



MAHASHAKTI FOUNDATION
Creating opportunities, empowering the poor

Annual Report

2021-2022





RISE

RURAL INDEPENDENT SUSTAINABLE ENTERPRISES





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I M P A C T



Livelihood



Increase of income of 72,000 Households by 60% more than the baseline which helped them in building assets, enhancing financial securities and improving their standard of living with working conditions.



Financial inclusion of 55,166 women with INR 52 Crores by accelerating bank linkages and digitisation of 4286 SHGs in the state.



Skill building of 1000 artisans to provide access to market for increased income through establishment of 2 OFPOs in Rayagada and Khurdha districts of the state.



Agriculture



Doubled the Income of >10,000 small and marginal farmers through crop diversification, adoption of package of practices and access to remunerative markets.

Renewable Energy



Popularised the use of solar light among 60,000 women, small traders and artisans that enabled them to work for extra hours in the evening, fetching them additional income. Instrumental in providing access to 42 remote and inaccessible tribal villages to renewable energy.



Message from the President

Dear All,

Unfolding yet another successful year, I am honored to present the Annual Report for the FY 2021-22 and am happy that the year has been a solid go-ahead year, an eventful year of hard work from all my dear Mahashaktians.

As an organization, Mahashakti is committed to create, ensure and enable a dignified and equitable environment for everyone, wherever it works. Through its implementation of different developmental projects, it maintains the highest level of professional and ethical standards in the conduct of its business relations among the beneficiaries, staff and with its esteemed partners.

I feel proud to be associated with such a vibrant entity, which believes in having a strong beneficiary connect and its efforts are always directed towards ensuring the ground voices are heard and given equal attention.

The field and project staff of Mahashakti, who are the change agents, have always played a pivotal role in implementing the vision of Mahashakti in true letter and spirit. The relentless efforts of our project and support staff have time and again proved their efficiency and have contributed a larger portion to the Organization's growth. As we march ahead, we'll have to constantly strive to identify the changing needs of our existing and prospective beneficiaries and try to bring in innovation in its approach that has sustainable impact on the last mile.

Several milestones are achieved during the year and the report outlines some of our key achievements on different sectors, agriculture being the prominent one. Other thematic areas have equally contributed towards the promotion of sustainable livelihood and enabling beneficiaries to have greater and better access to remunerative markets.

At the end of this eventful and successful year, I would like to take this opportunity to extend my sincere thanks to our beneficiaries, colleagues, partners, funders, Board of Directors and well-wishers for their unflinching support towards attaining the goals of the Organization. I look forward to the same passion to continue in coming days in achieving greater milestones for the organisation.


We shouldn't forget that united we stand to resist any fall, and to facilitate the growth.

My Congratulations to All!

Thank you

Santosh Kumar Misra

OAS (Retd.), President



Message from the Managing Director



Dear Readers,

To start with, I congratulate the team who are constantly working hard to help the organisation achieve its goals and reach the impoverished section of the society through different flagship projects. The project staff members are the backbone of Mahashakti, they work tirelessly, travel difficult terrains and in difficult conditions to reach the beneficiaries. I reserve my special appreciation for them.

In the last financial year, we are able to expand our touch-base in 15 districts of Odisha. We categorically thought to spread our unique approach in new areas and among the most disadvantaged section of the society, while partnering with Government Departments, NABARD, CSR Houses and National/International Funders. Our beneficiaries or project participants (a sizeable numbers are women) generally engaged in small businesses and farming activities, to earn a living on their own, support their families and play a crucial role in educating their children. Hence, our strategic focus has been to implement developmental projects while understanding the socio-economic background of our beneficiaries—poor, marginalized and farmers strive hard in undertaking different economic & farming activities to raise their standard of living.

Mahashakti with its dedicated pool of human resources extend capacity building services, provide technical input on improving farm productivity, ensure institutional strengthening of community-led collectives (like SHGs, JLGs, PGs, FIGs, Federations and FPOs), work on awareness building on linking the far reached with Govt Schemes and FIs – all these concerted efforts have helped the target beneficiaries in increasing their incomes and leading a respectful

living. With the addition of new frontiers and projects, we welcomed many professionals on various roles to carry forward the baton of Mahashakti's philosophy. A stage was well set where ideas and experiences are being exchanged for a greater good of the organisation.

During the year under review, our efforts have produced considerable amount of success in the field of strengthening farmers collectives i.e. FPOs, which have pushed the goodwill of the organisation as a thoroughly professional entity in making, to safeguard the entitlements and tiresome works of the farmers.

As we all know, in 2021 also, we continued to face the most devastating COVID-19 pandemic of the modern times, impacting the health, well being, social security, earnings and more importantly the peace of mind of every citizen of the country. We all know how badly the infectious disease has affected the rest of the world. This has impacted our work and health of our staff as well as beneficiaries. I strongly believe that the sector we work and the people we cater – they possess a great deal of resilience and patience to tackle this kind of worldly threats and have always come out stronger.

While concluding my message, I would like to thank all our stakeholders, partners, beneficiaries and my fellow board members for their continuous trust and guidance.

My best wishes to all.

Jugal Kishore Pattanayak

Managing Director



ABOUT US :

Mahashakti Foundation (MSF), a public charitable trust, took birth over 18 years back with a motto to create an equitable society for women. In the initial years, Mahashakti worked in the KBK regions of Odisha, which is known as one of the most poverty-stricken regions of the country. The idea was to empower the rural population of the country, to inspire the rural women to look at themselves in a new way. Today, MSF is a leading livelihood promoting institution of Odisha. It has its genesis from FAAR-CARE CASHE Programme being supported by Department for International Development (DFID). Over the last decade, MSF significantly expanded its horizon within the state to fit in to the new generation outfit in the development sector. The organisation is working tirelessly for the destitute & deprived section of the society so that they get an opportunity to recognise their inner strengths and utilize the limited resources they have to earn, save and live.

Vision:

Organize the poor, build-up their capacities and make them access to relevant sustainable livelihood development services with dignity and transparency.



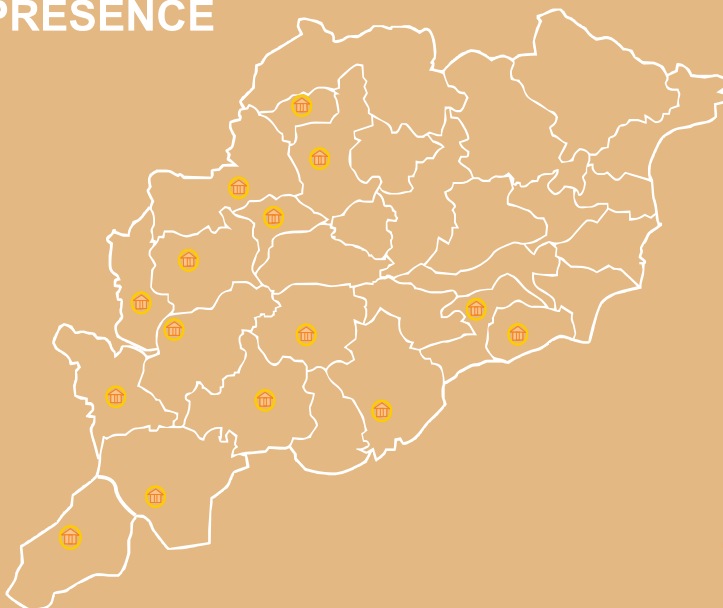
Mission

Mahashakti Foundation visualises an egalitarian society of justice, wherein women and men have equal economic independence, empowerment and peace.

Objectives:

- To accelerate the sustainable development process for the poor families.
- To make poor people united through groups in addressing social security and livelihood issues for reducing poverty and increasing household status.
- To facilitate the need-based support services / interventions on health, education and environment for the development of downtrodden.
- To bring socio economic self-reliance and better livelihood through creating an enabling environment where poor people can pursue their choice of social, economic development activities.

