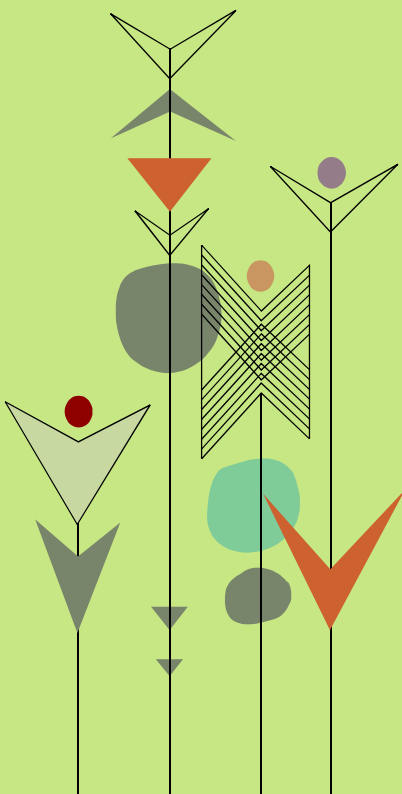




# Empowering Communities: Impact Report of MAHASHAKTI FOUNDATION

March 2024



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**ā DVANEX**  
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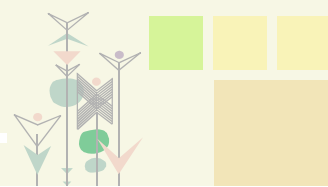
*Mamata Das*

**Advanex Consulting**



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## ABBREVIATIONS

APL	Above Poverty Line
BPL	Below Poverty Line
CASHE	Credit and Savings for Household Enterprises
CEO	Chief Executive Officer
CESU	Central Electricity Supply Utility
CHC	Custom Hiring Centre
CRP	Community Resource Person
CSR	Corporate Social Responsibility
DBT	Direct Benefit Transfer
FARR	Friends Association for Rural Reconstruction
FFS	Farmer Field School
FGD	Focus Group Discussion
FPC	Farmer Producer Company
FPO	Farmer Producer Organisation
GI	Geographical Indication
IDI	In Depth Interview
IGA	Income Generating Activity
INR	Indian Rupee
IOCL	Indian Oil Corporation Limited
MEDP	Micro Enterprise Development Programme
MFI	Micro Finance Institution
MSF	Mahashakti Foundation
NABARD	National Bank For Agriculture And Rural Development
NGO	Non-Governmental Organisation
OBC	Other Backward Castes
OMM	Odisha Millet Mission
ORMAS	Odisha Rural Development and Marketing Society
PG	Producer Group
PMJJBY	Pradhan Mantri Jeevan Jyoti Beema Yojana
PMUY	Pradhan Mantri Ujjwala Yojana
PoP	Package of Practices
SC	Scheduled Caste
SDI	Skill Development Institute
SHG	Self Help Group
ST	Scheduled Tribe
TPCODL	Tata Power Central Odisha Distribution Limited
TRIFED	Tribal Cooperative Marketing Development Federation
WASSAN	Watershed Support Services and Activities Network





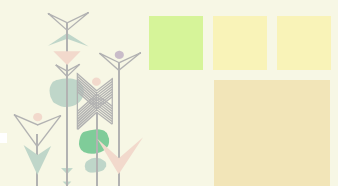
## EXECUTIVE SUMMARY

### Introduction

Odisha has come a long way in terms of economic growth over the last two decades with reduction in poverty and increase in per capita income. Undeniably, the state has made efforts to address the development challenges through various poverty alleviation programs and schemes. This has been complemented by the efforts of various non-government organizations and corporate support through CSR activities, particularly in rural and tribal areas which are often impacted by uneven economic development and regional marginalization.

Mahashakti Foundation (MSF), a leading development organization, established in 1999, has been proactively contributing to empowering the underprivileged communities in Odisha. It works across 14 districts of Odisha in 30 project locations and has reached out to over 2 lakh beneficiaries through its interventions in areas of women empowerment, livelihoods development, sustainable agriculture, community institution building, and renewable energy. Over a period of two decades, MSF has worked extensively and dedicatedly for the benefit of the base of the pyramid population impacting thousands of people. Advanex Consulting was commissioned to assess the impact of MSF's interventions, especially on its target group, including the impact on women from SHGs, farmers, artisans and youth. This assessment was conducted as a review of the impact of MSF's interventions, to have an impartial view of the work done, to take necessary feedback, and evaluate changes needed in strategy going ahead to be more relevant to the target communities.

The study was conducted primarily in Bargarh and Kalahandi districts. It was decided that the study will use a sample of the population which MSF has served and test the impact of MSF's interventions. The study relied on direct feedback from the sample population which consisted of SHG women, farmers, artisans, and skill training participants. FGDs, interviews, and a detailed survey was carried out to capture the feedback. Structured interviews were designed and data was gathered for analysis.





## KEY STUDY RESULTS

### Women Empowerment

The first part of the study focused on interventions relating to women empowerment. A large majority of the women respondents (84%) were from the BPL category and close to 73% of them had agriculture as their main occupation.

A significant portion of women (25%) acknowledged the MSF programme as a catalyst for joining their SHGs indicating the impact of MSF initiatives in fostering financial inclusion and empowerment among women in the study locations. While the major factor for women to join SHGs was economic motivation, skill development (91.6%) and financial management (76.5%) emerged as the most prevalent forms of support that the women had received from MSF. The efforts of MSF in SHG management and leadership training also ensured that women developed organisational skills to run SHGs skilfully. Over 95% of the surveyed SHG women reported having received management and/or leadership training facilitated by MSF. 91.8% women reported being able to take decisions for the betterment of their SHGs, while 81.6% reported being able to maintain essential documents and records, essential for the effective functioning of SHGs. Additionally, a considerable percentage (75.9%) felt capable of managing conflicts within the group, reflecting enhanced interpersonal and conflict resolution abilities. Almost all respondents (98%) indicated satisfaction with MSF's programme on women empowerment through SHGs.

In terms of IGAs, the study shows that 94.6% of women were involved in IGAs facilitated by their SHGs. Among IGAs, respondents valued activities like mushroom and vegetable cultivation the most followed by other ventures like petty shops, livestock rearing, etc. Training and capacity building support emerged as the most prevalent form of support, accounting for 95.2% of women, followed by capital support at 50.6%. They also appreciated MSF's support in credit linkages, financial literacy, loan support, among others. 100% of women respondents an increase in income since participating in the IGAs, where a notable 87.3% reported a moderate increase and 14.6% of women reported a significant increase in income. It was further found that families experienced an average yearly income boost of INR 20,181 after women engaged in different IGAs with the support of MSF, showcasing the effectiveness of the IGAs

in driving tangible financial improvements. This helped them spend more on their children's education (91.6%), family health and nutrition (42.2%), housing (37.3%), among others. A large majority of respondents (78.9%) were being either very satisfied (52.4%) or extremely satisfied (26.5%) with the support they received from MSF for their IGAs. A majority of respondents also mentioned that without MSF's support, it would have been extremely challenging to sustain their IGAs. More than half of the women interviewed (68.7%) highlighted that their SHG received support from MSF to join a SHG federation or a Trust. This vastly improved SHGs' access to financial resources (45.2%), enhanced their skills and knowledge through different training programs (44.0%), increased access to various schemes (35.7%) and contributed to financial sustainability of the SHGs (32.1%). Overall, the data suggests that MSF's support for SHG federation or Trust membership has significantly empowered women and their SHGs by providing them with the resources, training, networks, and opportunities necessary for their socio-economic advancement.

Another area of intervention by MSF was that of training SHG women on financial literacy and management. From around 60% of women who received financial training from MSF, almost all of them mentioned it as effective or extremely effective. They revealed that this initiative by MSF helped them with better savings habits (92.1%), budgeting abilities (64.4%), entrepreneurship skills and knowledge (67.3%), improved understanding of investments (59.4%) and improved record keeping and documentation skills (43.6%). All this played a crucial role in women being able to understand and handle their finances much more efficiently and even pursue business opportunities. Women also acknowledged MSF's support to them in terms of bank linkages and access to government financial inclusion schemes.

A majority (99.4%) women reported increase in their family-level income and livelihood as a result of finance related support provided by MSF. Women who generated additional income due to this, invested in education for children, health for family members, towards constructing or renovating their homes, and also retained a portion as savings. Thus, the intervention by MSF helped women become significant contributors to their families and there is a high level of satisfaction among women.



**1****SHGs**

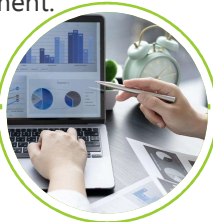
**84%** BPL women from rural areas joined SHGs for economic empowerment.

**2****IGA Support**

**95%** women involved in IGAs received training and capacity building support.

**3****SHG Federations**

**69%** SHGs joined federations, enhancing access to resources and financial stability.

**4****Financial Training**

**60%** women received financial training, leading to improved savings and investment skills.

**5****Income Increase**

**99%** women reported increased income, investing in education, health and housing.

**Impact:**

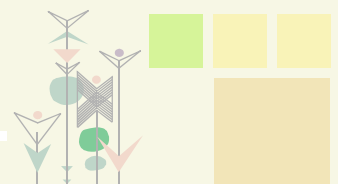
MSF's SHGs, IGAs, federations, training and financial support empowered women, raising income and improving families' lives.

## Sustainable Agriculture

The next component of the assessment was about sustainable agriculture. MSF has promoted sustainable practices for climate resilient and nutrition sensitive agriculture. Around two-thirds of the respondents were in the 30-50 years age range with close to three-fourths being in the OBC category. 65% of respondents were in the BPL category and almost all respondents had their own lands. The main crops cultivated by respondent farmers are paddy, pulses, oilseeds, vegetables, millers and some cash crops. Water availability is through rains, tubewells and canals. Irrigation sources are not reliable, which is a challenge for farmers. Interactions with farmer respondents showed that they faced a lot of challenges in terms of agricultural productivity. Lack of farming equipment, pests and diseases, vagaries of the market in terms of pricing, inadequate storage and value addition mechanisms, lack of reliable irrigation sources, lack of availability of inputs at the right time, were some of the major issues.

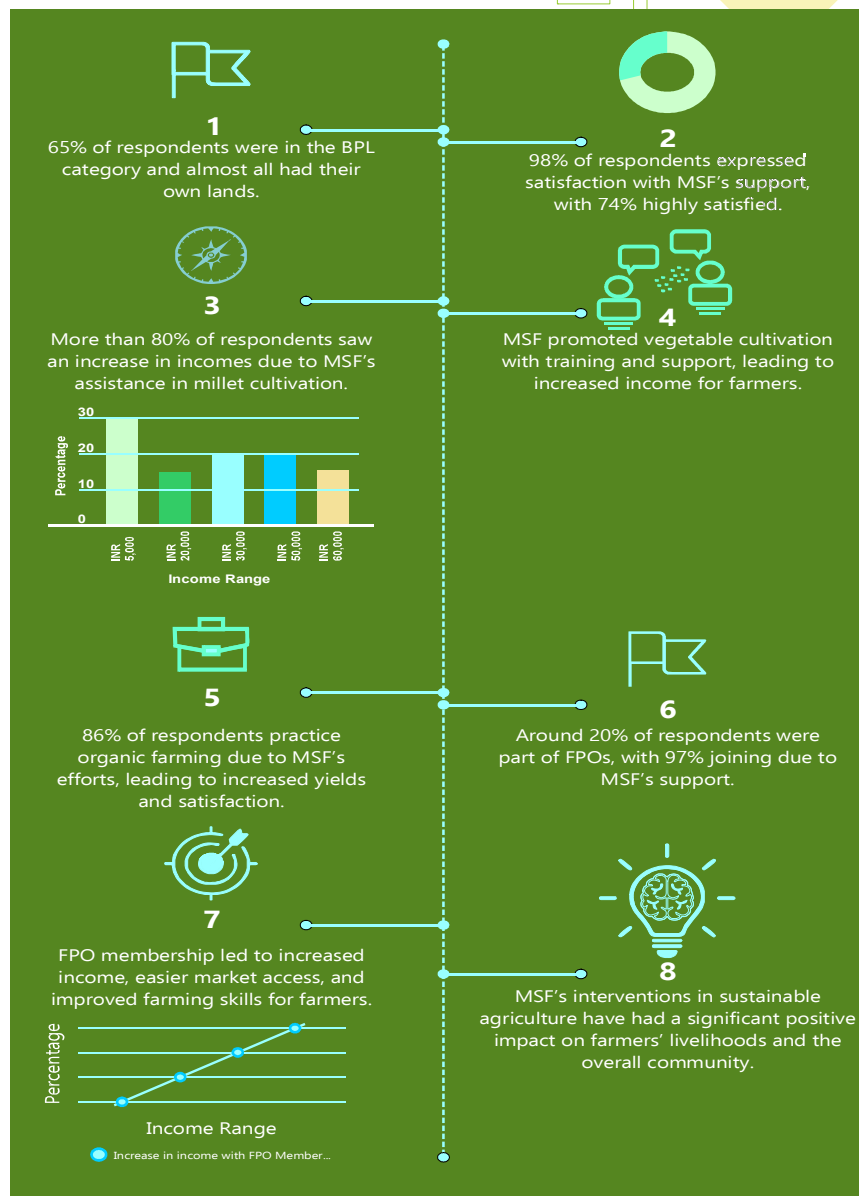
MSF's interventions to address issues in agriculture started with its support to millet farming, which is a traditional crop in the region but over the years had lost its importance due to the focus on paddy and wheat. MSF works with the Odisha Millet Mission to promote

millet cultivation due to its inherent benefits in terms of being a more resilient crop, better suited for local conditions as it uses less resources, and also being nutritious. Close to a third of surveyed respondents cultivated millets due to MSF's support. They mentioned that MSF provided them with extensive support from providing them with training on its cultivation, increasing their awareness on its nutritional value, by providing seeds and fertilisers, equipment, and tools. MSF also helped farmers in marketing their produce, providing financial support and establishing credit linkages. MSF's active assistance is seen as instrumental in farmers being able to diversify crops in a sustainable manner. Almost all such respondents mentioned that due to MSF's support, the crop yield had increased, their knowledge and awareness about millets and nutrition had increased, while almost all such respondents had seen their incomes improve. 98% of respondents expressed satisfaction with MSF's support of which 74% mentioned high satisfaction. More than 80% of respondents saw increase in incomes due to MSF's assistance in millet cultivation upto INR 30,000 per year, while the remaining had increased their incomes above INR 30,000 per year. 98% of millet cultivating respondents mentioned that without MSF's support, they would not have been able to sustain millet cultivation to this extent and would have faced difficulties.



The next intervention is regarding vegetable cultivation. MSF promoted vegetable cultivation in the region by providing training on vegetable cultivation techniques, access to quality inputs, market linkage, among others. Most respondents said that they do cultivate vegetables of which 92% said that they received support from MSF. They mentioned that the support consisted of training on best practices, easier access to seeds and fertiliser, linkages with government departments and schemes, realisation of better revenues through aggregation support by FPOs, and more knowledge of organic farming. All this helped close to 90% of farmers significantly in growing vegetables and increasing their income. This shows a very high impact of MSF's intervention in sustainable agriculture. Because of increased vegetable production, 59% of such respondents said that consumption of vegetables at homes also increased which helps with nutrition in households. The increase in income ranged from INR 5,000 to INR 60,000 per annum depending on the scale of operations. Consequently, 97% of vegetable growing respondents expressed satisfaction at the support received from MSF.

MSF also promoted organic farming and 86% of respondents said that they practice organic farming mainly due to MSF's efforts. MSF trained farmers in better farming methods, utilisation of biological pest control, green manure, crop rotation, and vermicomposting. 100% of such farmer respondents mentioned that they were satisfied with MSF's organic farming methods and inputs and that their yield had increased. The overall satisfaction rate with the quality of crops was 99% which validates MSF's efforts. Incomes increased for 86% of such respondents upto INR 20,000 per annum while the remaining saw an increase above INR



20,000 to INR 50,000, which is significant.

In terms of FPO membership, the numbers were lesser with around 20% of respondents mentioning that they were part of an FPO. However, 97% of FPO members said that they joined FPO due to MSF's support. They received wide ranging assistance from MSF in terms of seeds, green manure, training on organic farming and business management, awareness on insurance, government schemes, exposure visits, technical guidance all of which increased the skill level and knowledge of farmers, incomes, better access to inputs, farm machinery, and increased their bargaining power in terms of pricing of their produce. 94% of respondents who joined FPO found it significantly easier to access markets. The increase in income for 91% of respondents was upto the tune of INR 20,000 per annum because of them joining FPOs. All such respondents credited MSF for encouraging them to join FPOs.

Overall, in terms of sustainable agriculture, MSF has played a stellar role with its interventions in millet cultivation, vegetable cultivation, organic farming, and FPO promotion.



## Livelihoods of Artisans

With support from funders like Vedanta, Tata Trusts, NABARD and Tata Power, MSF promoted art and handicraft which included Dhokra work, Saura art, Pattachitra painting, palm leaf carving, among others. MSF helped artisans move away from their limited work in handicrafts with the support of corporate funding partners. Before the intervention, artisans of these crafts were unable to grow their business in light of limited traditional designs and competition from machine made products. MSF assisted artisans with training and tools which improvised the products by way of design development resulting in a wider variety of designs which were contemporary, and increased the market linkage of products to increase their sales and income. There are still challenges faced by artisans in terms of lack of regular work due to seasonality of demand, resource constraints, limited access to government schemes, dependence on external support system of MSF and Vedanta to understand current trends in design and changing market preferences. However, the beginning has been quite promising with artisans satisfied with the work done by MSF, which sets the foundation for improvements ahead.

## Youth and other livelihoods

One of the emerging areas of intervention of MSF is skill development of youth. As part of this agenda, MSF's work involved conducting life skills camp for children from Classes 9 to 12 to bring forth a positive mindset in them at a young age along with the confidence to carry themselves.

MSF with support from Indian Oil Corp (IOCL) assisted 360 Ujjwala Yojna beneficiaries in learning skills like tailoring and jute bag making, and supported them for a period of 2 years. Based on the training provided, women got employment in various organisations where they earn reasonable incomes ranging from INR 5000 to INR 8000 per month.

With the financial and technical support of Smart Power for Rural Development Foundation India (SPI), MSF's work in the Bijuli Didi initiative for women helped many women gain employment and income, which allowed them to have financial autonomy and reduced vulnerability.

