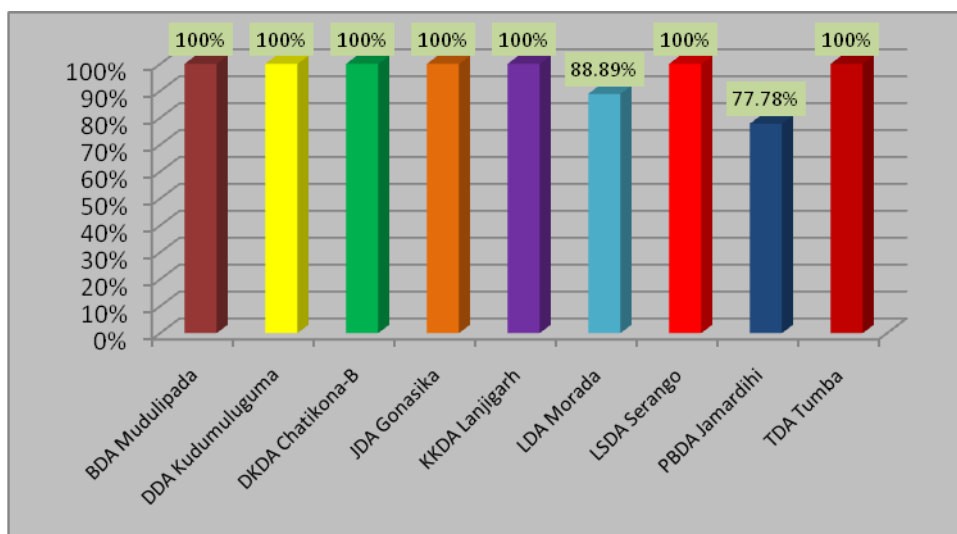
Improvement in Economic condition

Table 3.76 in Appendix shows after setting up the units, the groups have changed positively. Around 40(54.05%) have expanded their business. Similarly, the loan amount has increased for 7(9.45%) and the interest rate has reduced for 19(25.68%) PUs. These indicators imply that there is improvement in economic condition.

3.10 Sustainability of the Activity

The study has made an attempt to explore opinion of group members regarding sustainability of the activity. Out of total 74 units, 71 (96%) unit members are hopeful about the future of the processing units. All the groups except a few in LDA Moroda and PBDA Jamardihi have the same opinion.

Fig 3.13 Sustainability of the Project



3.11. Concluding Remarks

It is evident from the study that there is good impact of the livelihood enhancement schemes implemented by OPELIP. The social and economic life of the beneficiaries/target beneficiary groups have changed towards better. As reported, their income has increased. Changes in occupational pattern from previous activities to OPELIP supported IGA give more income to the beneficiaries. Now, they have switched to OPELIP supported activities as their primary occupation. Value has been added in terms of business stocks, purchase of assets and expansion of business. IGA beneficiaries are interested to contribute even more than 25% of total contribution in business. This indicates success and sustainability of the intervention. It is also reported that there is reduction of migration among PEF SHG members. The migration status of the family members indicates change in economic condition of the family. Earlier, they were moving out in search of income opportunity but are now engaged in business activity within the village. It is a positive trend that the PEF supported livelihood options are making villagers self-reliant and helping reduce migration. The Processing Units have good impact on drudgery reduction as earlier they had to carry their grains to a far off place for milling, had to walk miles to get necessary items for day to day requirement. All the individual beneficiaries/Target beneficiary groups supported by the OPELIP are hopeful about the sustainability of the economic activities.

Chapter-IV

Case studies of IGA, PEF and Processing Units

Success stories from the villages will have a positive impact on the overall implementation of the livelihood enhancement programs. These stories can be replicated in areas where implementation has not been adequate. In the present chapter, the study team has tried to incorporate exemplary stories from all types of income generation activities in MPAs. The success stories include 9 IGAs, 2 PEF SHGs and 4PUs which can be replicated in other areas of operation.

CASE STUDY 1

Title: The Story of Biju Kadraka (PVTG)

Village: Khajuri

MPA: DKDA, Chatikana

District: Rayagada

Selection Criterion: Poorest of the poor

IGA Activity: Grocery Store

Background

Niyamgiri hill in Rayagada District is home to many Dangaria Kandha habitations. Khajuri, a small village of Kurli panchayat in Bisam Cuttack block of Rayagada district is 5 KMs away from Chatikana Dangoria Kandha Development Agency Office. The village is inhabited by 124 Dangaria Kandha (PVTG) families.

Biju Kadraka, a 20 year old youth of the village was facing a harrowing economic condition. The suffering of his family was mounting each passing day after the death of his father. He left education and struggled hard to make ends meet for his family. He, along with his mother, three brothers, and four sisters had to survive on their only source of agricultural income, their 4 acres of forest land.

Finally, he had to quit his study and go out of Odisha to work and support his mother and five siblings. This continued for some time until Covid-19 forced him to come back home without any assurance of an earning opportunity back in Odisha.

Intervention of OPELIP

All these days, Biju tried his luck to earn some money exploring small business avenues, but without any initial investment nothing was possible. During this phase, OPELIP in consonance with Khajuri Village Development Committee (VDC) organized a meeting in the village. The VDC after being invested in his story, selected him as IGA beneficiary in the year 2020-21. Subsequently, Biju got Rs.20, 000/- from OPELIP through DKDA, Chatikana to set up a Grocery store in the village. After receiving the support amount, Biju invested Rs.2000/- to start a small Grocery store. Additionally, he also invested another Rs.10, 000 for additional support of rack and other accessories by means of which he kick-started the grocery shop in his village. His skill building was taken care of by the facilitating agencies using simple design training.



Impact on Livelihood

In the initial days, Biju could manage to make a profit of Rs.2000/-Rs.3000/ a month. But presently, he earns more than Rs.5000/ (up to Rs.10, 000/) a month profit amount. Now with the profit money he has added up items like Refrigerator to sell soft drinks and other drinkables in his store. He has also been able to complete his studies alongside.

Biju Kadraka is all hope for extending his business in the village and is thankful to AKSSUS-OPELIP and the villagers for helping him during the time of need..

CASE STUDY 2

Title: Suru Juanga: an Inspiration for all PVTG Women

Village: Talachampi

MPA: JDA, Gonasika,

District: Keonjhar

Selection Criterion: Women Headed Household (PVTG)

IGA Activity: Grocery Store

Background

Suru Juanga is a 60 year old widow in village Talachampi of Banspal block in Keonjhar district. Suru started working day in and day out to make a living for her and her two children after her husband's death. She wanted them to continue with their studies so that they can be economically independent. She had no special skills to earn money for which she worked in others agricultural land as a labour.

With advancement of age, she found it difficult to continue as a labour and decided to send her son outside the state to work and earn for the family. For some time, her son supported the family working outside the state.

Intervention of OPELIP

In the year 2020, Suru attended a meeting organized by Juanga Development Agency where she was selected as a beneficiary to undertake income generation activity for her survival. Being the head of a Women Headed Household she received Rs 22500/- grant- in aid from OPLELIP and added Rs. 2700/- of her own to open a grocery store in the village. Since then she has diverted more time to develop it into a full -fledged business.



Impact on Livelihood

Presently, Suru's son helps her in procuring grocery items from the nearest marketplace and manages the shop as well. With help of her son, she now earns around Rs. 3500/ profit from the shop. Using the profit amount, she has opened a snacks stall in a proximate area in the village. This has enabled her to live independently and finance her daughter to pursue her studies in Keonjhar. Her son has learned to manage the grocery store while she looks after the snacks stall independently.

Suru is grateful to all the agencies who helped her to have a livelihood and give her son a chance to lead a dignified way life.

CASE STUDY 3

Title: Laxman Baithad: Livelihood in essence, is life itself (SC)

Village: Bari,

MPA: LDA Morada

District: Mayurbhanj

Selection Criterion: Poorest of the poor, Landless

IGA Activity: Fish Cutting Centre



Background

Laxman Baithad is a 45 year old landless farmer of Bari village in Morada block of Mayurbhanj district. Laxman worked as an agricultural labour in order to make a living and supported his family. As it was very difficult on his part to support his family with his very little earning, he was always in search of an alternate livelihood option which could further some additional income.

Intervention of OPELIP

Looking at the precarious financial condition of Laxman the VDC recommended his name, in year 2023 to undertake income generation activity as an IGA beneficiary. Bari, being a roadside village, Laxman chose to take up 'fish cutting' activity as a livelihood option. On behalf of OPELIP he availed Rs.27000/ grant and added Rs.3000/ to start a business.

Impact on Livelihood

Presently he buys fish every day from Suliapada and sells it in his village. People from around 7-8 neighboring villages buy his fish regularly. He also goes to the nearby market place to sell the fish. His per day profit amount is in the range of Rs.400/-500/ .This income has made him an economically independent person who is able to support his children with their day-to-day needs along with their education.

CASE STUDY 4

Title: Dambaru Majhi, from herder to Business Owner

Village: Harekrushnapur, Chhatrapur ,

MPA: KKDA, Lanjigarh

District: Kalahandi

Selection Criterion: Physically Challenged

IGA Activity: Grocery Store

Background

Dambaru Majhi, is a 35 year old person lives in Harekrushnapur village of Lanjigarh in Kalahandi district. He became physically challenged after being affected by polio in childhood. Unlike any other able-bodied person he was not able to find work for his livelihood. He took up herding as his livelihood option.



Intervention of OPELIP

He along with his wife and two minor children used to manage whatever food item or grains are given to him in return of his service. It was a miserable life for him until in year 2019, the VDC selected him to be a beneficiary of the income generation scheme. After his selection, he was oriented for the business activity on behalf of the facilitating agencies. He learnt basic calculation skills, product procurement and marketing skills from the agency before starting the business. Subsequently, he was sanctioned Rs. 27000/ grant in aid for a grocery shop. He added Rs.3000 to the grant amount and started the small business.

Impact on Livelihood

Presently, he earns Rs.3500/-Rs.4000/ profit money from the business. With the earning from the shop, he has been able to lead a comparatively dignified life which he feels is far better than the earlier one.

CASE STUDY 5

Title: Dambaru Chalan, Fight against Life's Odds

Village: Badadural, Khairiput

MPA: BDA, Mudulipada,

District: Malkangiri

Selection Criterion: Poorest of the poor SC

IGA Activity: Variety Store



Background

Dambaru Chalan son of Bhikari Chalan lives in village Badadural, khairiput in Malkangiri district. He is 45 years old, landless person and has a family of two children and wife. Being landless and differently able, he used to manage his family with great difficulty. He was not getting any work opportunity in his village and in surrounding areas. Due to his physical limitations, he was not able to do any laborious work.

Intervention of OPELIP

Covid -19 made Dambaru's life more vulnerable. The VDC contacted him during the time of his difficulty in year 2022. He was appraised of the OPELIP program and the benefits thereof. As Dambaru was in search of work which would suit his health condition, he gave his consent to the proposal. The VDC selected him for the income generation scheme assisted by OPELIP. On 15th March 2022, he was sanctioned Rs. 27000/grant for a grocery store. He added another Rs.3000/ for the shop and started working on it.

Impact on Livelihood

Presently, around 150 to 170 houses of nearby villages depend on Dambaru's grocery store for their daily requirement. Along with grocery, he has started selling paddy, Ragi and other millets in his shop. Dambaru, now earns Rs. 4000/-Rs.5000/ profit from the shop. His wife helps him in the work whenever he goes out to buy grocery items or for any other work. Together they are able to his fight his disability and are proud owner of a variety store.

CASE STUDY 6

Title: Madhab Hantal-There is always a way out

Village: Laktiguda, Kudumulguma

MPA: DDA-Kudumulguma

District: Malkangiri

Selection Criterion: Physically Challenged ST

IGA Activity: Variety cum Fancy Store

Background

Madhab Hantal belongs to Laktiguda village of Kudumulguma block. He is a Scheduled Tribe person having 50 percent disability. Before getting assistance from OPELIP, Madhab used to work as a labour in the nearby villages. Being a disable person he was not able to do any tedious work. He was also unable to move long distances to earn a living. His wife was working hard to support their family.



Intervention of OPELIP



During year 2019, Madhab's name was selected as IGA beneficiary in a meeting conducted by VDC in the village. He was oriented to acquire basic skills of calculation and book keeping. He and his wife learnt the basic skills quickly and were ready to take up the activity. Later he got an assistance of Rs, 27000/and added Rs.3000/ to open a grocery

store in the village.

He also invested another Rs.15000/ to expand his business. His wife now helps him in his business which is flourishing day by day.

Impact on Livelihood

Madhab's shop is very close to road which is accessible to 2-3 nearby villages. In order to give an alternate choice of weekly market he has added paddy, millets and fancy items in his store. From his profit money, he could buy a refrigerator so that he can keep perishable items and cool soft drinks for the customers. Now he earns Rs, 5000/profit per month and has bought a Motorcycle to run his business. Presently, he and his wife are able to afford their children education, good food and a dignified life as compared their earlier time.

CASE STUDY 7

Title: Lingu Rauto is an Example for all

Village: Tubarada

MPA: LSDA Serango

District: Gajapati

Selection Criterion: Physically Challenged, PVTG

IGA Activity: Variety Store

Background

Lingu Rauto, a disable person from Tuburuda village of Gumma block, was a petty trader. Financially and physically he faced many challenges to manage his business. His wife and 18 year old son used to help him in the work but not much was achieved.



Intervention of OPELIP

In the meantime, he came to know about the income generation activity support of OPELIP through VDC, and applied for it. On 10.03.23.he got the assistance of Rs.27000/ from OPELIP to renew his business. He added another Rs.3000/ initially to it and started a full -fledged shop. He added item like racks, chair etc borrowing money from others.Since then he never looked back.

Impact on Livelihood

With the profit money, he could repay his small loans and buy a refrigerator for his shop. Now he earns Rs.4000/-Rs.5000/ profit per month. His son and wife are also helping him in the work. His son goes out to get the grocery items and manages the transportation work on his father's behalf. Lingu attends the shop while his son and wife make arrangements to run the business smoothly. At present the value of his shop is around Rs. 200000/.He now aspires to have an extension of a variety store in his shop.

CASE STUDY 8

Title: Yashobant Nayak from an unemployed man to a successful store owner

Village: Seegada, Pallalahada

MPA: PBDA, Jamardihi,

District: Angul

Selection Criterion: Physically Challenged, PVTG

IGA Activity: Grocery Store and poultry unit

Background

Yashobant Nayak was affected by polio in his childhood. One of his legs was affected and has difficulty in walking. After marriage, his wife took all the responsibility of the house as Yashobant was not able to support the family financially. He took to alcohol and became an addict over a period of time. His wife was very much disappointed as Yashobant and their 4 year old son needed her care as well as financial support.

Intervention of OPELIP

In the year 2020 she came to know about the income generation activity of OPELIP through the local NGO. While she was trying to get some financial support, the VDC selected Yashobant's name as one of the IGA beneficiary. Later he got the support of Rs.18000/-, from OPELIP and added another Rs.2000/- to started the Grocery unit. He contributed Rs.5000/- in terms of labour.

Impact on Livelihood

Presently, Yashobant's grocery store is a full-fledged store having all the grocery items, a refrigerator to store perishable items and a poultry unit at the back side of the shop. This shop is able to fulfill all the immediate needs of the village. Even the nearby villagers come to yashobant's store to buy grocery items and poultry whenever there is need. Yashobant's wife is a busy working woman now having to handle, her house, the grocery store, poultry unit and her 4 year old son. Yashobant, helps his wife and is devoting time to look after the grocery shop as well as the poultry unit. Now they earn Rs.4000/-Rs.5000/- profit from the shop and are able to send their son to school amid all these hectic activities. Yashobant is no longer an alcoholic person and his wife an empowered PVTG woman who can support her family on her own.



CASE STUDY 9

Title: Lambodar Juanga : IGA support keeps the life lively

Village: Guptaganga,

MPA: JDA Gonasika

District: Keonjhar

Selection Criterion: Community Service Provider,PVTG

IGA (CSP) Activity: Artisan, Stone Carving

Background

Keonjhar district is full of natural resources and is a tribal dominated district. In this district, Gonasika is very much known as a place of tourism. Juanga, one of the PVTG communities of Odisha reside in 6 panchayats of the Gonasika hills. In 1978, Juanga Development Agency was established for all round development of the Juanga community. In this area, in Gonasika Panchayat, an artisan called Lambodar Juanga lives in Guptaganga. Lambodar's family includes wife, two minor children and his mother.

Lambodar was working as a daily wage laborer in the nearby villages in order to support his family. With his very limited income it was very difficult for him to manage his family of 5. He was not able to find regular income in the area.

Intervention of OPELIP

In 2021, team from Scheduled Caste Scheduled Tribe Research and Treaning Institute (SCSTRTI), Bhubaneswar visited the area to identify artisans of the area in the field of traditional tribal art and craft. Lambodar attended the meeting and was keen to interact with artisans of different region. This motivated him further to produce new designs and products.



Impact on Livelihood

While he was waiting for an opportunity of a sustainable livelihood, JDA Keonjhar in consultation with leading NGO WOSCA through OPELIP reached out to him. Under the banner of 'Lambodar OPELIP Unnayan Sangha' he was identified for IGA support (CSP) and was sanctioned Rs.40000/for 'Stone Carving' work. Presently, he collects raw material from Kesara village of Mayurbhanj district and from Harichandanpur block of Keonjhar district. Now he earns Rs.400-Rs.500 per day after seed capital. Banspal being a tourist place he is able to sell his art there. His art gets recognized by the tourist most often. This work has raised his self esteem an artist and he gets regular income from it.

CASE STUDY 10

Title: Paper plate unit uplifts the lives of Dongria Kandha Women

Name of the beneficiary target group: Maa Mangala SHG

Village: Khajuri

MPA: DKDA, Chatikona

District: Bisam Cuttack

Processing Units Activity: Paper Plate Unit

Background

Khajuri is a small village in Kurli panchayat in Bisamcuttack block of Rayagada district. The women members of these villages collect ‘siali leaf’ from the nearby forests and sell it in the local market. It is abundantly available in the Niyamgiri hills in Dangaria areas. There is also huge demand of Siali Leaves in the local market throughout the year in the Panchayat area. After the formation of SHG the women members were engaged in leaf collection and sale but in a less organized manner. Keeping in view the availability of the raw material the group proposed to have a Khali press unit at Khajuri in the year 2020-21. They planned to prepare 18 inches stitched khali and also pressed Kahali with help of a machine. As the group was functioning successfully in the village and raw material was available to them easily, it was decided by the VDC and GPLF to support the group to start a ‘Siali Leaf Plate Unit’ in the village. The unit was set up with a grant in aid of Rs.250000/ in the name of ‘Maa Mangala SHG consisting of 12 members.



Intervention of OPELIP

The members were given training to run the machine independently. Initially, the group members were very much apprehensive to operate it but with repeated training, they could manage to operate it on their own. After repeated follow up they started operating the machine and produce good number of plates. The SHG members were excited this time and soon after the agricultural work they keep themselves busy to procure raw material in a cheaper rate to generate more profits. Though there was demand in the nearby market during the time of marriage and other functions, the plates seemed slightly pricey in comparison to paper plates. Collecting leaf and managing the unit along with the household chores was becoming very time consuming for the group members. Moreover the price and local demand was in favor of paper plates. So the group switched to paper plate unit in 2020-2021. In the year 2021 the group had a profit of Rs.36950/.

Presently, the profit amount is kept in the pass book and is given to members on credit during the time of need. The unit is managed well by the group members. The maintenance cost is low for which they are able to save the profit amount. The SHG members are very much thankful to the OPELIP and DKDA officials for encouraging them in new livelihoods opportunities.

CASE STUDY 11

Name of the beneficiary target group: Tarini Joint

Liability Group

Village –Saria,Banspal

MPA: JDA, Gonasika

District: Keonjhar

Processing Units Activity: Oil Processing Unit

Background

Joint Liability Group is an informal group comprises of 4 to 10 members/small farmers for availing bank loan either individually or through group. In village Saria of Banspal Block, a 5 member JL Group was formed to avail the facility provided through different programmes. The members of this group belong to Juanga PVTG community. Villagers in this area grow different kinds of oil seeds like mustard, rasi, khasa and sell it in a throw away price. They struggle hard to get pure oil for their consumption. The members with consultation with local VDC, NGO, MPA authorities decided to set up an ‘oil processing unit’ in the Village



Intervention of OPELIP

In 2019 the ‘Oil Processing Unit’ was initiated in the village by Tarini Joint Liability Group. In the same year, after a thorough discussion with the VDC, local NGO and representatives of the MPA, it was decided that an amount of Rs.2,50,000/ will be sanctioned to the group. Accordingly a business plan was developed.

As the members of the group are very active, the amount was sanctioned on 25.04.2019 to the group.

Since then, during the season, the group members

harvest oil seeds like mustard, rasi, khasa and extract oil from it. They charge Rs.7/ per kilogram to mill the oil seed. The waste material is also sold for Rs.17/ per kilogram. Now the villagers use the service of the mill to extract oil in small quantity. There is fluctuation in electricity supply in the area because of which they decided to run machine using diesel. The group engages a mechanic from



outside whenever there is any problem in the machine. The local NGO facilitates in finding solutions to mechanical problems during their time of need. They distribute the profit amount among themselves after meeting the maintenance cost.