OUR PRESENCE



BALANGIR

NUAPADA

BARGARH

JHARSUGUDA

SAMBALPUR

SONEPUR

KHORDHA

PURI

Head Office

BALANGIR

KANDHAMAL

GANJAM

RAYAGADA

KALAHANDI

NABARANGPUR

KORAPUT

MALKANGIRI

State Coordination Office

BHUBANESWAR



CORE VALUES :



According to Census 2011, of the total population of Odisha, around 83.31% live in the villages of Rural Areas. People are disproportionately affected by the state's problems such as poverty, poor health and lack of economic opportunities. Mahashakti Foundation with its mission place the people at the forefront of the development and deliver grassroots programmes in some of the most hard to reach and underserved areas.

Mahashakti Foundation has been implementing its projects & programmes in 15 districts and has reached over 1.5 lacs households with 22 projects across Odisha.



ADVISORY BOARD



DR. AMULYA K. MOHANTY
Program Director &
Strategic Advisor to Board

Dr. Mohanty has about 3 decades of national and international experience in rural development (livelihoods and microfinance), value chain development, cluster development, institution building and consultancy services. After working with several premier institutions, he was associated with ACCESS Development Services – a Delhi based livelihood consulting agency since its inception.

Dr. Mohanty has taken lead roles in programme planning, monitoring, research, implementation, policy dialogue, technical assistance, knowledge management and Corporate Social Responsibility to support rural livelihoods, through improved farming system, livelihood enhancement and value chain development. With his visionary leadership and implementation skills several SHG Federations and

Producers Companies have been formed and successfully running in different parts of India. He has created and established a place for himself as one of the best architect of promoting Producer Companies, both in farm and off-farm sectors. He has to his credit several successful instances of big donor supported projects being implemented in the states of Odisha, West Bengal, Bihar, Jharkhand and North East. Mahashakti Foundation is fortunate to have him as Project Director and Strategic Advisor to the Board and his guidance will help the team in implementing different agriculture and livelihood focused projects in a comprehensive manner.



GOVERNING BOARD



MR. SANTOSH MISRA
OAS (Retd.), President

More than 40 years of experience in the field of rural development and SHG bank linkage program. Mr. Misra has served the State Government while handling

important roles of ASO, Tahasildar, Block Development Officer in different parts of rural Odisha. While handling these portfolios as a bureaucrat, Mr. Misra has

significantly contributed towards the successful penetration of SHG Bank linkage program and implementation of many Government-sponsored schemes for the economic upliftment of the poor in different districts. He has meticulous understanding of the implementation of projects focused on community development and formation of farmers' collectives at the field level.



MR. JUGAL KISHORE PATTNAYAK
Managing Director

Mr. Patt Nayak is the co-founder of Mahashakti Foundation. He developed his close association and inclination to the financial inclusion and development sector when he was working as a team leader in the

CARE CASHE Project of CARE (DFID Supported) between 2000-2006. He is a Post Graduate in Political Science and has pursued Rural Management from Berhampur University. He holds a diploma in microfinance from IIBF,

Pune, and also has a Certificate in microfinance from the prestigious Boulder Institute of Microfinance, USA. Mr. Patt Nayak is a seasoned professional and thorough expert in the field of livelihood and cluster development, managing institutional relationships, technical assistance on SHG promotion, community based institution building and their strengthening.



MR. PRAKASH CHANDRA SAHU
Treasurer

Mr. Sahu, one of the Co-founders, has tremendously contributed towards building a core team for the

organisation in the last 2 decade or so. He has more than 3 decades of strong working history in the field of

community mobilisation, livelihood promotion and microcredit operations. His long association with the development sector began way back in 1990 where he worked in the National Literacy Program in Kalahandi district. Currently he is devoting his time in consulting in the leadership development of community based institutions.



MR. DIBAKAR MAHARANA
Asst. Secretary

Mr. Maharana, an OUAT Graduate, started his career with the State Government in the year 1971. Thereafter he joined State Bank of India, he retired from the largest

public sector bank as Chief Manager in 2009 prior to handling different key positions at the bank. and worked in different capacities and retired in 2009 as Chief Manager.

During his tenure in SBI, he was deputed to Samanwita Gramya Unnayan Samiti, Udaygiri as it's Project Director which was then the only institution in India to be co-sponsored by SBI and Sate Govt. After his superannuation from SBI, he was engaged with the State Govt. run and World Bank supported TRIPTI Project and OLM looking after the Bank Linkage initiatives.



MS. ROJALEEN BHUYAN
Vice President

A Development Practitioner who has more than 2 decades of experience in the areas of livelihood promotion

and gender relations. Ms. Bhuyan has demonstrated her expertise and skill-set in strengthening grassroots

level institutions like Producer Groups, SHG Federations and FPOs. She is a member of National Alliance of Women in Odisha (NAWO). She has worked with different renowned NGOs and has immense contributions towards gender equality, inclusion and mainstreaming in different projects.



MR. JYOTI RANJAN MOHAPATRA
Member

Mr. Mohapatra, an industry veteran and development sector enthusiast, has been at the forefront of shaping the re-organisation and institutional

strengthening of Mahashakti as well as the entities that came into picture to address the industry demands and regulatory developments. Mr.

Mohapatra has very closely witnessed the crests and troughs of microfinance & development sector, hence beside handling the portfolio analysis and finance mobilisation parts, he constantly motivates the team to stay rejuvenated and give the best in order to take the organisation to greater heights. Mr. Mohapatra holds an M.Com degree and pursued ICWAI.



MR. JOGANANDA BEHERA
Secretary

Mr. Behera has close to 2 decades of working experience in livelihood promotion and community health.

He worked with international agencies like Oxfam and CARE India on HIV AIDs and livelihood

promotion projects. He also worked with Western Odisha Rural Livelihoods Project for the promotion of different clusters. Out of his close working with the rural communities, he believes that enterprise development and giving emphasis on livelihood promotion are two most important ways to empower the less-privileged communities.



MANAGEMENT TEAM



MR. MOHAN KU. BALIYARSINGH
Director - Operations

Mr. Baliyarsingh to his credit has more than 2 decades of experience and expertise in the field of livelihoods promotion and microfinance operations. He has served in different national level institutions like, Rashtriya Gramin Vikas Nidhi, CARE India (CASHE Program), ACCION International and ACCESS

Development Services in different capacities. A major part of his career has been devoted towards management of Microfinance Projects and training programs on various facets of Microfinance including financial literacy trainings. He has immensely contributed towards development of audio, video,

pictorial presentations, training materials, tips for trainers on Financial Literacy and SHG-Federation Management in English, Hindi and Odia languages. His close association and handholding support created a no. of successful and replicable community managed organizations and Microfinance Institutions in Odisha. He holds a Post-Graduation Diploma in Management from Bhanja Bihar, Berhampur University and Post-Graduation in History from Utkal University.



MR. BIKRAM KESARI PATRA
Head - Finance

Mr. Bikram Patra holds an MBA degree in Finance & HR and done his Bachelor degree in Commerce from Utkal University. He has to his credit close to 25 years of experience in finance and

accounts. In his previous engagements, he has helped a handful of non-profits in organising their finance structure and trained a cadre of human resources capable of handling the

accounting functions in the respective NGOs. A tactful and thorough accounting professional, who takes avid interest in training and capacity building of microfinance field officers and SHGs. Mr. Patra in his current role leads the accounts & finance vertical of Mahashakti and takes additional responsibility of legal and regulatory compliances.



MR. RAMA BALLAV PATTNAYAK
Head - Information Technology (IT)

Mr. Pattnayak takes keen interest in handling the IT integration related role and its implementation in operational methodology. Prior to joining the team, he has worked with international funder like UNDP, supported projects in mass

education and financial inclusion. Mr. Pattnayak connects his IT skills with that of risk management aspects in developing the IT framework for smooth and hassle-free operational service delivery. He was taking care of the MIS related

deliverables of a non-profit and a cooperative in Kalahandi district, which were supported under the coveted CARE CASHE program. He is currently taking the lead in understanding the operational requirements and IT related supports to make the service delivery simple.



MR. ARUN KUMAR PATTNAIK
Internal Audit & Risk Management

Mr. Pattnaik looks after the Internal Audit related compliances of

Mahashakti group of entities. He has significantly contributed towards

the growth and expansion of services of Mahashakti Group. While being with Mahashakti for close to 15 years, he has practically witnessed the changing paradigm of the microfinance management and operations over the years. He holds dual Masters, one in Commerce and the other in Business Administration (MBA).