## Way forward

MSF's work in terms of all its major intervention areas has seen a lot of positive feedback from the beneficiaries. The beneficiaries view MSF's initiatives as critical to their development and improvement in their quality of lives. While there are a lot of positives, some areas of improvement or where beneficiaries require support from MSF are:

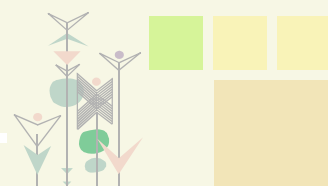
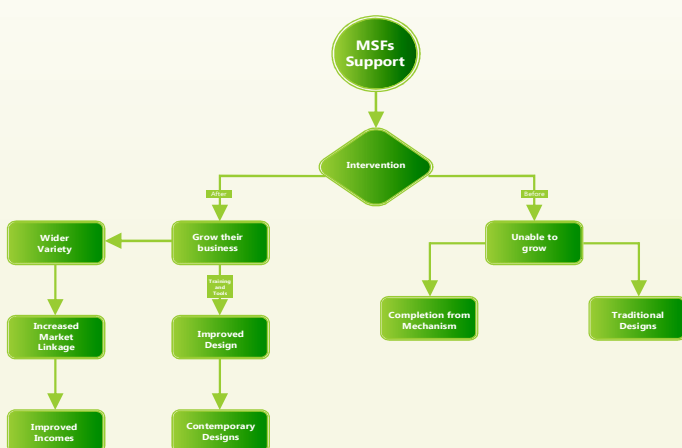
- SHG women mentioned areas where MSF can improvise its offering, and these included more skill and capacity development especially among women, identifying more IGAs, financial linkages, more handholding support in entrepreneurial efforts, infrastructure support and cooperatives strengthening. It also has to be noted that a section of women discontinued their IGAs in the past primarily due to skill gaps, family responsibilities, financial constraints, and lack of opportunities. Women face societal or familial restrictions in continuing with IGAs which points to the need for MSF to work further in making the interventions help counter such issues faced by women.

- Farmers aspire to increase crop productivity and profitability to sustain their livelihoods and support their families. They appreciate MSF's interventions and having seen the positive results, want MSF to continue supporting them. Farmers look forward to more support from MSF in terms of access to resources like water, seeds, fertilisers, training support, technology adoption, government schemes linkage, marketing support, robust FPOs, among others.

- From the perspective of artisans, the intervention by Vedanta and MSF has been very useful and timely. They see a future for their work especially with better methods and increased market access. The positive aspect is that even the young people are learning to pick up the trade as they see scope in this field. Further improvisation and support is however required to sustain the craft and increase the income for artisans.

- In terms of skill development, MSF's support along with IOCL and SPI is well appreciated by beneficiaries. This helped them with regular income opportunities. More investment and programmes on skill development for youth for employment as well as entrepreneurship in a larger scale should be the target for MSF.

MSF has done exceedingly well in terms of its support to uplift various groups of people. It needs to continue its efforts and scale up its operations further to reach out to more communities.





## MSF's programme context and footprint

Mahashakti Foundation (MSF) is one of Odisha's leading social development organisations addressing a wide range of issues which impacts the lower income strata of the state's population. Founded in 2004 in Madanpur Rampur block of Kalahandi district in Odisha, MSF was promoted by Friends Association for Rural Reconstruction (FARR), which was a key partner of CASHE (Credit and Savings for household Enterprises), one of India's largest livelihood promotion projects implemented by CARE India, with the support of DFID. One of the mandates of this project was to establish a community level Livelihood Promotion Institution at the end of the project to undertake the existing activities of FARR. Mahashakti Foundation was established to fulfil this mandate.

The primary objective of the foundation is to promote sustainable livelihoods for the underprivileged and foster organised inclusive services for the target beneficiaries in Odisha. It provides a range of services to the rural 'poor communities' like social development, livelihood development, health, education, solar energy, micro insurance and for bringing change in the quality of life of the people.



### Vision:

Mahashakti Foundation visualises an egalitarian society of justice, economic independence, empowerment, and peace.



### Mission:

Organise the poor, build their capacities and make them accessible to relevant sustainable livelihood development services with dignity and transparency.



### Objectives:

- To facilitate need-based support services / interventions on health, education, and environment for the development of downtrodden.
- 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 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.

# Presence



NUAPADA

BARGARH

JHARSUGUDA

SAMBALPUR

SONEPUR

KHORDHA

PURI

KANDHAMAL

GANJAM

RAYAGADA

KALAHANDI

NABARANGPUR

KORAPUT

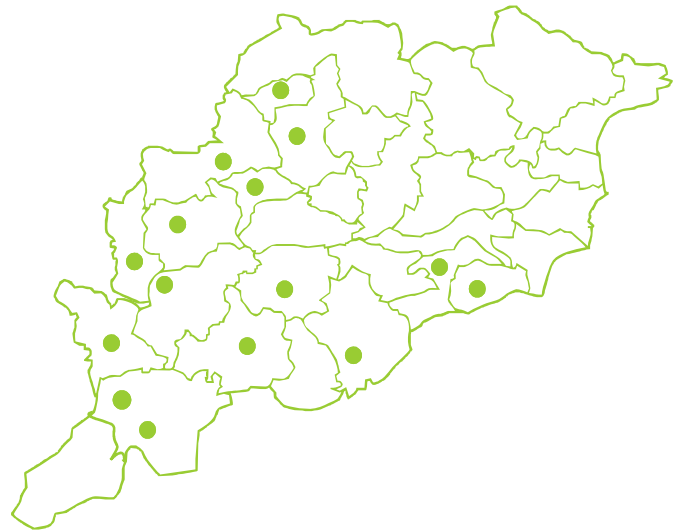
MALKANGIRI

Head Office

BALANGIR

State Coordination Office

BHUBANESWAR



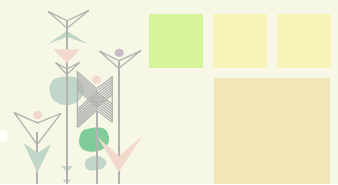
Over the past 19 years, MSF has expanded its operations to 14 districts of Odisha across 20 project locations which are managed by a team of about 150 highly motivated and experienced staff members.



## MSF's Key Focus Areas and Target Groups

Mahashakti Foundation's focus of work is in the key areas of sustainable agriculture and energy, art and craft promotion, financial inclusion and digital literacy, enterprise promotion, health and nutrition, skill building, strengthening of tribal livelihoods, and strengthening cluster-based organisations. Women empowerment is an overriding theme across all these sectors. These key areas of work are aligned with multiple Sustainable Development Goals which contributes to India's achievement targets

### Mahashakti Foundation - Adherence to SDGs



## Background MSF Focus Groups



## Background and purpose of the Study

Given the extensive work done in multiple sectors by Mahashakti Foundation (MSF), through a large variety of projects and partners (refer annexure 1), impacting the base of pyramid population, it is essential to reflect on the strategies undertaken till now, evaluate the impact, understand and assimilate the learnings to re-strategize, improvise further and incorporate the learnings to plan the growth and be relevant in the ever changing social and economic environments.

Impact assessment reports serve as a basis for measuring an organisation's performance against its goals and objectives. This measurement helps organisations track progress and set benchmarks for future initiatives. The main purpose of this report is to understand, evaluate and document the impact of MSF's major

interventions undertaken since its inception. The report endeavours to provide valuable information to the organisational leadership to make informed choices, aiding in the development of more sustainable and responsible interventions.

## Study methodology

The study followed a mixed methodology, combining both qualitative and quantitative research methods to gather data. The steps included:

1. Establishing the conceptual framework of the study
2. Designing of study tools
3. Sample selection
4. Training of the data collection team
5. Implementation of tools and data collection
6. Data analysis and report writing
7. Review and finalization

## Establishing the conceptual framework of the study

An initial meeting was convened with MSF senior team members to gain a comprehensive understanding of their ongoing programs, project participants, and key stakeholders.

The primary objective of this study was to assess the impacts of MSF's significant interventions. Through a comprehensive review of various documents, including annual reports, case studies, and project-specific assessment and evaluation reports, it was decided that only major interventions covering extensive geographic areas and sustained over longer durations would be included for assessment. These interventions are:

Interventions	Aspects covered
Women's Economic Empowerment	SHG membership, SHG development, Income generating activities, SHG Federation/Trust, Financial inclusion
Sustainable Agriculture	Climate resilient agricultural practices, nutri-sensitive agriculture, farmers cooperatives
Artisans' Livelihoods	Promotion of traditional art and craft
Youth and other Livelihoods	Youth skill development and women centric alternative livelihoods

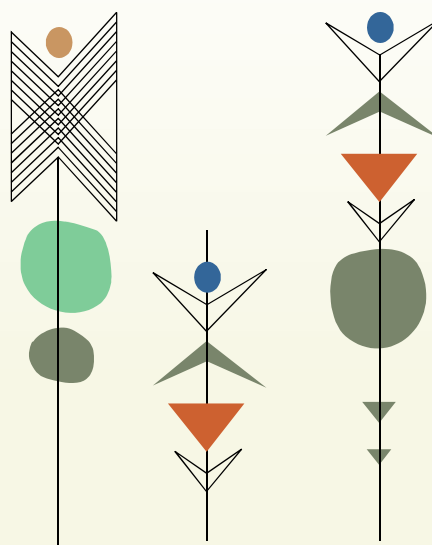
The recognition and appreciation from the communities served by MSF, along with their acknowledgment of the positive impacts of MSF's interventions, can be considered as key indicators of progress over the past decade. Furthermore, the perspectives of the beneficiaries themselves emerge as invaluable sources of evidence, offering firsthand accounts of the changes experienced as a result of MSF's interventions. Hence, to assess the positive impact of MSF's work, this study relied on the perspectives of the people who have been supported by MSF directly.

## Designing of study tools

Based on discussions with MSF, the research team designed the study tools which included structured interview schedules, in-depth interview guides and focus group discussion guides for different target groups and stakeholders. Three types of data collection tools were developed and submitted to MSF for their feedback. These tools were:

Data collection tools	Target Groups
Structured interview schedules	SHG women, Farmers
FGD guides	SHG women, Farmers, Artisans
In-depth interview (IDI) guides	SHG women, Farmers, Artisans, Skill training participants, Millet Mission officials, Funding partners

Structured interview schedules and FGD guides were piloted in the study area. Based on feedback received from the field team, the tools were revised and digitized using Google Forms. The interview schedule tools were a mix of both close-ended and open-ended questions to capture numbers, responses, views, opinions, problems, and suggestions/solutions, whereas the FGD and IDI tools included guiding open-ended questions and discussion points with clear probe instructions.



## Sample selection

The study was conducted in two districts of Odisha (Bargarh and Kalahandi), across four blocks (two in each district). To ensure representation from both SHG women and farmers, the study used proportionate sampling. First, the total number of SHG women and farmers supported by MSF across the areas was calculated. Then, using an online tool for sample calculation ([www.surveysystem.com/sscalc.htm](http://www.surveysystem.com/sscalc.htm)), the total sample size needed for these two groups was determined. The table below illustrates the distribution of women and farmers sampled in each block.

In this study, 92 villages were selected using a purposive sampling method. Overall, 20 FGDs were held - 10 with women, 06 with farmers, and 04 with artisan groups - to gather qualitative information. Additionally, 30in-depth interviews (IDIs) were conducted with women and farmers, based on their availability in the selected villages.

## Training of data collection team

Prior to the fieldwork, a training was organized for the data collection team. In this training, the team was oriented on the objectives of the study, study tools and sample size and methods to be adopted for data collection. Representatives from MSF were present in the training and clarified the queries of the field team. Modifications were made in the tools as per the suggestion of the data collection team.

## Implementation of study tools and data collection

The data collection exercise was undertaken in two phases. Surveys were carried out in February 2024 and qualitative study was done in March 2024. The data collection team had 4 teams of 2 members each for the fieldwork. All the teams were supervised by a senior consultant. Data collection in two target districts was completed in 2 weeks. This was followed by a visit of the senior consultant to the study locations to review process efficacy and address data gaps.

## Review and finalization

The draft report was reviewed by key MSF functionaries and feedback was provided based on which necessary changes were incorporated in the final version.

*Table 1: Sample for the study*

SAMPLE OF SHG WOMEN			SAMPLE OF FARMERS		
Areas	Target	Achieved	Areas	Target	Achieved
Lanjigarh block	38	39	Lanjigarh block	5	6
M. Rampur block	87	88	M. Rampur block	59	59
Total in Kalahandi district	125	127	Total in Kalahandi district	64	65
Ambabhona block	24	24	Ambabhona block	48	48
Bijepur block	15	15	Bijepur block	50	50
Total in Bargarh district	39	39	Total in Bargarh district	98	98
<b>Total SHG Women</b>	<b>164</b>	<b>166</b>	<b>Total Farmers</b>	<b>162</b>	<b>163</b>

## Data analysis and report writing

The data from Google Forms was streamlined ensuring completeness, appropriateness, and addressing any errors or outliers. Furthermore, qualitative information underwent content analysis to uphold the quality of the collected data. Following a comprehensive analysis encompassing both quantitative and qualitative aspects, the results and inferences were drafted into a report.

## Quality assurance

Quality assurance has been integral to this study, with a Senior Consultant from the research team actively engaged to oversee and maintain its quality, diligently monitoring fieldwork progress. Continuous guidance was provided to the data collection team throughout the duration of the fieldwork.

## Limitations of the study

- Being a study which covered the interventions of MSF over a twenty year period, there could be gaps in the data as the study is dependent on inputs by people who may not be able to recall incidents in great detail.
- In many project locations, there are projects which have been completed years back and it was not possible to meet some participants/beneficiaries due to lack of their availability.
- Since the interventions did not have comprehensive baseline data on specific indicators being considered as part of this study, comparing the benefits of projects vis-a-vis the baseline was not possible. Hence, the study depended on capturing the perspectives of participants.

# CHAPTER

# 2

# : Women Empowerment

MSF has a comprehensive approach to women's empowerment in Odisha. It has worked extensively on women empowerment across multiple districts in the state and implemented a wide range of programmes which includes promotion and strengthening of women's SHGs, federations, and cooperatives; providing financial education and training; creating opportunities for skill development and income generation, among others, to enable them to take control of their financial situation, improve their families' lives, and become active participants in the progress of their communities.

## Coverage

This study covered a total of 166 SHG women, with 127 (76.5%) from Kalahandi district and 39 (23.5%) from Bargarh district. Analysis at the block level revealed that the highest proportion of women (53.0%) participated from M. Rampur block, while the lowest proportion (9.0%) were from Bijepur block. Furthermore, participation from the remaining two blocks stood at 23.5% for Lanjigarh and 14.5% for Ambabhona, respectively.

Table 2: Coverage

District	Block	Women	Percentage
Bargarh	Ambabhona	24	14.5%
	Bijepur	15	9.0%
Kalahandi	Lanjigarh	39	23.5%
	M. Rampur	88	53.0%
<b>Total</b>		<b>166</b>	<b>100.0%</b>

## Socio-economic profile

The largest age group among surveyed women was 31-40 years, comprising 35.5% of the total. The 18-30 (21.1%) and 41-50 (28.9%) age groups were the next largest respectively. The 51-60 age group constituted 13.3% of the total, while women above 60 were only 1.2%. Majority of them belonged to the Other Backward Caste (OBC) category, comprising 64.5% of the total. Scheduled Tribe (ST) women represented the second-largest group, making up 26.5% of the total, while Scheduled Caste (SC) women formed a smaller portion at 7.2%. The General Category had the smallest representation among women, at only 1.8%.

Table 3: Socio economic profile

Age group (years)	Women	Percentage
18-30	35	21.1%
31-40	59	35.5%
41-50	48	28.9%
51-60	22	13.3%
Above 60	2	1.2%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>
Social Category	Women	Percentage
Other Backward Caste (OBC)	107	64.5%
Scheduled Tribe (ST)	44	26.5%
Scheduled Caste (SC)	12	7.2%
General	3	1.8%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

Data on the educational background of the women suggests that the majority of women (62.7%) had completed secondary education (Class 6-10), followed by primary education (20.5%). A smaller percentage had attained higher secondary education (8.4%), while a very small percentage had diplomas or degrees (1.2%). There were also some women who had either never attended school but could read and write (0.6%) or couldn't read and write (6.6%).

Educational Background of Women

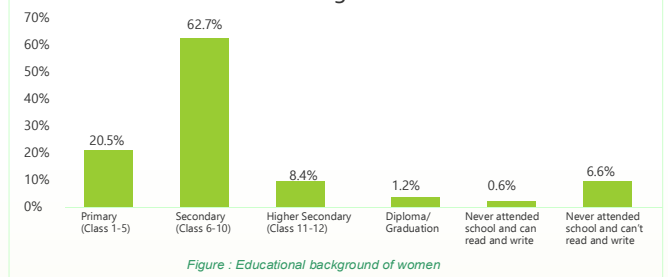


Figure : Educational background of women

The economic analysis of the data informs that the highest proportion of women (83.7%) were from Below Poverty Line (BPL) category families, indicating a higher prevalence of poverty in the surveyed population. Comparatively, a smaller percentage of women (15.1%) belonged to Above Poverty Line (APL) category families suggesting that there were relatively few women who were from economically well-off families. Furthermore, a mere 0.6% of families possessed the Antyodaya card, while an equal percentage, 0.6%, didn't possess any form of economic assistance card.

The economic analysis of data further reveals that on average, families in the study areas consisted of five members, with two earning members per family. The average annual income for these households was INR

109,651 ranging from INR 36,000 to INR 980,000. The largest income category was in the INR 50,000 - 100,000 per annum range which accounted for 64% of respondents, while 16% of respondents had annual incomes in the range of INR 100,000-150,000 and 13% of respondents had incomes above INR 150,000 per annum.

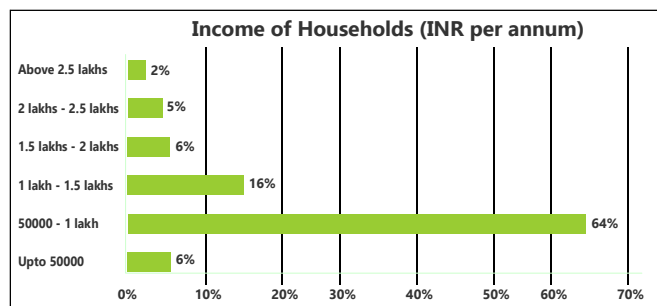


Figure 2 : Household income

Based on the data gathered, farming (agriculture) was the primary occupation for the majority of the families, with 121 out of 166 families (72.9%) engaged in this occupation. This indicates that agriculture is the main source of livelihood for a significant portion of the families surveyed. Other notable occupations include business/traders, with 16 families (9.6%), and agricultural labour, with 6 families (3.6%). This suggests that while agriculture is predominant, there is also diversity in the types of occupations pursued by families. It is also worth noting that there were smaller percentages of families engaged in animal husbandry (3.0%), non-agricultural day labour (1.8%), service in the private/government sector (1.8%), and self-employment (0.6%).

## SHG membership and organizational development

### Membership in SHG

Upon interviewing the women, it was found that their average duration of membership in their SHG stands at 10 years, with individual spans ranging from 1 to 22 years. This data further suggests that they became members of SHGs through government programs, constituting 88% of the total. More than a quarter (25.3%) of women became members through MSF programmes followed by programmes run by state and commercial banks (21.1%). Microfinance institutions (3%) and other NGO/agency programs (10.8%) had comparatively lower participation rates. A significant portion of women acknowledged the MSF programme as a catalyst for joining their SHGs indicating the impact

of MSF initiatives in fostering financial inclusion and empowerment among women in the study locations.