CASE STUDY 12

Name of the beneficiary target group: Maa Mangala SHG

Village –Dhansole

MPA: LDA Moroda

District: Mayurbhanj

Processing Units Activity: Sala leaf plate Unit

Background

Maa Mangala Self Help Group started as a small saving group to support the members in the time of need. It is a all women group who manage their, Sal Leaf Plate Unit, successfully since 2017. During year 2017, with help of local NGO, the group got an assistance of Rs.225000, to setup the 'Khali Processing Unit' The members of this group collect leaf from the nearest forest and bring it to the pressing unit. After finishing their household chores, they go to the forest and collect Sal Leaf. They press their procured leaf operating the machine manually. They help each other in the work but do the work as per their collection. They sell the plates at a price of Rs.150/. Per 50 plates. Suppliers from West Bengal collect the plates from the unit itself almost every day. The group members are able to make a profit of Rs.1200/-1500 a month from this business. They even sell unstitched leafs at a price of Rs. 100/per 80 pieces. After keeping some amount (aroundRs.600/700) in the bank, they distribute the profit money. The SHG members are happy to be engaged in the activity through out the year which give them regular earning.



CASE STUDY 13

Name of the beneficiary target group: Maa Tulasi SHG

Village: Tangankona

MPA: KKDA Lanjigarh

District: Kalahandi

Processing Units Activity: Lemon Grass Oil Unit

Background

Maa Tulasi SHG is a 10 member women group started as a savings group initially to support the members financially during the time of need. The members of the group were earlier engaged in agriculture and live stock rearing activities for their livelihood. Most of them are marginal farmers and were trying different cash crops in their land from time to time. The result was not so promising most of the time.

With help of the local NGO, OPELIP and VDC they discussed about different opportunities available to them to carryout

economic activities. Finally they were convinced to start a lemon grass oil processing unit in the village. Accordingly they finalized the site of the unit and other arrangements. In year 2019, the field representatives of OPELIP organized a meeting in the village, where the process and benefit of a lemon grass unit was discussed with the group members. Later, the group members agreed to take the assistance of Rs.650000/ to set up the unit in the village. The group members were given training to cultivate the grass, to harvest it and to extract the oil from it.



Intervention of OPELIP

Presently they harvest grass three times a year to extract oil. The profit amount in one harvest is Rs.50000/. From the amount they spend Rs.20000/on labor and other maintenance cost. Each day, 5 members take the responsibility to supervise the work. On rotation basis the members contribute time for the unit.

CASE STUDY 14

Title: Achievement of SHG

Name of the beneficiary target group: Maha Mayee SHG PVTG, Saura (A)

Village-Andanda

MPA: TDA, Tumba

District: Gajapati (Patrapur)

PEF Activity: Tent House

Background

Maha Mayee SHG, of Andanda village belongs to Buratal Panchayat of Patrapur block. This 10 member SHG was started in the year 2018 as a savings group. The members then saved Rs, 100/ a month to avail loan during the time of need. In spite of the busy work schedule, the group members devote time to conduct meeting on the schedule date and keep the record books updated. The group has a very good rating of 'A' and the group members work hard to keep up the rating.

Intervention of OPELIP

During year 2019, with help of the local NGO, OPELIP officials, VDC conducted a meeting in the village. The members discussed about many business options open to them in the changing market situation. After thorough discussion, the members decided to take up 'tent house' activity as a group activity through GPLF loan. The group found there was no tent house in the nearby villages for which they hire the services from far of villages. There is huge demand of the service in the local area. On 21.11.2021, Rs.150000 was sanctioned to the group members. Since then the group members rent out the materials to the nearby villagers during the time of occasion. The materials include Dari, chair, table, utensils, fan and other relevant materials used particularly in marriage, birth and death ceremonies. The group members are grateful to the agencies who supported them to initiate the work, orient them to work in a organized manner.

The group members purchased tent house items like utensils, Dari, table and chair, tent and other useful items using the loan amount. There is huge demand of the tent house materials especially during marriage season. The group members have divided the work among themselves. Works like store, transportation, accounts keeping are divided by the members of the group. They work collectively to earn a profit during peak season. They are able to earn a profit of Rs.50000/- to 60000/- in a season.

CASE STUDY 15

Title: PEF Maa Padrukuda SHG (10 Member PVTG, SHG)

Village-Kinjimjodi,

MPA: DKDA, Chatikona

District: Bissam cuttack

PEF Activity: Goatery Unit (SHG,Rating-B)



Background

Kinjimjodi is a village in Panchadaguda Panchayat of Bisamcuttack block in Rayagada district. It is a small village in Niyamgiri hills inhabited by 37 Dangaria Kandha Families. Being excellent horticulturists, these families grow plantain, orange, cabbage, ginger, tapioca etc to earn their livelihood. They sell the fruits and vegetables in the nearby weekly market. Along with this they also depend on livestock rearing for their livelihood need.



Intervention of OPELIP

Maa Padrukuda SHG was started in the year 2020 by ten PVTG women of the village Panchadaguda to seek financial help in the time of need. Being a good rated SHG, all the OPELIP officials, LI, VLW, CRP of the area were in touch with the group members. These functionaries conducted a meeting in the village and made the SHG members aware about the PEF intervention.. Initially the members were not interested but after repeated persuasion the members approached the LRFO and SM of OPELIP. Accordingly, the business plan was developed in consultation with AKSSUS-OPELIP-DKDA officials and Rs.100000/ was sanctioned on 2023-as loan amount. Each member purchased 2 goats for Rs. 10000/.



Based on this AKSSUS-OPELIP-DKDA staff conducted a training programme on goat rearing, goat vaccination and treatment of diseases. All mothers of the SHGs jointly bought about 20nos goats from their PVTG community. They constructed a goat shed in the village to keep the goats together. Meanwhile, the Livestock Inspector and OPELIP-staff helped them get their goat vaccinated and insurance in time. SHG Members decided among themselves to graze the goats on rotation basis. Ms.Kudunji Wadaka and Ms.Landi Wadaka divide the work of taking out the goats for grazing. After a few mortality, in the financial year 2021-22, and the herd size has increased. Now the goats have given birth to new kids and the number has gone up to 42. The members have repaid their loan up to Rs.6000/ and are happy to take up the activity..

Chapter-V

Conclusion and Recommendations

The study report is compartmentalised into 5 chapters excluding executive summary. Chapter-I is the introduction and background covering study Purpose, objectives, approach and methodology and study limitations. Profile of select PVTGs, their socio-cultural practices and livelihood, Development issues and ongoing development interventions are reflected in chapter-II. Chapter-III is on Impact assessment of PEF, IGA & Processing unit activities on livelihood enhancement of PVTGs in Odisha. Success case studies are covered in chapter-IV. Conclusion and suggestive recommendations are placed in chapter-V.

Key findings of the study are mentioned below:

5.1. KEY FINDINGS

IGA

- ✚ Out of 248 beneficiary houses, 176 (71%) are PVTG houses.
- ✚ Among the beneficiaries, 190(76.62 %) are literate.
- ✚ IGA beneficiaries include poorest of the poor' 146(**58.87%**), widows 13(5.27%), destitute 1(0.40), women headed household 8(3.23%), physically challenged 17(6.85%), unemployed youth with skill 41(16, 53%), landless 22(8.87%) and others 3(1.21%).
- ✚ Most viable business options of IGA include "Grocery Store' 82(33.06%), Carpentry and Black smithy 35(14.11%), Tailoring shops 27(10.87%), Xerox and computer shop 19(7.66%), Milling unit 3(1.21%), Bamboo and Handicraft Products 1(0.40%), Enterprise activity 1(0.40%), repairing shops 1(0.40%), Traditional Art and Painting, Handloom 1(0.40%).
- ✚ Around 171(68.95%) beneficiaries have received training and the rest 77(31.05%) are yet to receive such trainings.
- ✚ Beneficiary contribution in terms of kind is (55.03%) and cash (33.67%).
- ✚ Of the total, 99(39.92%) get the items from the wholesale market, 64(25.81%) beneficiaries procure the raw materials/items from nearest market, 77(31.05%) from block head quarter and 8(3.23%) get from dealers' point.
- ✚ Out of 248 beneficiaries, 205(82.66%) beneficiaries market their product/items in the village itself.

Impact of IGA at a Glance

Sl.No	Particulars	Magnitude in %
Impact of IGA (Economic Impact)		
1	Monthly income after IGA support (Rs.2001-Rs.5000/-)	36.29
2	Increased volume (stock) of IGA	91.13
3	Add on services or initiated additional business	37.50
4	Provided Employment or engagement to new person in the locality	20.56
5	Networking with other businessman to supply same material in large quantity	14.92
6	Purchased business Assets	93.55
7	Started new business or new income sources	34.27
8	Increased household assets	87.90
9	Invested in house construction or Repairing	90.32
10	Debt redemption (previous loan repayment)	66.94
Impact of IGA (Social Impact)		
1	Taking decision at Household level	94.76
2	Influence other households to participate in VDA or VDC	97.98
3	Participating in VDA or VDC meeting	98.39
4	Better access to health facility	87.90
5	Provided better education to the children	74.19

Source: Field Survey 2023

PEF

- ✚ Of the total, 160(98.77%) are aware about PEF loan and its purpose.
- ✚ PEF loan utilisation in group is 123(75.93%) and individually 39(24.04%).
Loan utilisation for core business is 89(54.945%), livestock production 38(23.49%), and agricultural purpose 34(20.99%).
Out of 162 SHGs, 154(95.06%) book keepers have received training and 8(4.94%) are yet to receive training.
- ✚ Also 140(86.42%) SHGs could understand the contents in training and 22(13.58%) have no clarity about the contents.
- ✚ Of the total, 145(89.51%) need further training on skill development.

Impact of PEF at a Glance

Source: Field Survey 2023

Sl.No	Particulars	Magnitude in %
Impact of PEF (Economic Impact)		
1	Purchased asset	91.98
2	Started new business	56.79
3	Reduced migration	93.83
Impact of PEF (Social Impact)		
1	Taking decision at Household level	98.15
2	Participating in VDA/VDC meeting	99.38
3	Afford better education of the children	90.12
4	Better access to health facility	76.54

Processing units

- The groups involved in 'Processing Units' are mostly SHGs 68(91.89%).
- PVTG members constitute 76.05% in target groups.
- Out of 74 processing units, 73 units have been installed properly.
- One unit in BDA Mudulipada is not yet installed due to electricity problem.
- Location of PU inside the village is 70(94.59%) and outside village 4(5.41%) .
- Of the total, 71(95.95%) units are functional and 3(4.05%) are defunct.
- Out of 74 units, 45(60.81%) are operated by members, 15(20.27%) by group leaders and 14(18.92%) by hired persons.
- Of the total, 54(75.68%) are run by electricity and 18(24.32%) by Diesel.
- Out of 74 units, 54(77.03%) units have fixed and secure power supply and 17(22.97%) units need some renovation.

Impact of PU at a Glance

Sl.No	Particulars	Magnitude in %
Impact of PU (Economic Impact)		
1	Expansion of business	54.05
2	Purchase of additional machinery	10.81
3	Loan amount increased	9.46
Impact of PU (Social Impact)		
1	Reduced drudgery among members	90.54
2	Reduced drudgery of others	86.49

Source: Field Survey 2023

The impact of all the said interventions was also documented by recording success case studies. The abstract of success case studies is indicated in **Table 5.4**

Table 5.4 Case Studies at a glance

Sl. No	Name of MPA	Name of Target/group	Caste	Selection Criterion	Name of the Activity	IGA/ PEF/ PU
1	DKDA, Chatikana	Biju Kadraka	PVTG	Poorest of the poor	Grocery Store	IGA
2	JDA, Gonasika,	Suru Juanga	PVTG	Women Headed Household	Grocery Store	IGA
3	LDA Morada	Laxman Baithad	SC	Poorest of the poor, Landless	Fish Cutting Centre	IGA
4	KKDA, Lanjigarh	Dambaru Majhi		Physically Challenged	Grocery Store	IGA
5	BDA, Mudulipada,	Dambaru Chalan	SC	Poorest of the poor SC	Variety Store	IGA
6	DDA-Kudumulguma	Madhab Hantal	ST	Physically Challenged ST	Variety Store	IGA
7	LSDA Serango	Lingu Rauto	PVTG	Physically Challenged, PVTG	Variety Store	IGA
8	PBDA, Jamardihi	Yashobant Nayak	PVTG	Physically Challenged, PVTG	Grocery Store and poultry unit	IGA
9	JDA Gonasika	Lambodar Juanga	PVTG	Community Service Provider, PVTG	Artisan, Stone Carving	IGA
10	DKDA, Chatikona	Maa Mangala SHG	Mix	Feasibility of the Project	Paper Plate Unit	PU
11	JDA, Gonasika	Tarini Joint Liability Group	Mix	Feasibility of the Project	Oil Processing Unit	PU
12	LDA Moroda	Maa Mangala SHG	Mix	Feasibility of the Project	Sala leaf plate Unit	PU
13	KKDA Lanjigarh	Maa Tulasi SHG	Mix	Feasibility of the Project	Lemon Grass Oil Unit	PU
14	TDA, Tumba	Maha Mayee SHG PVTG	PVTG	Credibility of SHG	Tent House	PEF
15	DKDA, Chatikona	Maa Padrukuda SHG	PVTG	Credibility of SHG	Goatery Unit	PEF

Source: Field Survey 2023

5.2. GAPS AND SUGGESTIONS

There are some gaps reported in implementation process of IGA, PEF and PU interventions during field study. The following are the gaps and emerging suggestions:

Income Generating Activities (IGA)

Releasing the IGA grant in phased manner

In case of IGA, the entire grant amount is credited to the beneficiary account once he/she gets selected to take up the activity. It is observed that sometimes the beneficiaries utilise their grant money for consumption purposes like health emergency or any family occasion without prior intimation to the supporting agencies.

The grant amount is exhausted in the process. Therefore, it would be better if the grant is released in phased manner depending on the progress of the work. This kind of funding mechanism can bring to expand the business activity significantly.

✚ ***Requirement of more Fund***

Looking at the impact on the incremental income due to IGA, beneficiaries pledged that more fund either in terms grant or loan could enhance their livelihood option.

✚ ***Monthly review by MPA***

The beneficiaries have the opinion that the MPA supervision should be more rigorous. This not only will enable the beneficiary to correct the flows in time but also allow them to be in touch with the authorities.

✚ ***Appropriate Beneficiary selection***

As reported, selection of beneficiaries is done in a hurried manner for which some of the deserving persons are deprived of getting a chance to avail the benefit under IGA supported by OPELIP. Therefore, it would be more appropriate to take time and select beneficiaries taking into consideration the wellbeing analysis of the houses and views of the stakeholders during the time of selection.

✚ ***Not properly monitored by the VDC***

VDC is involved during the beneficiary selection process but after the inception of the activity, there is no proper supervision by the VDC. Regular supervision by the VDC would further empower the beneficiaries to expand their business activity and utilise the fund properly.

✚ ***Training Programmes***

Training programmes are organized for beneficiaries on simple calculation and record keeping for every business activity. The beneficiaries though trained, lack expertise as they are mostly less educated. The beneficiaries need more training on conceptual clarity, business plan development, raw material procurement and market linkage.

Frequent training on simple calculation and record keeping should be organised at least -once in a quarter.

PVTG Empowerment Fund (PEF)

✚ Timely Loan Recovery

Most of the programs in MPA areas are run through grant in aid by different departments in convergence programmes. Therefore, ensuring loan recovery is a difficult task on the part of the implementing authorities in case of PEF activities. Though OLM and OPELIP work together, loan recovery in case of PEF is done by OPELIP -CRPs mostly. As observed in the field, the OPELIP- CRPs is over-burdened with as the beneficiaries are reluctant to repay the loan amount in time. There is inadequate participation of OLM or GPLF in loan recovery follow-ups. OLM and VDC can form a **combined committee** to supervise the work of PEF specifically.

✚ Banking facility/ Help of Bank Mitra at GP level

It is observed that banks are mostly in far off places in MPA areas for which the beneficiaries have to walk long distances to avail the facility. Sometimes, it is more than 20 kilometers away from their home village. In order to reduce their burden, it would be more convenient to make arrangement of '**Bank Mitra**' facility available at their disposal.

✚ Sanction of PEF loan

It is reported from the field that SHGs' grading is taken into account prior to selection of the groups for economic activity. However, prior to sanction of loan to SHGs, **proper skill assessment** of the SHGs will add for effective implementation of PEF programme.

✚ Training on simple accounting

SHG members hardly manage the accounts and transactions of loan. They lack knowledge on simple calculation and record keeping. Hence, they depend on facilitating agencies in this regard. Therefore, **frequent training on simple accounting** should be provided to them on quarterly basis.

Personal Loan arrangement

Loan for personal reasons (health, marriage, and death) is also necessary as reported by the members in the FGDs. As the interest rate is less in case of PEF loan (GPLF loan 7.5% but PEF loan is 2%) the beneficiaries can avail the same in the time of urgent need. So, there should be **some arrangement to avail personal loan** from PEF.

Loan repayment issues after sudden death of beneficiary

It is observed in the field that the beneficiaries are concerned about the loan recovery after an untimely death of a beneficiary having outstanding amount. So, there should be some mechanism to be developed for loan repayment in case of an unforeseen death of any beneficiary.

Processing Units

Uninterrupted electricity supply

Uninterrupted electricity supply is a major problem in MPA areas. Therefore, processing units are either run by electricity or by diesel. Keeping in view, the power fluctuation situation, some of the units prefer to use Diesel instead of electricity though use of diesel is expensive for them. Electric motor for machines with **power alternative** should be provided to the processing units.

Machine repairing training

In some cases, processing units remain defunct when machines are out of order. Therefore, it is necessary to impart **machine repairing training** to selected potential members, who would be able to repair the machines without waiting for hired mechanics.

Exposure visits to model processing Units

Though exposure visits are part of the programme, it is high time to organize more and **more trainings and exposure** visits for the members to model processing units for replication of the successful units.

Safety and security of PU building

It is noticed that roofs and walls of the houses are not safe to accommodate machines of the units. Houses mostly found **dilapidated and unsafe** for electricity connection. Especially in rainy season, the units become very unsafe to operate. Fixed and secure power supply is highly needed for the safety of the community.

All season activity for PU

Processing units in the select areas remain limited to local raw material support and market linkage. More often, this results in seasonal activity of the processing units. It is therefore essential to ensure round the year business activity of the processing units.

CONCLUDING REMARKS

The study indicators show the livelihood enhancement interventions implemented by OPELIP has impacted positively on the life and livelihood of the PVTGs in the study MPAs. The social and economic life of the beneficiaries/target beneficiary groups have changed towards better. As reported, their income has increased. Changes in occupational pattern from previous activities to OPELIP supported IGA give more income to the beneficiaries. Now, they have switched to OPELIP supported activities as their primary occupation. Value has been added in terms of business stocks, purchase of assets and expansion of business. IGA beneficiaries are interested to contribute even more than 25% of total contribution in business. This indicates success and sustainability of the intervention. It is also reported that there is reduction of migration among PEF SHG members. The migration status of the family members indicates change in economic condition of the family. Earlier, they were moving out in search of income opportunity but are now engaged in business activity within the village. It is a positive trend that the PEF supported livelihood options are making villagers self-reliant and helping reduce migration. The Processing Units have good impact on drudgery reduction as earlier they had to carry their grains to a far off place for milling, had to walk miles to get necessary items for day to day requirement. All the individual beneficiaries/Target beneficiary groups supported by the OPELIP are hopeful about the sustainability of the economic activities. It is important to mention here that continuous review/ monitoring and frequent trainings are the key aspects to make the said interventions more successful.