MR. DEBENDRA KUMAR SAMAL
Head - Human Resource (HR)

Mr. Samal, an HR professional, has accumulated over 8 years of intensive learning in HRM. Prior to joining Sampark, he has demonstrated his HRM skills in various entities from the development, education and

corporate sector. Mr. Samal has taken keen interest in implementing technological interventions for better and smart management of HR duties in his previous roles. He brought that understanding to his current role at Sampark and

subsequently has taken lead in the implementation of electronic tracking, providing inputs in the development of a comprehensive HRMS and bringing automation to the payroll process. He is maintaining a dedicated focus on organizational effectiveness and customer services. He has a Masters Degree in Business Administration (MBA), PM & IR (Master in Personnel Management & Industrial Relation) and MSW from Utkal University.



MS. RUBY TRIPATHY
Head - Insurance

Ms. Tripathy has gained experience of handling the client and employee

insurance part while handling the current role for close to 5 years. She

to her credit has more than 9 years of work history after completion of her MA in Arts. Ms. Tripathy has earlier worked in the State Government set up as a Data Analyst, that has helped her gaining significant IT skills. She currently ensures that insurance related settlements are done in a hassle-free manner, for both clients as well as staff levels.



MR. BIMAL KANTA PANDA,
Head - Training & Hygiene

Mr. Panda holds a Master's degree in Social Work from JyotiVihar, Sambalpur University. Throughout his more than 2 decades long work

history he has designed numerous theme based training modules for different non-profit organisations. Most part of his working tenure has

been spent in the backward regions of the state and he devoted his time and energy towards the capacity building of NGO functionaries and project managers. While mixing his prior engagements and years long training expertise, he is leading the training department of Mahashakti and designs training modules as per the operational methodology and related regulatory requirements of the development and microfinance sector.



MR. MIHIR RANJAN SAGAR
Project Manager - Crop Husbandry

A thorough agriculture production and marketing professional, who has about 2 decades of project management, implementation and

agri-value chain experience. He has been associated with different agriculture focused projects throughout his career. In his most

recent engagement, prior to joining Mahashakti, Mr. Sagar was the team lead at one of the zones of the OIIPCR project of the State Government. At Mahashakti, he is taking care of all the agriculture production, technical know-how support services and providing training to employees and FPO functionaries on these areas.



MR. ARJUN PAGAL
Sr. Manager,
Corporate Communications

Mr. Pagal has about 15 years of development and financial inclusion sector focused experience, while

working with companies Ekgaon Technologies, Access-Assist, Skoch Group, Annapurna Finance among

others before joining Mahashakti. He gained knowledge and experience in the fields of stakeholder engagement, partnership building, communications and reporting on various development sector projects, financial inclusion and microfinance initiatives. He currently leads the communications and stakeholder engagement vertical of Mahashakti Foundation.



MR. ASHISH KUMAR NAYAK
Senior Manager, Strategies

Mr. Nayak has completed B. Tech in Electrical and Electronics Engineering from Silicon Institute of

Technology, Bhubaneswar. After accumulating experiences in his core domain for about 5 years, he

pursued his MBA in Rural Management from Xavier School of Rural Management (XIMB-RM), Bhubaneswar. For the last three years he has been associated with Mahashakti; his quick learning and understanding of the sector has made him a thorough professional in handling the strategic initiatives of the organisation.



MR. HRUSHIKESH SAHU
Senior Manager

An astute project manager and takes keen interest in understanding the deliverables and impact of different projects run by Mahashakti. He has

attended numerous training programs on renewable energy, agriculture promotion and microfinance management from

acclaimed institutions like TERI, New Delhi and BIRD, Lucknow. In his more than 12 years of association in development sector, he has been associated with a sizeable no. of developmental projects implemented by the State Government and Non-profits. Mahashakti engages him as a Sr. professional in monitoring and reviewing the ongoing projects and its reporting.



MR. RAMESH PRADHAN
Manager Accounts

Mr. Pradhan has more than 8 years of experience in the finance

department of Mahashakti Foundation. He joined with

Mahashakti Foundation during 2006 as Accountant and now looking after managing banking operations of the institution. He also very good knowledge on financial management, cash flow analysis, portfolio tracking and book keeping of the NGO as well as finance sector.



MR. SURESH PATNAIK
Senior Manager

Mr Patnaik has to his credit 2 decades of development sector experience. He has handled both program and finance portfolios, with a special focus on programme

planning, execution, monitoring and evaluation in his previous associations. Mr. Patnaik's journey in the social sector has given him opportunities to work in multi-

sectoral projects like community health (malaria & RCH), natural resource management, climate change adaptation, processing & productivity enhancement of agri-products, education and advocacy. He joined Mahashakti Foundation as a Sr. Manager to contribute towards effective implementation of different thematic projects across Odisha.



MR. SAROJ KU. MOHAPATRA
Manager, Statutory Compliances

Mr. Saroj Kumar Mohapatra holds a Diploma in Finance & Accounting from NIIT and a Master's degree in Finance & Control from Utkal

university. After completion of his Master's degree, he worked with HDFC Bank's SLI division (CSR), where he worked on budgeting and

cost control aspects. Apart from that, he has worked for State Bank of India, Axis Bank and Canara Bank for tax audit purposes. Currently, Mr. Mohapatra is engaged in the secretarial compliance and audit matters of the company. He holds a certificate in Sustainability & Social norms from Xavier University, Bhubaneswar.



MR. DEBENDRA MISHRA
Project Manager

Mr. Mishra has acquired mixture of experience and expertise while working with Government,

Corporate (CSR) and Non-profits. He specifically gained knowledge and understanding on improved farm

practices, promotion of FPOs and market linkage of their produce. In his previous engagements with progressive non-profits, he has got opportunities to attend agriculture focused training programs organised by ICRISAT and ALC India. At Mahashakti he is currently looking after the CSR projects as well as technical aspects of FPO promotion and their registration.



MS. AMRITA KUMARI
Project Manager

Ms. Kumari to her credit has 6 years of learning in the development sector by associating herself in Government sponsored projects

and other leading NGOs in the states of Uttar Pradesh and Rajasthan. In her previous roles, she has worked with Rural Development department

of Jharkhand Government and prominent non-profits like CASA and Development Alternative. An able communicator and community mobilisation expert, Ms. Kumari currently handling the FRD project of HDFCBank at the project clusters of Sambalpur and Bargarh districts. She is a Post Graduate in Rural Management from XISS, Ranchi.



MR. JALANDHAR PARIDA
Agri Expert

Mr. Parida in his more than 2 decades long agriculture and livelihood focused experience, has worked in a no. of big budget projects supported by

international, national level funding agencies and flagship Government programs. He has learned technical aspects of agriculture and indigenous livelihood promotion

activities while working in different districts of Odisha. At Mahashakti, he guides his colleagues in developing meaningful IEC materials on agricultural production and best practices which are being used for agricultural focused project activities. Mr. Parida is currently engaged in the HDFC Bank supported Focused Rural Development Project.



MS. PUJALINI JENA
Project Manager

A young and energetic professional who has shown her keen interest to learn the very tenets of development

sector in her 4-5 years of work history. Previously, she has worked in the capacity building of

community level groups (SHGs, PGs) while working with the HDFC Bank CSR supported HRDP project. In her current role at Mahashakti, Ms. Pujalini has been instrumental in handling the Vedanta CSR project, its deliverables and strengthening of Shaktimayee Foundation.



SECTORAL INTERVENTION

Mahashakti Foundation (MSF) has over the years accumulated technical skill sets and approaches that help in building farmers collectives; spread awareness on health, education, Government and CSR sponsored projects; improved access to finance by the deserved low-income groups; environment protection; strengthening the livelihoods of indigent households all over its operational area. Along with that, MSF is also engaged in empowering women by providing them with income opportunities. Altogether the services have reached and impacted more than 1.50 lakh households in the state.