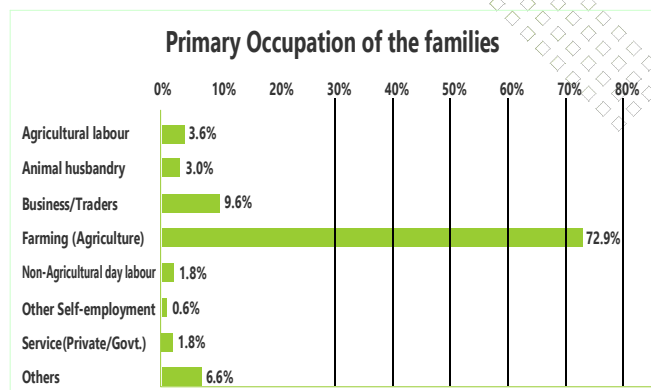


Figure : Occupation of Respondents

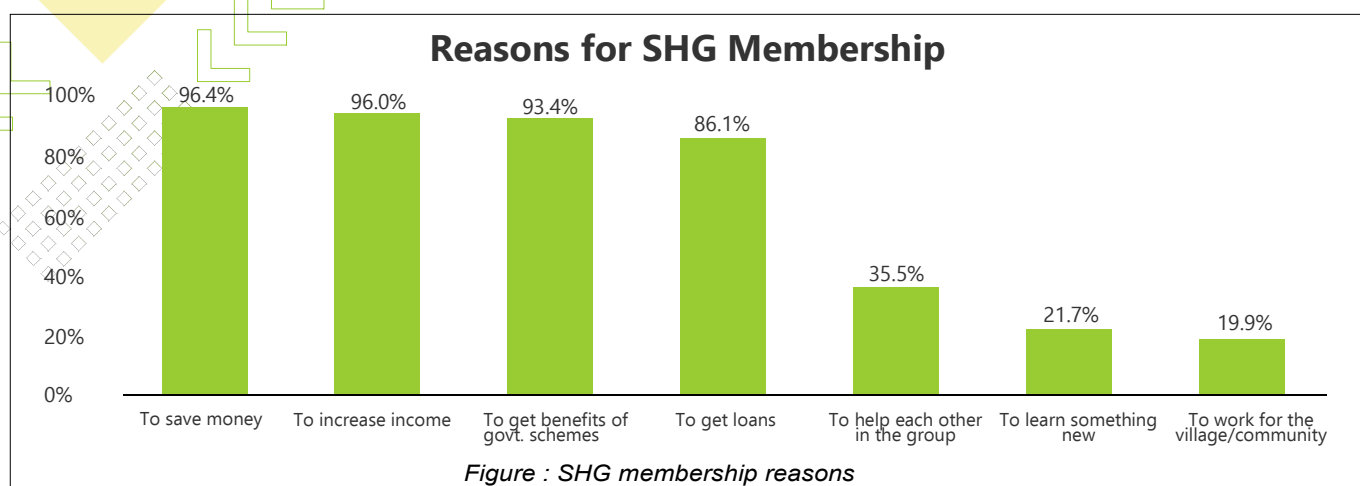
Table 4: SHG membership mobilization

Process of becoming the member of SHG	Women	Percentage
Through govt. programmes	146	88.0%
Through MSF programmes	42	25.3%
Through state & commercial banks	35	21.1%
Through programmes of other NGO/agency	18	10.8%
Through microfinance institutions	5	3.0%
<b>N</b>	<b>166</b>	

The graph below illustrates the motivations for women becoming members of SHGs. The primary reasons include saving money, with 96.4% of respondents indicating this as a key incentive. A significant portion of respondents (94.0%) cited increasing their incomes as a motivating factor. Following closely were aspirations to avail benefits from government schemes (93.4%), and access to loans (86.1%) indicating a desire for financial empowerment and leveraging available resources. However, other objectives such as helping fellow members within the group (35.5%), contributing to the welfare of the village or community (19.9%), and acquiring new skills (21.7%) were comparatively less prioritized. Overall, the data highlights the economic motivations for women to join SHGs, emphasizing their role in fostering financial autonomy for women.

Further analysis of the data related to membership within SHGs reveals that, on average, each group consists of 10 members. Among the women interviewed, a majority (59.6%) serve as members within their respective groups, while 20.5% hold the position of President, and the remaining 19.9% undertake the responsibilities of Secretary.





## MSF's support for development of SHGs

Data reveals that notably, half of the respondents (50.0%) indicated that their SHGs were formed within the last decade, about 6 to 10 years ago, signalling a significant surge in SHG initiatives during this period. Additionally, 30.1% of women reported the existence of their SHGs for over a decade, underscoring the presence of more established and potentially resilient groups. Furthermore, 19.3% of respondents mentioned the formation of their SHGs within the past 1 to 5 years, indicating sustained growth in recent times.

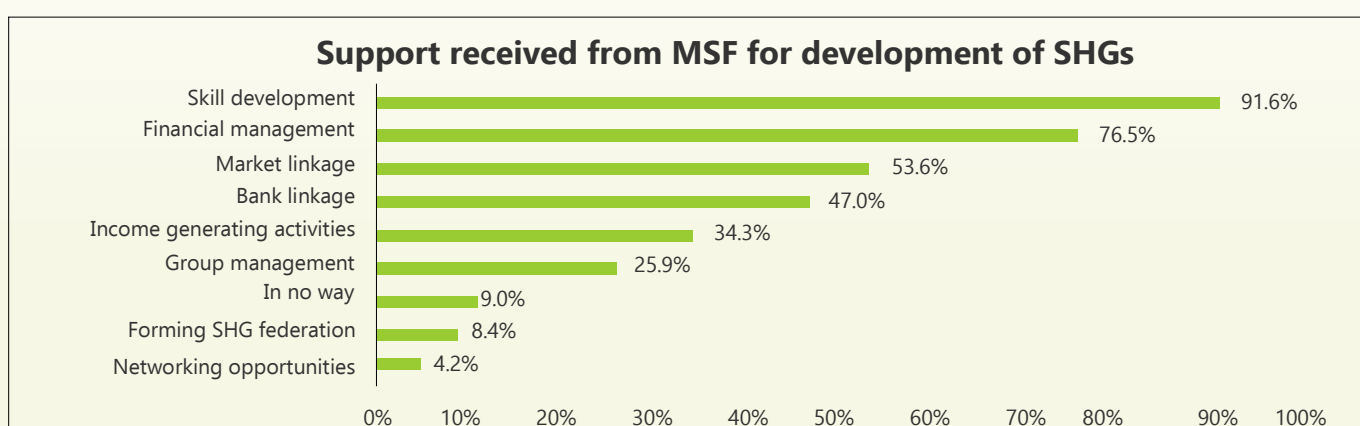
*Table 5: Age of SHGs*

Formation of SHG	Count	Percentage
Less than 1 year back	1	0.6%
1-5 years back	32	19.3%
6-10 years back	83	50.0%
More than 10 years back	50	30.1%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

A deeper examination of the data reveals that a greater percentage of women who attributed their SHG membership to MSF programs (64.3% out of 42 women in total) reported the existence of their SHGs for a duration spanning 6-10 years. This percentage is higher

in case of women who attributed their SHG membership to government programmes (50.7% out of 146 in total). This suggests that MSF interventions not only facilitate the formation of SHGs but also contribute significantly to their longevity and resilience.

Gathered data reveals that skill development (91.6%) and financial management (76.5%) emerged as the most prevalent forms of support that the women had received from MSF. This indicates the significance of MSF programmes for ensuring skill development and sound financial practices within these groups. Market linkage (53.6%) and bank linkage (47.0%) were also notable, with around half of the women benefiting from each, suggesting efforts to integrate these groups into broader economic networks. However, networking opportunities (4.2%) and forming SHG federations (8.4%) were comparatively lower among women, implying potential areas for improvement in fostering collaboration and collective action among SHGs. Group management (25.9%) and income-generating activities (34.3%) also received moderate support, underlining the importance of organizational effectiveness and economic empowerment within SHGs. Overall, the data highlights a multifaceted approach by MSF towards supporting the development and sustainability of SHGs, focusing on their financial stability, skill enhancement, and economic integration.



*Figure : MSF support for SHG development*

## Trainings received from MSF for SHG development

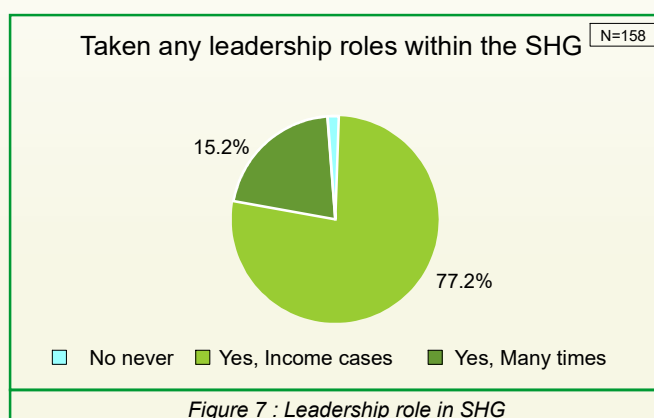
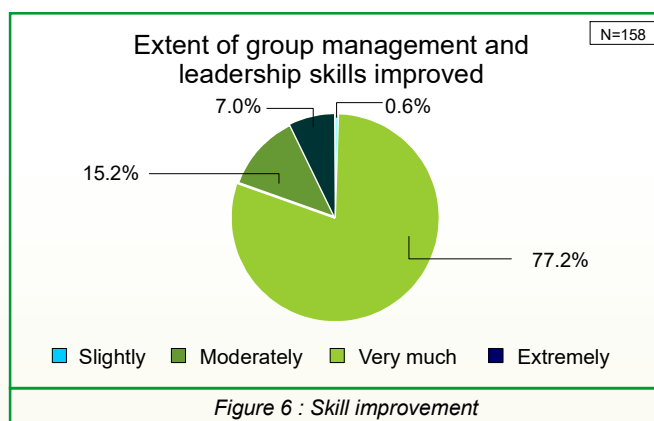
Over 95% of the surveyed SHG women reported having received management and/or leadership training facilitated by MSF. This indicates the significant impact of MSF's initiatives in empowering women. Further exploration of data on benefits of SHG management and leadership training among those who had received it highlights that a substantial proportion of women, 91.8% reported being able to take decisions for the betterment of their SHGs, indicating a marked improvement in their leadership capabilities. Moreover, 81.6% reported being able to maintain essential documents and records, essential for the effective functioning of SHGs. This suggests that training programs have effectively equipped women with necessary organizational skills. Additionally, a considerable percentage (75.9%) of women felt capable of managing conflicts within the group, reflecting enhanced interpersonal and conflict resolution abilities. However, there are areas needing further attention, as indicated by lower percentages in certain categories such as participation in village development works (32.3%) and engagement in income-generating activities (36.7%). This suggests a potential need for continued support and training in broader community engagement and economic empowerment initiatives to fully harness the leadership potential of women within SHGs.

<b>Table 6: Benefits due to SHG management and/or leadership training</b>		
<b>SHG management and/or leadership training benefits</b>	<b>Women</b>	<b>Percentage</b>
Able to take decisions for betterment of my SHG	145	91.8%
Able to maintain the required documents and records for the SHG	129	81.6%
Able to manage group conflicts	120	75.9%
Able to raise group's issues in village or larger forums like <i>palli sabha</i>	86	54.4%
Able to motivate other women of the village to join the group	73	46.2%
Participation in income generating activities has increased	58	36.7%
Able to take part in village development works	51	32.3%
Participation in PRIs	9	5.7%
<b>N</b>	<b>158</b>	

## Impact of training received on SHG management and leadership

The data provided in the graphs below illustrates the extent to which women's group management and leadership skills were improved by the training received. Out of a total of 158 respondents who received these training, the majority reported a moderate improvement, accounting for 77.2% of the sample. A notable portion of respondents, 15.2%, reported a very significant improvement, while 7.0% reported an extreme enhancement in their skills. Overall, these findings indicate that the training had a predominantly positive impact on women's group management and leadership skills, with a significant portion experiencing substantial growth as a result.

It is further evident that a significant proportion of women who had received the training within the SHG had taken on leadership roles. Specifically, 72.8% of respondents reported that they had taken leadership roles in some cases, while 26.6% stated that they had done it many times. This indicates a strong engagement and active participation of women within the SHG, showcasing their enhanced capability to lead initiatives within their communities after receiving the group management or leadership training.

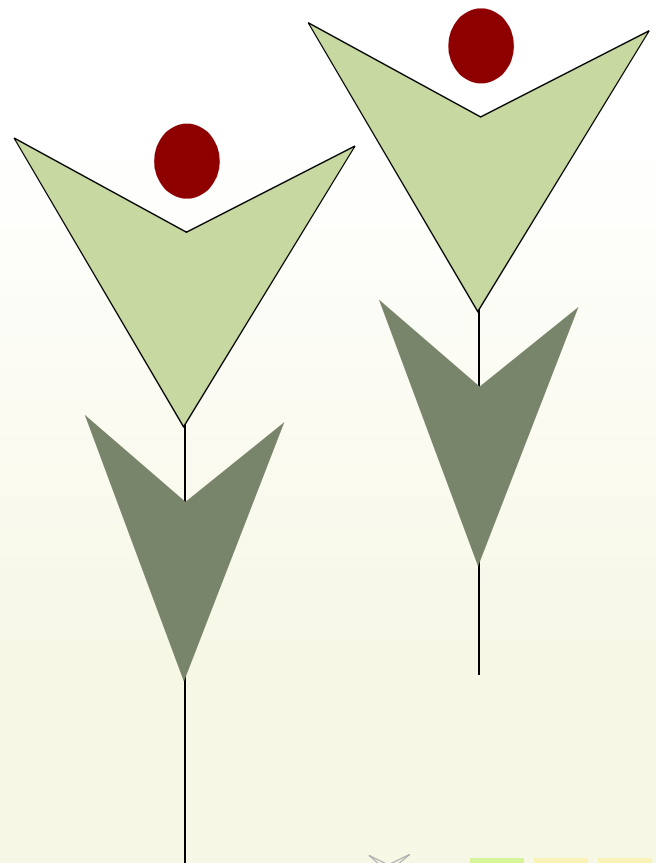
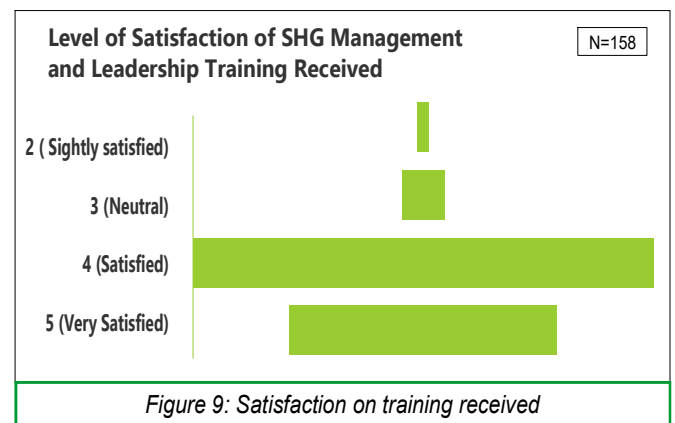
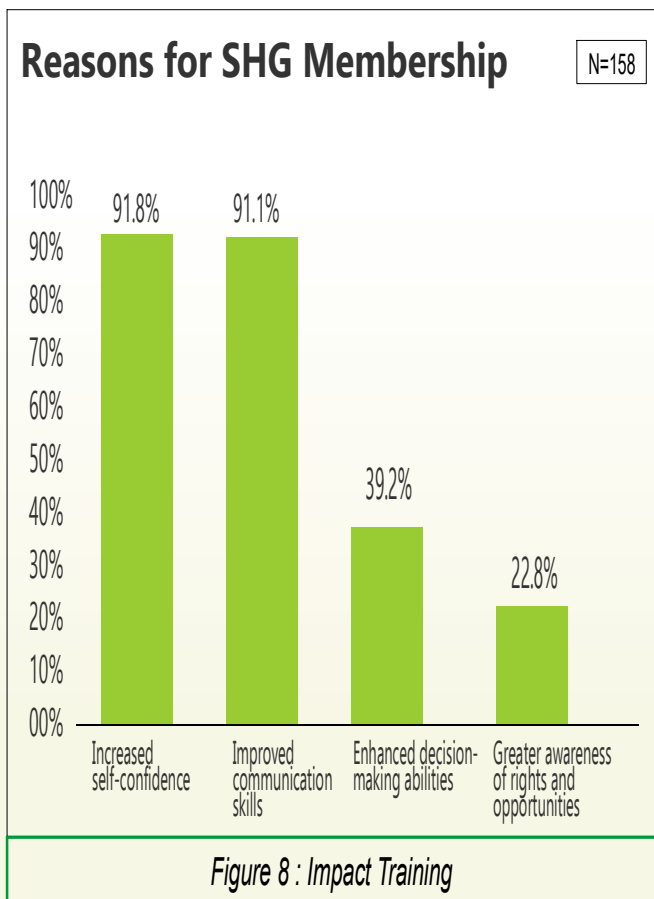


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## Level of satisfaction on SHG management and leadership trainings received

A majority of respondents, constituting 94.3% of the total, indicated varying degrees of satisfaction, with 60.1% expressing satisfaction and 34.2% indicating they were very satisfied. This suggests that a significant portion of women found the training to be effective. Additionally, 5.1% of respondents reported feeling neutral, indicating that while they did not strongly feel satisfied, they also did not express dissatisfaction. Overall, the data suggests a positive perception of the effectiveness of the training received, with a substantial majority expressing satisfaction or higher levels of satisfaction.



# Income Generating Activities (IGAs)

## MSF's support for IGAs

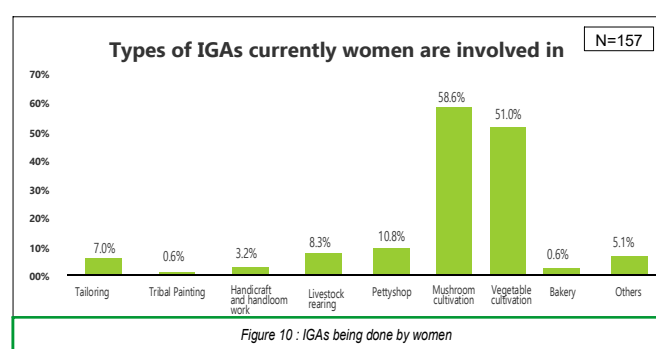
During data collection, efforts were made to gather insights into the types of support received by women for IGAs through MSF initiatives. Among the notable findings, training and capacity building support emerged as the most prevalent form of support, as 95.2% of women mentioned about it, followed by capital support at 50.6%. Credit linkage (38.6%) and loan support (34.3%) also featured prominently, suggesting the importance of financial resources in fostering sustainable income-generating ventures among women. Additionally, mentorship and guidance (31.3%) played a significant role, indicating the value of ongoing support and knowledge transfer in enhancing business efficacy. Comparatively, support received on financial literacy, market linkage contributed to a lesser extent of support highlighted by 30.7% and 24.1% of women respectively. Access to resources, network opportunities, promotion and branding, exposure etc. were among the less frequently received support, highlighting potential areas for further development and focus within MSF's support programs for women in IGAs.