References

- Particularly Tribal Group of Odisha, prepared by SCSTRTI, Odisha, 2020.
- Household and Population figure, Census of India 2011.
- “Base Line Survey of all PVTGs in the Micro Project Area & it’s Surroundings and reported Places outside the Micro Project Areas’ prepared by SCSTRTI, Odisha, 2018.
- Website Sources from Ministries of Tribal Affairs & Development, Department, Govt. of Odisha .
- Website Sources: www.opelip.org

APPENDICES
Appendix IGA

Table 1.4 BDA, Mudulipada

GP	Village	IGA		PEF		PU	
		Universe	Sample	Universe	Sample	Universe	Sample
Andrahal	Andrahal	9	4	4	2	1	1
	Badabel	5	3	2	2	2	1
	Dumuripada	7	4	2	2	3	2
Badadural	Angel	4	3	0	0	1	1
	Badadural	5	3	2	2	0	1
	Podipada	7	3	1	1	3	1
Mudulipada	Badapada	6	3	2	2	2	2
	Kichapada	4	3	1	1	1	1
	Kirsanipada	0	0	2	2	0	0
	Mudulipada	12	3	3	2	2	0
	Pindajanger	0	0	0	2	0	0
BDA Mudulipada		59	29	19	18	15	10

Source: Field Study 2023

Table 1.5 DDA Kudumuluguma

GP	Village	IGA		PEF		PU	
		Universe	Sample	Universe	Sample	Universe	Sample
Jantri	Jantri	4	2	1	0	1	1
	Disariguda	2	1	1	1	0	0
	Totaguda	6	2	1	1	0	0
Andrapally	Orapadar	7	2	2	2	1	1
Kudumulugumma	Majurilendi	0	0	0	0	1	1
	Baliguda	2	1	3	0	0	0
	Gotiguda	7	2	0	0	0	0
	Laktiguda	3	1	3	2	1	1
	Padiapally	3	3	3	2	0	0
	Pakhanagua	3	2	1	2	0	0
	Doraguda	2	0	0	0	1	1
	Kantasar	3	0	0	0	1	0
Nakamamudi	Badaankiaguda	7	2	4	0	1	1
	Damadrabeda	9	2	3	2	0	0
	Gangapada	8	1	6	1	1	0
	Koning (Kaning)	5	2	3	2	0	0
	Nakamamudi	6	1	4	0	1	1
	Nilapari	19	3	10	2	0	0
	Barlubandha	5	0	2	0	1	1
Rasabeda	Oringi	15	1	3	0	0	0
	Muduliguda	21	0	3	1	1	1
DDA Kudumulugumma		137	28	53	18	11	9

Source: Field Study 2023

Table 1.6 DKDA Chatikona-B

GP	Village	IGA		PEF		PU	
		Universe	Sample	Universe	Sample	Universe	Sample
Chancheraguda	Bedeiliguda	3	3	1	1	0	0
	Chancheraguda	3	3	3	2	1	1
	Kinjamjodi	1	1	3	3	1	1
	Souraguda	6	2	1	0	0	0
Daliakuji	Daliakuji	1	1	0	0	0	0
Daliakuji (Hatmuniguda)	Dabu Tikarapada	2	3	2	2	0	0
	Goilkona	2	3	4	3	0	0
	Pusuguda	2	3	3	1	0	0
Kurli	Khajuri	6	3	9	2	3	3
	Khambesi	12	3	6	3	2	2
	Kurli	6	6	3	1	1	2
	Kadragumma	2	0	3	0	1	1
	Gadtali	2	0	4	0	1	0
DKDA Chatikona - B		48	31	42	18	10	10

Source: Field Study 2023

Table 1.7 JDA Gonasika

GP	Village	IGA		PEF		PU	
		Universe	Sample	Universe	Sample	Universe	Sample
Barhagarh	Hatisila	10	3	4	2	0	0
	Saria	7	3	4	2	2	2
	Talabaruda	6	3	3	2	2	2
	Bali	6	0	6	0	1	1
Gonasika	(Talaraidiha)	12	3	4	2	0	0
	Gonasika	12	3	5	2	0	0
	Guptaganga	13	3	4	2	0	0
Talachampe	Badaradhuan	6	3	1	1	0	0
	Sarukudar	6	3	0	0	1	1
	Talachampe	8	3	5	3	0	0
	Uparsumatha	2	0	2	2	0	0
JDA Gonasika		88	27	38	18	6	6

Source: Field Study 2023

Table 1.8 KKDA Lanjigarh

GP	Village	IGA		PEF		PU	
		Universe	Sample	Universe	Sample	Universe	Sample
Basantapada	Basantapada	3	1	5	2	0	0
	Bundel	7	5	3	2	0	0
	Kansari	3	1	2	2	0	0
	Sindhilahali (Basantapada)	2	2	0	0	0	0
Baterlima	Turiguda (Baterlima)	0	0	0	0	1	1
Chhatrapur	Harekrushnapur (Bhataguda)	7	3	4	1	2	2
	Harekrushnapur	0	0	1	1	0	0
	Leptaguda	7	3	4	2	0	0
	Maskapadar	14	3	5	2	1	1
	Tangankona	0	0	0	0	2	2
Lanjigarh	Banigaon	8	3	4	2	1	1
	Goipata	8	3	3	2	0	0
	Kenduguda	9	3	3	2	1	1
Jagannathpur	Jagannathpur	0	0	0	0	1	1
KKDA Lanjigarh		68	27	34	18	9	9

Source: Field Study 2023

Table 1.9 LDA Morada

GP	Village	IGA		PEF		PU	
		Universe	Sample	Universe	Sample	Universe	Sample
Baghada	Badasole	0	0	1	1	0	0
	Gangasole (Dhobani)	18	3	5	2	1	1
	Jhatiada	8	3	0	0	0	0
	Salabani	19	3	3	3	0	0
Bhagbat Chandra Pur	Dhansola	1	1	0	0	0	0
Barakand	Bahadasahi	8	0	2	0	1	1
	Tiansi	0	0	0	0	1	1
Chiktamatia	Chiktamatia	23	3	5	2	1	1
	Ghodabandha	18	3	5	2	1	1
	Khuntapal	4	3	4	2	0	0
Kantisahi	Bari	3	2	2	1	0	0
	Kantisahi	0	0	0	2	0	0
	Dhansole	8	2	0	0	1	1
	Paternesha	29	4	5	3	1	0
Haldipal	Astia	7	0	0	0	1	1
Gadigan	Gadigan	32	0	7	0	2	1
Ufalgadia	Kalajhari	0	0	0	0	0	1
LDA Morada		178	27	39	18	10	9

Source: Field Study 2023

Table 1.10 LSDA Serango

GP	Village	IGA		PEF		PU	
		Universe	Sample	Universe	Sample	Universe	Sample
Ajayagada	Jangtar	12	3	8	2	2	1
	Luara	25	3	5	2	2	1
	Talimba	0	0	0	0	1	1
	Rudhei	18	3	5	2	2	0
Bhubani	Angada	8	3	4	2	2	0
	Arbun	10	3	5	2	1	1
	Sandan	0	0	0	0	1	1
	Sana ragidi	1	1	0	0	0	0
	Tuburda	14	1	3	2	1	1
KUJASING	ADEHEI	20	3	8	1	2	1
	Kujasing	0	0	0	0	1	1
	Jagannathpur	14	1	2	2	0	0
	JAGANATHPUR	1	1	0	0	0	0
	Londahathi	11	1	2	2	1	1
	LONDAHATI	2	2	0	0	0	0
	Sitapur	3	1	0	0	0	0
LSDA Serango		139	26	42	17	16	9

Source: Field Study 2023

Table 1.11 PBDA Jamardihi

GP	Village	IGA		PEF		PU	
		Universe	Sample	Universe	Sample	Universe	Sample
Bandhabhuin	Dudipani	14	3	6	3	2	1
	ITI	4	2	1	1	0	0
	Patamunda	4	3	3	2	1	1
Nagira	Balibahal	5	1	2	0	0	0
	Kaira	0	0	0	0	1	1
	Nagira	0	0	0	0	2	2
Pechamundi	Duipani	12	4	15	6	1	1
	Laxmipriyapur	3	1	0	0	0	0
	Nuajaganathpur	1	1	0	0	0	0
	Pechamundi	3	1	0	0	1	1
	Similipal	6	1	0	0	0	0
Saida	Dalo	0	0	0	0	1	1
Sigada	Kamparkala	3	3	0	0	0	0
	Kolipal	9	3	6	2	0	0
	Sigarh	7	3	5	2	1	0
	Timi	6	1	6	3	0	0
	Sigada	0	0	0	0	1	1
PBDA Jamardihi		77	27	44	19	11	9

Source: Field Study 2023

Table 1.12 TDA Tumba

GP	Village	IGA		PEF		PU	
		Universe	Sample	Universe	Sample	Universe	Sample
Ankuli	Ankuli	2	1	1	0	0	0
	Maduaguma	0	0	1	1	0	0
	Dhanabada	3	2	2	0	0	0
	Masanibada	3	1	0	0	1	0
	Raikhala	8	4	3	3	0	0
	Khalasahi	7	0	2	2	0	0
	Tadakasahi	1	1	0	0	0	0
Tumba	Ramachandrapur	5	0	0	0	1	1
	Babanasahi	0	0	1	1	0	0
	Badajhola	7	1	1	1	0	0
	Chakamba (H)	2	1	0	0	0	0
	Daleibila (H)	3	1	0	0	0	0
	Goudini	3	1	2	0	0	0
	Gangapur	0	0	1	1	0	0
	Saradhapur	3	1	2	1	0	0
	Saradhapur-B	0	0	1	1	0	0
	Sasana	4	2	2	0	0	0
	Sunaribada	3	1	0	0	1	1
	Bhaliasahi	0	0	1	1	0	0
Uper Buratal (H)	Uper Buratal (H)	5	0	2	0	0	0
Buratal	Buratal	7	7	2	5	1	1
	Andanda	7	2	1	1	0	0
TDA Tumba		73	26	25	18	4	3

Source: Field Study 2023

Table 3.1. Caste wise Beneficiaries

MPA Name	ST	SC	PVTG	General	Total
BDA Mudulipada	6	3	20	0	29
%	20.69	10.34	68.97	0.00	100.00
DDA Kudumuluguma	12	0	16	0	28
%	42.86	0.00	57.14	0.00	100.00
DKDA Chatikona-B	14	2	15	0	31
%	45.16	6.45	48.39	0.00	100.00
JDA Gonasika	2	0	25	0	27
%	7.41	0.00	92.59	0.00	100.00
KKDA Lanjigarh	0	0	27	0	27
%	0.00	0.00	100.00	0.00	100.00
LDA Morada	19	5	2	1	27
%	70.37	18.52	7.41	3.70	100.00

MPA Name	ST	SC	PVTG	General	Total
LSDA Serango	0	0	26	0	26
%	0	0	100	0	100
PBDA Jamarahi	5	2	19	1	27
%	18.52	7.41	70.37	3.70	100.00
TDA Tumba	0	0	26	0	26
%	0.00	0.00	100.00	0.00	100.00
Total	58	12	176	2	248
Percentage	23.38%	4.83%	71%	0.80%	100%

Source: Field Study 2023

Table 3.2. Gender wise Population

MPA Name	Male	Female	Total	Average Family Size
BDA Mudulipada	73	69	142	5
DDA Kudumuluguma	68	83	151	5
DKDA Chatikona-B	73	81	153	5
JDA Gonasika	75	91	166	6
KKDA Lanjigarh	64	74	138	5
LDA Morada	61	62	123	5
LSDA Serango	56	70	124	5
PBDA Jamarahi	56	72	128	5
TDA Tumba	74	72	146	6
Total	600 (47.20%)	674 (53.03%)	1271	5

Source: Field Study 2023

Table 3.3. Literacy status of Beneficiaries

MPA Name	Total Literates	Illiterate	Total
BDA Mudulipada	19	10	29
%	65.52	34.48	100.00
DDA Kudumuluguma	15	13	28
%	53.57	46.43	100.00
DKDA Chatikona-B	22	9	31
%	70.97	29.03	100.00
JDA Gonasika	22	5	27
%	81.48	18.52	100.00
KKDA Lanjigarh	21	6	27
%	77.78	22.22	100.00
LDA Morada	27	0	27
%	100.00	0.00	100.00
LSDA Serango	15	11	26

MPA Name	Total Literates	Illiterate	Total
%	57.69	42.31	100.00
PBDA Jamardihi	25	2	27
%	92.59	7.41	100.00
TDA Tumba	24	2	26
%	92.31	7.69	100.00
Total	190	58	248
Percentage	76.62%	23.38%	100%

Source: Field Study 2023

Table 3.3.1. Educational Attainment of Beneficiaries

MPA Name	Primary	Secondary	Higher Secondary	Graduation	Graduation and above	Total
BDA Mudulipada	13	2	1	2	1	29
DDA Kudumuluguma	15	0	0	0	0	28
DKDA Chatikona-B	14	3	2	3	0	31
JDA Gonasika	18	4	0	0	0	27
KKDA Lanjigarh	15	4	2	0	0	27
LDA Morada	18	5	4	0	0	27
LSDA Serango	12	3	0	0	0	26
PBDA Jamardihi	15	7	1	2	0	27
TDA Tumba	17	5	2	0	0	26
Total	137 (55.24%)	33 (13.30%)	12 (4.83%)	7 (2.82%)	1 (0.40%)	248 (100%)

Source: Field Study 2023

Table 3.4. Primary Occupation of the family

MPA Name	Farming	Wage Earner	Carpentry	Blacksmith	Business	Other	Total
BDA Mudulipada	23	3	1	0	2	0	29
DDA Kudumuluguma	19	5	1	1	2	0	28
DKDA Chatikona-B	23	7	1	0	0	0	31
JDA Gonasika	19	6	0	0	2	0	27
KKDA Lanjigarh	21	5	0	0	0	1	27
LDA Morada	12	14	0	0	1	0	27
LSDA Serango	19	1	3	0	1	2	26
PBDA Jamardihi	19	4	1	0	1	2	27
TDA Tumba	19	3	2	0	0	2	26
Total	174	48	9	1	9	7	248
Percentage	70.16	19.35	3.63	0.40	3.63	2.82	100

Source: Field Study 2023

Table 3.6. Category of IGA Beneficiary

MPA Name	Widow	Destitute	Women headed household	Physically challenged	Unemployed Youth with skill	Land less HHs	Poorest of the Poor	Other	Total
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BDA Mudulipada	0	0	2	0	6	7	14	0	29
%	0.00	0.00	6.90	0.00	20.69	24.14	48.28	0.00	100.00
DDA Kudumuluguma	0	0	2	4	0	7	14	1	28
%	0.00	0.00	7.14	14.29	0.00	25.00	50.00	3.57	100.00
DKDA Chatikona-B	1	1	1	4	5	1	18	0	31
%	0.00	3.23	3.23	12.90	16.13	3.23	58.06	0.00	100.00
JDA Gonasika	0	0	1	2	15	4	5	0	27
%	0.00	0.00	3.70	7.41	55.56	14.81	18.52	0.00	100.00
KKDA Lanjigarh	1	0	1	1	0	0	23	1	27
%	3.70	0.00	3.70	3.70	0.00	0.00	85.19	3.70	100.00
LDA Morada	1	0	0	1	9	3	12	1	27
%	3.704	0.000	0.000	3.704	33.333	11.111	44.444	3.704	100.000
LSDA Serango	6	0	0	1	2	0	17	0	26
%	23.08	0.00	0.00	3.85	7.69	0.00	65.38	0.00	100.00
PBDA Jamardihi	4	0	1	3	0	0	19	0	27
%	14.81	0.00	3.70	11.11	0.00	0.00	70.37	0.00	100.00
TDA Tumba	0	0	0	1	4	0	21	0	26
%	0.00	0.00	0.00	3.85	15.38	0.00	80.77	0.00	100.00
Total	13	1	8	17	41	22	143	3	248
Percentage	5.24	0.4	3.23	6.85	16.53	8.87	57.66	1.21	100

Source: Field Study 2023

Table 3.7. Type of IGA Activity taken by Beneficiaries

MPA Name	Grocery or variety store	Carpentry, blacksmith	Computer or Xerox	Tailoring and Embroidering	Milling unit	Bamboo Handicraft products	Enterprise activity	Repairing shop	Traditional art and painting, handlooms	Small Business	Total
BDA Mudulipada	8	4	2	4	0	1	0	0	0	10	29
%	27.59	13.79	6.90	13.79	0.00	3.45	0.00	0.00	0.00	34.48	100.00
DDA Kudumuluguma	13	2	1	1	1	0	1	0	0	9	28
%	46.43	7.14	3.57	3.57	3.57	0.00	3.57	0.00	0.00	32.14	100.00
DKDA Chatikona-B	12	4	6	4	1	0	0	0	0	4	31
%	38.71	12.90	19.35	12.90	3.23	0.00	0.00	0.00	0.00	12.90	100.00
JDA Gonasika	7	7	2	0	0	0	0	0	1	10	27
%	25.93	25.93	7.41	0.00	0.00	0.00	0.00	0.00	3.70	37.04	100.00
KKDA Lanjigarh	9	4	1	8	0	0	0	0	0	5	27
%	33.33	14.81	3.70	29.63	0.00	0.00	0.00	0.00	0.00	18.52	100.00
LDA Morada	15	0	3	1	0	0	0	0	0	8	27
%	55.56	0.00	11.11	3.70	0.00	0.00	0.00	0.00	0.00	29.63	100.00
LSDA Serango	3	6	0	3	0	0	0	1	0	13	26
%	11.54	23.08	0.00	11.54	0.00	0.00	0.00	3.85	0.00	50.00	100.00
PBDA Jamardihi	9	5	2	2	1	0	0	0	0	8	27
%	33.33	18.52	7.41	7.41	3.70	0.00	0.00	0.00	0.00	29.63	100.00
TDA Tumba	6	3	2	4	0	0	0	0	0	11	26
%	23.08	11.54	7.69	15.38	0.00	0.00	0.00	0.00	0.00	42.31	100.00
Total	82	35	19	27	3	1	1	1	1	78	248
Percentage	33.06	14.11	7.66	10.89	1.21	0.4	0.4	0.4	0.4	31.45	100

Source: Field Study 2023

Table 3.9. Year of IGA Support

MPA Name	2017	2018	2019	2020	2021	2022	2023	Total
BDA Mudulipada	0	0	1	1	3	24	0	29
%	0.00	0.00	3.45	3.45	10.34	82.76	0.00	100.00
DDA Kudumuluguma	0	5	1	3	4	14	1	28
%	0.00	17.86	3.57	10.71	14.29	50.00	3.57	100.00
DKDA Chatikona-B	0	0	1	8	7	13	2	31
%	0.00	0.00	3.23	25.81	22.58	41.94	6.45	100.00
JDA Gonasika	0	1	4	5	8	8	1	27
%	0.00	3.70	14.81	18.52	29.63	29.63	3.70	100.00
KKDA Lanjigarh	0	3	3	4	3	13	1	27
%	0.00	11.11	11.11	14.81	11.11	48.15	3.70	100.00
LDA Morada	1	0	2	2	0	20	2	27
%	3.70	0.00	7.41	7.41	0.00	74.07	7.41	100.00
LSDA Serango	0	1	2	2	3	12	6	26
%	0.00	3.85	7.69	7.69	11.54	46.15	23.08	100.00
PBDA Jamardihi	0	0	2	7	3	14	1	27
%	0.00	0.00	7.41	25.93	11.11	51.85	3.70	100.00
TDA Tumba	0	0	1	1	2	21	1	26
%	0.00	0.00	3.85	3.85	7.69	80.77	3.85	100.00
Total	1	10	17	33	33	139	15	248
Percentage	0.40	4.03	6.85	13.30	13.30	56.04	6.04	100

Source: Field Study 2023

Table 3.11 OPELIP and Beneficiary contribution

MPA Name	Amount of support (in Rs) by OPELIP	% to total Contribution	Total Beneficiary contribution	% to total Contribution	Total Contribution
BDA Mudulipada	774997	81.20	179400	18.80	954397
DDA Kudumuluguma	717000	71.38	287500	28.62	1004500
DKDA Chatikona-B	735700	70.15	313000	29.85	1048700
JDA Gonasika	641600	73.87	226900	26.13	868500
KKDA Lanjigarh	660000	71.86	258500	28.14	918500
LDA Morada	696700	77.58	201300	22.42	898000
LSDA Serango	694500	63.08	406500	36.92	1101000
PBDA Jamardihi	669000	82.85	138500	17.15	807500
TDA Tumba	684000	82.66	143500	17.34	827500
Total	6273497	74.43	2155100	25.57	8428597

Source: Field Study 2023

Table 3.12 Investment Expenditure

MPA Name	Working capital investment (Raw material, input, stock etc) in Rs.	Fixed investment (asset, machinery, furniture etc) in Rs.	Other expenses if any in Rs.	Unutilized fund if any in Rs.	Total Amount
BDA Mudulipada	544500	377898	19500	0	941898
DDA Kudumuluguma	489500	501000	24000	0	1014500
DKDA Chatikona-B	452200	614000	14200	4000	1084400
JDA Gonasika	594700	453700	58000	500	1106900
KKDA Lanjigarh	373500	491000	33000	19000	916500
LDA Morada	538000	300500	64500	3900	906900
LSDA Serango	385000	672000	44000	0	1101000
PBDA Jamarahi	360500	441500	5500	0	807500
TDA Tumba	310000	507500	10000	0	827500
Total	4047900	4359098	272700	27400	8707098
Percentage	46.49	50.06	3.13	0.31	100

Source: Field Study 2023

Table 3.13 Source of Procurement of IGA materials

MPA Name	Nearest market		Block headquarters		Wholesale market at the district level		Manufacturer or dealer point out of district		Total
	No	%	No	%	No	%	No	%	
BDA Mudulipada	6	20.69	10	34.48	12	41.38	1	3.45	29
DDA Kudumuluguma	8	28.57	5	17.86	15	53.57	0	0.00	28
DKDA Chatikona-B	27	87.10	2	6.45	2	6.45	0	0.00	31
JDA Gonasika	1	3.70	0	0.00	22	81.48	4	14.81	27
KKDA Lanjigarh	12	44.44	8	29.63	7	25.93	0	0.00	27
LDA Morada	7	25.93	10	37.04	10	37.04	0	0.00	27
LSDA Serango	2	7.69	4	15.38	17	65.38	3	11.54	26
PBDA Jamarahi	1	3.70	22	81.48	4	14.81	0	0.00	27
TDA Tumba	0	0.00	16	61.54	10	38.46	0	0.00	26
Total	64	25.81	77	31.05	99	39.92	8	3.23	248