SUSTAINABLE AGRICULTURE



LIVELIHOOD PROMOTION



WOMEN EMPOWERMENT



FINANCIAL INCLUSION & LITERACY



DISASTER MANAGEMENT



AWARENESS ON GOVT SCHEMES



SUSTAINABLE AGRICULTURE

Mahashakti is a pioneer in promoting potential Agri based clusters all over its operations. Here we identify farmers and organize them into Producer Groups and link them to Farmer Producer Organizations. From the initial stage, we emphasize on the sustainability of these FPOs by providing them with all value chain support services, which includes input supply, introduction of Improved Package of Practices (IPOP), processing, marketing and institutional development. Apart from that it gives emphasis on establishment of Custom Hiring

Centres (CHCs), Seed Banks and packaging, branding of agricultural products at the FPO level. In one of its flagship activities, the organization is giving emphasis on the adoption of millet cultivation by its promoted FPOs in partnership with the State Government's Millet Mission Program. MSF is also developing agriculture clusters in association with Govt of India, Govt of Odisha, NABARD and CSR houses like HDFC Bank Parivartan, ACC Cement and Vedanta.



Central Sector Scheme for Formation & Promotion of 10,000 FPOs

Department of Agriculture, Cooperation & Farmers' Welfare - Ministry of Agriculture & Farmers' Welfare, Government of India launched Central Sector Scheme (CSS) for formation & promotion of 10,000 FPOs in the period between 2020-25 to be implemented by various Implementing Agencies (IAs) with the help of Cluster Based Business Organizations (CBBOs).

Under this Central Sector Scheme with funding from Government of India, formation & Promotion of FPOs are to be done through the Implementing Agencies (IAs). Presently 09 Implementing Agencies (IAs) have been finalized for formation and promotion of FPOs, National Bank for Agriculture and Rural Development (NABARD) is one of them.

Under the CSS arrangement, the CBBOs are entrusted to carry out baseline survey, cluster finalization, value chain study, formation of groups and FPOs. The CBBOs shall further assist in their periodical meetings, registration of FPOs, training and capacity building, linking these bodies to input suppliers, technology providers and market players.

Mahashakti Foundation has been selected as a CBBO by NABARD to mobilise farmers and promote FPOs in certain pockets of Odisha. Under this se up, Mahashakti will work with farmers to enhance their existing capacities, impart training programs to let them understand the current best practices to overcome climate change related stresses and encourage them to take up business activities that coincide with their strength areas. Mahashakti will also work upon developing clusters and enhancing production as well as marketing value chain for the FPOs.





"Formation and Promotion of Farmer Producer Organisations" was launched on February 19, 2020, to promote 10,000 FPOs in the next five years, starting 2019-20, which would help small, marginal and landless farmers to enhance their income. The objective of the scheme is to provide small and marginal farmers "better collective strength for better access to quality input, technology, credit and better marketing access through economies of scale for better realisation of income".



District Level Review Committee (DLRC) being conducted by inviting the Key Stakeholders



Input & output marketing activities undertaken by Safalchasi FPO, Junagarh. Seed, fertilisers and banana being marketed by the FPO members.

Core activities under CBBO Project:

Institutional Strengthening

- Identification and placing of a good team (CEO & Accountant).
- Taking part in DMC meetings and presenting status about FPOs and their institutional structure.
- Supporting and monitoring their daily activities so that a quality FPO can be formed.
- Motivating the team and organising farmers mobilization meetings for increasing the membership and share capital.
- Ensuring the legal and regulatory compliances are furnished on time.
- Helping the FPOs in preparing documents for matching grant from Govt. of India.

Technical Input

- Organising training programs to improve the professional acumen on FPO management.
- Technical inputs on Agriculture – like letting them know how soil testing is conducted at the field.
- To focus on developing clusters; provide technical support in improving production and marketing value chain.
- Organising exposure visits to established and successful FPOs—for exchange of ideas and understanding best practices.
- Orientation of CEOs and Accountants on timely legal compliance of the FPO and obtaining required entitlement for farmers.





FPOs allocated & promoted in Phase - I (FY 2021-22)

Sl	APC Name	Place	Regd. Date	Focused Products
1	Maa Mahadasani Farmer Producer Company Limited	Loisigna, Bolangir	12/07/21	Vegetables
2	Prakrutimata Farmer Producer Company Limited	Gaisilet, Sindhekela, Bolangir.	14/07/21	Onion
3	Sabujima Farmers Producer Company Limited	Bijepur, Bargarh	07/07/21	Vegetables
4	Krushnahira Farmers Producer Company Limited	Jharbandh, Bargarh	15/07/21	Black Rice
5	Maa Sunamukhi Farmers Producer Company Limited	Karlamunda, Kalahandi	13/07/21	Pulses & Vegetables
6	Safalchasi Producer Company Limited	Junagarh, Kalahandi	01/07/21	Pulses & Farm Mechanisation
7	Adimchasi Producer Company Limited	Th Rampur, Kalahandi	07/07/21	Litchi & Cashew
8	Belpara Farmers Producer Company Limited	Belpara, Balangir	07/03/22	Fruits & Vegetables
9	Ghasien Devi Farmers Producer Company Limited	BolangirSadar, Bolangir	08/03/22	Fruits & Vegetables

Project SAMPURNA

Integrating Small and Marginal Women Farmers in Chilli and Millet Value Chain, supported by HDFC Bank Parivartan.

Background

Mahashakti Foundation has launched an innovative project called Sampurna, with the support from HDFC Bank, for the development of lives and livelihoods of small and marginal women farmers of Sambalpur and Bargarh districts. The project aims to organize 7040 small and marginal Millet and Chilli women farmers of Bargarh and Sambalpur districts into Producer Groups and subsequently into Producer Companies. Project will also focus on productivity and production enhancement, availability of inputs in time and in adequate quantity at reasonable cost, offer farmers' alternate marketing channels to sell their products and develop the marketing ecosystem. The program will provide a wide range of training and support to women farmers to form and manage agricultural and related small businesses. In addition, better agricultural practices will be introduced to them through different CB activities. The program will run for the next three years (January 2022 to December

2024).

Objectives

- To increase the agricultural production & productivity of 7,040 farmers and improve their financial security.
- To promote & enhance the value of agricultural products and improve marketing linkages, through the formation of Producer Groups and Producer Companies.
- To provide capacity building support by introducing IPOP on selected products for effective participation of the FPOs in alternative value chains, having access to remunerative markets.

Project Planning and Awareness

The Project Director periodically organizes meetings with the BCs and CRPs to take stock of the progress of planned activities. Initially the PD and other experts spent time with the project manager, BCs and CRPs in explaining the strategies to be taken up for each of the monthly activities and there should be a systemic approach to the accomplishment of





the project deliverables. Informative IEC materials were drafted and designed, mostly in vernacular language for easy understanding of the BCs as well as CRPs. Project Sampurna brochure was one of the important resource materials developed so far which is being distributed to all the target beneficiaries of the project. The CRPs as well as the BCs who are the first touch point at the field level – were thoroughly trained and explained about each component stated in the brochure.

Awareness meetings and farmer mobilisation gradually took shape as the team experienced the receptiveness of the target beneficiaries in the four project focused blocks. The Block Coordinators and CRPs have been engaging themselves with farmers and WSHG members, to sensitise them on the benefits of forming a group and doing agricultural activities in a collective manner. Efforts are being made to bring in industrious women to the forefront to build Producer Groups. The team has given attention to catalyse change amongst the farmer communities by raising awareness on forming farmers collectives (FPO) and inculcating knowledge on improved farm practices.

Staff onboarding and Orientation

Looking at the project framework Mahashakti took steps in identifying and recruiting fitting candidates for the available positions like: Project Manager,

Thematic Experts, MIS Manager, Accounts Manager, Block Coordinator (BC) and Community Resource Persons (CRPs). An industry veteran and renowned livelihood expert, having extensive knowledge on the promotion of FPOs joined the team as Project Director. With all the team members in place, Mahashakti organized a 3 days' training program on communication, leadership, public speaking, PG and FPO promotion agenda between 15-17 March 2022 at Bargarh. During the training, the participants were involved in multiple group activities and the resource persons shared critical inputs on PG/FPO formation and its management to the participants. They were also given overview about Sampurna Project and its periodical deliverables as well as outcomes.

Formation of PGs

At the initial stages of the project, effort is being given towards identification of Chili and Millets clusters and subsequently collectivizing farmers into Producer Groups (PGs), involving enterprising women farmers. The PGs at the village level are mainly formed with an intent to develop business mindset in the current agriculture-targeted livelihoods being undertaken by the PG members. The members of the PGs by following a systemic process will essentially become shareholders of the Farmer Producer Organisation going ahead.