Type of support received from MSF for Income Generating Activities	Women	Percentage
Training and capacity building	158	95.2%
Capital support (grant, etc.)	84	50.6%
Credit linkage	64	38.6%
Loan support	57	34.3%
Mentorship and guidance	52	31.3%
Financial Literacy	51	30.7%
Access to government schemes/subsidies	38	22.9%
Market linkage	40	24.1%
Exposure	23	13.9%
Access to Resources- tools, equipment, or materials for business	15	9.0%
Access to Resources- affordable raw materials	9	5.4%
Networking opportunities	7	4.2%
Promotion and branding	6	3.6%
<b>N</b>	<b>166</b>	

## Involvement of women in IGAs through SHGs

The study shows that 94.6% of women were involved in IGAs facilitated by their SHGs. Among different types of IGAs women involved, mushroom cultivation stood out

as the most prevalent, with a significant participation rate of 58.6%. This suggests a notable interest and engagement of women in mushroom cultivation as a source of income. Following closely behind was vegetable cultivation, with 51.0% involvement, indicating a substantial presence of women in agriculture-related ventures. Other notable IGAs included petty shops, livestock rearing, and tailoring, with participation rates ranging from 7.0% to 10.8%. However, certain activities such as tribal painting, handicraft and handloom work, and bakery showed relatively lower levels of involvement among women, each representing less than 1% to 3.2% of the total. This could be due to cultural traditions unique to the local populations and geography.



## Reasons for discontinuing IGAs

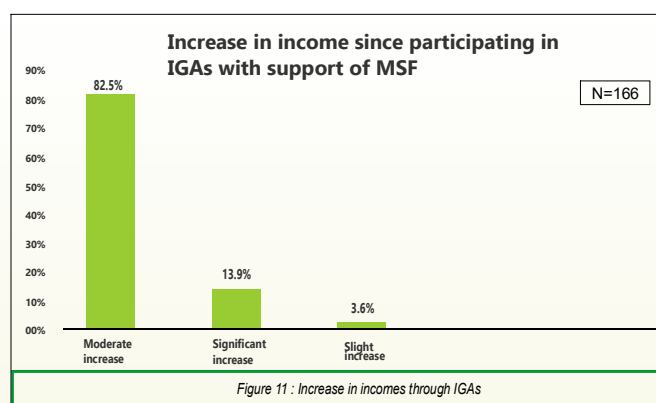
According to gathered data, 39 out of 157 women currently engaged in IGAs, representing 24.8% of the total, have reported instances of discontinuing their involvement in IGAs in the past. While asking upon reasons for discontinuing IGAs, these women disclosed several contributing factors. Predominantly, the primary drivers for discontinuation included skill and knowledge gaps (56.4%), family responsibilities (46.2%), lack of opportunities (30.8%), and financial constraints (35.9%). These factors suggest a complex interplay between personal circumstances and external barriers. Additionally, health constraints (15.4%) and fear of failure (25.6%) emerged as significant deterrents, highlighting the psychological and physical challenges women faced. Moreover, cultural norms or restrictions for women (5.1%) highlighted the influence of societal restrictions for women on entrepreneurial endeavours. The relatively lower percentages associated with limited or no market access, infrastructural barriers, and lack of family support suggest that while these factors were not as pervasive, they still contribute to discontinuation. Overall, the multifaceted nature of reasons for discontinuing IGAs underscores the need for holistic support mechanisms to address the diverse challenges faced by aspiring women entrepreneurs.

**Table 8: IGA discontinuation reasons**

Reasons for discontinuing IGAs in past	Count	Percentage
Skill and knowledge gap	22	56.4%
Family responsibilities	18	46.2%
Financial constraints	14	35.9%
Lack of opportunities	12	30.8%
Fear of failure	10	25.6%
Health constraints	6	15.4%
Didn't know how to continue	6	15.4%
Limited or no market access	5	12.8%
Lack of family support	4	10.3%
Cultural norms or restrictions for women	2	5.1%
Infrastructural barriers	2	5.1%
Others (Specify)	1	2.6%
<b>N</b>	<b>39</b>	

## Impact of MSF's support on IGAs

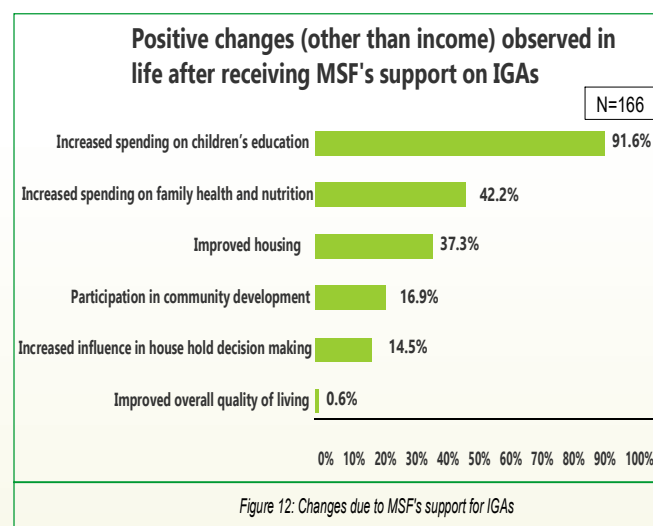
Among the 166 women who were currently involved in IGAs with the support of MSF, a notable 82.5% reported a moderate increase in their income, indicating a substantial positive effect. Additionally, 14.6% of women reported a significant increase in income, showcasing the effectiveness of the IGAs in driving tangible financial improvements. Although a smaller proportion, 3.6% of participants noted a slight increase in income, further indicating overall positive outcomes. These results indicate the success of MSF-supported IGAs in empowering women economically, thereby contributing to their financial independence.



It was further found that families experienced an average yearly income boost of INR 20,181 after women engaged in different IGAs with the support of MSF. This increase in income varied from INR 500 to INR 150,000. Additionally, all the respondents (100%), regardless of their current involvement or non-involvement in IGAs, observed some positive changes in their lives stemming from the

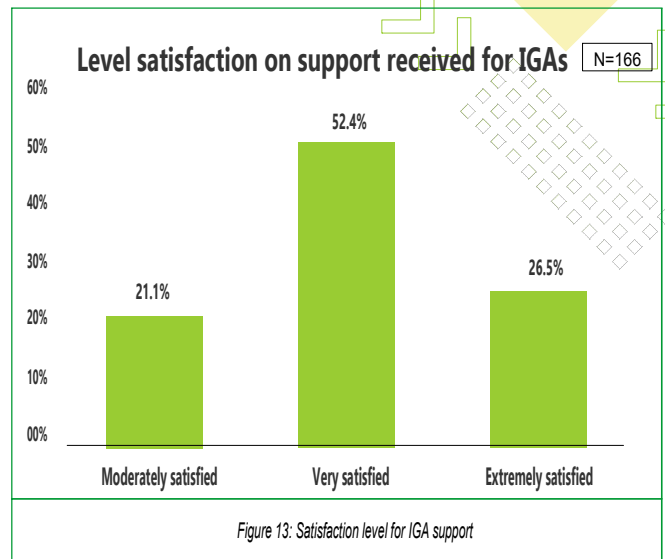
income-generating initiatives facilitated by MSF, beyond mere financial gains. Further exploration of positive changes indicates that notably, a large majority reported increased spending on children's education (91.6%), highlighting a prioritization of investing in the future generation. Increased spending on family health and nutrition (42.2%) reflects a commitment to overall well-being. Additionally, improvements in housing conditions (37.3%) were observed, suggesting enhanced stability and comfort within households. While smaller percentages were noted in areas such as increased influence in household decision-making (14.5%) and participation in community development (16.9%), these indicate a broader societal impact and empowerment of individuals within their communities. Despite being the least reported, the sole mention of improved overall quality of living signifies a tangible positive transformation experienced by one woman.

When women were asked about the positive changes they observed in their community after receiving support from MSF for their IGAs, 95.8% of them acknowledged some changes at the community level. For example, women from Dhanalakshmi SHG of Palasagarpada village in M. Rampur block mentioned that they participate in PRI planning, mid-day meals preparation, awareness events like vaccinations and other government schemes.



## Level of satisfaction on MSF's support for IGAs

A majority, comprising 78.9% of the total respondents, reported being either very satisfied (52.4%) or extremely satisfied (26.5%) with the support they received from MSF for their IGAs. This indicates a robust level of approval and contentment with the assistance provided for IGAs. Furthermore, only a minority of women expressed moderate satisfaction (21.1%). Overall, these findings suggest that the support mechanisms established by MSF for IGAs have garnered substantial positive feedback and it reflects effective assistance and a high level of satisfaction among stakeholders.



## Unlocking women's potential – Story of Shailendri Sahu

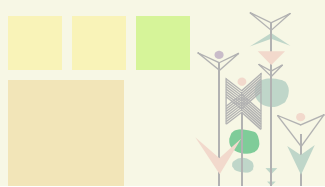
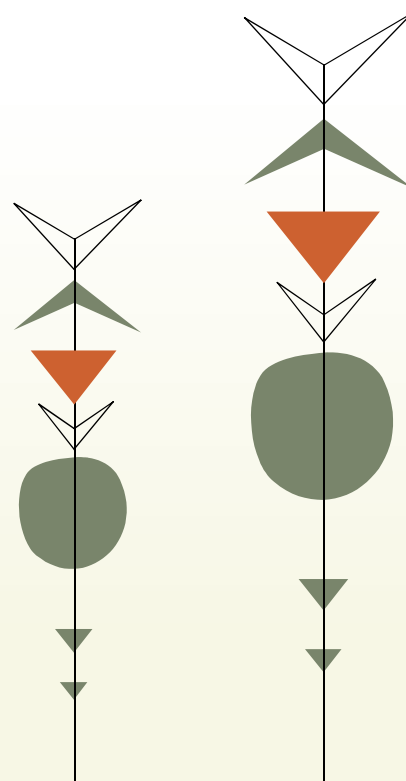
Shailendri Sahu of Bijamal village, Mohangiri block, is part of Maa Manikeshwari SHG and runs a small multipurpose shop selling daily needs items. Mahashakti helped her with the setting up of the shop. She says, "I did not have anything when I got married and came to my husband's place. I did not bring anything from my place. I knew nothing about earning money or starting a business. With Mahashakti's support, I was able to start this shop. This has given me decent earnings with which I have been able to buy land and construct a house. I have also been able to buy an auto rickshaw for my husband, who uses it to earn an income. My children, a son and a daughter have been able to go to school. I got my daughter educated in the Sainik School till Class 8, after which she had to be shifted to another school since Sainik Schools only have classes till the 8th standard. She is in Class 9 now. Thanks to Mahashakti, I have been able to do a lot and much beyond what I could ever imagine.

I have also tried to help others as much as I could. I have helped 50 landless families get lands in their name as part of a government scheme."

She has set-up a banking kiosk inside her shop which people use to transfer money. She is an ICRP and trains

SHG women and SHG management and operations. This helps her earn INR 545 per day for 17 days per gram panchayat. Three gram panchayats have been allocated to her. She is empanelled as a resource person to conduct social audits as part of government schemes.

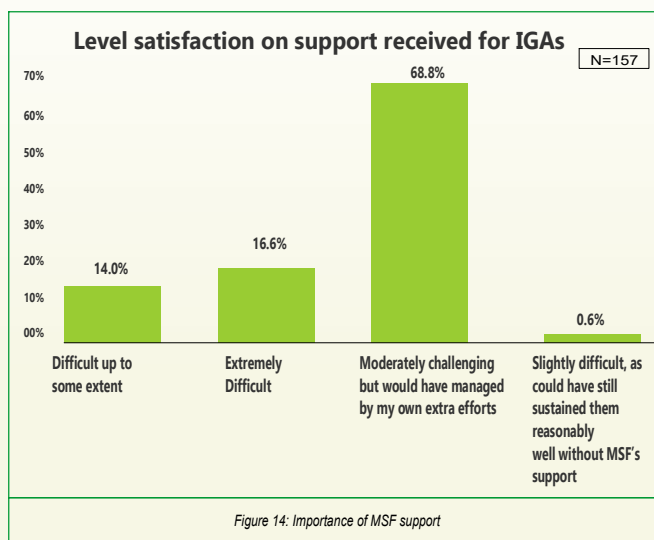
Shailendri has been able to achieve a lot in her life primarily due to her ability and Mahashakti's support. She is very happy with her achievements and that she has been able to make a difference to her family as well as the society.



When women were asked to imagine the situation of their IGAs if MSF hadn't been there to provide support, it was found that without MSF's assistance, a substantial proportion of women indicated facing challenges ranging from moderately challenging to extremely difficult in sustaining their IGAs. Specifically, 16.6% of respondents noted that the absence of MSF's support would have made their situation extremely difficult, while 14.0% stated it would have been difficult up to some extent. Moreover, 68.8% of participants mentioned that although the situation would have been moderately challenging, they could have managed with additional efforts on their own. This showcases the crucial role played by MSF in facilitating women's economic empowerment and resilience in the face of adversity. By providing support for IGAs, MSF has not only helped the women to alleviate their immediate financial burdens but also empowered them to build sustainable livelihoods ensuring resilience.

Indira Das, Bijamal village, Mohangiri block, is a CRP for OLM. She says, "Today, I am alive because of Mahashakti. I used to be ill all the time. I had severe thyroid and gynaecological issues. Whatever money I used to earn, ended up being spent on my health. I had my uterus removed as well.

Because of MSF, my knowledge about agriculture improved substantially. My father had an agriculture farm but I never had any interest in it and hence did not know anything about this. MSF helped me learn about agriculture. I learnt about organic farming, SRI method of cultivation, among others. Now I earn my own money and do not have to depend on others for my health-related expenses."

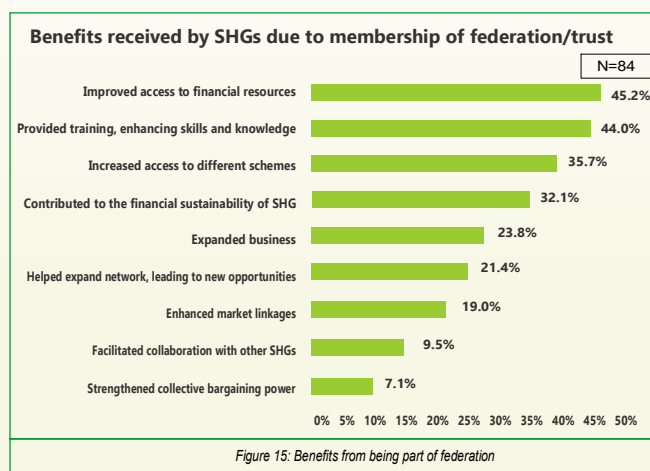


## Joining SHG federation or trust

More than half of the women interviewed (50.6%) highlighted that their Self-Help Group (SHG) received support from MSF to join a SHG federation, while 18.1% acknowledged similar support for joining a Trust. These findings suggest a greater need for MSF to focus on organizing and empowering SHGs to become members of SHG federations, thereby ensuring they understand the advantages of such membership. Similarly, there is a clear indication of the necessity for increased efforts to educate SHGs about the benefits of Trust membership and facilitate their involvement in such initiatives.

## Impact of becoming a member of SHG Federation or Trust

During data collection, efforts were made to understand the significant impact of becoming a member of SHG Federation or Trust facilitated by MSF. Hence, this question was asked to the women who acknowledged this support from MSF. It was observed that the membership led to multiple benefits for SHGs involved in these groups. Firstly, it was evident that the membership vastly improved SHGs' access to financial resources, with 45.2% of women reporting this as a significant advantage. Additionally, the training provided has been invaluable, with 44.0% acknowledging its role in enhancing their skills and knowledge. Increased access to various schemes (35.7%) and improved financial sustainability of the SHGs (32.1%) further highlighted the positive impact of membership. Furthermore, membership has contributed to the expansion of their networks, resulting in new opportunities for 21.4% of participants. The federation facilitated enhanced market linkages for 19% of member SHGs, leading to expanded businesses for 23.8% of SHGs. The collective bargaining power of the SHGs has been strengthened, though to a lesser extent, with 7.1% citing this as a benefit.



Overall, the data suggests that MSF's support for SHG federation or trust membership has significantly empowered women and their SHGs by providing them with the resources, training, networks, and opportunities necessary for their socio-economic advancement.

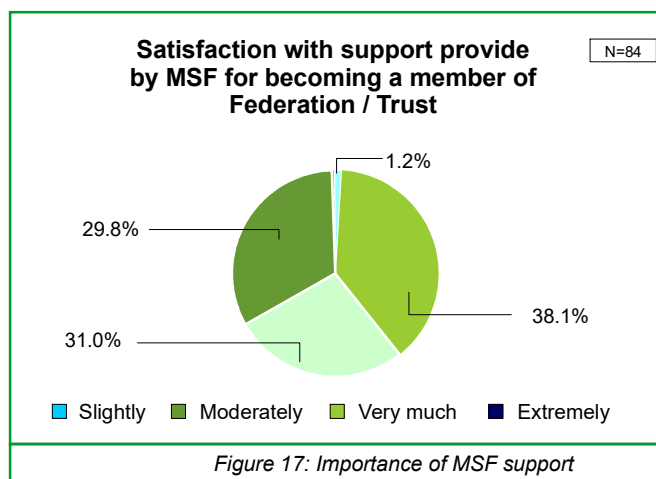
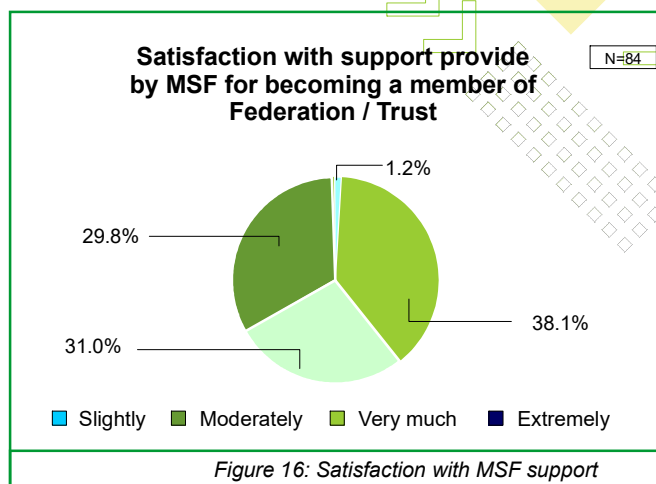
Among the women who acknowledged MSF's support for becoming a member of SHG federation or Trust, 90.5% reported observing positive changes in their livelihoods after joining the SHG federation or the Trust. This suggests that MSF's support has empowered these women economically and socially. By becoming members of the SHG federation or the Trust, they gained access to resources, networks, and opportunities that enabled them to improve their livelihoods. A small percentage of respondents who either did not observe positive changes (4.8%) or were unsure about any positive changes (4.8%) highlight the potential areas where further support may be necessary.

### Level of satisfaction on MSF's support for membership in SHG federation and/or Trust

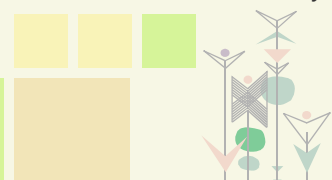
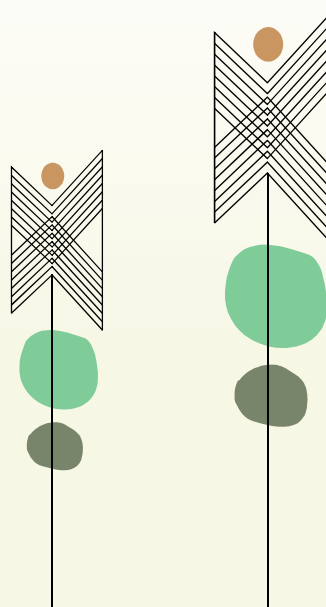
A majority of women who acknowledged the support of MSF for becoming a member of the SHG Federation or Trust expressed moderate to extremely high levels of satisfaction. Specifically, 38.1% indicated moderate satisfaction, 31.0% reported very high satisfaction, and 29.8% stated they were extremely satisfied. Only a small fraction, 1.2%, expressed slight satisfaction.