Source: Field Study 2023

Table 3.14 Market Coverage of IGA goods/Services

MPA Name	Within village	Local Haat	The market points	Roadside shop	Street Vendor	Total
BDA Mudulipada	19	1	1	2	6	29
DDA Kudumuluguma	15	0	1	6	6	28
DKDA Chatikona-B	28	0	0	3	0	31
JDA Gonasika	26	0	0	0	1	27
KKDA Lanjigarh	24	0	1	0	2	27
LDA Morada	18	3	0	6	0	27
LSDA Serango	22	2	1	0	1	26
PBDA Jamarahi	27	0	0	0	0	27
TDA Tumba	26	0	0	0	0	26
Total	205	6	4	17	16	248
Percentage	82.66	2.42	1.61	6.85	6.45	100

Source: Field Study 2023

Table 3.15 Activity review/ Monitoring by CRP

MPA Name	Daily	Weekly	Fortnightly	Monthly	Quarterly	Total
BDA Mudulipada	0	4	1	24	0	29
DDA Kudumuluguma	0	1	7	20	0	28
DKDA Chatikona-B	8	16	1	5	1	31
JDA Gonasika	1	11	6	7	2	27
KKDA Lanjigarh	24	2	1	0	0	27
LDA Morada	1	16	0	7	3	27
LSDA Serango	3	4	1	16	2	26
PBDA Jamardihi	3	4	1	19	0	27
TDA Tumba	1	7	0	18	0	26
Total	41	65	18	116	8	248
Percentage	16.13	26.21	7.26	46.77	3.23	100

Source: Field Study 2023

Table 3.16 Activity review/ Monitoring by VDA Leader

MPA Name	Daily	Weekly	Fortnightly	Monthly	Quarterly	Total
BDA Mudulipada	2	0	0	26	1	29
DDA Kudumuluguma	0	0	1	27	0	28
DKDA Chatikona-B	16	8	1	6	0	31
JDA Gonasika	1	7	4	12	3	27
KKDA Lanjigarh	20	6	1	0	0	27
LDA Morada	2	13	2	6	4	27
LSDA Serango	0	6	3	17	0	26
PBDA Jamardihi	2	3	3	19	0	27
TDA Tumba	0	1	2	22	1	26
Total	43	44	17	135	9	248
Percentage	17.33	17.74	6.85	54.44	3.63	100

Source: Field Study 2023

Table 3.17 Activity review/ Monitoring by FNGO

MPA Name	Weekly	Fortnightly	Monthly	Quarterly	Not at all	Total
BDA Mudulipada	2	1	24	2	0	29
%	6.90	3.45	82.76	6.90	0.00	100.00
DDA Kudumuluguma	0	0	23	5	0	28
%	0.00	0.00	82.14	17.86	0.00	100.00
DKDA Chatikona-B	13	5	13	0	0	31
%	41.94	16.13	41.94	0.00	0.00	100.00
JDA Gonasika	9	3	7	8	0	27
%	33.33	11.11	25.93	29.63	0.00	100.00
KKDA Lanjigarh	15	8	4	0	0	27
%	55.56	29.63	14.81	0.00	0.00	100.00

MPA Name	Weekly	Fortnightly	Monthly	Quarterly	Not at all	Total
LDA Morada	4	2	12	7	2	27
%	14.81	7.41	44.44	25.93	7.41	100.00
LSDA Serango	0	1	21	4	0	26
%	0.00	3.85	80.77	15.38	0.00	100.00
PBDA Jamardihi	0	0	24	3	0	27
%	0.00	0.00	88.89	11.11	0.00	100.00
TDA Tumba	0	1	24	0	1	26
%	0.00	3.85	92.31	0.00	3.85	100.00
Total	43	21	152	29	3	248
Percentage	17.34	8.47	61.29	11.69	1.21	100

Source: Field Study 2023

Table 3.18 Activity review/ Monitoring by MPA

MPA Name	Weekly	Fortnightly	Monthly	Quarterly	Total
BDA Mudulipada	1	1	13	14	29
%	3.45	3.45	44.83	48.28	100.00
DDA Kudumuluguma	1	1	13	13	28
%	3.57	3.57	46.43	46.43	100.00
DKDA Chatikona-B	2	1	28	0	31
%	6.45	3.23	90.32	0.00	100.00
JDA Gonasika	0	1	4	22	27
%	0.00	3.70	14.81	81.48	100.00
KKDA Lanjigarh	1	2	24	0	27
%	3.70	7.41	88.89	0.00	100.00
LDA Morada	0	8	8	11	27
%	0.00	29.63	29.63	40.74	100.00
LSDA Serango	0	0	23	3	26
%	0.00	0.00	88.46	11.54	100.00
PBDA Jamardihi	0	0	20	6	27
%	0.00	0.00	74.07	22.22	100.00
TDA Tumba	0	1	24	1	26
%	0.00	3.85	92.31	3.85	100.00
Total	5	15	157	70	248
Percentage	2.02	6.05	63.31	28.23	100

Source: Field Study 2023

Table 3.20 Access to Better Health and Education

MPA Name	Better access to health facility		Provided better education to the children	
	Yes	%	Yes	%
BDA Mudulipada	20	68.97	15	51.72
DDA Kudumuluguma	25	89.29	24	85.71
DKDA Chatikona-B	30	96.77	25	80.65
JDA Gonasika	27	100	24	88.89
KKDA Lanjigarh	27	100	26	96.3
LDA Morada	27	100	19	70.37
LSDA Serango	21	80.77	17	65.38
PBDA Jamardihi	22	81.48	16	59.26
TDA Tumba	19	73.08	18	69.23
Total	218	87.9	184	74.19

Source: Field Study 2023

Table 3. 22. Primary occupation of the beneficiary prior to IGA support

MPA Name	Farming	Carpentry	Business	Variety store	Tailoring and Embroidering	Blacksmith	Weaving	Other	Total
BDA Mudulipada	20	2	2	0	0	0	0	5	29
DDA Kudumuluguma	19	1	2	0	0	1	0	5	28
DKDA Chatikona-B	20	2	0	0	0	0	0	9	31
JDA Gonasika	18	1	2	1	0	0	0	5	27
KKDA Lanjigarh	21	0	0	0	0	0	0	6	27
LDA Morada	15	0	1	0	0	0	0	11	27
LSDA Serango	19	2	1	0	0	0	0	4	26
PBDA Jamardihi	14	3	1	0	0	0	0	9	27
TDA Tumba	15	1	1	0	1	0	1	7	26
Total	161	12	10	1	1	1	1	61	248
Percentage	64.92	4.84	4.03	0.40	0.40	0.40	0.40	24.60	100.00

Source: Field Study 2023

Table 3.23. Current Primary occupation

MPA Name	Farming	Variety store	Computer or Xerox	Repairing shop	Milling unit	Bamboo Handicraft Products)	Tailoring and Embroidering	Carpentry	Blacksmith	Carpentry	Traditional art and painting	Blacksmith	Business	Painting Grocery	Other	Total
BDA Mudulipada	0	1	1	0	0	1	3	1	0	4	0	0	12	0	6	29
DDA Kudumuluguma	0	9	1	0	0	0	1	0	0	1	0	1	5	0	10	28
DKDA Chatikona-B	0	8	6	0	1	0	4	1	0	3	0	0	4	0	4	31
JDA Gonasika	0	9	2	1	0	0	0	0	0	7	1	0	0	0	7	27
KKDA Lanjigarh	0	9	1	0	0	0	8	1	0	3	0	0	0	0	5	27
LDA Morada	0	14	2	0	0	0	1	0	0	0	0	0	7	1	2	27
LSDA Serango	3	2	0	1	0	0	3	1	1	4	0	0	4	0	7	26
PBDA Jamardihi	0	3	2	1	1	0	2	0	0	5	0	0	7	0	6	27
TDA Tumba	4	1	0	0	0	0	3	0	0	3	0	0	7	0	8	26
Total	7	56	15	3	2	1	25	4	1	30	1	1	46	1	55	248
Percentage	2.82	22.58	6.05	1.21	0.81	0.40	10.08	1.61	0.40	12.10	0.40	0.40	18.55	0.40	22.18	100.00

Source: Field Study 2023

Table 3.24 Growth due to IGA Activities (Economic)

MPA Name	Increased volume (stock) of IGA		Increased household assets		Add on services or initiated additional business		Provided Employment or engagement to new person in the locality		Networking with other businessman to supply same material in large quantity		Done proper accounting or record keeping of business	
	Yes	%	Yes	%	Yes	%	Yes	%	Yes	%	Yes	%
BDA Mudulipada	28	96.55	28	96.55	12	41.38	14	48.28	8	27.59	11	37.93
DDA Kudumuluguma	25	89.29	24	85.71	13	46.43	5	17.86	5	17.86	5	17.86
DKDA Chatikona-B	30	96.77	22	70.97	13	41.94	5	16.13	3	9.68	26	83.87
JDA Gonasika	27	100.00	27	100.00	12	44.44	6	22.22	1	3.70	2	7.41
KKDA Lanjigarh	27	100.00	17	62.96	17	62.96	6	22.22	7	25.93	27	100.00
LDA Morada	26	96.30	26	96.30	11	40.74	4	14.81	4	14.81	6	22.22
LSDA Serango	22	84.62	24	92.31	6	23.08	6	23.08	6	23.08	10	38.46
PBDA Jamardihi	20	74.07	24	88.89	4	14.81		0.00	1	3.70	7	25.93
TDA Tumba	21	80.77	26	100.00	5	19.23	5	19.23	2	7.69	11	42.31
Total	226	91.13	218	87.90	93	37.50	51	20.56	37	14.92	105	42.34

Source: field Study 2023

Table 3.25 Outcome of IGA initiatives

MPA Name	Purchased Assets		Started new business or new income sources		Invested in house construction or Repairing		Provided better education to the children		Debt redemption (previous loan repayment)	
	Yes	%	Yes	%	Yes	%	Yes	%	Yes	%
BDA Mudulipada	27	93.10	10	34.48	25	86.21	15	51.72	15	51.72
DDA Kudumuluguma	26	92.86	7	25.00	23	82.14	24	85.71	23	82.14
DKDA Chatikona-B	25	80.65	13	41.94	27	87.10	25	80.65	19	61.29
JDA Gonasika	27	100.0	6	22.22	27	100.00	24	88.89	27	100.00
KKDA Lanjigarh	25	92.59	8	29.63	23	85.19	26	96.30	24	88.89
LDA Morada	27	100.0	12	44.44	23	85.19	19	70.37	25	92.59
LSDA Serango	25	96.15	10	38.46	26	100.00	17	65.38	13	50.00
PBDA Jamardihi	24	88.89	11	40.74	25	92.59	16	59.26	8	29.63
TDA Tumba	26	100.00	8	30.77	25	96.15	18	69.23	12	46.15
Total	232	93.55	85	34.27	224	90.32	184	74.19	166	66.94

Source: field Study 2023

Table 3.26 Dependency of IGA Product (HH and Villages)

MPA Name	Households		Villages			Total
	Average households at own village	Average households in at neighboring villages	2-5 Villages	6-9 Villages	10 and above Villages	
BDA Mudulipada	141	438	28	1	0	29
DDA Kudumuluguma	84	258	27	1	0	28
DKDA Chatikona-B	55	64	27	3	1	31
JDA Gonasika	38	34	13	1	13	27
KKDA Lanjigarh	64	62	26	0	1	27
LDA Morada	48	32	13	0	14	27
LSDA Serango	88	407	16	9	1	26
PBDA Jamardihi	53	310	19	7	1	27
TDA Tumba	46	205	19	7	0	26
Total	69 (27.82%)	200 (80.64%)	188 (75.80%)	29 (11.7%)	31 (12.5%)	248

Source: field Study 2023

Table 3.28 Opinion about IGA

MPA Name	Excellent	Good	Average	Poor	Total
BDA Mudulipada	14	15	0	0	29
%	48.28	51.72	0.00	0.00	100.00
DDA Kudumuluguma	16	11	1	0	28
%	57.14	39.29	3.57	0.00	100.00
DKDA Chatikona-B	7	24	0	0	31
%	22.58	77.42	0.00	0.00	100.00
JDA Gonasika	3	24	0	0	27
%	11.11	88.89	0.00	0.00	100.00
KKDA Lanjigarh	1	26	0	0	27
%	3.70	96.30	0.00	0.00	100.00
LDA Morada	5	22	0	0	27
%	18.52	81.48	0.00	0.00	100.00
LSDA Serango	7	17	2	0	26
%	26.92	65.38	7.69	0.00	100.00
PBDA Jamardihi	3	20	3	1	27
%	11.11	74.07	11.11	3.70	100.00
TDA Tumba	0	25	0	1	26
%	0.00	96.15	0.00	3.85	100.00
Total	56	184	6	2	248
Percentage	22.58	74.19	2.42	0.81	100

Source: Field Study 2023

Appendix-PEF

Table 3.30 Grade wise SHGs

MPA Name	A	B	C	Total
BDA Mudulipada	1	12	5	18
DDA Kudumuluguma	8	10	0	18
DKDA Chatikona-B	7	11	0	18
JDA Gonasika	10	8	0	18
KKDA Lanjigarh	12	6	0	18
LDA Morada	6	11	1	18
LSDA Serango	16	1	0	17
PBDA Jamardihi	18	1	0	19
TDA Tumba	17	1	0	18
Total	95	61	6	162
Percentage	58.64	37.65	3.70	100.00

Source: Field Study 2023

Table 3.31 Maintenance of the books of accounts

MPA Name	(1)SHG Leader	(2)CRP-CM	(3)Village Volunteers	(4)CRP-OPELIP	Grand Total
BDA Mudulipada	0	3	0	15	18
DDA Kudumuluguma	0	2	0	16	18
DKDA Chatikona-B	7	10	0	1	18
JDA Gonasika	3	15	0	0	18
KKDA Lanjigarh	5	8	0	5	18
LDA Morada	6	11	0	1	18
LSDA Serango	3	9	0	5	17
PBDA Jamardihi	0	11	0	8	19
TDA Tumba	0	8	3	7	18
Grand Total	24	77	3	58	162
Percentage	14.81	47.53	1.85	35.80	100.00

Source: Field Study 2023

Table 3.32 Training for Book keepers

MPA Name	Yes	No	Total
BDA Mudulipada	18	0	18
DDA Kudumuluguma	18	0	18
DKDA Chatikona-B	18	0	18
JDA Gonasika	18	0	18
KKDA Lanjigarh	17	1	18
LDA Morada	15	3	18
LSDA Serango	16	1	17
PBDA Jamardihi	17	2	19
TDA Tumba	17	1	18
Total	154	8	162
Percentage	95.06	4.94	100.00

Source: Field Study 202

Table 3.33 SHG Bank Accounts

MPA Name	SBI	PNB	Canara	ICICI	HDFC	UGB	Indian Bank	Union Bank	Any other	Total
BDA Mudulipada	8	0	0	0	0	5	0	0	5	18
DDA Kudumuluguma	9	0	0	0	2	1	0	3	3	18
DKDA Chatikona-B	2	0	0	1	0	11	2	0	2	18
JDA Gonasika	0	0	0	0	0	12	0	0	6	18
KKDA Lanjigarh	1	0	0	0	0	0	0	0	17	18
LDA Morada	0	0	6	0	0	3	0	0	9	18
LSDA Serango	12	0	0	0	0	0	0	5	0	17
PBDA Jamardihi	0	6	0	0	0	0	0	0	13	19
TDA Tumba	1	0	0	0	0	5	1	1	10	18
Total	33 (20.37%)	6 (3.70%)	6 (3.70%)	1 (0.61)	2 (1.23%)	37 (22.84%)	3 (1.85%)	9 (5.55%)	65 (40.12%)	162

Source: Field Study 2023

Table 3.35 Interest Rate and Average number of Installments

MPA Name	Yes	%	Average No of Installment to repay loan	Rate of Interest
BDA Mudulipada	18	100.00	21	2%
DDA Kudumuluguma	18	100.00	13	2%
DKDA Chatikona-B	18	100.00	17	2%
JDA Gonasika	18	100.00	21	2%
KKDA Lanjigarh	18	100.00	12	2%
LDA Morada	18	100.00	18	2%
LSDA Serango	17	100.00	14	2%
PBDA Jamardihi	19	100.00	16	2%
TDA Tumba	18	100.00	11	2%
Total	162	100.00	16	2%

Source: Field Study 2023

Table 3.40 Distribution of loan amount

MPA Name	Yes	%	No	%	Total
BDA Mudulipada	18	100.00	0	0.00	18
DDA Kudumuluguma	18	100.00	0	0.00	18
DKDA Chatikona-B	16	88.89	2	11.11	18
JDA Gonasika	18	100.00	0	0.00	18
KKDA Lanjigarh	18	100.00	0	0.00	18
LDA Morada	17	94.44	1	5.56	18
LSDA Serango	16	94.12	1	5.88	17
PBDA Jamardihi	19	100.00	0	0.00	19
TDA Tumba	15	83.33	3	16.67	18
Total	155	95.68	7	4.32	162

Source: Field Study 2023

Table 3.41 Time Duration in Processing of Loan

MPA Name	1 week	2 weeks	1 month	Above 1 month	Total
BDA Mudulipada	0	0	1	17	18
DDA Kudumuluguma	0	0	0	18	18
DKDA Chatikona-B	11	5	2	0	18
JDA Gonasika	6	1	8	3	18
KKDA Lanjigarh	18	0	0	0	18
LDA Morada	10	1	7	0	18
LSDA Serango	0	1	10	6	17
PBDA Jamardihi	4	7	7	1	19
TDA Tumba	0	0	9	9	18
Total	49	15	44	54	162
Percentage	30.25	9.26	27.16	33.33	100.00

Source: Field Study 2023

Table 3.45 Access to Banks

MPA Name	Accessible	less than 10 KM	10-20 KM	Above 20 KM	Total
BDA Mudulipada	1	0	3	15	18
%	5.56	0.00	16.67	83.33	100.00
DDA Kudumuluguma	8	4	4	10	18
%	44.44	22.22	22.22	55.56	100.00
DKDA Chatikona-B	18	14	4	0	18
%	100.00	77.78	22.22	0.00	100.00
JDA Gonasika	18	6	12	0	18
%	100.00	33.33	66.67	0.00	100.00
KKDA Lanjigarh	18	17	1	0	18
%	100.00	94.44	5.56	0.00	100.00
LDA Morada	17	18	0	0	18
%	94.44	100.00	0.00	0.00	100.00
LSDA Serango	10	6	6	5	17
%	58.82	35.29	35.29	29.41	100.00
PBDA Jamardihi	19	7	12	0	19
%	100.00	36.84	63.16	0.00	100.00
TDA Tumba	13	2	7	9	18
%	72.22	11.11	38.89	50.00	100.00
Total	122	74	49	39	162
Percentage	75.31	45.68	30.25	24.07	100.00

Source: Field Study 2023

Table 3.46 Access to GPLF

MPA Name	Accessible	less than 5 KM	5-10 KM	Above 10 KM	Total
BDA Mudulipada	9	6	9	3	18
%	50.00	33.33	50.00	16.67	100.00
DDA Kudumuluguma	13	8	6	4	18
%	72.22	44.44	33.33	22.22	100.00
DKDA Chatikona-B	18	11	7	0	18
%	100.00	61.11	38.89	0.00	100.00
JDA Gonasika	18	12	6	0	18
%	100.00	66.67	33.33	0.00	100.00
KKDA Lanjigarh	18	13	5	0	18
%	100.00	72.22	27.78	0.00	100.00
LDA Morada	18	17	1	0	18
%	100.00	94.44	5.56	0.00	100.00
LSDA Serango	17	12	4	1	17
%	100.00	70.59	23.53	5.88	100.00
PBDA Jamardihi	19	9	10	0	19
%	100.00	47.37	52.63	0.00	100.00
TDA Tumba	17	7	5	6	18
%	94.44	38.89	27.78	33.33	100.00
Total	147	95	53	14	162
Percentage	90.74	58.64	32.72	8.64	100

Source: Field Study 2023

Table 3.47 Mode of Transportation to Bank and GPLF

MPA Name	Bank			GPLF			Total SHGs
	Public Transportation	Private	Own Arrangement	Public Transportation	Private	Own Arrangement	
BDA Mudulipada	5	1	12	1	1	16	18
%	27.78	5.56	66.67	5.56	5.56	88.89	100.00
DDA Kudumuluguma	3	0	15	1	0	17	18
%	16.67	0.00	83.33	5.56	0.00	94.44	100.00
DKDA Chatikona-B	4	0	14	2	0	16	18
%	22.22	0.00	77.78	11.11	0.00	88.89	100.00
JDA Gonasika	3	10	5	3	0	15	18
%	16.67	55.56	27.78	16.67	0.00	83.33	100.00
KKDA Lanjigarh	0	0	18	0	0	18	18
%	0.00	0.00	100.00	0.00	0.00	100.00	100.00
LDA Morada	0	1	17	1	0	17	18
%	0.00	5.56	94.44	5.56	0.00	94.44	100.00
LSDA Serango	0	3	14	0	2	15	17
%	0.00	17.65	82.35	0.00	11.76	88.24	100.00
PBDA Jamardihi	0	3	16	0	0	19	19