Odisha Millet Mission

Background

Understanding the high nutrient value of Millet and its subsequent positive impact on the health, if consumed regularly, Government of Odisha started focusing on the promotion of millets under a separate and flagship agricultural programme titled - Odisha Millet Mission. The programme was initiated by the state government in 19 districts of Odisha which comes under rainfed as well as hilly areas. Mahashakti Foundation was entrusted upon to work with the farmers of Bijepur with a target of covering 1000 hectare of upland for millets cultivation within a span of 5 years (200 ha each year).

- Undertake awareness building programmes on nutritional values of millets to different stakeholders.
- To restore and increase consumption of millets in the households through awareness, counseling and food festival.
- To increase the household consumption of millets by 25%.

- To change existing cropping pattern and increase the production of millet & productivity of farm land
- Low investment on inputs with high output and increased income of the farmers.
- Assurance of providing 100% marketing to millet products through FPO/TDCC.
- To create opportunities for value addition of millet.
- To promote millet-based cooked recipes and ready-to-eat foods such as bakery items.

Status

During the FY 2021-22, the millet project is being implemented in 18 GPs and 60 villages out of 23 GPs and 109 nos. of villages of Bijepur block. During the implementation of the project major focus has been given towards timely disbursement of Govt. incentives and ragi procurement. Subsequently the sale value of Ragi is directly transferred to farmer account in a timely manner. Bio-input production, marketing, value addition and enterprises establishment are also being worked upon during this year.





Project Highlights

SI	Subject	Quantity
1	Total no. of farmers enrolled and benefitted in Kharif	794
2	Total no. of farmers enrolled and benefitted in Rabi	37
3	Total Area Covered in ha (in both Kharif and Rabi)	573.20
4	Total amount of incentive transferred	INR 21,60,250
5	Total quantity of Ragi procured/ Marketed	2378.87 quintal
6	Total sale value transferred to farmers	INR 80,33,444
7	Total Handi Khata (organic manure) produced	281 litres
8	Nos. of farmers covered for the preparation of Handi Khata	106
9	Total Ghanajibamrit produced	1947 Kg
10	Nos. of farmers covered for the preparation of Ghanajibamrit	53
11	Millet tiffin centre established	01
12	No. of CSC	04
13	No. of CHC created	04

CSC: Community Seed Centre CHC: Custom Hiring Centre

Implementation of millet mission programme by Mahashakti Foundation has provided financial freedom to more than 1000 families covering farmers and WSHGs in relation to production and value addition of millet. Facilitation in providing an amount of INR 21.60 lakh as govt incentive has recouped the agricultural input expenses of 794 farmers, the financial burden was considerably relaxed. The project has strengthened the financial status of the farmers as it has ensured the ragi is

procured on time and the sale value is transferred to farmer account without any delay. Apart from that, the farmers are trained in production of organic manure, they have grouped together to form a farmers enterprise Chirasubauja Producer Company Ltd that gives primary focus on ragi production and processing. Millet tiffin centre is being managed by Laxmibai SHG, providing monthly income of INR 5000-7000 per month to the women members.

SHG making the best use of Agri Equipment

Sai Krupa SHG of Badabramhani GP under Bijepur boasts of 10 women members. This WSHG has accumulated INR 56,000 of savings after rounds of internal lending among the group members at negligible interest rates. The members and their household were depending upon paddy and vegetable cultivation, which was not that remunerative enough for the respective families. Soon after the implementation of the Millet Mission project by Mahashakti Foundation in their village, they themselves and their spouses got themselves connected with the project activity. With a major focus on value addition of millet, the WSHGs came to know from Mahashakti project team that the agriculture department having propositions to provide agri equipment for the processing of ragi.

Without any delay they gathered all information about the beneficial scheme and after going through the terms they applied for establishing a pulverizer machine that grinds ragi to make ragi powder. The SHG had maintained a good records of their books, bank transactions were all clear and maintained regularly. That helped them in successfully becoming eligible to get the machinery from the agriculture department.



The group has fixed of INR 2.50 per kg of ragi to make the powder. They started the income generating activity in late 2021 and they have processed about 55 quintal of ragi till March 2022. They have planned to make the best use of the machine by making powder of other agricultural products like turmeric, wheat, rice etc. Their happiness cannot be measured in any way and they say it not only helping them earn money but keeping the women engaged and productive. The members express their gratitude and are thankful toward Mahashakti team and the agriculture department for the on-time support.



Sai Krupa SHG received the pulverizer machine from Chirasabuja Producer Co.Ltd to undertake the ragi threshing activity



Mahashakti Foundation as a Resource Support Agency (RSA) by NABARD – to strengthen the institutional arrangements of the FPOs promoted by POPIs

NABARD RO – Bhubaneswar has appointed Mahashakti Foundation as an RSA to engage itself in guiding the identified/allocated FPOs in proper adherence to project objectives and its timely achievement. There are 10 important indicators shared by NABARD, which are the yardsticks to measure the performance level of about 74 FPOs allocated to Mahashakti in 3 clusters. The RSA shall engage itself in establishing touch-base with the FPOs through their promoting Producer Organisation Promoting Institutions (POPIs) to strengthen their internal structure and capacity building of the office bearers.

Mahashakti Foundation's Initiatives as an RSA

- In the preliminary stage, Mahashakti took steps in establishing touch-base with the POPIs and FPOs. Took stock of their status of activities and understood there is a need for a residential training to start with.
- Mahashakti discussed with the respective DDMs of the allocated districts about the RSA program and took their time in organising a training programs on

- FPO Management for each of the 3 clusters.
- Mahashakti establishing a touch-base with Synergy Institute of Engineering and Technology, appointed by NABARD to take care of the regulatory compliance of the FPOs, for their input in the training program.
- The clusters where the initial training programs were organized are as follows:
 - **C1:** Ganjam and Gajapati. Here training was organized at Gopalpur (Ganjam) and FPOs from both the district participated in the program.
 - **C2:** Koraput, Nabarangpur and Malkangiri. The 2-days' training was organized at Koraput and FPOs/POPIs from the 3 districts attended the residential event.
 - **C3:** Kalahandi, Rayagada and Nuapada. The training was conducted at Bhawanipatna and FPO representatives from the 3 districts took part in the training program.



LIVELIHOOD PROMOTION

Under this intervention we provide a basket of services to the rural and underserved households from enterprise planning to market linkage. We conduct a baseline of that particular geography to understand the status of beneficiaries along with the scope and opportunities for their development. The organisation has worked upon revival of tribal art & craft, promotion of off-farm enterprise development, owned & managed by the communities, skill development of beneficiaries and business development support services extended to the artisans. Focus is given to income enhancement through farm/non-farm-based business enterprises which will provide a perennial income source to the households. We take community-based institutions like SHGs, JLGs, Producer Groups, Farmer Producer Organizations, SHG federations, Cooperatives as our implementation channel with hand-holding support services for institutional development.





The successful case of an aspiring women who mastered the art of dhokra craft.

It is one of Mahashakti's important agenda to support the indigenous art and craft to make it a sustainable and scalable business. We are fortunate to receive the support of NABARD to keep working on this front and give impetus to the fighting and creative mindset of the rural artisans. One of such aspiring artisan is Ms. Mohanabati Pidikaka- a widow from Gatiguda village, Muniguda block, Rayagada District. Mohanabati had to face multiple hardships in order to manage her household and take care of her children. With limited sources of finance, she was unable to concentrate of using her crafting skills to make dhokra traditional craft items. Apart from that she was finding it tough to buy study materials, pay school fees and provide basic nutrition to her children.

In the meantime, she came to know about Mahashakti's interventions in her neighborhood, without any hesitation Mohanabati inquired about the 'Raw Material Bank Committee' – supported by Mahashakti Foundation. She immediately joined the committee after going through all the procedures, and availed credit facilities for raw materials. Gradually she gained confidence at using

her skills and took part in technical workshop organized by Mahashakti on designing of dhokra crafts. She eventually went on to make more of the dhokra items and sold them in the local market. In the process she was able to earn INR 6,000 – 8,000 per month. The income was enough to meet her existing needs of household expenses as well as school fees. She felt self-reliant and found her worth as a skilled dhokra craft small entrepreneur.