These findings suggest that MSF's support has significantly impacted the women involved, enabling them to engage with SHG Federation or Trust with a strong sense of satisfaction. This indicates that MSF's interventions in facilitating membership in SHG federations or trusts have been largely successful, potentially contributing to empowerment, community engagement, and improved socio-economic outcomes for the women involved. Such high levels of satisfaction explain the effectiveness and importance of MSF's support in empowering women and promoting community development initiatives.

Data further highlights that without MSF's support, a majority of women (60.7%) reported facing difficulties, with a notable portion (32.1%) experiencing extreme difficulty in this process. This suggests that access to MSF's support substantially alleviated challenges that women encountered during their journey to join a Federation or Trust. Only a marginal percentage of



women (1.2%) found the process manageable without MSF's assistance. Furthermore, the small proportion of women (6.0%) who reported a neutral experience could potentially benefit from additional support or resources from MSF.





## Financial literacy

It is evident from the collected data that out of a total of 166 women interviewed, 101 of them, constituting 60.8%, reported having received financial literacy or financial management training from MSF. Impressively, a majority of women who received the training, comprising 97% of the total, rated these trainings as either very effective (33.7%) or extremely effective (63.4%). This overwhelmingly positive response suggests that such initiatives have made a significant impact in empowering women with the necessary skills and knowledge to navigate financial matters effectively. Moreover, only a minimal percentage of respondents, totalling 3%, found these training to be slightly or moderately effective.

During data collection, additional effort was made to assess the impact of financial literacy or management training on women. The findings revealed that across the board, a majority of respondents reported positive outcomes, indicating the effectiveness of such programs. The most notable improvements include increased savings habits (92.1%), enhanced budgeting skills (64.4%), and entrepreneurship skills and knowledge (67.3%). Moreover, a considerable portion of participants reported a better understanding of investments (59.4%) and improved record keeping and documentation skills (43.6%). However, areas such as understanding financial risks (35.6%), decision-making in financial matters (26.7%), debt management (24.8%), digital transaction (22.8%) and loan management showed room for improvement, indicating potential areas for targeted interventions. Nonetheless, the overall trend suggests that financial literacy and management training played a vital role in empowering women to make informed financial decisions, manage their finances effectively, and potentially pursue entrepreneurial endeavours.

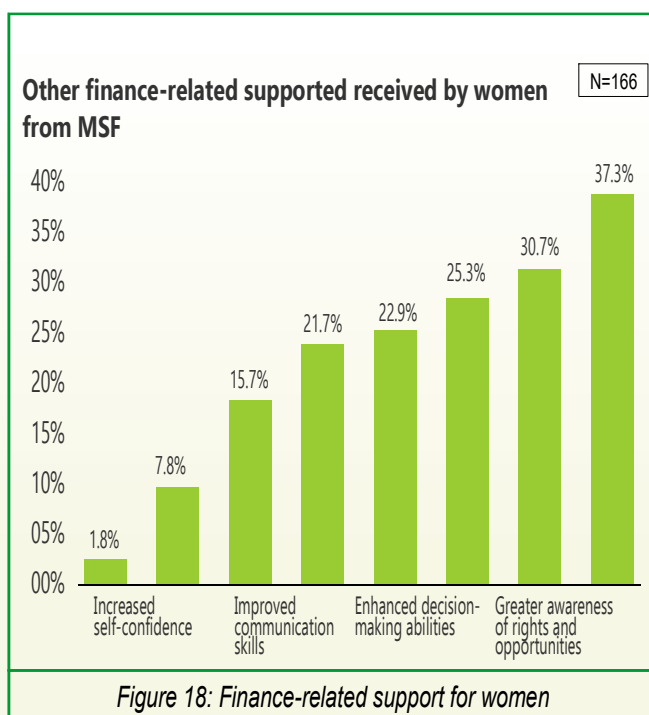
**Table 9: Benefits due to financial literacy and management training**

Financial literacy and/or management training benefited in	Women	(%)
Increased savings habit	93	92.1%
Entrepreneurship skills and knowledge	68	67.3%
Improved budgeting skills	65	64.4%
Better understanding of investments	60	59.4%
Improved record keeping and documentation	44	43.6%
Better knowledge of banking services	40	39.6%
Understanding financial risks	36	35.6%
Enhanced decision-making to manage finance	27	26.7%
Confidence in financial planning	26	25.7%
Debt management knowledge	25	24.8%
Enhanced capacity on digital transaction	23	22.8%
Improved skill in loan management	01	1.0%
<b>N</b>	<b>101</b>	

## Other finance related support by MSF

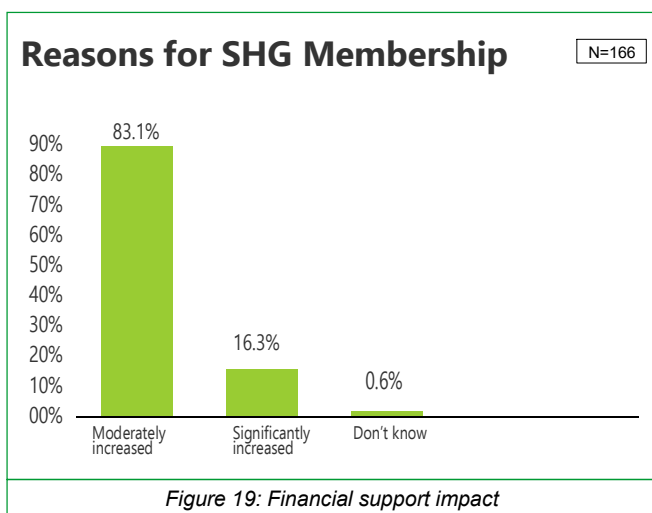
Among the different types of finance related support that women received from MSF, bank linkage stood out as the most prevalent, with 37.3% of women benefiting from this service. This indicates a strong emphasis on connecting women to formal banking institutions, facilitating their access to financial services and resources. Additionally, access to government finance schemes was also significant, with 30.7% of women availing themselves of this support, suggesting a strategic partnership between MSF and governmental initiatives to bolster financial inclusion among women. Microfinance services (21.7%) and loans (22.9%) were also utilized by a considerable portion of women, indicating the importance of small-scale financial assistance in empowering women economically. However, it is worth noting that while financial grants, financial advisory support, resource mobilization support, and mobile kiosk banking had lower percentages, they still play essential roles in providing diversified financial assistance and guidance to women within SHGs.

Despite MSF's considerable efforts to empower women financially within SHGs, acknowledgment rates among women persistently fell below 40% in certain instances and even dipped below 30% in others. This explains the necessity for MSF to adopt a more targeted approach in providing enhanced financial support to women engaged in SHGs and to effectively communicate the benefits of these initiatives to them.



## Impact of finance related support

Out of the total women interviewed, a majority of women (99.4%) reported increase in their family-level income and livelihood as a result of finance related support provided by MSF. This suggests that MSF's finance related assistance has played a crucial role in improving the economic situation of these families to a significant extent. Additionally, 16.3% of the respondents noted a significant increase in their income and livelihood, further underlining the tangible benefits experienced due to the support provided. This data highlights the effectiveness of MSF's initiatives in empowering women economically, which can have far-reaching positive implications for their families, potentially breaking the cycle of poverty and enhancing overall well-being.

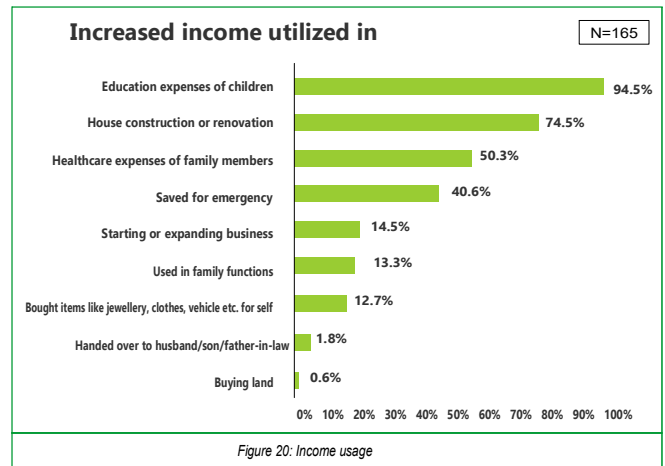


Upon delving deeper into the data, it became apparent that the finance related support provided have further significant impact, particularly in how families allocate and utilize their increased income.

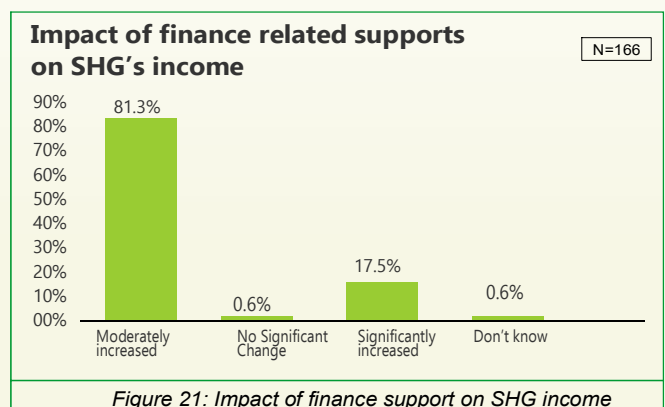
Among women who experienced an increase in family income, the overwhelming majority directed their additional earnings toward essential investments, primarily focusing on education expenses for their children (94.5%) and healthcare for family members (50.3%). This indicates the impact of financial support on ensuring family well-being and future prospects. Additionally, a significant portion of these women allocated their increased income towards house construction or renovation (74.5%), reflecting a commitment to improving living conditions and investing in assets.

Furthermore, a notable proportion of women opted to save this additional income for emergencies (40.6%), illustrating a responsible approach to financial management. Conversely, a smaller percentage

indulged in personal expenditures such as purchasing jewellery, clothes, or vehicles (12.7%), highlighting a facet of women's empowerment where they can fulfil their desires independently. It is also worth emphasizing the minimal number of women who handed over their increased income to male family members (1.8%), signalling a notable shift towards financial independence and decision-making autonomy among women.

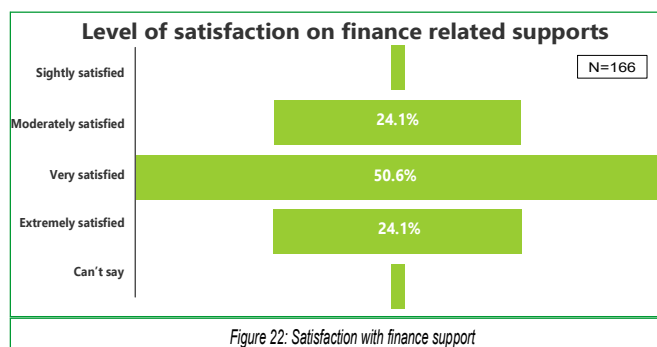


While analysing the impact of financial support on the income levels of SHGs, it became evident that a substantial portion of the women surveyed (81.3%) noted a moderate increase in their SHG's income. This suggests that finance related support had a tangible positive effect on the economic standing of these groups. Additionally, 17.5% of women reported a significant increase in income in their SHGs, further reinforcing the beneficial impact of financial support. Despite the majority experiencing positive changes, only one woman, representing 0.6%, reported no significant change, which could potentially indicate either a need for more substantial support or other underlying factors affecting income generation. The presence of uncertainty expressed by another woman indicates the importance of clearer communication or enhanced monitoring mechanisms regarding the outcomes of financial interventions.

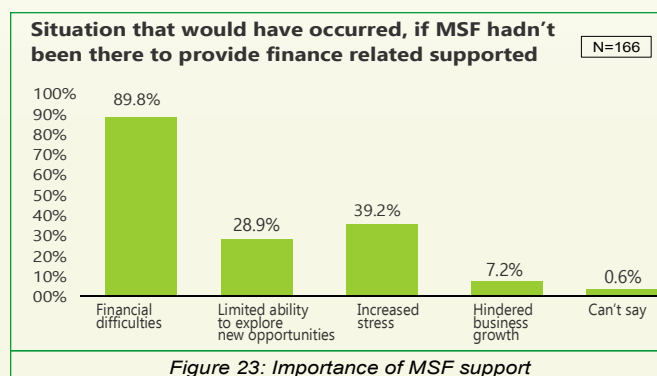


## Level of satisfaction on finance related support

While enquiring about the satisfaction among women regarding financial support received, it was observed that a majority of women, comprising 50.6%, expressed being very satisfied with the finance related support they received. Additionally, 24.1% reported being moderately satisfied and another 24.1% reported being extremely satisfied, demonstrating a significant proportion of overall satisfaction. Conversely, only one woman was found slightly satisfied and another one was unable to provide a definitive response. Overall, the data suggests that the majority of women were found satisfied with the finance related support provided to them by MSF.

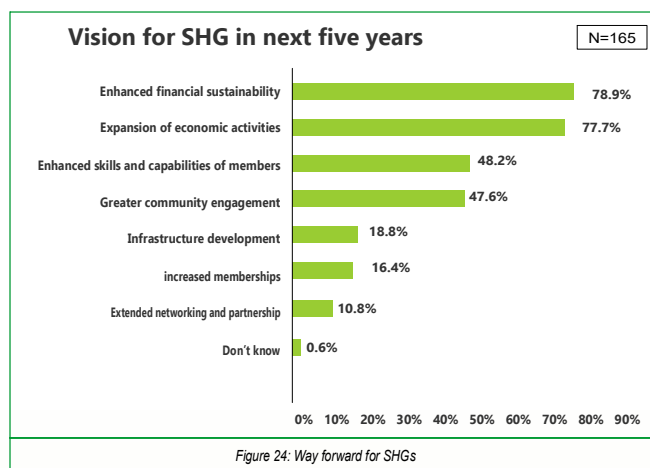


The data further suggests that a significant majority (89.8%) of women indicated that they would have experienced financial difficulties if MSF hadn't intervened. This explains the vulnerability of these individuals and the substantial impact of MSF's support in stabilizing their financial situations. Moreover, a notable proportion reported experiencing increased stress (39.2%) without MSF's support, suggesting the psychological burden that financial instability can impose. Additionally, while a smaller percentage mentioned limited ability to explore new opportunities (28.9%) and hindered business growth (7.2%), these findings highlight the broader impact of financial constraints on personal and professional development. Overall, the data emphasizes the critical need for organizations like MSF to continue providing financial support to vulnerable populations, mitigating hardship and fostering resilience in the face of economic challenges.



## Women's aspirations for their SHG

When women respondents were asked to outline the vision for their SHGs over the next five years, the most emphasized goals appear to be the expansion of economic activities and enhanced financial sustainability, with 77.7% and 78.9% of respondents prioritizing these respectively. This indicates a strong desire for economic empowerment and stability among SHG members. However, community engagement and skill development for members were also given importance, though to a lesser extent, with 47.6% and 48.2% prioritizing these areas. This suggests a recognition of the broader social impact and individual capacity building within the groups. Extended networking and partnership, infrastructure development, and increased memberships were found to be less prioritized according to the data, which could imply a need for further emphasis on collaboration and growth strategies in these areas to fully realize the potential of SHGs.



## Impact of MSF's interventions with SHGs

Women members of SHGs have a positive outlook towards MSF and view it as an organization which supports the poor and vulnerable. Their perception stems from the significant role MSF played in empowering them by providing various forms of support, which are:

- Skill and Capacity Building – MSF conducted numerous training programmes to enhance the skills and capabilities of SHG women. The training sessions conducted were on subjects like financial literacy, entrepreneurship, vocational skills, marketing, value addition, leadership development, among others. Various exposure programmes helped women learn firsthand about successful interventions like chilli sauce production, bio-inputs (handikhat, ghana jivamrit, bijamrit, neemastra) preparation and its marketing with local farmers, vegetable cultivation and marketing. MSF offered skill development programmes tailored to the needs and interests of SHG women. These programmes equipped them with market-relevant skills, such as tailoring, handicrafts, bakery, leaf plate making, food processing, and digital literacy, thereby enhancing their employability and income-earning potential.
- Access to finance – MSF facilitated access to microfinance and credit facilities for SHG women. It helped SHGs establish links with formal financial institutions like banks and MFIs, thereby enabling women to start or expand their businesses, invest in income-generating activities, and consequently increase their incomes.
- Livelihood support – MSF supported SHG women in identifying and accessing livelihood opportunities.

This involved providing guidance on income-generating activities, and facilitating market linkages. MSF conducted training, exposure visits, meetings and created income generating opportunities. They are actively managing Millets Tiffin Centre, Bio-input production centre, food stalls and millets food cum exhibition stalls at different district and state level cultural as well as awareness events.

- Infrastructure development - Investments have been facilitated by MSF in developing physical infrastructure to support SHG activities. This includes construction or renovation of community halls, meeting spaces, storage facilities, and production centres. Adequate physical infrastructure provides SHGs with a conducive environment for conducting meetings, training sessions, and income-generating activities.
- Economic empowerment - MSF's intervention helped increase the confidence of SHG members in their ability to generate additional income through multiple training sessions and knowledge-sharing initiatives. Processing and packaging of different varieties of millets, ragi powder, polished edible ragi, kudo rice etc. are covered as part of the initiatives taken up by SHG women.
- Financial and legal knowledge - MSF also helped SHGs know about financial products like insurance, loans and the banking system in general. MSF also helped farmers know about legal compliances and has been of great benefit to vulnerable people in terms of income generation.

MSF's interventions have proved to be effective and sustainable, while having a positive impact on SHGs.



Figure 25: Receipt of bio-inputs from MSF

## From a housewife to a multi-faceted business owner and community leader

Shantilata Sahu (Shanti) is in her mid-forties and lives with her family in Dungri, which is part of the ACC plant's peripheral project area in Bargarh district. Her husband Manoj and her son stay with her along with her mother-in-law.

Shanti was devoted to her household and her daily routine was to take care of household chores. She had no real connection with the outside world and certainly did not know about the concept of SHGs. In the year 2012, MSF began their intervention in Dungri to capacitate women and build their ability to earn their livelihood. MSF convened a meeting to convince women to join the SHG. Shanti's mother-in-law was not in favour of her going outside of her household duties. However, Shanti's husband supported this initiative strongly and this allowed her to attend the SHG meeting, where she became a part of the SHG.

Being a member of the SHG, Shanti attended many training sessions on SHG management and IGIs. In one such training session lasting 10 days, a resource person from Berhampur gave training on making local delicacies like papads, murukku, segdalu, etc. Taking cue from this, Shanti's SHG made these products and were able to sell them in villages, in exhibitions and fairs like Dhanu yatra.

She started making good profits as input costs were less. Her husband continued to support her and she makes a profit of Rs. 500-700 per day from this venture.

The region has a good production of chillies and tomatoes. MSF provided training to the SHG on making chilli and tomato sauce. Input support was also provided by MSF in terms of bottles. The SHG women made these products and packed them in bottles, which were supplied to fast food street vendors thus opening up another avenue of income.