MPA Name	Bank			GPLF			Total SHGs
	Public Transportation	Private	Own Arrangement	Public Transportation	Private	Own Arrangement	
%	0.00	15.79	84.21	0.00	0.00	100.00	100.00
TDA Tumba	0	1	17	0	1	17	18
%	0.00	5.56	94.44	0.00	5.56	94.44	100.00
Total	15	19	128	8	4	150	162
Percentage	9.26	11.73	79.01	4.94	2.47	92.59	100.00

Source: Field Study 2023

Table 3.48 Purchase of assets and started new business

MPA Name	Purchased asset	%	Started new business	%	Total SHGs	No of SHG members Purchased Assets	No of members started new Business
BDA Mudulipada	17	94.44	6	33.33	18	128	137
DDA Kudumuluguma	16	88.89	5	27.78	18	123	23
DKDA Chatikona-B	10	55.56	12	66.67	18	104	130
JDA Gonasika	18	100.00	9	50.00	18	172	100
KKDA Lanjigarh	18	100.00	14	77.78	18	184	142
LDA Morada	18	100.00	4	22.22	18	176	80
LSDA Serango	17	100.00	15	88.24	17	129	64
PBDA Jamardihi	19	100.00	17	89.47	19	154	72
TDA Tumba	16	88.89	10	55.56	18	84	36
Total	149	91.98	92	56.79	162	1254	784

Source: Field Study 2023

Appendix-PU

Table 3.52 Type of Processing unit Group

MPA Name	SHG	PG	UG	Total Processing Units
BDA Mudulipada	8	0	2	10
%	80.00	0.00	20.00	100.00
DDA Kudumuluguma	9	0	0	9
%	100.00	0.00	0.00	100.00
DKDA Chatikona-B	10	0	0	10
%	100.00	0.00	0.00	100.00
JDA Gonasika	4	1	1	6
%	66.67	16.67	16.67	100.00
KKDA Lanjigarh	9	0	0	9
%	100.00	0.00	0.00	100.00
LDA Morada	9	0	0	9
%	100.00	0.00	0.00	100.00
LSDA Serango	9	0	0	9
%	100.00	0.00	0.00	100.00
PBDA Jamardihi	8	1	0	9
%	88.89	11.11	0.00	100.00
TDA Tumba	2	1	0	3
%	66.67	33.33	0.00	100.00
Total	68	3	3	74
Percentage	91.89	4.05	4.05	100

Source: Field Study 2023

Table 3.53 PVTG Members

MPA Name	Total Members in your group	PVTG members in your group	Percentage of PVTG member to total Member
BDA Mudulipada	101	73	72.28
DDA Kudumuluguma	95	54	56.84
DKDA Chatikona-B	99	75	75.76
JDA Gonasika	44	41	93.18
KKDA Lanjigarh	90	90	100.00
LDA Morada	86	30	34.88
LSDA Serango	102	102	100.00
PBDA Jamardihi	92	67	72.83
TDA Tumba	30	30	100.00
Total	739	562	76.05

Source: Field Study 2023

Table 3.54 Maintenance of books of records and Training of Book Keepers

MPA Name	Do you have books of records				Is book-keeper trained				Total Processing Units
	Yes	%	No	%	Yes	%	No	%	
BDA Mudulipada	8	80.00	2	20.00	8	80.00	2	20.00	10
DDA Kudumuluguma	9	100.00	0	0.00	9	100.00	0	0.00	9
DKDA Chatikona-B	10	100.00	0	0.00	9	90.00	1	10.00	10
JDA Gonasika	6	100.00	0	0.00	6	100.00	0	0.00	6
KKDA Lanjigarh	9	100.00	0	0.00	9	100.00	0	0.00	9
LDA Morada	8	88.89	1	11.11	6	66.67	3	33.33	9
LSDA Serango	9	100.00	0	0.00	9	100.00	0	0.00	9
PBDA Jamardihi	6	66.67	3	33.33	6	66.67	3	33.33	9
TDA Tumba	3	100.00	0	0.00	3	100.00	0	0.00	3
Total	68	91.89	6	8.11	65	87.84	9	12.16	74

Source: Field Study 2023

Table 3.55 Have your group ever taken credit or loan earlier

MPA Name	Yes	%	Total Processing Units
BDA Mudulipada	10	100.00	10
DDA Kudumuluguma	9	100.00	9
DKDA Chatikona-B	10	100.00	10
JDA Gonasika	6	100.00	6
KKDA Lanjigarh	9	100.00	9
LDA Morada	9	100.00	9
LSDA Serango	9	100.00	9
PBDA Jamardihi	9	100.00	9
TDA Tumba	3	100.00	3
Total	74	100.00	74

Source: Field Study 2023

Table 3.56 Source of Loan

MPA Name	OLM	OLM, OPELIP	Mission Shakti	OPELIP	Other	Total Processing Units
BDA Mudulipada	0	3	0	4	3	10
DDA Kudumuluguma	0	6	0	1	2	9
DKDA Chatikona-B	0	1	1	7	1	10
JDA Gonasika	0	0	0	6	0	6
KKDA Lanjigarh	0	0	0	9	0	9
LDA Morada	0	0	0	9	0	9
LSDA Serango	0	4	0	5	0	9
PBDA Jamardihi	0	5	0	4	0	9
TDA Tumba	1	1	0	1	0	3
Total	1	20	1	46	6	74
Percentage	1.35	27.03	1.35	62.16	8.11	100.00

Source: Field Study 2023

Table 3.57 Purpose of Loan

MPA Name	Farm	Non-Farm	Total Processing Units
BDA Mudulipada	1	9	10
%	10.00	90.00	100.00
DDA Kudumuluguma	1	8	9
%	11.11	88.89	100.00
DKDA Chatikona-B	1	9	10
%	10.00	90.00	100.00
JDA Gonasika	0	6	6
%	0.00	100.00	100.00
KKDA Lanjigarh	0	9	9
%	0.00	100.00	100.00
LDA Morada	0	9	9
%	0.00	100.00	100.00
LSDA Serango	2	7	9
%	22.22	77.78	100.00
PBDA Jamardihi	3	6	9
%	33.33	66.67	100.00
TDA Tumba	0	3	3
%	0.00	100.00	100.00
Total	8	66	74

Source: Field Study 2023

Table 3.58 Installation Status of Processing Units

MPA Name	Yes	No	Total Processing Units
BDA Mudulipada	9	1	10
DDA Kudumuluguma	9	0	9
DKDA Chatikona-B	10	0	10
JDA Gonasika	6	0	6
KKDA Lanjigarh	9	0	9
LDA Morada	9	0	9
LSDA Serango	9	0	9
PBDA Jamardihi	9	0	9
TDA Tumba	3	0	3
Total	73	1	74

Source: Field Study 2023

Table 3.61 Functioning of P U

MPA Name	Yes	%	No	%	Total Processing Units
BDA Mudulipada	9	90.00	1	10.00	10
DDA Kudumuluguma	9	100.00	0	0.00	9
DKDA Chatikona-B	10	100.00	0	0.00	10
JDA Gonasika	6	100.00	0	0.00	6
KKDA Lanjigarh	9	100.00	0	0.00	9
LDA Morada	8	88.89	1	11.11	9
LSDA Serango	9	100.00	0	0.00	9
PBDA Jamardihi	8	88.89	1	11.11	9
TDA Tumba	3	100.00	0	0.00	3
Total	71	95.95	3	4.05	74

Source: Field Study 2023

Table 3.62 Category/Products of PU

MPA Name	Rice	Paper plate	Oil	Puffed Rice	Turmeric	Any other	Total Processing Units
BDA Mudulipada	6	3	0	0	1	0	10
%	60.00	30.00	0.00	0.00	10.00	0.00	100.00
DDA Kudumuluguma	8	0	1	0	0	0	9
%	88.89	0.00	11.11	0.00	0.00	0.00	100.00
DKDA Chatikona-B	1	4	0	0	2	3	10
%	10.00	40.00	0.00	0.00	20.00	30.00	100.00
JDA Gonasika	3	0	1	1	0	1	6
%	50.00	0.00	16.67	16.67	0.00	16.67	100.00
KKDA Lanjigarh	4	0	3	1	0	1	9
%	44.44	0.00	33.33	11.11	0.00	11.11	100.00
LDA Morada	1	5	0	2	0	1	9
%	11.11	55.56	0.00	22.22	0.00	11.11	100.00
LSDA Serango	4	0	1	0	0	4	9
%	44.44	0.00	11.11	0.00	0.00	44.44	100.00
PBDA Jamardihi	5	3	0	1	0	0	9
%	55.56	33.33	0.00	11.11	0.00	0.00	100.00
TDA Tumba	1	2	0	0	0	0	3
%	33.33	66.67	0.00	0.00	0.00	0.00	100.00
Total	33	17	6	5	3	10	74
Percentage	44.59	22.97	8.11	6.76	4.05	13.51	100

Source: Field Study 2023

Table 3.63 Nature of processing unit

MPA Name	Daily	%	Seasonal	%	Total Processing Units
BDA Mudulipada	10	100.00	0	0.00	10
DDA Kudumuluguma	8	88.89	1	11.11	9
DKDA Chatikona-B	7	70.00	3	30.00	10
JDA Gonasika	5	83.33	1	16.67	6
KKDA Lanjigarh	5	55.56	4	44.44	9
LDA Morada	4	44.44	5	55.56	9
LSDA Serango	4	44.44	5	55.56	9
PBDA Jamardihi	8	88.89	1	11.11	9
TDA Tumba	3	100.00	0	0.00	3
Total	54	72.97	20	27.03	74

Source: Field Study 2023

Table 3.65 Type of Power Supply to the PU

MPA Name	Electricity	%	Diesel	%	Total Processing Units
BDA Mudulipada	10	100.00	0	0.00	10
DDA Kudumuluguma	4	44.44	5	55.56	9
DKDA Chatikona-B	10	100.00	0	0.00	10
JDA Gonasika	4	66.67	2	33.33	6
KKDA Lanjigarh	3	33.33	6	66.67	9
LDA Morada	8	88.89	1	11.11	9
LSDA Serango	9	100.00	0	0.00	9
PBDA Jamardihi	5	55.56	4	44.44	9
TDA Tumba	3	100.00	0	0.00	3
Total	56	75.68	18	24.32	74

Source: Field Study 2023

Table 3.66 Fixed and secure equipment installed for power supply

MPA Name	Installation of Fixed and Secure equipments	%	No Fixed and Secure equipments	%	Total Processing Units
BDA Mudulipada	5	50.00	5	50.00	10
DDA Kudumuluguma	8	88.89	1	11.11	9
DKDA Chatikona-B	10	100.00	0	0.00	10
JDA Gonasika	5	83.33	1	16.67	6
KKDA Lanjigarh	9	100.00	0	0.00	9
LDA Morada	7	77.78	2	22.22	9
LSDA Serango	6	66.67	3	33.33	9
PBDA Jamardihi	5	55.56	4	44.44	9
TDA Tumba	2	66.67	1	33.33	3
Total	57	77.03	17	22.97	74

Source: Field Study 2023

Table 3.67 Work Distribution mechanism

MPA Name	Rotation	%	All	%	Any other	%	Total Processing Units
BDA Mudulipada	8	80.00	1	10.00	1	10.00	10
DDA Kudumuluguma	7	77.78	1	11.11	1	11.11	9
DKDA Chatikona-B	10	100.00	0	0.00	0	0.00	10
JDA Gonasika	5	83.33	1	16.67	0	0.00	6
KKDA Lanjigarh	9	100.00	0	0.00	0	0.00	9
LDA Morada	8	88.89	1	11.11	0	0.00	9
LSDA Serango	5	55.56	3	33.33	1	11.11	9
PBDA Jamardihi	7	77.78	2	22.22	0	0.00	9
TDA Tumba	1	33.33	2	66.67	0	0.00	3
Total	60	81.08	11	14.86	3	4.05	74

Source: Field Study 2023

Table 3.68 Economic Benefit

MPA Name	Yes	%	No	%	Monthly income from unit (In Rs.)	Average Monthly income from unit (In Rs.)
BDA Mudulipada	8	80.00	2	20.00	36700	3670
DDA Kudumuluguma	9	100.00	0	0.00	32000	3556
DKDA Chatikona-B	10	100.00	0	0.00	165700	16570
JDA Gonasika	6	100.00	0	0.00	618100	103017
KKDA Lanjigarh	9	100.00	0	0.00	228009	25334
LDA Morada	9	100.00	0	0.00	72000	8000
LSDA Serango	9	100.00	0	0.00	34800	3867
PBDA Jamardihi	9	100.00	0	0.00	23750	2639
TDA Tumba	3	100.00	0	0.00	16000	5333
Total	72	97.30	2	2.70	1227059	16582

Source: Field Study 2023

Table 3.69 Benefit distribution among members

MPA Name	Monthly	Quarterly	Half Yearly	Annually	Total Processing Units
BDA Mudulipada	2	0	0	8	10
%	20.00	0.00	0.00	80.00	100.00
DDA Kudumuluguma	0	0	0	9	9
%	0.00	0.00	0.00	100.00	100.00
DKDA Chatikona-B	6	0	3	1	10
%	60.00	0.00	30.00	10.00	100.00
JDA Gonasika	3	1	0	2	6
%	50.00	16.67	0.00	33.33	100.00
KKDA Lanjigarh	6	0	1	2	9
%	66.67	0.00	11.11	22.22	100.00

MPA Name	Monthly	Quarterly	Half Yearly	Annually	Total Processing Units
LDA Morada	8	0	0	1	9
%	88.89	0.00	0.00	11.11	100.00
LSDA Serango	0	0	3	6	9
%	0.00	0.00	33.33	66.67	100.00
PBDA Jamardihi	0	0	5	4	9
%	0.00	0.00	55.56	44.44	100.00
TDA Tumba	0	0	1	2	3
%	0.00	0.00	33.33	66.67	100.00
Total	25	1	13	35	74
Percentage	33.78	1.35	17.57	47.3	100

Source: Field Study 2023

Table 3.70 Profit Distribution Mechanism

MPA Name	Entire profit deposited in SHG account	Entirely distributed among engaged members	Among all members	Partly deposited in group fund account	Any other	Total Processing Units
BDA Mudulipada	1	0	2	6	1	10
	10.00	0.00	20.00	60.00	10.00	100.00
DDA Kudumuluguma	9	0	0	0	0	9
	100.00	0.00	0.00	0.00	0.00	100.00
DKDA Chatikona-B	6	1	3	0	0	10
	60.00	10.00	30.00	0.00	0.00	100.00
JDA Gonasika	5	1	0	0	0	6
	83.33	16.67	0.00	0.00	0.00	100.00
KKDA Lanjigarh	7	2	0	0	0	9
	77.78	22.22	0.00	0.00	0.00	100.00
LDA Morada	1	1	7	0	0	9
	11.11	11.11	77.78	0.00	0.00	100.00
LSDA Serango	2	5	2	0	0	9
	22.22	55.56	22.22	0.00	0.00	100.00
PBDA Jamardihi	7	0	1	1	0	9
	77.78	0.00	11.11	11.11	0.00	100.00
TDA Tumba	2	0	0	1	0	3
	66.67	0.00	0.00	33.33	0.00	100.00
Total	40	10	15	8	1	74
Percentage	54.05	13.51	20.27	10.81	1.35	100

Source: Field Study 2023

Table 3.71 Participation in public meeting

MPA Name	Before		After	
	Participation	%	Participation	%
BDA Mudulipada	6	60.00	10	100.00
DDA Kudumuluguma	8	88.89	9	100.00
DKDA Chatikona-B	5	50.00	10	100.00
JDA Gonasika	6	100.00	6	100.00
KKDA Lanjigarh	4	44.44	9	100.00
LDA Morada	9	100.00	9	100.00
LSDA Serango	5	55.56	8	88.89
PBDA Jamardihi	4	44.44	9	100.00
TDA Tumba	2	66.67	2	66.67
Total	49	66.22	72	97.30

Source: Field Study 2023

Table 3.73.1 Decision making in Family matter (Before Business)

MPA Name	No participation	Partly participation	Full participation	Total
BDA Mudulipada	8	2	0	10
%	80.00	20.00	0.00	100.00
DDA Kudumuluguma	4	5	0	9
%	44.44	55.56	0.00	100.00
DKDA Chatikona-B	5	5	0	10
%	50.00	50.00	0.00	100.00
JDA Gonasika	0	4	2	6
%	0.00	66.67	33.33	100.00
KKDA Lanjigarh	4	4	1	9
%	44.44	44.44	11.11	100.00
LDA Morada	1	7	1	9
%	11.11	77.78	11.11	100.00
LSDA Serango	3	5	1	9
%	33.33	55.56	11.11	100.00
PBDA Jamardihi	3	5	1	9
%	33.33	55.56	11.11	100.00
TDA Tumba	1	2	0	3
%	33.33	66.67	0.00	100.00
Total	29	39	6	74
Percentage	39.19	52.7	8.11	100

Source: Field Study 2023

Table 3.73.2 Decision making in Family matter After this business

MPA Name	Partly Participation	%	Full Participation	%	Total
BDA Mudulipada	1	10.00	9	90.00	10
DDA Kudumuluguma	2	22.22	7	77.78	9
DKDA Chatikona-B	4	40.00	6	60.00	10
JDA Gonasika	0	0.00	6	100.00	6
KKDA Lanjigarh	4	44.44	5	55.56	9
LDA Morada	1	11.11	8	88.89	9
LSDA Serango	4	44.44	5	55.56	9
PBDA Jamardihi	0	0.00	9	100.00	9
TDA Tumba	2	66.67	1	33.33	3
Total	18	24.32	56	75.68	74

Source: Field Study 2023

Table 3.74 Dependency on PU

MPA Name	No of Villages	No of Households
BDA Mudulipada	26	2185
DDA Kudumuluguma	21	1262
DKDA Chatikona-B	29	1872
JDA Gonasika	25	349
KKDA Lanjigarh	25	576
LDA Morada	26	465
LSDA Serango	36	2927
PBDA Jamardihi	35	1476
TDA Tumba	12	460
Total	235	11572

Source: Field Study 2023

Table 3.75 Purchase of additional machinery

MPA Name	Yes	%	No	%
BDA Mudulipada	1	10.00	9	90.00
DDA Kudumuluguma	0	0.00	9	100.00
DKDA Chatikona-B	3	30.00	7	70.00
JDA Gonasika	0	0.00	6	100.00
KKDA Lanjigarh	1	11.11	8	88.89
LDA Morada	1	11.11	8	88.89
LSDA Serango	0	0.00	9	100.00
PBDA Jamardihi	1	11.11	8	88.89
TDA Tumba	1	33.33	2	66.67
Total	8	10.81	66	89.19

Source: Field Study 2023

Table 3.76 Improvement in Economic Position

MPA Name	Expansion of business	Loan amount increased	Interest rate reduced	Any other	Grand Total
BDA Mudulipada	7	0	1	2	10
%	70.00	0.00	10.00	20.00	100.00
DDA Kudumuluguma	7	0	0	2	9
%	77.78	0.00	0.00	22.22	100.00
DKDA Chatikona-B	5	2	2	1	10
%	50.00	20.00	20.00	10.00	100.00
JDA Gonasika	1	0	5	0	6
%	16.67	0.00	83.33	0.00	100.00
KKDA Lanjigarh	6	2	1	0	9
%	66.67	22.22	11.11	0.00	100.00
LDA Morada	3	0	6	0	9
%	33.33	0.00	66.67	0.00	100.00
LSDA Serango	5	1	3	0	9
%	55.56	11.11	33.33	0.00	100.00
PBDA Jamardihi	5	2	0	2	9
%	55.56	22.22	0.00	22.22	100.00
TDA Tumba	1	0	1	1	3
%	33.33	0.00	33.33	33.33	100.00
Total	40	7	19	8	74
Percentage	54.05	9.46	25.68	10.81	100

Source: Field Study 2023

Table 3.77 Sustainability of the Project

MPA Name	Yes	%	No	%	Total
BDA Mudulipada	10	100.00	0	0.00	10
DDA Kudumuluguma	9	100.00	0	0.00	9
DKDA Chatikona-B	10	100.00	0	0.00	10
JDA Gonasika	6	100.00	0	0.00	6
KKDA Lanjigarh	9	100.00	0	0.00	9
LDA Morada	8	88.89	1	11.11	9
LSDA Serango	9	100.00	0	0.00	9
PBDA Jamardihi	7	77.78	2	22.22	9
TDA Tumba	3	100.00	0	0.00	3
Total	71	95.95	3	4.05	74

Source: Field Study 2023

Annexure

Operational Guidelines for Implementation of Income Generating Activities (IGA)



Odisha PVTG Empowerment and Livelihoods Improvement Programme - OPELIP -

- PROGRAMME MANAGEMENT UNIT -

📍 **TDCCOL Building, 2nd Floor, Rupali Square, Bhoi Nagar,
Sahid Nagar, Bhubaneswar, ODISHA - 751022**

Income Generation Activity (IGA)

A. Overview:

The overall goal of “OdishaPVTGs Empowerment and Livelihoods Improvement Programme (OPELIP)” is to achieve enhanced living conditions and reduced poverty of the target group households. This is sought to be achieved through realizing the development objective of enabling improved livelihoods and food and nutrition security for PVTG households. The strategy to be followed is to build the capacity of the target households, secure them their entitlements over land and forests, improve their agricultural practices for higher production, promote income-generating micro-enterprises as alternate livelihoods, ensure access to education, health and other services and improve community infrastructure. ST&SC Development Department of Odisha has taken steps to provide support for tribal empowerment and enhancement of their capacity and capability to take up various livelihood activities in a sustainable manner. “OdishaPVTGs Empowerment and Livelihoods Improvement Programme (OPELIP)” was launched on 18th March 2016, operated in 90 Grampanchayat under 22 blocks in twelve district of Odisha. The programme targets 13 Particularly Vulnerable Tribal Groups (PVTGs) the most socio-economically backward segments and disadvantaged of the Indian population. The areas and villages they live in are amongst the most under developed areas of the State of Odisha. Though the livelihood pattern of each PVTG is different, largely they derive their income from collection of Non Timber Forest Produces (NTFPs), shifting cultivation, settled agriculture and casual labour. Agriculture is rain fed, subsistence oriented and rain-fed paddy is cultivated largely for food security. Pulses and other cereals, millets, horticulture and vegetable crops are grown in pockets. Livestock rearing is limited due to lack of support services. Very limited processing/ value addition is carried out of both NTFPs as well as agriculture. The poor road connectivity, poor electrification, lack of transportation facilities, negligible access to communication and lack of support services, affect the livelihood choices of the PVTGs which in turn affects the demand for Income Generation Activity (IGA) through financial services. The emphasis has given on building capacities and capabilities of implementers and stake holders to effective implementation of project components, building institutions and nurturing them to take charge of themselves and majorly focusing on improving the livelihood of house hold through farm and non-farm IGA initiatives.