The pandemic again brought in additional headache for her as it hampered her cashflows. She joyfully expresses, "in the toughest time, Mahashakti was again there to extend a helping hand and provided me raw materials to the tune of INR 12,000. I was in all tears and worked tirelessly to make more beautiful crafted items, that was not only sold in my local area but an outside organisation called Anwasha procured crafts from my stocks. I will always remain thankful to Mahashakti for their well-timed support (when it was needed the most), for making me realize my potential and the income gradually helped me to attain better standard of living as well."

Nurturing Off-Farm Producer Company - Dhokra Crafts

Project Objective & Deliverables

- To enable increased credit flow, provision of credit to the unreached, and provision of linkages for small, cottage and village industries like handicrafts in rural areas.
- To reduce rural India's dependence on agriculture income by encouraging alternate livelihood options.
- To arrest large-scale migration of small and marginal farmers and agricultural labor to urban areas in search of livelihood opportunities due to unemployment, disguised employment and distress in the agriculture sector.

Major Deliverables of the project is to promote rural enterprises, generate local employment through value addition, design innovation and development, processing, brand-building, creation of storage and logistics infrastructure, aggregation, mechanization and development of technology, develop strong forward and backward linkages, ensure better income of artisans, which ultimately brings in sustainable and inclusive development through collectivization and formalization.

About Kala Punaruthan Producer Company Ltd

Kala Punaruthan Producer Company Limited (KPPCL) is an Off-Farm Producer Company (OFPO) being promoted by Mahashakti Foundation in Odisha, with the support from NABARD, under its Gramya Vikash Nidhi project. It was promoted with an objective of reviving the tribal art & craft done by the artisans of the villages of Gatiguda and Jhigidi in the Rayagada district. Apart from that the company aims to support in developing a sustainable livelihood source for the artisans, who will be trained & skilled to craft Dhokra Jewelry, Home Decor and Utility Items.

The name 'Dokra' or Dhokra' was used originally to indicate a sect of metal craftsmen who were well-known for their metal craft. Dhokra refers to a metal craft which has significant cultural connection with the tribal communities. Their technique of lost wax casting is named after their tribe; hence it is known as Dhokra metal casting. The tribe extends from Jharkhand to West Bengal and Odisha.

Apart from Dhokra, Kala Punaruthan Producer Company works with more than 500 rural and tribal artisans of Odisha for development of craft-based livelihoods having a remunerative market value.





Major Focus

- ☞ Mobilisation of Rural and Tribal Artisans
- ☞ Skill Building
- ☞ Design Development
- ☞ Quality Control of Products
- ☞ Marketing of Products
- ☞ Linkage of Artisans with different schemes
- ☞ Facilitating Entitlement of Artisans
- ☞ Seller Buyer Interface
- ☞ Creating Digital Market space for Artisans

Highlights

- Share certificates issued to 152 shareholders (artisans) who contributed INR 1000 each.
- Raw Materials provided to 46 Artisans (10.70 quintal Brass & 1.48 quintal Wax) from NABARD supported revolving fund INR 5,00,000.
- New-edge design and skill building training was periodically organized for the aspiring young artisans, jointly supported by Vedanta and NABARD.
- For marketing, KPPCL have established rapport with Hotels, Malls, Corporates, Dhokra traders. Out of those linkages, KPPCL has sold 1.27 quintals of dhokra crafts with an amount of INR 1,54,760.
- Stock-236kg
- Artisans currently produce about 15-20kg of crafts in a month and supply them to KPPCL for bulk marketing, besides they sell some of the stocks at the local markets also.

Impact

After the project intervention most of the artisans are engaged in Dhokra casting work. Before the intervention, most of the artisans migrated to other states in search of labour intensive work. As that project and sensitization commenced, it has significantly reduced the rate of migration and artisans have joined KPPCL to upgrade their knowledge-base on metal crafting and carving new design items. With the impactful marketing practices, artisans' monthly income has gone upto INR 8000, in a steady manner.



Strengthening Handicraft and Handloom Sectors



Finished bamboo crafts made by the trainees



Embroidery training given to beneficiaries at Skill Development Training Institute, Muniguda, Rayagada

The project was kick started from 1st June 2021 with the support of YES Foundation shall continue till May 2024. The project is to strengthen Handloom and Handicraft sectors in Khurda, Rayagada, Kalahandi and Bargarh Districts of Odisha, by providing training on design developments, business development services and linking the artisans with various marketing channels to increase their income. Till 31st March 2022, 376 Dhokra artisans, weavers, bamboo craft artisans and women with stitching skill have been trained on new design development and business development

services. Mahashakti project team have conducted training programs in different locations and created a data base of the participants to further support them in marketing of their products, in competitive as well as remunerative prices. Each year 400 artisans will be trained and oriented on new design development and 600 artisans on Business Development Services in course of the project period. At least 80% of the trained artisans will be able to produce 1-2 new designs as per the demand of the market and 90% of artisans will report improvements and positive changes in their trade.



Practical orientation on designing different bamboo crafts.



Increased income through Embroidery design development

Rashmita Behera aged 32 is a member of Jay Bajarangbali SHG, Jodabandh village, Lanjigarh Block, Kalahandi District. Rashmita lives with her husband, father-in-law and a 2year old son.

Lanjigarh cluster has a good artisan base with plenty of opportunities to tap domestic market for handicraft items. However, due it's locational disadvantage there is perennial issues of transportation facilities, an organized infrastructure, networking, production line approach and new-edge design input. Rashmita had the zeal and appetite to learn the embroidery and professional tailoring skills, however residing in such a remote location with all the above mentioned grey areas, her hope was fading away. During that time, Mahashakti with the support of Yes Foundation, was approaching her locality in search of good and aspiring artisans for skill development and related marketing support. Rashmita found that as a blessing in disguise and without a second thought she joined other SHG members to take part in the training program. A 3 days' training program with practical orientation to

embroidery and tailoring skill was organised by Mahashakti for the WSHG members. It was a successful program as the participants, including Rashmita, were able to learn techniques to craft household accessories like bed covers, woven fabric and other home utility clothing items.

The regional and cultural diversity of regions can be easily noticed in Rashmita's unique styles through the particular types of threads, colours and motifs related to Lanjigarh culture. The trainer and Mahashakti project team coordinated in the backward linkage so that the trainees like Rashmita can get quality raw material in affordable price. As a proactive and enthusiastic lady like Rashmita, she was able to quickly learn the skills of making catchy embroidery works. Using her new set of skills she could design and stich different ladies garments, having a unique style and look. Rashmita is making around INR 6000 per month out of this business where her husband is ably supporting her by fetching raw materials from the market. She feels empowered and self-reliant, and thanks the timely support of Mahashakti team and Yes Foundation.

Sustainable Community Development Programme (SCDP)

With the generous support of ACC Cement Ltd, Mahashakti Foundation is implementing the Sustainable Community Development Programme in the district of Bargarh, Odisha. The project primarily aims at developing the marginalised community through building their capacities and empowering them by way of skill development and linking them with financial institutions. Community development is a process, as has been experienced during the course of implementation, where collective actions are taken to resolve issues that matter to them. One of the important issues has been access to financial services and formalizing the women collectives like SHGs. The project was being implemented in two clusters in Bargarh and the mines area Dunguri. The project team have tirelessly worked upon strengthening the institutional structure of the SHGs and helped them in organising the book-keepings in a professional way. Once the institutional strengthening was covered, the focus then shifted to capacitate them for taking up

different livelihood activities, which requires minimum investment. Training programs given on the process of making phenyl, turmeric powder, vaccination of chicks (for poultry farming) and goatery.

Apart from that, at Dunguri location, the group of SHGs are federated to form a more formal entity in the name of Pratingya Trust. The trust is engaged in multifarious activities like pushing lending activities to its members, raising awareness and building capacities to use the credit facilities for productive and income generating activities. The trust has a bakery unit which gives constant income to 10 women SHG members who are employed in producing different bakery items. Recently, while understanding the ever-increasing focus of millet in the state, the trust started making millet cookies and other recipes, which is gaining popularity among the retail clients in the area. The entity has also established a small-scale flour mill, that meets the demand of local customers of making different powders.