Shanti also ventured into making badi and sold them in the local market. She also learnt tailoring in 2012 and took up stitching anganwadi uniforms. Over time, she became a very skilled tailor. She now makes items like clothes for women, school uniforms, soft furnishing for homes, stuffed toys, etc. Her quality of work is excellent and she earns a tidy amount from this venture.

Shanti has studied till the 10th standard. MSF used her help for adult education training which she excelled in and trained 24 women. Her students topped

assessments and Shanti was rewarded for this effort. She is also a mobiliser for DDU-GKY and has mobilised 253 trainees. These trainees are now placed in various cities like Bhubaneswar, Hyderabad, Chennai, among others.

MSF further supported her in getting a cow and Shanti earns some income from selling milk.

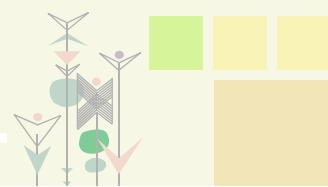
Shanti also took up a six-month computer training course. She bought a laptop and a photocopier machine to start a printing business. In addition to this, she is doing fish cultivation through her SHG. They have taken nine tanks on auction from the panchayat for fish production. In addition to the plethora of activities, Shanti is also a CRP for OLM, which shows her boundless capacity to learn and deliver.

### Impact

Shanti says, "Earlier I had not ventured out of my home. Because of MSF, I was able to learn so many skills. MSF also conducts women's day celebrations where fun activities are organised, which we get to participate in. This enhances our confidence and we feel good to be a part of such a setup. Whatever I have achieved in life, would not have been possible without MSF. I have now been selected by the Govt. of Odisha for an exposure trip to Dubai as part of Mission Shakti."

Her husband was a miner but had lost his job and hence did not have a stable income. He joined as a driver for a school for a while but that was only for a short duration. He does not have a job as of now. Hence the household runs on the earnings of Shanti. She earns enough to run her household well and support her son's education. Her son is doing his diploma course.

Shanti is an excellent example of how, given the right exposure, inputs and motivation, women can go far ahead in their lives and improve their households and the society they live in.



Promotion of sustainable agriculture primarily by imparting more efficient methods and developing the overall farming ecosystem is one of the key areas of interventions by MSF. The strategy employed by MSF is to make agriculture into a much more rewarding occupation by fostering collaboration of farmers with government departments, private sector partners and other stakeholders to train farmers on various eco-friendly agricultural practices and help implement them. This also includes diverse initiatives taken to promote climate resilient and nutrition sensitive agriculture

## Coverage

This study covered a total of 163 farmers, of which 98 (60%) were from Bargarh district while the remaining 65 (40%) were from Kalahandi district. The respondents were from four blocks and were almost equally distributed between Ambahona and Bijepur blocks at 30% each, while 36% of respondents were from M. Rampur. A small percentage of respondents (3.68%) were from Lanjigarh block.

Table 10: Coverage of farmers

District	Block	Farmers	Percentage
Bargarh	Ambabhona	48	29.45%
	Bijepur	50	30.67%
Kalahandi	Lanjigarh	6	3.68%
	M.Rampur	59	36.2%
<b>Total</b>		<b>163</b>	<b>100.0%</b>

## Socio-economic profile

Around 65% of the respondents were in the age group of 30-50 years, and 21% of the respondents were in the age group of 51 to 60 years. In effect, 88% of respondents were above 30 years of age. From the social categorization perspective, a large majority of respondents (74%) were OBC while 24% consisted of SC and ST categories. The General Category had the smallest representation at 2%.

Table 11: Socio economic profile of farmer respondents

Age Group	Farmers	Percentage
18-30	19	12%
31-40	45	28%
41-50	61	37%
51-60	34	21%
Above 60	4	2%
<b>Grand Total</b>	<b>163</b>	<b>100%</b>
Social Category	Farmers	Percentage
General	120	74%
Other Backward Caste (OBC)	11	7%
Scheduled Caste (SC)	28	17%
Scheduled Tribe (ST)	4	2%
<b>Grand Total</b>	<b>163</b>	<b>100%</b>

Educational background of farmers

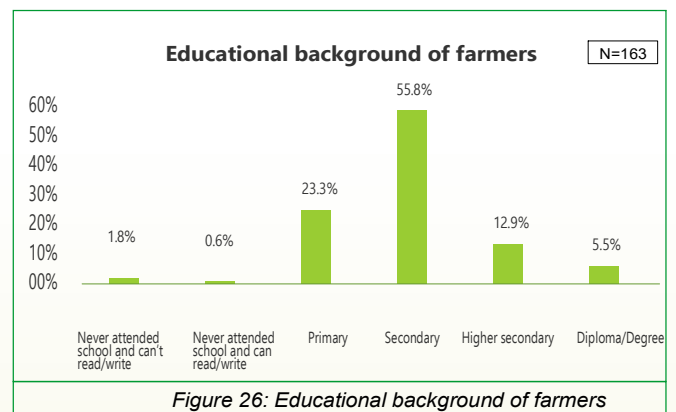
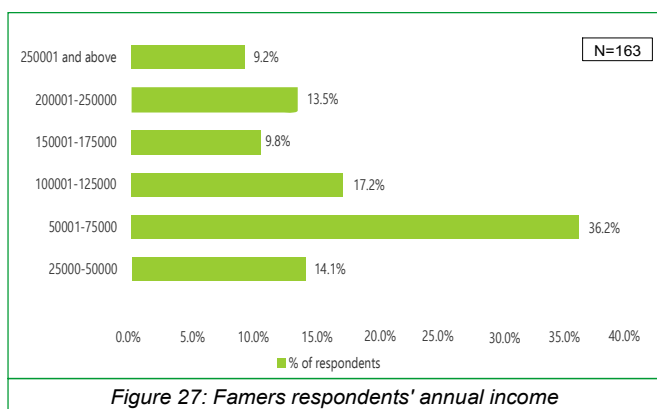


Figure 26: Educational background of farmers

In regard to the education profile of respondents, it is seen that overall, 97% of respondents have attended school and 75% have availed secondary education and more. A majority of respondents (56%) have attended secondary level education while 23% had attended primary level. About 13% of respondents had attained higher secondary level education and only about 6% of respondents had a diploma or degree.

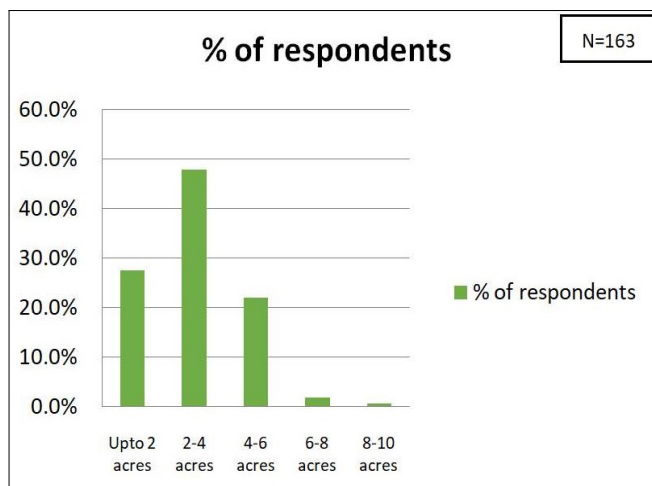
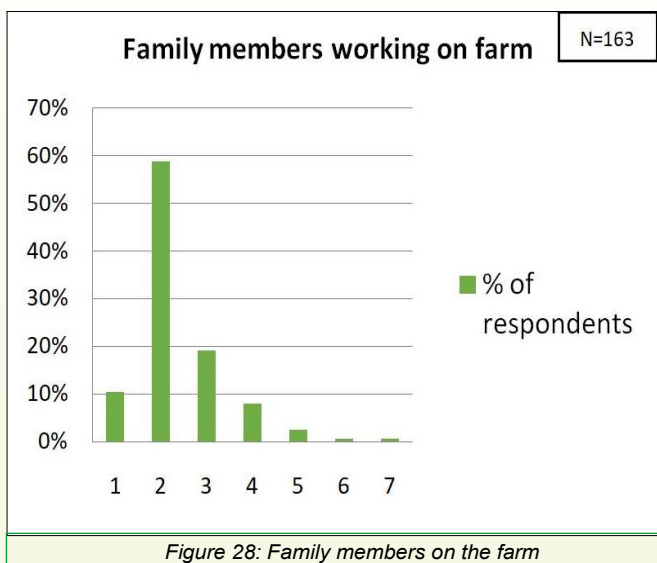
From the economic perspective, it was seen that 65% of the respondents are in the BPL category while 9% are in the APL category, indicating a high prevalence of poverty

amongst the surveyed population. The average income of the surveyed respondents' households is INR 141,625. Respondents having an annual income of INR 1 lakh or less accounted for over 50% of the sample while 27% of respondents had incomes between INR 1 lakh and INR 2 lakhs. 23% of respondents have income over INR 2 lakhs per annum. A significant 14% of the respondents had incomes of less than INR 50,000 per annum. Only 3% of the population had Antyodaya cards while 20% did not have any economic assistance cards.



## Farming Practices

Around 65% of the respondents were in the age group of 30-50 years, and 21% of the respondents were in the age group of 51 to 60 years. In effect, 88% of respondents were above 30 years of age. From the social categorization perspective, a large majority of respondents (74%) were OBC while 24% consisted of SC and ST categories. The General Category had the smallest representation at 2%.



In regard to the size of agricultural lands, it was seen that 93% of respondents have land under 5 acres (small and marginal farmers). Small farmers who have lands between 2.5 to 5 acres constitute 56% while 37% are marginal farmers who have lands under 2.5 acres.

There is good diversity in terms of crops being cultivated in the region. Paddy is the most cultivated crop with all (100%) respondents cultivating it, while pulses and oilseeds are cultivated by 59% and 44% of respondents. 64% of respondents also cultivate vegetables. Millet cultivation is done by 29% of respondents. A small section of farmers also cultivates cash crops, spices, and fruits.

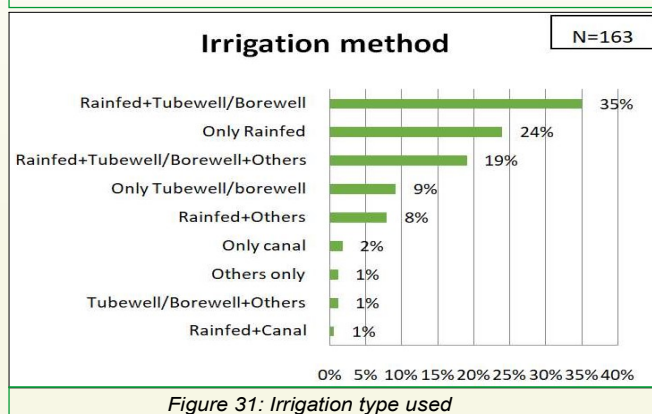
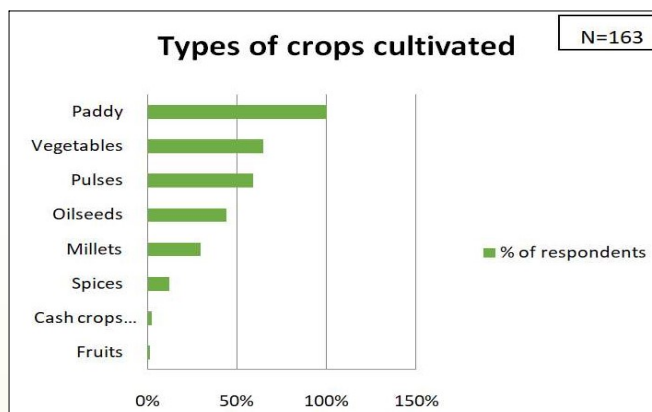




Figure 32: Receipt of organic fertiliser

Irrigation is a critical factor in the agrarian society in the survey region. The main sources of irrigation are rains, tubewells, borewells, and canals. The highest category of irrigation is a combination of rains, tubewells and borewells which is used by 35% of respondents. 24% of respondents depend solely on rains for irrigation which signify that they do not have a reliable source of irrigation, while 19% utilise multiple sources including rains, tubewells/borewells, and other sources. There are smaller sections of people who use only canals or only tubewells, or a mix of rains and water from canals. This distribution shows challenges in reliable sources of irrigation for the population.

A vast majority of respondents (91%) use a combination of chemical and organic fertilisers while 9% farmers use chemical fertilizers only. Though chemical fertilizers are very much in use because of their perceived effectiveness, farmers also use organic fertilisers which are locally made and incurs lesser costs.

## Challenges faced by farmers

A large majority of respondents faced multiple challenges in farming especially in regard to productivity. Lack of modern farming equipment was a challenge for 87% of the surveyed population. From the earlier income data, it is clear that limited incomes inhibit the ability of farmers to spend on modern farming equipment. A significant 83% of respondents mentioned battling pests and diseases as a major challenge being faced by them. This is closely followed by price

fluctuations which had a major impact on their earnings, according to 77% of the respondents. This is also exacerbated by inadequate storage and value addition mechanisms. About 68% of respondents mentioned not having good irrigation facilities as a major challenge. When correlated with the data on irrigation sources being used, it is clear that availability of reliable sources of water will need resolution. Another major challenge is the lack of availability of inputs like seeds and biofertilizers at the right time, which is pointed out by 37% of the surveyed population.

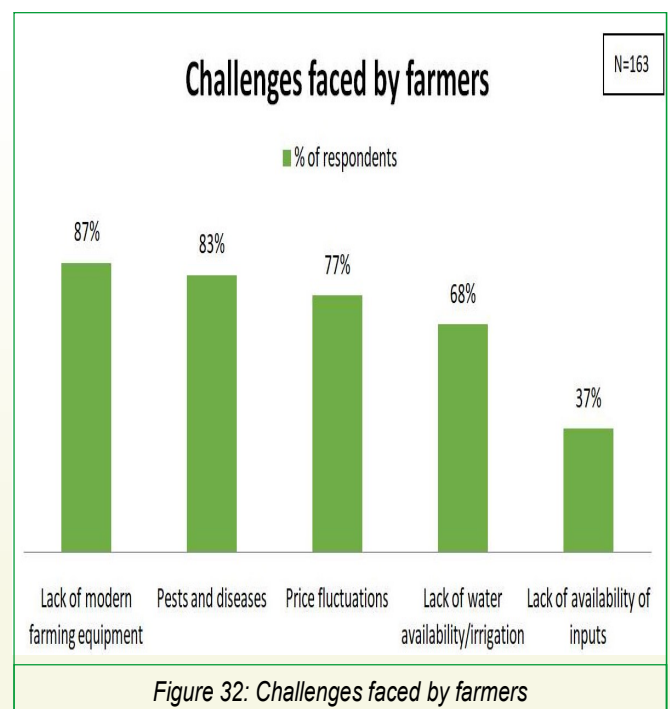


Figure 32: Challenges faced by farmers

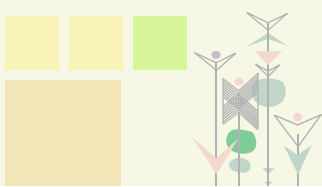






Figure 34: Millet food items prepared by SHG women

## Millet cultivation

Millets have been traditionally grown in Odisha for centuries and play a vital role in the food and nutritional security, especially in tribal areas where it was a substantial part of the diet and cropping system. Over the years, due to change in food habits, focus on production of rice and wheat, and lack of support from the Government, area under cultivation and consumption of millet had declined. In order to promote sustainable agricultural practices and address acute nutritional security issues in the state, the government has been focussing on increasing millet production and consumption. MSF is working with the Odisha Millet Mission (OMM) to promote millets as they require less water, inputs and are more resilient to climate vulnerability. They are also rich in nutrients like calcium, iron and protein.

## Farmers growing millets

Among the non-paddy crops, millet is a preferred crop which is also being promoted by central and state governments. The survey found that around 33% (53 of 163) of respondents cultivated millets of the 53 respondents who cultivate millets, 60% have been cultivating for 1-3 years while 34% have been cultivating it for less than one year. There are 4% of respondents who have been cultivating millets for 4-6 years while 2% of respondents have been cultivating millets for more than 7 years.

Among millets, 90% of respondents who cultivated millets opted for finger millets while 8% of respondents cultivated pearl millets and the remaining 2% other types of millets.

From the survey, it was established that MSF has played a key role in promoting the cultivation of millets. As mentioned by 94% of millet cultivating respondents, MSF provided wide ranging support to

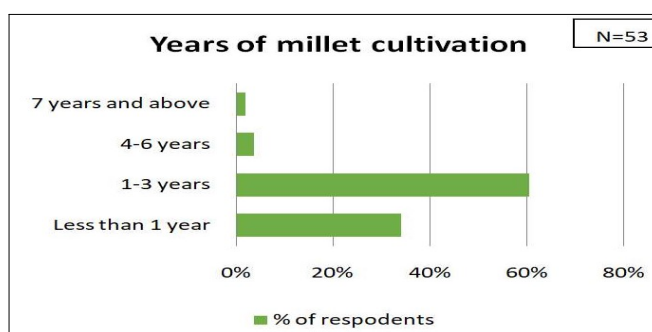


Figure 35: Millet cultivation time

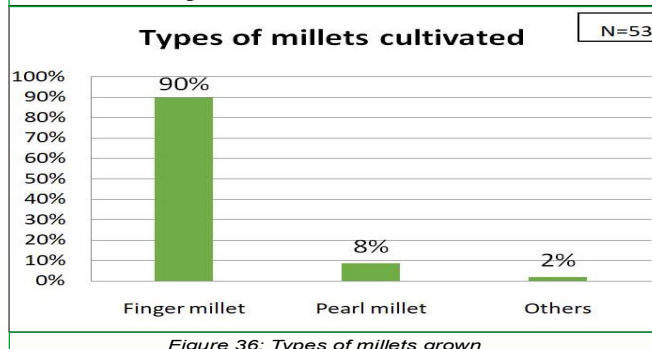
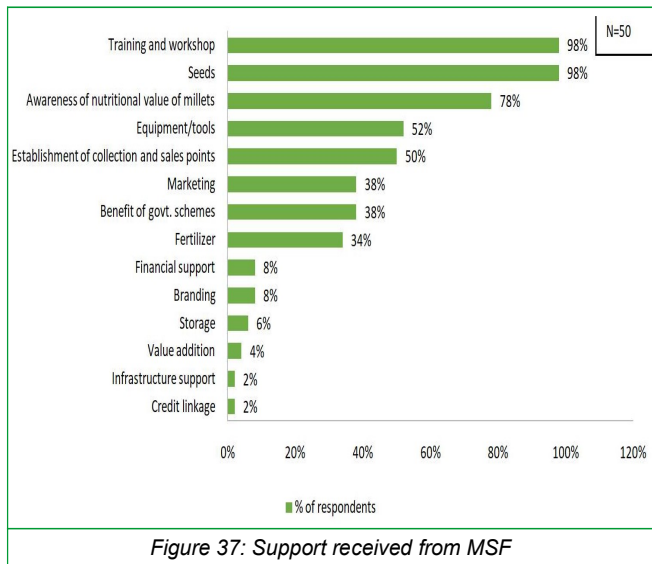
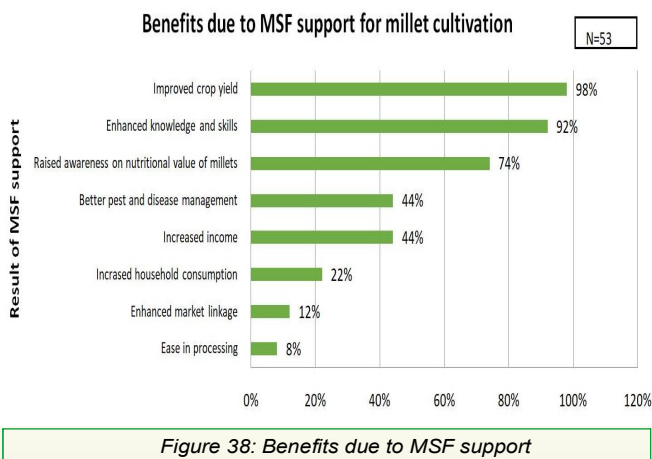


Figure 36: Types of millets grown

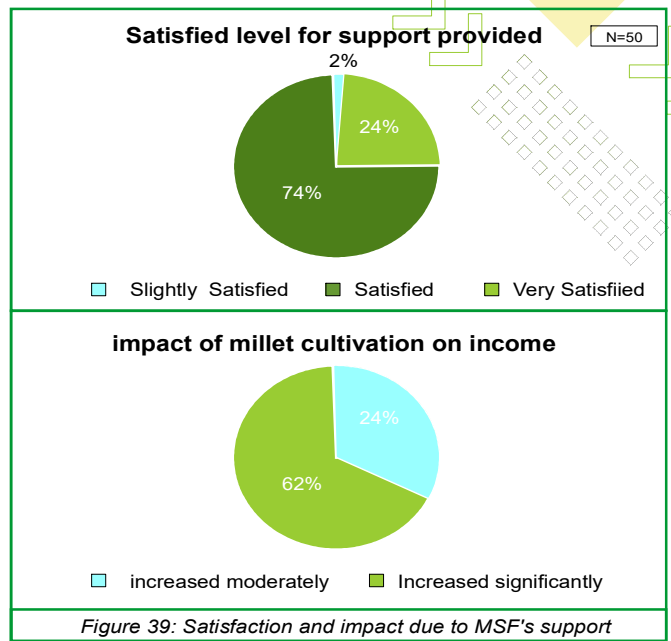
them for millet cultivation. 98% of respondents said that they received support in getting seeds and in training sessions while 78% attributed MSF to their increased awareness of nutritional value of millets. About 50% of respondents credited MSF for establishing collection and sale points of crops which made the sales process much easier for them. About 52% of respondents said that MSF helped them with equipment and tools for farming and 38% of respondents said that MSF helped them in marketing their produce. Around 34% of respondents mentioned the support provided by MSF for fertiliser availability. Financial support and credit linkages have also been highlighted. Overall, the feedback from the surveyed respondents is that MSF's active assistance in the entire millet production to sales process has been instrumental in the diversification of crops.