This IGA guideline is meant for all individual Male/female. Prior to selection of beneficiary as an individual all documents related to IGA should be consolidated, prioritized & recorded (case record) and maintained in a separate file for future reference.

B. Objectives:

The purpose of the activities is to ensure income security and access to fair markets for the PVTGs by expanding income generating opportunities and developing marketing collectives.

The objective is to enhance the knowledge and skills of PVTG households with regard to traditional home based income generating activities, expand the scale and scope of these activities, create sustainable service and support systems for these activities, enhance the value of the NTFPs collected by the PVTGs, establish viable collectives to realize fair prices for NTFPs and create opportunities for employment in the rural/urban industrial economy.

To supplement additional regular incremental income of the vulnerable households (poorest the poor/ differently able/ women headed household/ old person/land less/prabasi without family support) as identified by the VDA.

C. Proposed Activities:

Income generating activities (IGA) will be supported among the poorest of the poor households, such as the landless, women headed households, persons engaged in traditional artisanal activities and the physically challenged, identified in the VDA. The activities will be chosen by the beneficiaries based on their traditional skill and/or context and assessment of potential and may include rope making, grocery store, black smithy, carpentry, bamboo craft, local vending, repair shops, milling of millets, tribal art and painting, etc. Some of potential IGA options list for reference is mentioned in **Annexure-1**.

D. Eligibility Criteria/Whom to be support:

The beneficiaries will be chosen by the VDA considering the poorest of the poor households as the landless, women headed household, widow, physically challenged persons, skilled person engaged in traditional artisan activities, prabashi without family support etc. and on prioritizing PVTGs.

E. Identification of beneficiary/ies as an Individual for both Male/Female:

Income Generating Activities (IGAs) consist of small businesses managed by an individual (Male/Female) to increase their household income through livelihood diversification.

Need assessment for selection:

Analyses the needs together with the target group in order to ensure an understanding of their situation, strengthen their ownership, and thus the IGA's sustainability. This requires being close to the target group. It is important that the needs assessment be focused, and not too wide-ranging or generalised.

Hence, selection / identification of beneficiary should be prepared through following criteria:

1. The activities developed during IGA support programmes are very diverse. They are planned in relation to the main limitations of the target population.
2. The criteria used to select beneficiaries refer to vulnerability levels, capacity to work, and motivation. Participation must be voluntary.
3. Income generation programmes aim to find suitable solutions to facilitate the access to productive assets or cash, to improve production techniques and/or increase the sale of the products or services.

Selection/Identification of beneficiary (Individual) for both (Men/Women)	Criteria	Process
Most vulnerable (PVTG): I. Widow II. Destitute III. Single headed IV. Youth(Skilled) V. Differently abled VI. Migrant/Prabashi VII. Any other (Suggested by VDC)	Selection Criteria: Most Vulnerable I. Interested/Motivated II. Application to be received from interested beneficiary III. Minimum knowledge on IGA IV. VDC recommendation	Steps to be followed: I. PRA (Focus WBR) II. FGD III. Individual Interaction IV. Village dynamics V. Ability to initiate VI. Socio – economic profile VII. Management capacity

4. Once beneficiary identified for a specific IGA, facilitators (MPA/FNGO) should carry outtraining need assessment for them. Training comprises of:
 - I. Orientation on common understanding;
 - II. Preparation of business plan;
 - III. Procurement of raw materials;
 - IV. Record keeping;
 - V. Financial Management;
 - VI. Market Linkage; and
 - VII. Management of Business tactics/dynamics.

F. Selection Procedure:

1. IGAs will be identified as part of the VDP preparation.
2. The beneficiaries will be identified by the VDCs with the facilitation of NGOs.
3. The IGA to be focused more of PVTGs vulnerable about more than 90% of the target as per AWPB.
4. IGA option shall be based on the skill and demand of areas not to be a long term investment.
5. The activities will be chosen that the households are familiar withor already engaged in that activity, including production, gathering and service sector activities.
6. The activities will be chosen by the beneficiaries based on their traditional skill and/or context and assessment of potential and may include rope making, grocery store, black smithy, carpentry, bamboo craft, local vending, repair shops, milling of millets,poultry, tailoring, , tribal art and painting, etc.(Annexure 1)*.
7. Care should be taken to cover activities relating to value addition to NTFP.

8. The MPA and FNGO should facilitate the selection of suitable beneficiary with the VDC/VDA approval and resolution.

9. All transactions made by VDC must be enclosed with Aadhar Card to avoid duplicity and to maintain transparency. The Social Mobiliser (SM) / Livelihood & Rural Finance Officer (L & RFO) are to monitor the activities and countersign the transaction.

10. The MPA shall verify the registers regularly during their visit to the village and note their observations.

11. The FNGO shall be exclusively accountable for execution and render support to the IGA beneficiaries at each step for successful execution of the programme.

12. The Special Officer shall convene fortnight review meeting with staff of MPA and FNGO to ensure that the progress is being recorded regularly.

G. Documentation / records

1. For execution of various IGA, a resolution of the VDA is to be enclosed and opening of case record for the said activity.

2. Case records with due procedures should be followed for implementation of activities. Case records of the activities are to be maintained by VDC.

3. The copy of AWP&B (mentioned IGA figure) is to be enclosed in case records.

4. Correspondence documents with the MPAs will be included.

5. Business Development Plan (BDP) / Micro Investment Plan (MIP) must be prepared and submit to PMU for necessary guidance and approval.

6. The IGA approval letter received from PMU will be enclosed with the case record.

7. All should ensure for putting a sign board in each IGA reflecting intervention of OPELIP.

8. Registered / format is to be placed at beneficiary level for keeping daily records. Transaction record shall be maintained at beneficiary level. The monthly progress i.e. financial progress and impact of the activities are also to be communicated to the concerned authorities.

9. Proper documentation through GPS photo (pre, during & post).

10. Monthly progress with income details to be updated in e-Sambrudhi.

11. Successful activities need to be documented and shared with PMU.

12. The programme will be executed through VDC as mentioned in AWPB. The recommendation and resolution of VDC for selection of suitable beneficiary must be properly documented with photograph and counter signature of Social Mobiliser in MPA and L & RFO of FNGO.

13. The Social Mobiliser is to ensure book keeping, daily income details and records for end programme assessment.

14. The VDC/FNGO/MPA will keep a photocopy of the issued cheque to beneficiary and all sanction documents copies for further audit and visiting of officer's reference. The PM & SO shall supervise all submitted records and keep in safe custody for Audit purpose.

Check List:

S N.	Documents Required for IGA-Case Record	Submitted (Yes/No)
1	Application of Beneficiary	
2	VDC Resolution copy	
3	Business Development Plan	
4	Aadhar Card copy	
5	Photocopy of Bank passbook/Cancelled Cheque	
6	Beneficiary Photo	
7	PMU Approval Copy	
8	Copy of Letter by SO to Bank for fund release	
9	Activity Photo (Pre, Post)	
10	Bills of the items purchased by the Fund	
S N.	IGA-Operational Records and activities	Updated (Yes/No)
1	Cash Book	
2	Sales and Purchase Register	
3	Daily Transaction Register	
4	Stock Register	
5	Monthly Progress update in e Samrudhi	
6	Case Study	
7	Physical Monitoring and support by LRFO/SM at least once in a month	
8	Random visit and document verification by PM/SO	

H. Financial support:

Finances for IGAs will be routed through the VDC.

Financial support of Rs.30, 000/- or as per provision of AWP&B will be routed through VDC in phased manner as per the need and recommendation of the VDC.

I. Fund Transfer and Procurement:

1. Funds will be placed to MPA by PMU.

2. MPA shall transfer the funds to VDC account as per the AWP&B and sanctioned proposal.

3. Based on the activities, VDC shall further release the funds to beneficiary accounts.

4. The support amount will be paid to the selected beneficiary through DBT (Direct Benefit Transfer) by the VDC with proper documentation as per AWP&B norm.
5. VDC has to submit a request letter to concerned Bank Manager (through Special Officer) for honoring the cheque along with a copy of resolution and cheque duly signed by the VDC office bearers.
6. The Special officer has to retain the copy of resolution and forward the cheque with his/her consents to Bank to clear the cheque as requested by the concerned VDC.
7. The concerned Community Resource Person will facilitate the above process.
8. MPA and FNGO officials to give handholding support initially to the VDC office bearers for maintenance of books of accounts. During their field visit they should ensure the quality of programme as well through proper monitoring and supervision.
9. VDC is to ensure the activities are executed by the beneficiaries.

J. Feasibility:

However, often IGAs do not yield the expected improvement in income. This can be for many reasons – it could stem from weaknesses in project design, failures in implementation, failures by the beneficiary to make full use of the asset or changes in the external environment (market prices for example). Common problems include:

- I. Low prices received from selling of products
- II. Marketing problems
- III. Inappropriate in the context
- IV. Beneficiaries not reinvesting in assets (IGA not sustainable)

But many problems that are encountered are not inevitable and can be avoided if careful planning and analysis is done before the design and/or implementation. This IGA Guidance Note gives advice on planning and implementing IGAs in three sections:

1. **Quantitative Analysis:** assessing the productivity and effectiveness of IGAs using a cost/benefit analysis
2. **Qualitative Analysis:** assessing the context, appropriateness and feasibility of IGAs
3. **Recommendation:** Advice on interacting with experts from MPA & FNGO in IGA planning and intervention.

The purpose of this guidance is to help FNGOs provide the IGAs that are most suitable and appropriate for beneficiaries along with location wise, while offering them the highest potential for increased income.

1. **Quantitative Analysis:** assessing the productivity and effectiveness of IGAs using a cost/benefit analysis the quantitative analysis tool below is a practical way for FNGOs to assess the costs and benefits of different IGAs. This can be used to assess IGAs that have already been implemented but also, importantly, to assess future IGAs and their potential to improve incomes.

For example, when an FNGO is deciding on the best IGAs to offer its beneficiaries, it could use this to compare:

- I. The cost to the project
- II. The cost to beneficiary

2. **Qualitative assessment:** analyzing the context and feasibility of IGAs, this guidance on qualitative analysis should help FNGO to analyse the appropriateness and feasibility of the IGA within the specific context of the beneficiaries. The essential question that should be clarified is as follows:

- I. Will the IGA give enough income to make a substantial and permanent improvement to the beneficiary household's life & whether it is sustainable after the project ends?
- II. Help beneficiary to decide the best IGAs for the locality.
- III. Preference of beneficiaries' choice.

Many FNGOs find from their own experience that allocating the same IGAs to all beneficiaries or choosing for them which they should have, is not an effective approach. Some find that it is more effective for beneficiaries to have an element of choice in deciding which IGA they receive and that this helps develop a sense of ownership and motivation to use the IGA productively. The extreme poor, however, are often not aware of all the IGA possibilities and opportunities that are available to them and FNGOs therefore have a responsibility to present the benefits of new IGAs or technologies to them to start IGA.

Exposure to IGAs and technologies:

The capacity and awareness of beneficiaries must be considered when selecting IGAs as this will affect their ability to use the IGA effectively. Checking the following is essential:

- IV. What type of skills is required for a specific IGA? Do they have skills and if not, how are they going to acquire the necessary skills?
- V. Is the individual interested in learning the needed skills?
- VI. Does someone in the village or in the local community already have the necessary skills and the capacity to teach it to others?

Marketing:

Marketing is a key issue of any products or goods and FNGOs often find that their beneficiary's products are difficult to market or receive less income than they should. Whatever a beneficiary produces (goods or service) should have a readymade market either in locally or in the region, or have a clear and feasible strategy to develop that market through already established relationships. His/her goods or services should be sold without a lengthy wait. A market survey must be done well before the products goes or entry to market.

Availability or need base of resources:

Physical ability, land, space and finance etc are resources that need to be considered while validating and selecting an IGA.

3. Recommendation: Advice on interacting with experts from MPA & FNGO in IGA planning and intervention.

When delivering an IGA, FNGOs should think about how the IGA will impact the beneficiary's long term future and consider how the following could increase the sustainability of the IGA.

Each IGA (individual) should be considered as a project and beneficiaries should take part in all stages of the project from the identification to the implementation.

K. Training and capacity building needs

Different types of awareness and training can be carried out according to the level of competencies of the potential beneficiaries:

I. Awareness on the potential IGAs at village level-This awareness may be made after the Male/female has identified some IGAs during VDC meetings. Some other IGAs, seeming appropriate to the characteristics of the village, may be presented. Basic information on the advantages and constraints should also be discussed.

II. Training on the IGAs implementation process-Information on feasibility studies access to financial ways, financing methods (as working capital, savings, etc) of management. Major training should include plan, investment, financial calculation, risk assumption, management and reinvestment.

L. EXECUTION STRATEGY

- I. IGA can be a successful response for the recuperation and/or strengthening of livelihood systems and food security if income is a fundamental dimension of these systems.
- II. It is necessary to evaluate the relevance of the programme in each situation and adapt the activities to the specific characteristics of the context.
- III. Before the introduction of new types of IGA, the reactivation and/or strengthening of traditional activities is recommended whenever possible: the impact will be more rapid and more sustainable.
- IV. It is necessary to evaluate all possible risks and to weigh the negative versus positive aspects before initiating the programme.
- V. Income generation programmes do not always represent a relevant alternative for the most vulnerable population sectors. They are so many alternatives to reduce vulnerability.

M. MONITORING: Monitoring aims to analyze:

- I. Progress in the programme, the goods and services that are offered through the programme;
- II. How these goods and services are being used in order to obtain results; and
- III. The effects of unexpected external factors in achieving the results.

During the monitoring phase, attention must be paid to the previous conditions and hypothesis established during the programme formulation.

Monitoring Indicators:

To be able to carry out monitoring, it is necessary to establish indicators that will be regularly evaluated. In case of IGA, the most commonly used indicators for monitoring are:

- 1) Production (whether it be agricultural products, processed products, manufacturing or services offered)
 - I. Productive goods and assets
 - II. Techniques applied
 - III. Productivity
- 2) Marketing
- 3) Management of activities
- 4) Knowledge acquired and applied
- 5) Time bound

N. Role & Responsibility of MPA & FNGO:

I. Micro Project Agency (MPA)

1. Facilitate VDC for timely disbursement of fund to the beneficiary of IGA.
2. Regular monitoring of the IGA through field visits.
3. Providing handholding support and market linkage.
4. Organise Capacity Building programme as per requirement with the help of experts from line department, research organizations etc.
5. Timely reporting of physical & financial progress
6. Guide FNGOs for timely and effective implementation of activities
7. Ensure preparation of IGA proposal well in advance where timely implementation
8. Ensure e-Samrudhi updation.

II. Facilitating NGO

1. Identification of IGA beneficiaries.
2. Facilitate on preparation of Business Development Plan (BDP) and timely implementation.
3. Dissemination of technologies
4. Regular / frequent monitoring of activities
5. Ensure proper bookkeeping and observatory register.
6. Organise capacity building training if required of the programme.
7. Fund utilization verification and handholding support to run the IGA.
8. Ensure e-Samrudhi updation.

H. Sustainability:

1. Selected beneficiaries should enhance their additional incremental income of the particular activity in subsequent years.
2. The CRP/CSP is responsible for expansion of activity in subsequent years.
3. Projection of growth plan should be prepared for next 3 years & 5 Years.

4. Annexure-1

Some Potential IGA Options that can be planned as per the ground feasibility

Major Head	Sl.no	IGA Options
Agro Enterprises (Agriculture & Horticulture)	1	Agri-Input (Seed, Pests, fertilizer, etc) bulk purchase and distribution through dealer:
	2	Aggregation of local produce and sale to higher market
	3	Commercial Vegetable vending
	4	Cash Crops (like Groundnut, Oil Seeds etc.) Aggregation and trading
	5	Mushroom Cultivation
	6	Seedling (Vegetables like brinjal, chilli, cauliflower, cabbage, etc) Production
Livestock & Fishery	7	Back Yard Poultry (Meat and Egg Laying)/Duck rearing
	8	Duckery
Minor Forest Produce/SAP(Aggregation, sorting, grading and marketing)	9	Primary processing of Minor Forest Product like deseeding of Tamarind and sale, collection of herbal product like triphala, power making and supply to nearby market.
	10	Seasonal Business on SAP (Surplus Agriculture Produce) & MFP (Minor Forest Produce) (Mango jelly, Mango ambada, Jack fruits, Pineapple, Custard apple, Cashew nuts, Mohua, Sal seeds, Karanja seeds, Tamarind, Pulses, Oil seeds, Spices, Honey etc.)
	11	Value addition of MFP & SAP Products.
	12	Milling units (small rice/millets/oil extraction)
Business Shop / Small Trading	13	Grocery Shop/Variety Store / fancy store
	14	Vegetable Vending/ Fruit Vendor
	15	Puffed Rice Trading
	16	Tiffin shop/Tea/ Fast food
	17	Bamboo handicraft products/articles business (Basket Making, wall mat, flower vassal, astray, pen holder etc)
Skill Based (Skill Mapping)	18	Auto / Motor Repairing with spare parts Shop (Garage)
	19	Cycle Repairing Shop
	20	Electric Repairing Shop
	21	Electronic Appliances Repairing Shop
	22	Cell Phone Repairing
	23	Farm equipments repairing and service centre.
	24	Tailoring & Embroidering (Mask Making, School dresses, Ladies wears, etc.)
	25	Carpentry, Blacksmith
	26	Traditional Arts & Painting
	27	Traditional handlooms
	28	Videography (Applicable for only 3 MPAs-HK&MDA Jashipur, JDA Gonasika and LDA Morada)
Service Based	29	Catering
	30	Computer and Xerox shop

Some Potential IGA Options that can be planned as per the ground feasibility

Major Head	Sl.no	IGA Options
	31	Paper Thunga making (for Grocery items packing as a replacement of polythene)
	32	Agarbatti Making

Enterprise Activity	33	Jut bag making, rope making
	34	Badi, Papad Making
	35	Phenyl/Sanitizer making
	36	Hill Broom making
	37	Paper plate, Siali and Sal leaf plate making

(Annexure-2)

(Profile of Beneficiary)
IGA SUPPORT UNDER OPELIP

1. Name of the person:
2. Age:
3. Sex:
4. Address:

Village: GP:
Block: Dist:
VDC: MPA:

5. Category: (Put tick mark)

BPL: APL:

6. Occupation:

Primary: Secondary

7. Approximate monthly income:

8. Total family members: Dependent:

9. Give details of the plan for which fund required:

(Specific elaboration of enterprise unit)-Bullet points

10. Assessment of the support requirement of the person by VDC/CRP/CSP:Need Assessment:

11. Recommendation of the VDC:

President	Secretary
-----VDC	-----VDC
Date:	Date:

12. Recommendation of the personnel of FNGO/MPA:

(Comments from both)Signature of FNGO (L&RFO) Signature of the MPA (SM)

Date:

Date:

*Operational Guideline for Implementation of
Community Service Provider-
Income Generating Activities (CSP-IGA) as model to
improve the livelihoods.*

3.



Odisha PVTG Empowerment and Livelihoods Improvement Programme - OPELIP -

- PROGRAMME MANAGEMENT UNIT -

📍 **TDCCOL Building, 2nd Floor, Rupali Square, Bhoi Nagar,
Sahid Nagar, Bhubaneswar, ODISHA - 751022**

Community Service Provider-Income Generating Activities (CSP-IGA)

A. Overview:

Odisha PVTG Empowerment and Livelihoods improvement Programme (OPELIP) will promote Community Service Providers at Gram Panchayat level for supporting to Income Generating Activities. CSP will act as a role model to enhance the knowledge and skills of IGAs for PVTG households with regard to their traditional/skill based income generating activities, to expand the business and explore further scope of the similar activities, create sustainable service and support systems for these activities. Programme will provide capacity building and financial support to the CSPs to set up enterprise as a model in the locality where, individual households/groups can visit and learn. The PVTGs HHs will get interest to promote these activities at their home/village.