Highlights

Total SHG	147
Total Member	1597
Total Savings (INR)	87,47,167
Internal Loan Outstanding (INR)	49,56,380
Cumulative Bank Loan Amount(INR)	2,51,97,000
Bank Loan Outstanding(INR)	67,32,012





WOMEN EMPOWERMENT

The vision of MSF itself explains the equal economic independence, empowerment and peace of both men and women in the society. From our inception, we select women as our primary beneficiary in all our project interventions. We believe that the economic independence of women will bring her recognition in her family as well as in the society. An economically empowered woman will also address the gender disparity in the present society. Here we implement large women empowerment projects providing opportunities for women to take the lead in the society through enhancing the income level, skill and leadership. Women-led community collectives are being formed to strengthen their capacities in sustainable manner.

Women Empowerment and Livelihood– SAKHI

In partnership with Vedanta, Mahashakti targets to empower 4000 women SHG members with need-based capacity building trainings and technical guidance on undertaking about 36 income generating activities in a perpetual manner. The project is being implemented in the district of Kalahandi and Rayagada. Apart from technical CB trainings, other supports like financial literacy and credit linkage facilitation are also provided as part of the project activities.

The Project was started in the year 2015 with 29

SHGs in 15 villages. One Federation of SHGs “Shaktimayee Foundation” was formed in the year of 2016 to strengthen the overall women empowerment process in the project area. Currently there are more than 374 SHGs have been formed by enrolling more than 3000 women under this Federation from 7 GPs and 65 villages.

The project aims to empower the women by integrating rural women from project villages into Self Help Groups, Community based Institutions and setting up enterprises to enhance the social

and economic status of the women in the community. No. of Beneficiaries: 3245 (all women), from the tribal and marginal communities.

IMPACT :

- ✦ During this financial year INR 1.19 Cr fund was leveraged from Banks, Government schemes, NBFC-MFIs and Non-profits.
- ✦ Shaktimayee has financed INR 50.00 Lakhs of loan to 113 SHG members, for undertaking micro-enterprise activities. This was done under the BC (Business Correspondence) engagement with Samunnati Financial.
- ✦ More than 180 SHG members could earn an excess of INR 9000 per month while engaging themselves in income generating activities.
- ✦ As the project continues to bring in positive changes in the lives of the deserved section of the society, it gets the attention of Government line departments from the block of Lanjigarh. Govt. offices like ICDS, OLM, ORMAS, Agriculture, Horticulture, Fishery and Veterinary, have given priority to Sakhi project, to ensure the benefits of different schemes reach the desired target groups.
- ✦ 90 women members were given with 6-months long professional tailoring training under Shaktimayee Federation.

Going ahead, the team have plans to further strengthen the convergence with Govt. departments, so that more and more benefits reach the women members. Credit linkage with banks and FIs will be carved out so that the SHGs continue to expand their business activities.





Hard work and consistency always count: the successful case of a WSHG Member.

Dayamati Rana is a member of Maa Saraswati SHG Rajapada, Lanjigarh block of Kalahandi District. The members of the group are all from the backward classes. Dayamati has a family of four, her husband works at Vedanta, son studies +2 and her daughter is into 10th class. Her husband's only source of income was not enough to push the standard of living with school and college fees continue to escalate month after another. Income from her vegetable farming wasn't that remunerative. She got in touch with the Vedanta project team and shared about her ambitions as well as the challenges. During their group meeting, Mahashakti project team explained about the Vedanta supported Sakhi project, where subsidies are provided to undertake livelihood activities. Dayamati without any hesitation agreed to enroll herself for the livelihood enhancement scheme. She decided to go for the 500 birds broiler unit, with an estimated cost of INR 1,77,000, with a 40% subsidy support from the project. For the rest for the amount she took credits from Shaktimayee Foundation and MUDRA micro-enterprise scheme. Dayamati went through all the technical training processes and even learn how to give vaccine doses as per the prescribed process.

Poultry farming be it in the rural or urban areas, the demand is always high and the cost associated with it is invariably little low in comparison to other collective business activity. However, there are risks of high mortality if the business owners fail to follow the required processes. Dayamati devoted herself in taking care of the feeding, watering, cleaning and vaccination of the chicks in true letter and spirit. The devotion and commitment have helped her in controlling the mortality rate. She was ably supported by the project team, Vedanta and Govt Veterinary department throughout.

After following the proper processes, timely monitoring of the poultry farm, applying the required doses of vaccine & medicine on time, and with the close monitoring by the Veterinary department, Dayamati was able to create successful case of her own. She has successfully sold more than 20 slots of mature chicken and garnered a net profit of INR 1,24,000 in 13 months. Dayamati found poultry farming much more profitable than her previous occupation of vegetable cultivation, where labor cost was way higher than the poultry farming. She feels self-reliant and confident as her effort provided the return which was beyond her expectations. She thanks the Sakhi project team, veterinary department and Vedanta for the constant support and handholding, that went on a long way in shaping her ambitions in a most beneficial manner.

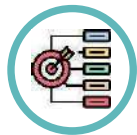
UPMA (Ultra Poor Market Access) Project

While implementing the project, Mahashakti first undertook a baseline study to understand the project location and to identify ultra-poor women (as Project Participants). 503 poor women were chosen as the Project Participants (PPs). With the progress of the project the PPs are being given technical inputs on undertaking business activities, better access of market for good return for the products produced and soft skill trainings provided to augment their confidence level. The poor women are being formed into groups and provided with initial support of chicks to manage small poultry firms. The project with the support and forward looking vision of TrickleUP and Mahashakti, aims to create an enabling environment where the poor feel confident, become skilled and capacitated to earn more to raise their standard of living.



PROJECT GENESIS

In the Ultra Poor Market Access (UPMA) project, we are supporting ultra poor women (Project Participants) in building their capacities through coaching and mentoring as they undertake livelihood activities, manage small businesses having enhanced access to markets. The project is supported by Trickle UP.



PROJECT OBJECTIVE

To build the capacity of alliance members to effectively apply technical expertise for different livelihood initiatives.

To build the capacity of alliance members to demonstrate greater self-confidence within their households, groups and communities.



TARGET BENEFICIARIES

502 Project Participants from weaker & backward sections.

Project Location Map



Ultra Poor Market Access (UPMA)



FINANCIAL INCLUSION & LITERACY

The organization has earned a distinct name of its own by promoting women SHGs in the state and the groups then harnessed the art of accumulating regular savings, opening their bank accounts and taking up small credits to undertake business activities. Under the Self-Help Promoting Institution (SHPI) program NABARD supported Mahashakti to promote and nurture the SHGs on a mission mode. All of their (SHGs) efforts on the financial decisions part are supported by spreading knowledge on financial aspects through Financial Literacy programs. The SHG members forming into Producer Groups participated in all Government programs and implemented different Govt supported schemes. The records of SHGs are also digitized through the E-Shakti Project of NABARD.



E-SHAKTI (Digitization of SHGs)

Background

E-Shakti or Digitization of SHGs is an initiative of Micro Credit and Innovations Department of NABARD. Keeping in view the Government of India's mission for creating a digital India, NABARD launched a project for digitisation of all Self-Help Groups (SHG) in the country. The project is being implemented in 250 districts across the country. Mahashakti Foundation is implementing the E-Shakti project with the support of NABARD - RO, Bhubaneswar, in the districts of Kalahandi and Bargarhsince December 2019.

Project Objective

The project aims at digitisation of all the SHG accounts to bring SHG members under the fold of Financial Inclusion thereby helping them access wider range of financial services together with increasing the bankers' comfort in credit appraisal and linkage by way of:

- Integrating SHG members with the national Financial Inclusion agenda.
- Improving the quality of interface between SHG members and Banks for efficient and hassle-free delivery of banking services by using the

- available technology.
- Facilitate convergence of delivery system with SHGs using Aadhaar linked id.

Status

As on 31st March 2022, Mahashakti is working very closely with 4883 women SHGs(more than 50,000 women members) in 526 villages of the two districts.