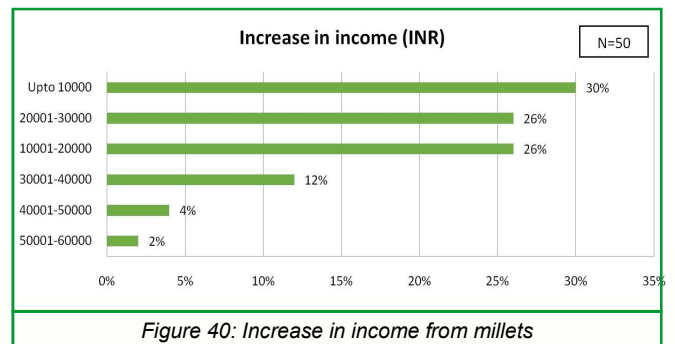
Due to MSF's support in millet cultivation, 98% of the respondents who cultivated millets said that they had seen an improvement in the crop yield while 92% said that they had been able to enhance their knowledge and skills about millet farming. 74% of respondents said that they became more aware about the nutritional value of millets due to the various training programmes organised by MSF, while 44% said that their incomes increased, and they were able to manage pests and diseases better. As per 12% of respondents, they were able to have enhanced market linkages for their produce through MSF's support and 8% mentioned the ease in processing. Overall, MSF's support in millets cultivation is very well appreciated by the respondents.



Further, while rating the support provided by MSF for millet cultivation, 98% of respondents mentioned that they are satisfied with the support provided by MSF and 74% said that they are very satisfied. Hence, from the feedback, MSF has done commendable work in increasing the awareness and adoption of millet cultivation in the region.



About 30% of respondents who cultivated millets mentioned that they were able to have an increase in income upto INR 10,000 from millet cultivation with MSF's assistance while 52% of respondents mentioned that their income increased from INR 10,000 to INR 30,000 per year. Around 12% of respondents mentioned an increase in income between INR 30,000 and INR 40,000 per year.



Almost all respondents in the survey mentioned that without MSF's support, they would have faced difficulties in millet cultivation. 56% said that it would have been difficult to some extent while 42% said that it would have been extremely difficult without MSF's assistance. Overall, 98% of respondents would have faced difficulties without MSF's support for millet cultivation.

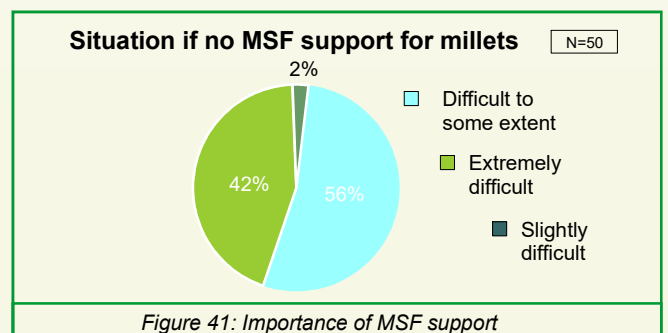




Figure 42: Sesha Seth and Tulasi Seth in their millet field with bio input

## Couple on a millet farming mission

Sesha Seth, 70, was awarded as best millet farmer in September 2023 in a block level appreciation workshop for his dedication towards millets. He along with his wife Tulasi Seth, 65, worked hard for this feat.

However, millet cultivation was not always the norm for Shesha Seth. Till 2021, like most agricultural producers in his village of Banjidunguri in Bijepur block, his family cultivated other crops like paddy, green gram, black gram, groundnut and vegetables, along with a small quantity of millets for generations. Millet cultivation was done only for self-consumption purposes.

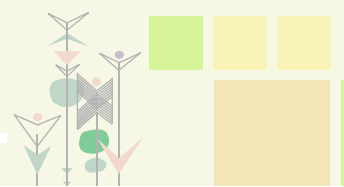
In the year 2019, when the millet mission project was implemented, a millet awareness campaign through “Mandia Ratha” was organized in his village. The Odisha Millet Mission staff conducted a meeting and conveyed the farmers and public about benefits of millet cultivation. Sesha Seth came to know that some of the paddy farmers were discussing more income from Ragi crops. According to them growing millets, a short-term crop, was less expensive and less risky. It was a more resilient crop in terms of adverse climatic conditions like less rainfall, required less insecticides, and did not require much expenses on labour. In order to know more, he met the team of Mahashakti Foundation (MSF) and visited the Talpadar ragi mandi. He saw that the farmers were selling their produced ragi at the mandi without any difficulty. He interacted with other farmers and understood all the activities in the mandi point. This was the beginning of his millet cultivation journey.

With support from MSF, he started millet cultivation in one acre of land, with an improved variety of seed called “Bhairabi”, during the Kharif season of 2021. He followed the procedures explained by the Community Resource Person (CRP), the CEO and the Block Programme Coordinator of the Millet Mission, from raising of ragi nursery bed to marketing of ragi. He was provided with

technical guidance on improved and advanced agronomy practices by the CRP and the staff of MSF such as treatment of ragi seeds in organic method, transplanting process, practical demonstration of periodical weeding using a cycle weeder, application of bio inputs like handikhat, ghana jibamrut, etc. Agricultural implements like marker, sprayer, cycle weeder, etc. were also provided to him from the nearest millet Custom Hiring Centre (CHC) at a nominal rate. The Block Agriculture Officer at the block level and DPC, WASSAN at the district level also guided him during their visits to his ragi fields from time to time. When the time to harvest came, he received a ragi thresher.

In the first year, the yield of millets was 12 quintals /acre. The local CRP cooperated with him during the time of selling the produce at the Ragi Mandi Point. He was able to sell the produce and the revenue was credited to his bank account in 72 hours. He also received a government incentive on ragi cultivation additionally. The process was smooth and he received good returns for his produce and efforts. This motivated him to increase the area under millet cultivation to 3 acres and 3 crops in a year. His average yield was 10 quintals / acre.

With the increased income, he has dug a borewell, which cost him INR 1.5 lakh. This is expected to provide him with assured irrigation. He also spends money for the education of his grandchildren. Sesha Seth plans to continue growing millets as the process is well established and the returns are good. The income from millets is much better than when he used to grow groundnuts. With groundnut cultivation, he also used to face the issue of monkeys destroying his crop. This does not happen with millets. His field is like a training ground for millet farmers and is frequently visited by government officials. He thanks Mahashakti Foundation, WASSAN and the Agriculture Department for providing support in improving his livelihood through millet cultivation.



## Vegetable cultivation

Vegetable cultivation is an important component of Odisha's agriculture sector. It contributes to food security, nutritional security, and income generation for farmers. MSF has been promoting vegetable cultivation through measures like training on vegetable cultivation techniques, access to quality inputs, market linkage, among others.

Regarding vegetable cultivation, most respondents (84%) said that they have cultivated/are currently cultivating vegetables. After paddy, cultivation of vegetables is the major agricultural activity in the region. Many farmers also cultivate vegetables in their backyard kitchen gardens.

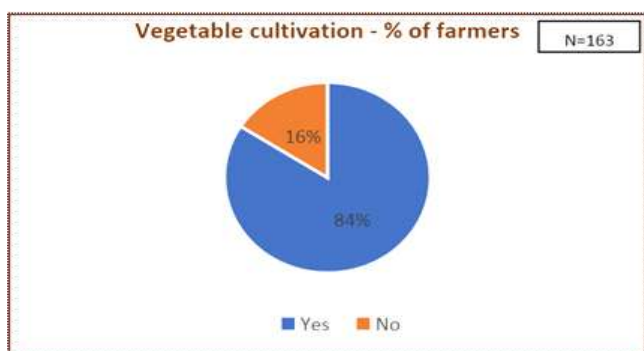


Figure 43: % of respondent farmers doing vegetable cultivation

Among the respondents who cultivated vegetables, a significant 92% said that they had received support from MSF. The type of support received from MSF by respondents in terms vegetables cultivation includes training on best practices (as said by 88% of respondents), increasing their awareness about the nutritional value (78% of respondents), easier access to seeds (79% of respondents), fertiliser support (33% of respondents), financial support (34% of respondents), and support for equipment and tools (25% of respondents). Support for seeds included paddy, potato

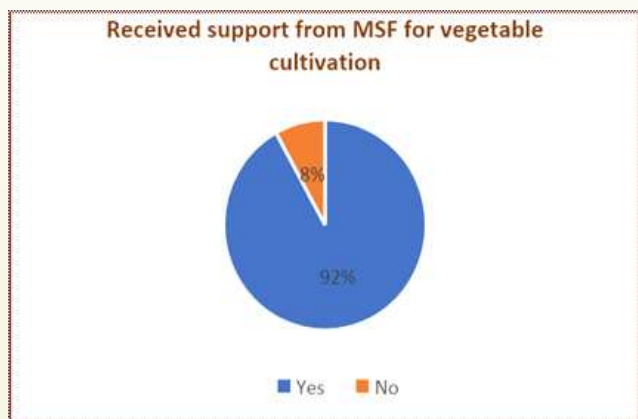


Figure 44: % of respondent farmers received support from MSF for vegetable cultivation

and other vegetables. In addition, farmers mentioned other benefits like linkages with government departments and schemes, realisation of better revenues through aggregation support by FPOs, and more knowledge of organic farming because of MSF's assistance. Overall, this indicates wide ranging support provided by MSF to the farmers which has helped them significantly in growing vegetables and getting more income.

The support by MSF has had a positive impact on the vegetable cultivation practices of farmers. Responses show that as a result of MSF's support for vegetable cultivation, 93% of respondents mentioned that it helped enhance their knowledge and skills, 91% mentioned that it helped increase the production, 90% mentioned that the quality of produce increased, and 88% mentioned an increase in income. This shows a high level of impact and has benefited the farmers immensely. In addition, 48% of respondents mentioned increased awareness on nutrition which will have a multiplier effect on other parameters like malnutrition prevalent among women, adolescent girls and children in the region. Around 59% of respondents said that consumption of vegetables in households has increased, and 33% said that they have much better knowledge about pest and disease management practices which helps in increasing the production and consequently incomes.

### Type of support received from MSF

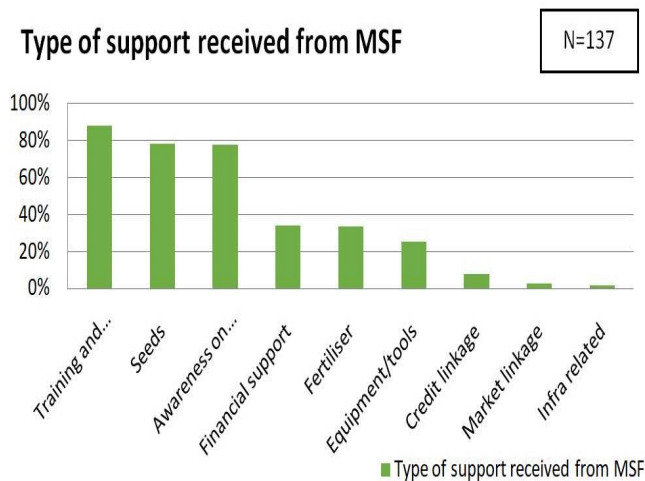


Figure 45: Type of support received by vegetable farmer respondents

potato and other vegetables. In addition, farmers mentioned other benefits like linkages with government departments and schemes, realisation of better revenues through aggregation support by FPOs, and more knowledge of organic farming because of MSF's assistance. Overall, this indicates wide ranging support provided by MSF to the farmers which has helped them significantly in growing vegetables and getting more income.

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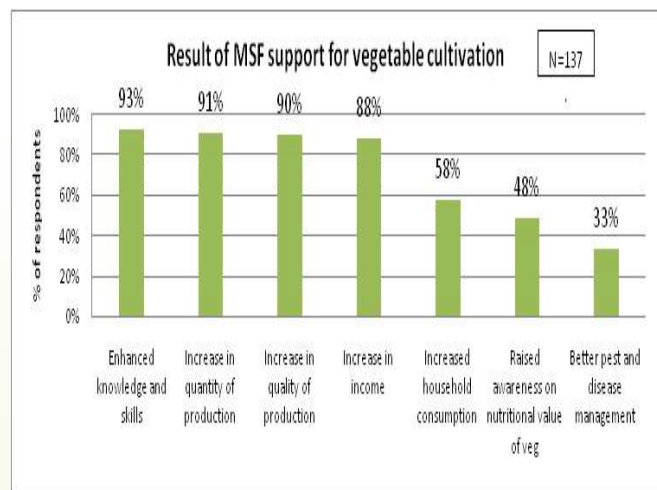


Figure 46: Impact of MSF support in vegetable cultivation

As indicated by the 126 vegetable growing respondents, 84% mentioned that their crop yield increased significantly because of MSF's support, which is a major endorsement of MSF's intervention. About 15% of respondents mentioned that they had a moderate increase in their vegetable crop yield

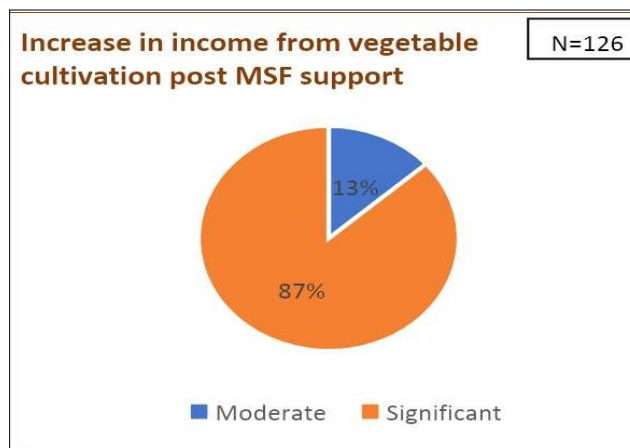
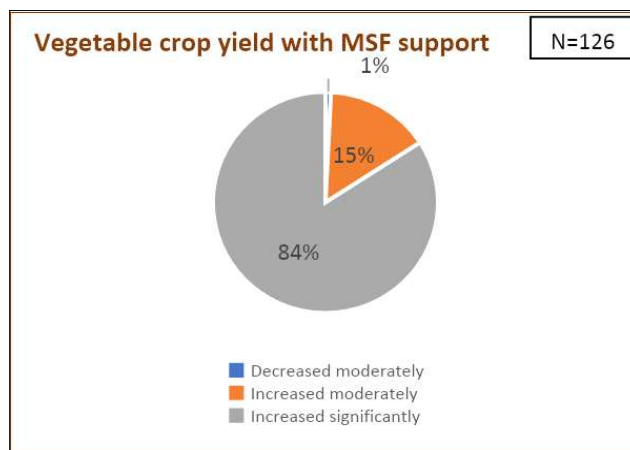


Figure 47: Vegetable crop yield and increase in income due to MSF support

In terms of increase in income, 87% of respondents who undertook cultivation mentioned a significant increase in income and around 13% of respondents were able to have a moderate increase in income primarily due to MSF's support.

The increase in income due to vegetable cultivation ranges from around INR 5,000 to over INR 60,000. Around 82% of respondents mentioned an increase in income of upto INR 20,000, of which 49% of respondents had an increase in income of upto INR 10,000. The remaining 18% had an increase of over INR 20,000. This included around 2% of respondents earning over INR 60,000. This data verifies the significant increase in income mentioned earlier.