This CSP-IGA guideline is meant for selected CSP-IGA as a model IGA to support other IGAs in the village/GP. Prior to selection of beneficiary as a CSP-IGA all documents related to CSP-IGA should be consolidated, prioritized & recorded (case record) and maintained in a separate file for future reference.

B. Objectives:

CSP-IGA consists of small businesses managed by an individual (Male/Female) to increase their household income through livelihood diversification.

The objective of the activities is to ensure income security and access to fair markets for the PVTGs by expanding income generating opportunities and developing marketing collectives as CSP-IGA role model.

The programme will identify CSP-IGA to provide services as role model in Grampanchayat level. It will promote two CSP-IGAs in two different villages under one Grampanchayat.

C. Eligibility Criteria/Selection process:

Analyses the needs together with the target group in order to ensure an understanding of their situation, strengthen their ownership, and thus the CSP-IGA's sustainability. This requires being close to the target group. It is important that the needs assessment be focused, and not too wide-ranging or generalised.

Hence, selection / identification of beneficiary should be prepared through following

selection criteria:

- The activities developed during CSP-IGA support programmes are very diverse. They should plan in relation to the main limitations of the target population.
- The criteria used to select beneficiaries refer to vulnerability levels, capacity to work, and motivation. Participation must be voluntary.
- CSP-IGA programmes aim to find suitable solutions to facilitate the access to productive assets or cash, to improve production techniques and/or increase the sale of the products or services as role model.

The beneficiaries will be chosen by the MPA considering the poorest of the poor households on prioritizing PVTGs after receiving of proposals from the field with the following selection criteria.

Eligibility for CSP-IGA:

1. The candidate preferably from PVTGs having interest on enterprise, should be energetic youth (Both male & female),
2. Age -: Must be above 18 years and not more than 45 years as on date of application.
3. Minimum educational qualification must be 5th class standard or above.
4. Category -: Preference should be prioritized to PVTG beneficiaries (More than 90% PVTG)
5. The youth should have required aptitude for taking up livelihood activities.
6. Devote time to attend training programme of 10-12 days or more at a stretch outside of their district.
7. Candidates should be selected from MPA areas and in consultation with VDC.
8. The candidates identified by the FNGO/VDC need to be processed by the selection committee at MPA level.
9. Resolution in this effect should be passed in VDC meeting and Selection committee.
10. Total 2 CSPs will be engaged in one GP from 2 different villages.

Selection Committee:

A selection committee will be constituted at MPA level consists of five members from MPA & FNGO to finalise the CSP-IGA as mentioned below -

SN.	Committee Member	MPA/FNGO	Role
1	Special Officer	MPA	Chairman
2	Project Manager	MPA	Convener
3	Social Mobiliser	MPA	Member
4	Team Leader/Livelihood & Rural Finance Officer	FNGO	Member
5	NRM-Agriculture Officer	FNGO	Member

D. Training (Residential):

- The CSPs will be trained by well-equipped training institutions - oie, Bhubaneswar under the guidance of concerned PMU experts.

- Training duration will be for 10-12 days or based on the requirements of the trade.
- Training aim is to enhance enterprising skills of the candidates.
- Orientation on common understanding;
- Preparation of business plan;
- Procurement of raw materials;
- Record keeping;
- Financial Management;
- Market Linkage; and
- Management of Business tactics/dynamics.

E. Training cost:

The training programmes will be organized centrally at state level in batch size of 30 beneficiaries at a time. Training fees, accommodation and logistics arrangement, travel etc will be planned by PMU and no cost will be paid by the candidates.

F. Documentation/records (VDC, FNGO & MPA level)

For promotion of CSP-IGA, proper documentation and case record must be maintained at MPA, FNGO and VDC level as given below-

1. VDC resolution is to be enclosed with case record for the said activity.
2. Case records with due procedure should be followed for implementation of activities. Case records of the activities are to be maintained by VDC.
3. The copy of AWP & B (mentioned CSP-IGA figure) is to be enclosed in case records.
4. Correspondence documents with the MPAs will be included.
5. Business Development Plan (BDP) must be prepared and submitted to PMU for necessary guidance and approval.
6. The CSP-IGA approval letter received from PMU will be enclosed with the case record.
7. Copy of Training participation certificate needs to be enclosed with the case record.
8. All should ensure for putting a sign board in each CSP-IGA reflecting intervention of OPELIP.
9. Registered format is to be placed at beneficiary level for keeping daily records.
10. Transaction records shall be maintained at beneficiary level.
11. The monthly progress i.e. financial progress and impact of the activities are also to be communicated to the concerned authorities.
12. Proper documentation should be done supported by GPS photos (pre, during & post).
13. Monthly progress of the activity within income details to be updated in e-Sambrudhi.

14. Case studies need to be documented and shared with PMU.
15. The programme will be executed through VDC as mentioned in AWPB. The recommendation and resolution of VDC for selection of suitable beneficiary must be properly documented with photograph and counter signature of Social Mobiliser in MPA and L & RFO of FNGO.
16. The Social Mobiliser is to ensure book keeping, daily income details and records for end programme assessment.
17. The VDC/FNGO/MPA will keep a photocopy of the issued cheque to beneficiary and all sanction documents copies for further audit and visiting of officer's reference. The PM & SO shall supervise all submitted records and keep in safe custody for Audit purpose.

CheckList:

SN.	Documents Required for CSP-IGA-Case Record	Submitted (Yes/No)
1	Application of Beneficiary	
2	VDC Resolution copy	
3	MPA level Selection committee resolution copy	
4	Business Development Plan	
5	Aadhar Card copy	
6	Photocopy of Bank passbook/Cancelled Cheque	
7	Beneficiary Photo	
8	PMU Approval Copy	
9	Copy of Letter by SO to Bank for fund release	
10	Activity Photo (Pre, Post)	
11	Bills of the items purchased by the Fund	
12	Training Participation certificate copy	
SN.	CSP-IGA-Operational Records and activities	Updated (Yes/No)
1	Cash Book	
2	Sales and Purchase Register	
3	Daily Transaction Register	
4	Stock Register	
5	Monthly Progress update in Samrudhi	
6	Case Study	
7	Physical Monitoring and support by LRFO/SM at least once in a month	
8	Random visit and document verification by PM/SO	

F. Documents to be collected from beneficiary for selection process:

SN.	Documents Required for selection process of CSP-IGA	Submitted (Yes/No)
1	Application of Beneficiary	
2	Education certificate	
3	Aadhar Card copy (Check address and age)	

4	Beneficiary Photo	
5	Photocopy of Bank passbook/Cancelled Cheque	
6	Resident/Land pata copy	
7	Business Development Plan	
8	VDC resolution copy	

G. Financial support:

Financial support for CSP-IGAs will be routed through the VDC.

Financial support of Rs.50, 000/- or actual amount of BDP whichever is less and as per the provision of AWP&B will be released to the CSP-IGA bank Account through VDC in two phases.

- In first phase Rs.30,000/- will be released for enterprise setup
- Second phase Rs.20,000/- will be released after 70% utilisation of 1st release and receiving first phase self certified utilization certificate from CSP-IGA.

I. Fund Transfer and Procurement:

1. Funds will be placed to MPA by PMU.
2. MPA shall transfer the funds to VDC account as per the AWP&B sanctioned proposal.
3. Based on the activities, VDC shall further release the funds to beneficiary accounts.
4. The support amount will be paid to the selected beneficiary through DBT (Direct Benefit Transfer) by the VDC with proper documentation as per AWP&B norm.
5. VDC has to submit a request letter to concerned Bank Manager (through Special Officer) for honoring the cheque along with a copy of resolution and cheque duly signed by the VDC office bearers.
6. The Special officer has to retain the copy of resolution and forward the cheque with his/her consents to Bank to clear the cheque as requested by the concerned VDC.
7. The concerned Community Resource Person will facilitate the above process.
8. MPA and FNGO officials to give handholding support initially to the VDC office bearers for maintenance of books of accounts. During their field visit they should ensure the quality of programme as well through proper monitoring and supervision.
9. VDC is to ensure the activities are executed by the beneficiaries.

L. EXECUTION STRATEGY

- I. CSP-IGA can be a successful response for the recuperation and/or strengthening of livelihood systems and food security if income is a fundamental dimension of these systems as role model.
- II. It is necessary to evaluate the relevance of the programme in each situation and adapt the activities to the specific characteristics of the context.

- III. Before the introduction of new types of CSP-IGA, the reactivation and/or strengthening of traditional activities is recommended whenever possible: the impact will be more rapid and more sustainable.
- IV. It is necessary to evaluate all possible risks and to weigh the negative versus positive aspects before initiating the programme.

N. Role & Responsibility of MPA & FNGO:

I. Micro Project Agency (MPA)

1. Facilitate VDC for timely disbursement of fund to the beneficiary of CSP-IGA.
2. Regular monitoring of the CSP-IGA through field visits.
3. Providing handholding support and market linkage.
4. Organise Capacity Building programme as per requirement with the help of experts from line department, research organizations etc.
5. Timely reporting of physical & financial progress
6. Guide FNGOs for timely and effective implementation of activities
7. Ensure preparation of IGA proposal well in advance where timely implementation
8. Ensure e-Samrudhi updation.

II. Facilitating NGO

1. Identification of CSP-IGA beneficiaries.
2. Facilitate on preparation of Business Development Plan (BDP) and timely implementation.
3. Dissemination of technologies
4. Regular/frequent monitoring of activities
5. Ensure proper bookkeeping and observatory register.
6. Organise capacity building training if required of the programme.
7. Fund utilization verification and handholding support to run the IGA.
8. Ensure e-Samrudhi updation.

H. Sustainability:

1. Selected beneficiaries should enhance their additional incremental income of the particular activity in subsequent years.
3. Projection of growth plans should be prepared for next 3 years & 5 Years

(Annexure-1)

(Profile of Beneficiary)

CSP-IGASUPPORTUNDEROPELIP

1. Name of the person:

2. Age:

3. Sex:

4. Education

5. Social Category (PVTG/ST/SC/Others):

6. Address:

Village:

GP:

Block:

Dist:

VDC:

MPA:

7. Category: (Put tick mark)

BPL:

APL:

8. Occupation:

Primary:

Secondary:

9. Approximate monthly income:

10. Total family members:

Dependent:

11. Give details of the plan for which fund required: (Specific elaboration of enterprise unit)-Bullet points Assessment of the support requirement of the person by VDC/CRP/CS P: Need Assessment:

12. Recommendation of the VDC:

2. DPMs, OLM/ Dy. CEO (ORMAS), Angul, Deogarh, Gajapati, Ganjam, Kalahandi, Kandhamal, Keonjhar, Malkangiri, Mayurbhanj, Nuapada, Rayagada, Sundargarh for information and necessary action.
3. SO, MPAs, OPELIP of Jamardih, Rugudakudar, Chandragiri, Seranga, Tumba, Lanjigarh, Belghar, Gonasika, K.Gumma, Mudulipada, Jashipur, Morada, Chatikana, Putasing, Parshali, Sunabeda & khuntgaon for information and necessary action.
4. All Additional CEOs, JD-MIS, SPM-FI, all Dy. CEOs, all SMMU staff for information.
5. All PMU officials of OPELIP for information and necessary action.

OPERATIONAL GUIDELINES FOR "PVTG EMPOWERMENT FUND" UNDER CIF IN OPELIP AREAS.

Background

Odisha PVTGs Empowerment & Livelihoods Improvement Programme is in operation in 17 MPAs of 12 districts covering 22 blocks with the objectives of enhancing living conditions and reduction of poverty of PVTG and poor Tribal, SC and other Households in PVTG areas of Odisha under the aegis of ST & SC Development Department. The programme is being implemented by various community level institutions promoted/nurtured through OPELIP.

In OPELIP, there are four types of components. One of the components is Community Empowerment under which SHG and their federations are included. As part of social inclusion and community strengthening process, programme gives more emphasis upon the SHG led people's institutions.

Odisha Livelihoods Mission (OLM) is an autonomous society under the aegis of Panchayati Raj and Drinking Water Department, Government of Odisha, presently implementing National Rural Livelihoods Mission. OLM aims at alleviating poverty through rural livelihoods promotion by mobilizing the poor and vulnerable households into different community level institutions like SHGs, federations and producers' groups/organizations. For operational and financial sustainability of these federations, OLM provides different types of financial assistance for various purposes like office establishment, capacity building of member organizations, meeting credit needs of households through their SHGs, livelihoods promotion, vulnerability reduction etc.

Among different fund provisions created to meet the above needs of the community, Community Investment Fund (CIF) is designed specifically to provide loans to the women members through their SHGs, to support & initiate innovative community enterprise and also to provide small grant or loan to extremely vulnerable or destitute individuals in order to cover the risks and graduate beyond the existing sub optimal existence.

With this background, a **strategy note has already been circulated** jointly by OPELIP & OLM in the month of January 2019 and it is in progress in line with the note. Further, a **MoU has already been signed between OLM & OPELIP on 30th December, 2019.**

The detail activities, role & responsibilities of each is clearly defined in the MoU. Basically, the MoU speaks about Social Inclusion, Financial Inclusion, maintenance of Books of Record (BoR), Livelihoods Convergence and Monitoring Mechanism.

Under Financial Inclusion component of OPELIP, it has been decided to provide grant in aid of Rs. 5.00 Lakh to each Gram Panchayat Level Federation (GPLF) as "PVTG Empowerment Fund" (PEF) under Community Investment Fund (CIF). This fund shall be a grant to GPLFs coming under the operational area of OPELIP. PEF will be treated as subcomponent of CIF and will be utilized for the same purposes of CIF. However, this fund will be provided exclusively to PVTG SHG members through their respective SHGs. Further, based upon their credit requirement and absorption capacity funds would be provided from OPELIP in subsequent tranches.

Objective

The objective of providing this fund is to provide access to formal financial credit to PVTG SHG members at door step at affordable cost. The members of the SHG can avail this loan from GPLF through their SHGs, for all purposes as per existing guidelines of Community Investment Fund (CIF) under OLM. However, some relaxation of norms shall be followed for utilizing the "PVTG Empowerment Fund" under CIF placed at GPLF level in adhering to their own system and procedures meant for CIF utilization guidelines of OLM. The detailed modalities of utilization of this fund by GPLF are given below;

Fund flow Mechanism from MPA to GPLF

Opening of Bank Account

- A. Bank account may be opened at GPLF level in the name of GPLF for receiving grant in aids from OPELIP which will be utilized for PVTG SHGs only with facilitation of BMMU, OLM. Preferably the accounts name would be **OPELIP PVTG Empowerment Fund**.
- B. This accounts preferably be opened in the same bank branch where GPLF has already opened its account for receiving funds from OLM or nearby banks whichever is good and accessible to GPLF and SHGs for transaction.
- C. The president & Secretary of GPLF will operate the bank account.
- D. Once account is opened, the GPLF should submit a xerox copy of bank passbook and a resolution copy to MPA, OPELIP for placing of funds facilitated by BMMU, OLM.
- E. Micro Project Agency (MPA), OPELIP will release the funds as a grant in aid to GPLF through A/C payee cheque/ Transfer in name of the GPLF. A sanction order will be communicated to

that GPLF with an intimation to BMMU, DMMU and SMMU of OLM and PMU of OPELIP for information

- F. If opening of new account for GPLF is getting delayed or seems to be delayed, the funds can be transferred by MPA, OPELIP to the existing GPLF CIF account through A/C payee cheque/ Transfer in name of the GPLF. A sanction order will be communicated to that GPLF with an intimation to BMMU, DMMU and SMMU of OLM and PMU of OPELIP for information. However, efforts are to be taken up for opening of separate accounts and after which the funds can be transferred from the existing GPLF account to the new one for better record keeping.

Designing Loan Product for SHG

The GPLF can design and provide two types of loan product from PEF such as;

II. Regular loan

- a. Consumption Loan (Festivals, social gathering, marriage, education, housing, debt redemption etc.)
- b. Production Loan (Business, agriculture, livestock dev. Etc.)

I. Emergency loan (Medical, fire accident, Natural calamities, death etc.)

Criteria for availing Regular loan from GPLF by PVTG SHGs.

Eligibility triggers for PVTG SHGs to avail PEF under CIF from GPLF

- SHG should be member of the GPLF through CLF
- SHG must have enrolled in NRLM MIS.
- OPELIP fund is applicable only for PVTG SHGs.
- SHG should have at least one member belonging to PVTG.
- All PVTGs SHGs are eligible to avail loan. However, a bank loan defaulter SHG will not be allowed to avail CIF loan till repayment of existing loan.
- SHG should have received financial literacy and Micro Investment Plan module training (optional).
- MIP of SHG has to be prepared, appraised & recommended by CLF to GPLF. In case CLF is not functioning well or not promoted, directly the concerned SHG can avail loan from GPLF.
- CRP-CM, OLM and CRP of OPELIP should facilitate in preparing MIP.

Loan disbursement modalities

- Loan from PEF under CIF can be availed by PVTG members only through their SHGs.
- A PVTG SHG satisfying the eligibility triggers can avail loan from GPLF as per their requirements reflected in MIP. The due diligence i.e. appraisal process is to be followed.

- 78
- An individual PVTG member can avail loan up to Rs. 10000/- only. However, the proposal should come through SHG.
 - The PEF at GPLF level to meet the loan requirement of PVTs SHG. If any additional funds requirement is there over and above of Rs. 5.00 lakhs, the additional requirement can be made from CIF, OLM. In this case the rate of interest will be as applicable for PEF. However, this can be reported to OPELIP for further placing of funds to that GPLF within no time.

Interest rate

- 3% Per annum on reducing balance method for SHGs from GPLF
- 6% Per annum on reducing balance method for members from SHGs
- However, in case of old, destitute, single women headed households and persons with disabilities, the interest rate will be charged at 3 % Per annum. Besides, there could be flexible repayment schedule as fixed by the SHG/CLG/GPLF.
- Moratorium period may be fixed as per requirement with a maximum of 3 months period for each loan. It is compulsory to pay interest during the moratorium period. After moratorium period, SHG have to repay the loan along with interest in each month on regular basis as per the loan installment fixed at the time of loan agreement.

Emergency Loan

Each loan will follow appraisal process and certain relaxation will be given for emergency loan cases.

- In case of emergency, **appraisal process** may be **suspended** but the SHG need to request for financial assistance on behalf of the victim because ultimately SHG will be held responsible for repayment.
- The interest rate @ members as well as SHG may be relaxed up to **zero**.
- **Repayment schedule may be relaxed for that SHGs.**

Fund flow Mechanism from GPLF to PVTG SHG

- GPLF should also release the fund to PVTG SHG as a loan through A/c payee cheque/ transfer in name of the SHG.
- At the time of repayment of installment by SHG to GPLF, the concerned SHG must deposit the cash in CIF Bank account of GPLF and submit the bank deposit slip/ counter foil at CLF/GPLF level. No cash transaction should be allowed for repayment of loan.

Monitoring mechanism of Maintenance of records and repayment of Loan

- GPLF Participatory Monitoring sub-committee and Utilization & Verification sub-committee will review the repayment of loans given from CIF. In case of defaulter, sub-committee will

take necessary action such as understanding the reasons, creating peer pressure, bringing the matter into the EC meeting, informing to BMMU Staff of OLM and PMU of OPELIP.

- The financial transactions should be updated on Financial Web based application of NRLM online fund disbursement module and OPELIP.
- To ensure transparency and accountability in financial transactions, all transactions at SHG level should be captured at Transaction Based SHG Digital Accounting System (TBSDAS) of OLM.
- Separate Cash Book, Ledger and Demand Collection & Balance (DCB) register for this "PVTG Empowerment Fund" under OPELIP should be maintained at GPLF level. It should be maintained on regular basis.
- MPA official should prepare a Monthly Progress Report (MPR) of fund utilization along with BMMU staff of OLM. They need to focus on dimensions like CIF utilization, repayment performance, idle cash etc. Further, he/she shall also furnish the monthly financial statement in the prescribed format (Receipt & Payment, Income & Expenditure and Balance Sheet) to BMMU.
- Block Project Manager (BPM), OLM and SM, Livelihoods & Rural Finance Officer of OPELIP should visit jointly in at least 5% SHGs (who have availed loan) in OPELIP operational areas within the concerned block.

Before placing any additional funds by OPELIP at GPLF level, an assessment of utilization of fund and absorption capacity of SHGs will be done jointly by both OLM and OPELIP. Then further fund will be allocated to that GPLF based on requirements and assessment report.

N.B. The above terms and conditions for utilization of "PVTG Empowerment Fund" under CIF are applicable to the GPLFs coming under the operational area of OPELIP only, in addition to the existing CIF guidelines of OLM. In other GPs, CIF will be released following the approved CIF Guidelines of OLM only.