Target Deliverables	Achievement during the FY
Loan Application submitted to Bank	90% SHGs
Credit Linkages Done	70% SHGs
Loan Sanctioned	INR 54.41 Cr
Loan Outstanding	INR 35.99 Cr
Upload Schedule VI	100% SHGs
Profile/KYCUpdate (Aadhaar, Mob. No, Members Account No, SHG Account No.)	100% SHGs
SHG Passbook Uploaded in portal	98% SHGs
Aadhaar uploaded in the portal	100% SHGs
Regular Bank transactions	90% SHGs
Linkages with Social security Scheme	More than 60% members



SHGs engaged in Mushroom Cultivation & its Marketing



There are 160 Animators in the two districts who visit the SHG as per their monthly meeting schedule and collect all required data in general, particularly financial transactions using a mobile app and upload the same in e-shakti portal which can be accessed by Bank Managers, NABARD and other key stakeholders from the portal. On the basis of the available data, the Bank Managers and other key stakeholders can take decision to provide credit linkages and other support services to the SHGs. All the SHG women have access to their individual as well as group data for transparency and to strengthen the SHGs further.

Project Outcome

After regular visit of the Animators, all the defunct SHGs have been revived in the program villages. About 90% SHGs are doing regular savings and regular bank transactions. One of the highlights of

the project is that 70% of SHGs have been credit linked with various Banks. Mobile number of all the members linked to the e-shakti app, whenever an animator uploads data in the app, automatically a message will be sent to individual mobile number with updated data on savings, loan outstanding etc. The E-Shakti project will help in providing comprehensive information base and robust MIS which may facilitate suitable interventions and convergence of other programmes for social and financial empowerment of the SHGs. MIS reports on groups can be generated and progress can be tracked on a real time basis, the bankers will find it easy to process the loan proposals once all the processes are digitalised and ready for the target no. of SHGs in the two districts. The benefits of digitization have reached to the SHG women in remote villages of Kalahandi and Bargarh. Mahashakti Foundation plans to continue this program with the support of SHG women members by federating them into a SHG women Federation.



Animators being rewarded for their outstanding contribution



Transaction audit of SHGs at Mahashakti Foundation office

Women Literacy Centres (WLC)

Background

Illiteracy affects an individual in all areas of their life. With the support of TPCODL-CSR, Mahashakti Foundation has set up 10 Women Literacy Centers in the slums of Bhubaneswar. Adult Women Literacy Centers (WLC) are primarily located in & around the periphery of adult illiterate women (at the slums) to encourage them to continue acquiring basic literacy aspects without hampering their daily routine. The main objective is to impart basic literacy so that the women are able to at least read newspapers, manage their household expenditure among others. As they progress with the trainings, the literate women accumulate essential understanding about financial literacy and become wise about their spending habits and financial planning. The project started in January 2022 while on boarding 200 illiterate adults, who were trained by Preraks (trainers) – identified from the respective slums. Prior to that, the 10 Preraks were given orientation on fundamental learning techniques, which was coordinated by resource person from TCS. It was a 2-days' virtual training session and Mahashakti project management team too took



Virtual training of Preraks

part in the program. The Preraks are being given coaching on the use of digital learning modules by Mahashakti team with the progress of the project in 10 WLCs.

Inauguration of the WLCs

The WLCs were formally inaugurated with the presence of TPCODL and Mahashakti senior functionaries and became operational from 1st February 2022. Attendance register was provided to each WLC. All the centre branding were taken care of and required stationaries as well as reading materials were provided for smooth functioning of the centres.



Virtual training of Preraks



DISASTER MANAGEMENT

Mahashakti extended its support to the affected households facing natural calamities that happened in the last 5 years including the COVID-19 pandemic. We have supported more than 2 lakhs victims of natural calamities and provided them with food, health, sanitation and humanitarian kits.



AWARENESS ON GOVT SCHEMES

The organization has taken up sincere efforts to support the Government in spreading awareness among the people living in remote areas. While accumulating knowledge on different Government schemes, Mahashakti has been playing a pivotal role by making sure the benefits reach the deserved target groups like migrants, landless and marginalized sections of people. Our field team on a continuous basis is sensitizing rural households to avail different Govt schemes and providing them with the required hand-holding support.

Project Adhikar: It was implemented in partnership with Daily Wage Worker Platform, Omidyar Network and Jindal Global University. Thousands of migrant workers are being given awareness on different Central and State Government schemes and further enrolled in respective schemes to get the benefits.

Highlights: More than 1 lakh households are enrolled under Government sponsored social security schemes. 15,000 migrant workers were linked with different Government schemes during the implementation of the project (COVID-19 pandemic).

FINANCIAL SNAPSHOT

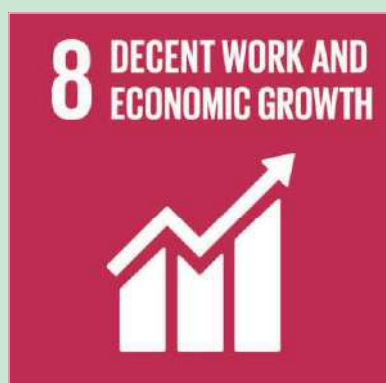
Financial Snapshot for the Year 2021 - 2022 Details of Grants / Loans Received and Utilization

Sl	Name of the Institution/ Agencies	Receipts during the period (Rs. In lakh)	Utilization during the period (Rs. In lakh)
A	FCRA Grants		
1	Universal Sraddha Foundation	0.62	0.62
2	Shelter Box Trust	1.98	1.98
3	Trickle UP Programme Inc	20.30	10.29
B	Govt. / Govt. Affiliated Grants		
1	NABARD Grassroot Level Training Prog.	0.15	0.15
2	NABARD Micro Enterprise Development Prog.	0.80	0.80
3	NABARD Livelihood & Enterprise Development Prog.	1.09	1.09
4	NABARD FPO ABHIJAN	0.03	0.03
5	NABARD Sanitation Literacy Campaign	0.05	0.06
6	NABARD Digitalisation of SHGs - Kalahandi	70.40	66.41
7	NABARD Digitalisation of SHGs - Bargarh	51.60	42.62
8	NABARD Central Sector Scheme for Promotion of FPOs- (Development of Agri -Clusters) Phase -1	14.95	14.81
9	NABARD Central Sector Scheme for Promotion of FPOs- (Development of Agri -Clusters) Phase -2	17.09	16.93
10	NABARD JANASAHAJYA - Digitalisation of SHGs	23.68	23.72
11	NABARD SHPI - Promotion and linkage of SHGs	5.68	2.73
12	NABARD - RSA [Resource Support Agency]	1.71	0.27
13	DDA PD ATMA Bargarh [Odisha Millet Mission]	15.16	11.96
14	DRDA, Kalahandi	1.19	1.19
15	DRDA Dist. Disaster Management Authority	1.54	0.75
16	Odisha Lift Irrigation Corporation Ltd	0.96	--
17	COVID-19 Migrant workers support prog.	--	26.06

18	NABARD - Bee Keeping Training Programme	--	0.04
C	From Corporate House		
1	ACC Limited	32.20	29.67
2	Vedanta Ltd. [Livelihood Promotion]	27.87	23.36
3	Vedanta - Renewable Energy Project	3.25	6.30
4	Vedanta - Memento for Stakeholders Meet	0.35	0.36
5	HDFC Bank	20.00	26.15
6	YES FOUNDATION	2.78	3.03
7	Tata Power	1.47	--
8	Indian Oil Corporation Ltd	15.55	--
D	Other Agencies		
1	Smart Power India	0.50	--
2	Grameen Foundation	3.19	3.15
3	Omidyar Network India Advisors Pvt. Ltd.	15.00	15.00
4	TATA Power Central Odisha Distribution Ltd.	3.87	3.87

For PATNAIK & CO Chartered Accountants FRN-310028E  CA DEBI P PATNAIK, FCA Partner MN-056848 UDIN:22056848AWMGFF7749 Bhubaneswar Date- 29/09/2022		For MAHASHAKTI FOUNDATION  JUGAL KISHORE PATTANAYAK MANAGING DIRECTOR 
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Our programmes are inclined with the SDGs.



PARTNERS



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT



SKILL
DEVELOPMENT
INSTITUTE
SHREYAS SWAR



ODISHA
MILK PRODUCTION



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