Annexure-I

APPLICATION FORM FOR "PVTG EMPOWERMENT FUND" UNDER COMMUNITY INVESTMENT FUND (CIF)

- Name of the GPLF.....
- GP.....Block.....District.....
- GPLF CIF Bank SB A/c No.....Bank Name.....
- Branch Name.....IFSC Code.....
- Total no. of BPL/ Poor/ EPVG/ SC/ ST/ PwD/ PVTGs Household worked 100 days under MGNREGS/ FRA Beneficiary/ Manual Scavenger/ Widow/ Destitute/ /RSBY Beneficiary/ AABY Beneficiary/ Transgender/ Migrant households (all persons normally living together but staying away from the household on seasonal migration) of the GP are members in SHG:..... %.....
- Total No. of HHs in the GP:..... Total no. of HHs are members in SHG
- Total no. of PVTGs HHs in GP..... Total no. of PVTGs HHs are members in SHG
- Total no of SHGs:..... Total no. of "A/B" graded SHGs:.....%.....
- Total No. of PVTGS SHG:.....
- Total no. of SHGs availed loan from CIF based on MIP..... %.....
- Total members availed CIF loan based on MIP....., out of that P&E/ tribal obtained CIF loan% of Poor & EPVG availed loan and.....% of PVTG availed loan
- No. of SHGs repaid loan on time..... %
- Proposed "PVTG Empowerment Fund" amount Rs.....

Date:.....

Operational Guidelines for Implementation of Processing Units across MPAs



Odisha PVTG Empowerment and Livelihoods Improvement Programme - OPELIP -

- PROGRAMME MANAGEMENT UNIT -

📍 **TDCCOL Building, 2nd Floor, Rupali Square, Bhoi Nagar,
Sahid Nagar, Bhubaneswar, ODISHA - 751022**

To
The Micro Project Agency (MPA)

(Sub: Application for "PVTG Empowerment Fund" through BMMU)

Respected Madam/Sir,

We the duly authorized representatives of the above GPLF hereby apply for "PVTG Empowerment Fund" under Community Investment Fund (CIF) of Rs..... (Rupees..... only) for on lending to PVTG SHGs. We request you to sanction the above amount.

Yours faithfully

Seal and Signature of GPLF President

Seal and Signature of GPLF Secretary

(N.B.: (i) attached a photo copy of GPLF (CIF) SB A/C Bank Pass Book,
(ii) Resolution copy of GPLF-EC meeting and
(iii) all forms under CIF



OPELIP

ODISHA PVTG EMPOWERMENT & LIVELIHOODS IMPROVEMENT PROGRAMME
ST & SC Development Department
Govt. of Odisha



Programme Management Unit

TDCCOL Building, 2nd Floor, Bhoi Nagar,
Bhubaneswar, Tel: (91) 674 – 2542709
Tele-fax: 2541772, Email: support@opelip.org

Letter No. 3384

File No. 399/2022

Date. 17.10.2022

From

**Shri P. Arthanari, IFS
Programme Director, OPELIP**

To

The Special Officers of all 17MPAs

Sub: **Guidelines for setting up processing units and its functioning-Reg.**

Madam/Sir,

With reference to the subject cited above, I am to inform that OPELIP has developed **Guidelines for setting up processing units and its functioning (Annexure-1)** for strengthening of **processing units**. In this connection all are instructed to follow the guideline without any deviation at the time of selection and roll out.

Yours faithfully

P. Arthanari
17/10/22
Programme Director

Memo no. 3385 date. 17/10/2022

Copy to the Chief Functionaries of FNGOs for information and necessary action.

P. Arthanari
Programme Director

Guidelines for Processing Units

A. Overview:

The overall goal of “Odisha PVTGs Empowerment and Livelihoods Improvement Programme (OPELIP)” is to achieve enhanced living conditions and reduced poverty of the target group households. This is sought to be achieved through realizing the development objective of enabling improved livelihoods and food and nutrition security for PVTG households. The strategy to be followed is to build the capacity of the target households, secure them their entitlements over land and forests, improve their agricultural practices for higher production, promote income-generating micro-enterprises as alternate livelihoods, ensure access to education, health and other services and improve community infrastructure. ST&SC Development Department of Odisha has taken steps to provide support for tribal empowerment and enhancement of their capacity and capability to take up various livelihood activities in a sustainable manner. “Odisha PVTGs Empowerment and Livelihoods Improvement Programme (OPELIP)” was launched on 18th March 2016, operated in 90 Grampanchayat under 22 blocks in twelve districts of Odisha. The programme targets 13 Particularly Vulnerable Tribal Groups (PVTGs) the most socio-economically backward segments and disadvantaged of the Indian population. The areas and villages they live in are amongst the most under developed areas of the State of Odisha. Though the livelihood pattern of each PVTG is different, largely they derive their income from collection of Non-Timber Forest Produces (NTFPs), shifting cultivation, settled agriculture and casual labour. Agriculture is rain fed, subsistence oriented and rain-fed paddy is cultivated largely for food security. Pulses and other cereals, millets, horticulture and vegetable crops are grown in pockets. Livestock rearing is limited due to lack of support services. Very limited processing/ value addition is carried out of both NTFPs as well as agriculture. The poor road connectivity, poor electrification, lack of transportation facilities, negligible access to communication and lack of support services, affect the livelihood choices of the PVTGs. The emphasis has given on building capacities and capabilities of implementers and stake holders to effective implementation of project components, building institutions and nurturing them to take charge of themselves and majorly focusing on improving the livelihood of households through setting up processing units across MPAs.

This Processing unit guideline is meant for all beneficiaries of PGs, SHGs, UG. Prior to selection of SHGs/PGs/UGs, all documents related to processing unit should be consolidated, prioritized & recorded (case record) and maintained in a separate file for future reference.

B. Objectives:

The purpose of the activities is to ensure income security, reduce drudgery and access to fair markets for the PVTGs by expanding processing units and developing marketing collectives.

C. Proposed Activities:

Processing units will be supported among PGs/SHGs/UGs identified in the VDA through collectively. The activities will be chosen by the groups based on availability of resources and/or context and assessment of potential and may include Puffed rice/oil extraction unit/ paper plate/press plate making/ Rice Huller/Multi Milling Unit etc.

D. Eligibility Criteria

Processing units will be supported for reducing drudgery as well as increasing local consumption and increase income through marketing of NTFPs among PVTGs across MPAs. It will be given to the SHGs/PGs/UGs across PVTG villages for enhancing income of the group through collective action. Please refer the joint guidelines circulated from this office along with dept. of Mission Shakti vide letter No.2986, dtd. 03.09.2022.

E. Potential assessment:

A potential assessment will be done by the LRFO and SM which is based on the need of the SHGs/PGs/UGs and availability of the resources for running the processing unit for long run. Hence, selection / identification of groups should be prepared through following criteria:

1. At least 70% of the group members are intensively engaged for the production, processing or marketing of the processing unit.
2. Group must have formed before six months at least.
3. The group must have good track records of repayment and financial transaction in the group.
4. The criteria used to select groups refer to vulnerability levels, capacity to work together, and motivation for increasing household income through processing unit.
5. The group must have legal electricity connection as per the need of the processing unit set up.
6. SHG shall have enclosed shed of 20ft X 10ft X 10ft with asbestos or slab roof to keep the machinery safe.
7. A detail project report will be prepared and shared with PMU for approval of the project.

F. Selection Procedure:

1. Processing units will be identified as part of the VDP preparation.
2. The groups will be identified by the VDCs with the facilitation of MPA and FNGOs.
3. The processing unit to be focused more on PVTGs about more than 70% of the target as per AWP & B.
4. Processing unit option shall be based on the skill and demand of PVTGs areas
5. Care should be taken to cover activities relating to value addition to NTFP.
6. The MPA and FNGO should facilitate the selection of suitable group with the VDC/VDA approval and resolution.

Please refer the joint guidelines circulated from this office along with dept. of Mission Shakti vide letter No.2986, dtd. 03.09.2022.

G. Tripartite agreement

A tripartite agreement will be done among the MPA, VDC and SHG/PG/UG for setting up processing unit as well as for existing processing units under OPELIP with terms and references (ToRs) for smooth functioning of the processing unit. Please refer the Annexure-1 enclosed.

H. Training and Orientation:

Once the group is identified for a specific processing unit set up, facilitators (MPA/FNGO) should carry out training need assessment for them. Training comprises of:

- I. Orientation on common understanding;
- II. Preparation of business plan;
- III. Procurement of processing unit and its functioning;
- IV. Record keeping;
- V. Financial Management;
- VI. Market Linkage;
- VII. Management of Business tactics/dynamics: and
- VIII. Data update in e-Samrudhi

I. Documentation / records:

1. For execution of processing unit, a resolution of the VDA is to be enclosed and opening of case record for the said activity.
2. Case records with due procedures should be followed for implementation of activities. Case records of the activities are to be maintained by VDC.
3. The copy of AWP&B (mentioned processing unit) is to be enclosed in case records.
4. Correspondence documents with the MPAs will be included.
5. Business Development Plan (BDP) / Micro Investment Plan (MIP) must be prepared and submit to PMU for necessary guidance and approval. At same it should be kept with the group for reference and action.
6. The processing unit approval letter received from PMU will be enclosed with the case record.
7. All should ensure for putting a sign board in processing unit reflecting intervention of OPELIP.
8. Registered / format is to be placed at processing unit level for keeping daily records. Transaction record shall be maintained at processing unit level. The monthly progress i.e. financial progress and issues and challenges are also to be communicated to the concerned authorities.
9. Proper documentation through GPS photo will be communicated.
10. Monthly progress with income details to be updated in e-Sambrudhi.
11. Experiences of processing unit functioning need to be documented and shared with PMU.
12. The programme will be executed through VDC as mentioned in AWP&B. The recommendation and resolution of VDC for selection of suitable group must be properly documented with photograph and counter signature of Social Mobiliser in MPA and L & RFO of FNGO.
13. The Social Mobiliser, LRFO and CI&NO are to ensure book keeping, daily income details and records for end programme assessment.
14. The VDC/FNGO/MPA will keep a photocopy of the issued cheque to group and all sanction documents copies for further audit and visiting of officer's reference. The PM& SO shall supervise all submitted records and keep in safe custody for Audit purpose.

Check List:

S N.	Documents Required for Processing Unit-Case Record	Submitted (Yes/No)
1	Application of group (SHG/PG/UG)	
2	VDC Resolution copy	
3	Business Development Plan	
4	Bank details of group	

5	Photocopy of Bank passbook/Cancelled Cheque	
6	Group Photo	
7	PMU Approval Copy	
8	Copy of Letter by SO to Bank for fund release	
9	Activity Photo (Pre, Post)	
10	Bills of the items purchased by the Fund	
S N.	Processing unit-Operational Records and activities	Updated (Yes/No)
1	Cash Book	
2	Sales and Purchase Register	
3	Daily Transaction Register	
4	Stock Register	
5	Monthly Progress update in e-Samrudhi	
6	Case Study	
7	Physical Monitoring and support by LRFO/SM at least once in a month	
8	Random visit and document verification by PM/SO	

J. Financial support:

Finances for processing unit will be routed through the VDC.

Financial support as per provision of AWP&B will be routed through VDC in phased manner as per the need and recommendation of the VDC.

K. Fund Transfer and Procurement:

1. Funds will be placed to MPA by PMU.
2. MPA shall transfer the funds to VDC account as per the AWP&B and sanctioned proposal.
3. Based on the processing units, VDC shall further release the funds to group accounts.
4. The support amount will be paid to group by the VDC with proper documentation as per AWP&B norm.
5. VDC has to submit a request letter to concerned Bank Manager (through Special Officer) for honoring the cheque along with a copy of resolution and cheque duly signed by the VDC office bearers.
6. The Special officer has to retain the copy of resolution and forward the cheque with his/her consents to Bank to clear the cheque as requested by the concerned VDC.
7. Money will be transferred to the vendor in phase wise and final payment will be made after the installation and smooth running of the processing unit.
8. The LRFO and SM will facilitate the above process.
9. MPA and FNGO officials to give handholding support initially to the VDC office bearers for maintenance of books of accounts. During their field visit they should ensure the quality of programme as well through proper monitoring and supervision.
10. VDC is to ensure the activities are executed by the beneficiaries.

L. Feasibility:

However, often processing units do not yield the expected improvement in income. This can be for many reasons – it could stem from weaknesses in project design, failures in implementation, failures by the group to make full use of the asset or changes in the external environment (market prices for example). Common problems include:

- I. Procurement of raw materials in higher price
- II. Low prices received from selling of products

- III. Marketing problems
- IV. Inappropriate in the context
- V. Lack of mechanism for running processing unit for long run.

But many problems that are encountered are not inevitable and can be avoided if careful planning and analysis is done before the design and/or implementation.

The purpose of this guidance is to help MPA and FNGOs provide the processing unit that are most suitable and appropriate for group along with location wise, while offering them the highest potential for increased income and reduce drudgery especially women.

M. Exposure to processing unit and technologies:

The capacity and awareness of group must be considered when selecting processing unit as this will affect their ability to use processing unit effectively. Checking the following is essential:

- I. What type of skills is required for running the processing unit? Do they have skills and if not, how are they going to acquire the necessary skills?
- II. Is the group interested in learning the needed skills?
- III. Does someone in the village or in the local community already have the necessary skills and the capacity to teach it to others?

N. Marketing:

Marketing is a key issue of any products or goods and MPA/FNGO can facilitate for conducting a potential assessment for marketing. Whatever a group produces (goods or service) that should have a readymade market either in locally or in the region, or have a clear and feasible strategy to develop that market through already established relationships. Goods or services should be sold without a lengthy wait. A market survey must be done well before the products goes or enter to market.

O. Execution strategy:

- I. Processing unit can be a successful response for the recuperation and/or strengthening of livelihood systems and food security if income is a fundamental dimension of these systems.
- II. It is necessary to evaluate the relevance of the programme in each situation and adapt the activities to the specific characteristics of the context.
- III. Before the introduction of new types of processing unit, the reactivation and/or strengthening of traditional activities is recommended whenever possible: the impact will be more rapid and more sustainable.
- IV. It is necessary to evaluate all possible risks and to weigh the negative versus positive aspects before initiating the programme.
- IV. Income generation programmes do not always represent a relevant alternative for the most vulnerable population sectors. They are so many alternatives to reduce vulnerability.

P. Monitoring:

Monitoring aims to analyze:

- I. Progress in the programme, the goods and services that are offered through the programme;
- II. How these goods and services are being used in order to obtain results; and

III. The effects of unexpected external factors in achieving the results.

During the monitoring phase, attention must be paid to the previous conditions and hypothesis established during the programme formulation.

To be able to carry out monitoring, it is necessary to establish indicators that will be regularly evaluated. In case of processing unit, the most commonly used indicators for monitoring are:

- 1) Production (whether it be agricultural products, processed products, manufacturing or services offered)
 - a) Productive goods and assets
 - b) Techniques applied
 - c) Productivity
- 2) Marketing
- 3) Total quality management
- 4) Management of activities
- 5) Knowledge acquired and applied
- 6) Time bound
- 7) Cost-Benefit analysis

However, a user group will be formed for running the processing unit by taking leaders (President, Secretary and Treasurer) of various SHGs/PGs of the village and an account will be opened at bank. All financial transaction of the unit will be done through the bank. The signatories will be from one from VDC (compulsory) and two from user groups.

Q. Role & Responsibility of MPA & FNGO:

I. Micro Project Agency (MPA)

1. Facilitate VDC for timely disbursement of fund.
2. Regular monitoring of the processing units through field visits.
3. Providing handholding support and market linkage.
4. Organise Capacity Building programme as per requirement with the help of experts from line department, research organizations etc.
5. Timely reporting of physical & financial progress
6. Guide FNGOs for timely and effective implementation of activities
7. Ensure preparation of processing unit proposal (annexure-2) well in advance were timely implementation
8. The Social Mobiliser (SM) / Livelihood & Rural Finance Officer (L & RFO) are to monitor the activities of processing units and countersign the transaction.
9. The MPA shall verify the registers regularly during their visit to the processing units and note their observations.
10. The Special Officer shall convene fortnight review meeting with staff of MPA and FNGO to ensure that the progress is being recorded regularly.
11. The overall transaction of the processing units will be updated through E-Samrudhi by both SM and LRFO every month.

II. Facilitating NGO

1. Identification of group.
2. Facilitate on preparation of Business Development Plan (BDP) and timely implementation.
3. Dissemination of technologies
4. Regular / frequent monitoring of activities
5. Ensure proper bookkeeping and observatory register.
6. Organise capacity building training if required of the programme.
7. Fund utilization verification and handholding support to run the processing unit.
8. Ensure e-Samrudhi updation.
9. The FNGO shall exclusively accountable for execution and render support to the processing units at each step for successful execution of the programme.

R. Sustainability:

1. Selected groups should enhance their additional incremental income of the particular activity in subsequent years.
2. The CRP/CSP is responsible for expansion of activity in subsequent years.
3. Projection of growth plan should be prepared for next 3 years & 5 Years.
4. Group should establish the system for maintenance of the processing unit and keep the communication (invoice, warranty card, contact details etc.) details of machinery safely for the future.
5. User group has to take care of maintenance of the processing unit for long run.

NB: The Joint Guidelines of OPELIP & the Dept. of Mission Shakti will be followed. In case any misinterpretation or contradiction within the joint guidelines as referred above and present processing unit guidelines, the joint guidelines will be followed and can have discussion with PMU or clarification may be sought for newly installed processing unit for FY 2022-23 onwards.

(Annexure-1)

Draft MoU for Processing Unit

This Memorandum of Understanding (MoU) is entered on ----- day of ----- 20-- between:

- i. The _____ MPA (hereinafter called the first Party),
- ii. _____ Village Development Committee (hereinafter for the 2nd Party) &
- iii. _____ UG/PG/SHG for managing processing unit (hereinafter for the 3rd Party)

1. Preamble

Under OPELIP, processing unit are being provisioned to earn incremental income or help in drudgery reduction of tribal communities, is executed at VDC level through SHG/PG/UG in OPELIP programme villages. The objectives of the processing units are as follows;

2. Objectives:

- i. To reduce drudgery among the villagers
- ii. To enhance quality of the products so that it can be sold in higher price
- iii. To increase household income of the PVTGs through processing and value addition
- iv. To run the processing unit throughout the year effectively, efficiently and profitably

This MoU defines the roles and responsibilities of all the parties to this MoU, so as to enable them to work together as partners.

3. Scope of the MoU

- i. The three parties undertake to co-ordinate, collaborate, support and manage the processing unit including operation and maintenance of the implements.

4. Duration of the MoU

- i. 5 years and further it will be extended by first party/PMU OPELIP/STSCDD.

5. Roles and Responsibilities of First Party

The first party agrees to undertake the following roles and responsibilities:

- i. 1st party will do an assessment of availability of infrastructure for setting up processing unit (Feasibility study)
- ii. 1st party will do an assessment of the demand raised for installation of processing units
- iii. 1st party will facilitate the process of installation of processing unit
- iv. 1st party will ensure training and capacity building programme
- v. 1st party will ensure marketing linkage facility as well as monitor for the functioning of the processing units

6. Roles and Responsibilities of Second Party

- i. 2nd party will raise the demand of setting up processing units from different SHGs/PGs/UGs
- ii. 2nd party will coordinate with 1st party and 3rd party for installation of processing units
- iii. 2nd party will check the books of accounts, register and follow up for the smooth functioning of processing units.
- iv. 2nd party will keep the rights of transferring the processing unit from one SHG/UG/PG to another in case it's defunct/unwilling or dispute with due approval of MPA.

7. Roles and Responsibilities of the Third Party

The third party agrees to undertake the following roles and responsibilities:

- i. 3rd party will identify infrastructure and facilitate the processing of running of processing units
- ii. 3rd party will decide the cost of user charges and take the responsibility of maintenance of the processing units.
- iii. 3rd party will maintain all documents for legal procedurals and smooth functioning of the units.
- iv. 3rd party will ensure the quality of the products and transparency for the running unit for long run.

8. Termination of the MoU

- ii. The first party can terminate the MoU on the occurrence of one or more of the following events after reasonable notice:
 - a. Mismanagement of funds by 3rd party
 - b. Not properly functioning of processing unit
 - c. Misutilised of processing unit by some of members
 - d. Not maintaining of proper books of records/information

9. Disputes

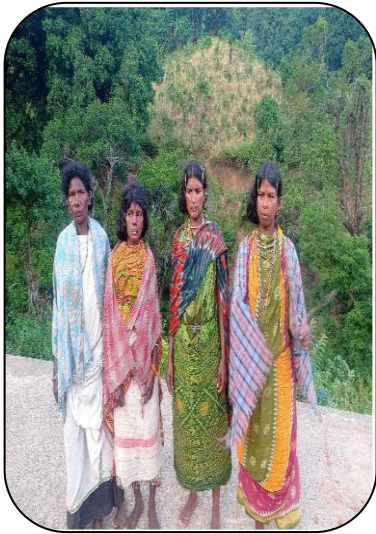
Any disputes between the parties arising out of this MoU shall be settled, in the first instance, through mutual and amicable consultation. If the dispute is not settled through such consultation, the matter shall be referred for arbitration to the Special Officer, MPA

Operational Guidelines for Implementation of processing units under Odisha PVTG Empowerment Livelihood Programme (OPELIP)

For first party Special Officer, MPA	For second party President & Secretary	For third party President & Secretary
Witnesses¹ Name and Address Signature.....	Witnesses Name and Address Signature.....	Witnesses Name and Address Signature.....

Photo Gallery *FGD, Meeting & VDC*





CASE STUDY