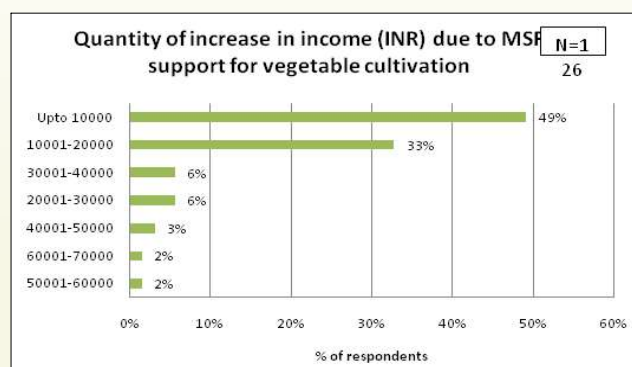


Figure 48: Increase in income from vegetable cultivation

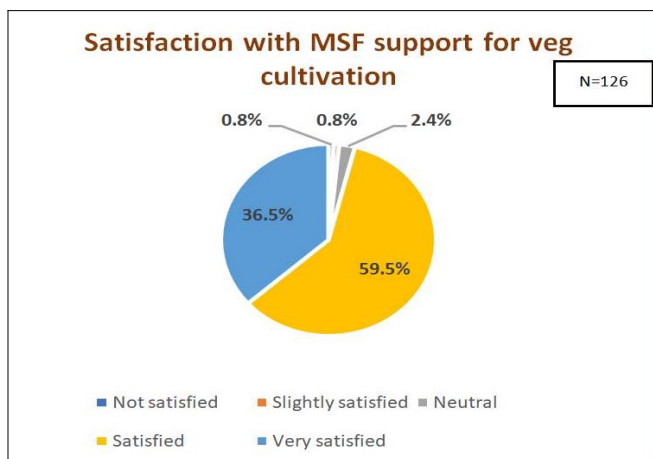


Figure 49: Satisfaction with MSF support

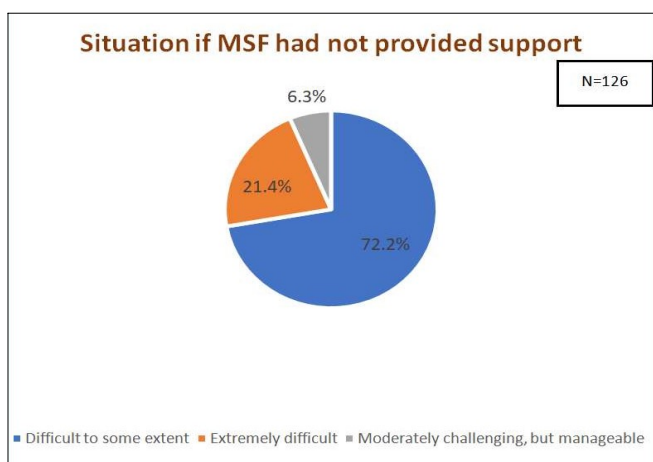


Figure 50: Utility of MSF support

Almost all farmer respondents who undertook vegetable cultivation mentioned that it would have been difficult for them if MSF had not provided support to them. 72% said that it would have been difficult to some extent while 21% said that it would have been extremely difficult. Around 6% of respondents said that it would have been moderately challenging.

## Organic farming

Promotion of organic farming is a key initiative of MSF in terms of environmental sustainability, resource conservation and achieving better incomes because of the demand.

The survey showed that of all respondents, 86% said that they are currently practising organic farming while the remaining said they are not into organic farming. Among those who did organic farming, almost all of them were carried out with MSF's support.

In order to have better yields, reduce costs and be sustainable, MSF trained farmers in improved methods of farming. Farmers used a variety of farming techniques which included biological pest control by 64% of

respondents, composting by 84% of respondents, usage of green manure by 55% of respondents, crop rotation by 75% of respondents and vermicomposting by 33% of respondents. Organic pesticides were prepared which included Handikhat, Nimastra, Waste decomposer, Bramhastra, Fish Amino Acid, Organic Manure / Pesticides Preparation, Jibamruta, among others

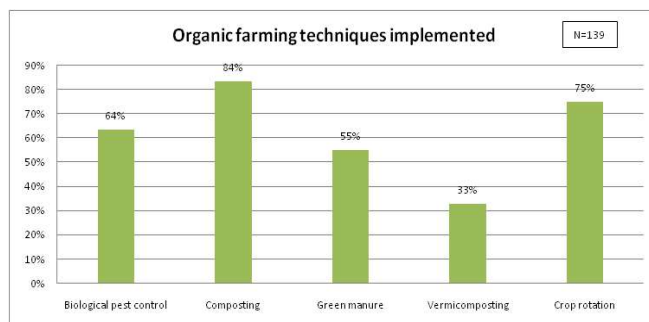


Figure 51: Types of organic farming techniques implemented

The survey revealed that the satisfaction level of respondents regarding MSF's organic farming methods is very good. 54% of respondents said that they were very satisfied while 46% mentioned that they were satisfied. In regard to feedback on crop yields post introduction of organic farming techniques, all (100%) of the 139 respondents mentioned that the yield had increased.

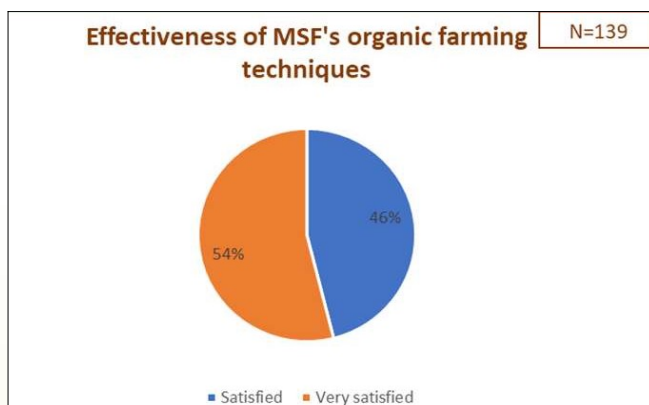


Figure 52: Farming techniques effectiveness

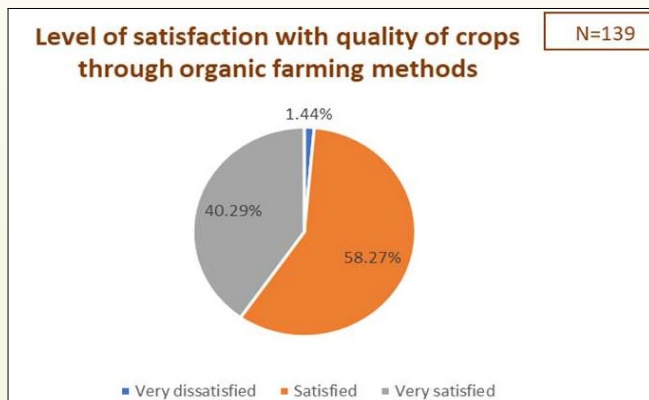


Figure 53: Satisfaction with organic farming methods

Among farmers who adopted organic farming methods, over 58% mentioned that they were satisfied with the quality of crops due to the adoption of organic farming while over 40% mentioned that they were very satisfied. Hence overall, the satisfaction rate is close to 99% which is exceptional.

Continuing the superlative feedback about organic farming, 86% of respondents who adopted organic farming practices mentioned that they had a significant positive economic impact and were able to increase their income by upto INR 20,000 while 14% increased their income by over INR 20,000.

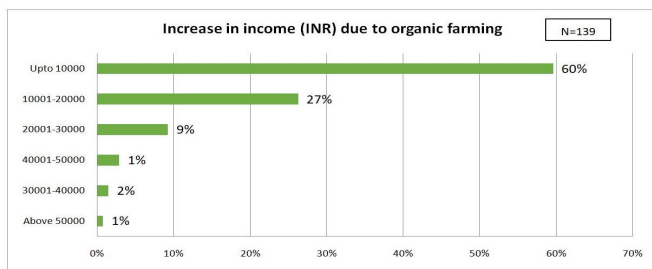


Figure 54: Increase in income from organic farming

In terms of attending training sessions for organic farming, all respondents who opted for organic farming attended training sessions by the NGO. 98% of respondents said that the training sessions were very effective. 38% of respondents who opted for organic farming mentioned that they wouldn't have done it if MSF had not provided support while 37% of respondents mentioned that in the absence of MSF's support, they would have found it extremely difficult to do organic farming.

Situation if MSF had not provided support for organic farming (N=139)

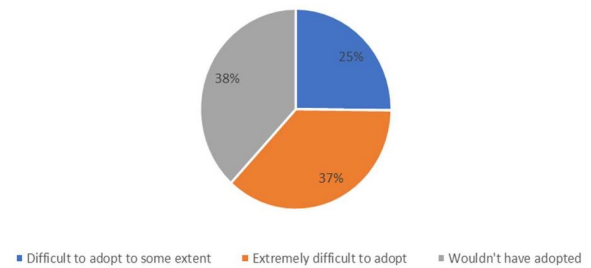


Figure 55: Utility of MSF's support



Figure 56: Distribution of bio inputs



## Farmer Producers Organization (FPO)

Data from the survey shows limited membership of farmers in FPOs. The primary reason for this is that though MSF has been working with farmers since its inception, formation and promotion of FPOs is a fairly recent intervention which started in the year 2021-22. Among the respondents who answered the survey about FPO, 80% (130) said that they were not part of any FPO while 20% (33) were a part of FPOs. Among the respondents who were part of an FPO, 97% mentioned that it was because of MSF's support.

As part of the support provided by MSF, respondents mentioned that they received seeds (potato, paddy, vegetables), green manure from Horticulture and Agriculture departments, and training on organic farming and business management. MSF helped with getting the members assistance from government schemes. Respondents mentioned that they became aware about insurance, and human rights through the training sessions. Exposure visits were conducted by MSF along with technical guidance. All this helped increase the awareness level and widen the knowledge base about agricultural methods and in increasing their skill level. Respondents also said that they were motivated by MSF which enabled them to take up FPO membership and experience the benefits

Among the top three specific benefits which FPO member respondents were able to get were enhanced knowledge and skills (94% of respondents), increased incomes (82%), and access to better agricultural inputs (76%). The other benefits included access to technical support (45% of respondents), increased market access (42%), access to farm machinery (33%), and improved bargaining power for their produce (15%). This signifies the all-round positive impact of being part of an FPO.

### Benefits of joining FPO

N=33

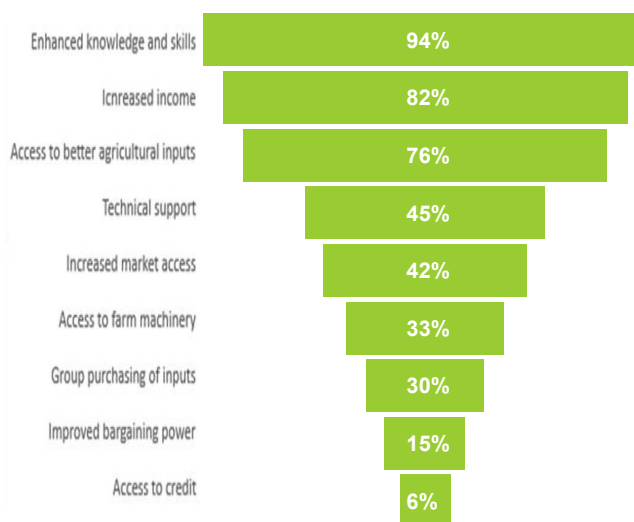


Figure 58: Feedback from respondents about benefits from joining FPO



Figure 57: Distribution of vegetable crates by Horticulture Department



About 94% of respondents who joined FPOs said that they found it significantly easier to access markets while the remaining 6% said that they found it somewhat easier. All respondents mentioned an increase in income post joining the FPO. The increase in income because of joining FPO was to the tune of INR 20,000 for 91% of respondents and upto INR 10,000 for 67% of respondents. 3% of respondents were able to increase their income by over INR 30,000.

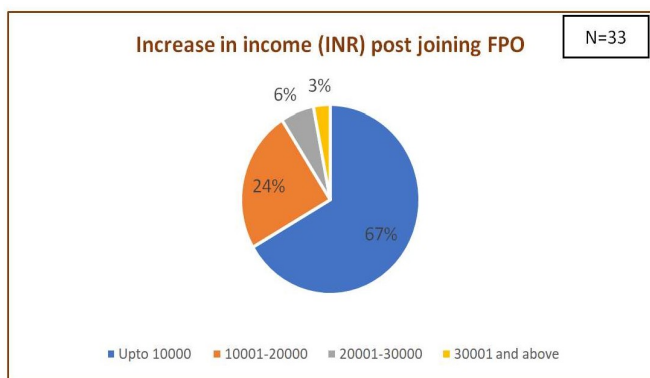


Figure 59: Increase in income post joining FPO

All respondents who became part of FPO were satisfied with the pricing achieved by the produce with 48% mentioning that they were very satisfied.

On the query of how easy or difficult it would have been to manage an FPO if MSF was not present, a majority of



Figure 60: Produce marketed through FPO

respondents mentioned that managing a FPO would have been very difficult or not possible if MSF had not provided their support. Of the 33 respondents who became part of the FPO, 61% mentioned that it would have been extremely difficult while 33% mentioned that it would not have been possible at all without MSF's support. The learning is that for farmers to get benefited through FPOs, it is important to cover all aspects right from training to awareness to assistance with market access and business management, and also being available for query handling till the stabilisation of the FPO. This is further vetted by the responses on the situation if MSF would not have been there to provide support. If this had been the case, 61% of respondents said that it would have been extremely difficult to manage the FPO while 33% said that it wouldn't even have been possible to form the FPO in the first place. 3% of the respondents said that it would have been somewhat difficult. This goes to show that setting up and managing FPOs to achieve the objective of making farmers get their due benefits requires planning and dedication.

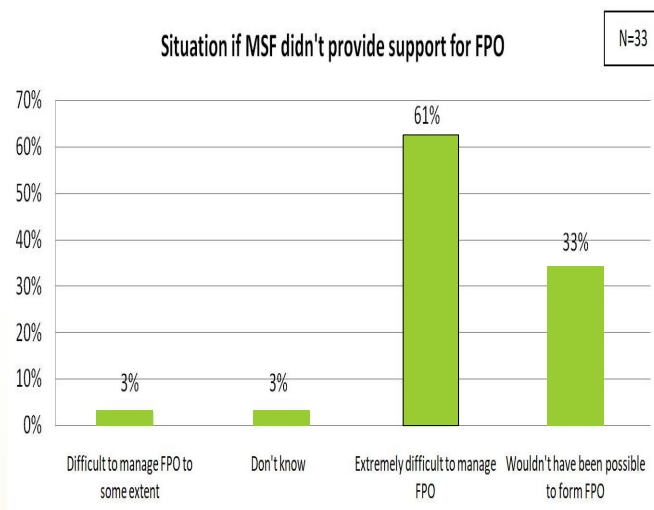
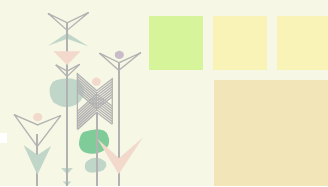


Figure 61: Utility of MSF support for FPO

In regard to the overall advantages which farmers were able to garner through MSF, respondents mentioned many advantages which they were able to avail because of MSF's programme. 23% mentioned better inputs availability, 32% mentioned that they were benefitted from the training and capacity building sessions on organic farming, 40% mentioned that they benefitted through linkages with govt. schemes, and 20% mentioned that they were benefitted by financial management sessions.



## Impact of MSF's agricultural support on farmers

It is evident that the work of MSF is well appreciated by the surveyed population as their association with MSF has benefited them substantially. They also see MSF as a partner and want them to continue supporting farmers for their continued growth and improvement in the quality of life.

The general perception of MSF's intervention among beneficiaries is extremely positive as they have been able to experience the benefits brought in by the intervention. A good majority of respondents have mentioned that without MSF's support, they would have found it extremely difficult to proceed with crop diversification and earning.

*MSF has facilitated the formation of 38 FPOs with the support of NABARD and HDFC Bank. It has been able to establish a thriving FPO ecosystem in the KBK regions of Odisha. The FPOs currently have 12,778 shareholders with a share capital of INR 1.78 crores. There are many FPOs which have been able to generate good revenues benefiting small and marginal farmers. The Turkela FPC in Bolangir has a turnover of over INR 1.12 crores within 3 years of operations while the Deogaon Sunshine FPC has a turnover of INR 85.2 lakhs in the same period.*

Access to resources like improved seeds, sustainable farming techniques, and market linkages could enhance productivity and income. MSF's assistance in building resilience to climate challenges may also contribute to long-term sustainability, fostering a sense of empowerment within the farming community. Access to resources like improved seeds, sustainable farming techniques, and market linkages could enhance productivity and income. A snapshot of the feedback from farmers is as below.

- Support on inputs - MSF's support on providing seeds at lower costs and training the farmers to adopt organic farming, helped many farmers reduce expenses and switch completely to organic manure instead of continuing to depend on chemical fertilisers and pesticides. Farmers have reported that during this year, they have cultivated paddy and vegetables without using any chemical fertiliser and pesticides and they were very satisfied. Many farmers also grow organic crops in their kitchen gardens.
- Technical support - Training support provided by MSF on multiple technical aspects of agriculture helped farmers increase their yield, increase the variety of crops they grow, and improve quality of produce. MSF's advice on crop rotation also helped farmers increase their revenues.
- Benefit through FPOs - With the help of MSF, creation and nurturing of FPOs have helped farmers get better prices for their produce while getting timely seeds and inputs support.

Overall, MSF is seen as a cooperative and helping organisation which has brought about positive changes in the farming community through its interventions. The farmers appreciate the efforts of MSF and want it to continue supporting them and enhance their livelihoods.

MSF provides door step services to farmers in terms of seeds and fertilizer supply which is highly convenient for farmers and the overall crop management process becomes much more efficient. Farmers appreciate this initiative of MSF.



Figure 62: Technical training on agriculture

The handicraft sector is a major provider of employment to rural communities in India. Odisha has a rich tradition of producing handicraft products and this means the availability of various art and craft forms which are unique to the regions and communities. Most importantly, handicraft is a primary form of employment for many of the most vulnerable people, particularly women. MSF recognised the immense potential of arts and crafts as a source of livelihood and cultural expression, to empower artisans, particularly women and marginalized communities, to sustainably leverage their traditional skills and knowledge for economic prosperity and social well-being.

With support from various funding partners mainly Vedanta, Tata Trust, and NABARD, MSF promotes livelihood options tailored for different target groups, based on the context, needs, and resources available. MSF's interventions aim to uplift the socio-economic status of artisans and craftspeople in Odisha by harnessing and monetising the rich cultural heritage and artistic traditions of the region. Traditional crafts like Dhokra craft, Saura painting, Pattachitra painting, palm leaf carving, among others, which have the unique local flavour and could be marketed to generate revenue were identified. All such interventions aimed at individuals and communities in the region to have steady sources of incomes.

## Strategies and Activities

In order to plan the intervention, it was necessary for MSF to understand the ground level situation and interact with potential beneficiaries to form the most effective strategy.

□ Needs assessment and baseline study - This was done to increase the understanding of the artisan communities i.e. demographics, socio-economic status, skills, the current state of traditional craft practices (artisans' techniques, materials, and tools used, the challenges they face, and the opportunities for their preservation, promotion, and economic sustainability. From the needs assessment, issues being faced by the artisan communities were identified, which were primarily the fading interest of buyers in the craft,

competition from machine delivered products, better and modern designs, among others.

- Capacity building and Skill development/up-gradation - MSF facilitated training for artisans in product development, quality improvement, and new techniques to enhance artisan skills, and competitiveness to develop contemporary designs better suited to market preferences.
- Infrastructure, improved tools and raw material support - Earlier, the artisans employed traditional implements to make the products. This used to give the end products a rustic unfinished look which became outdated and eventually customers moved on to more contemporary designs. In order to compete in the marketplace, it was necessary to equip the artisans with the right kind of tools and infrastructure. For Dhokra artisans, MSF provided assistance in construction of casting houses and implements like blowers, buffing machine, mould brush, tool kit, generator, among others. They were also provided financial assistance to procure raw material including metal and wax which are used in the craft.
- Marketing Support - A very important aspect of promoting crafts is the distribution aspect and expanding the customer base. MSF helped improve marketing linkages with interventions like exposure visits and participation in different fairs including at the State and National levels, development of digital catalogues and linkages to e-commerce platforms, all of which widened the customer network.
- Promotion of producer organization of artisans - This aims to protect the interest of artisans by addressing their common challenges, enhancing their bargaining power, providing a platform to sell their handicraft products and access various support schemes.

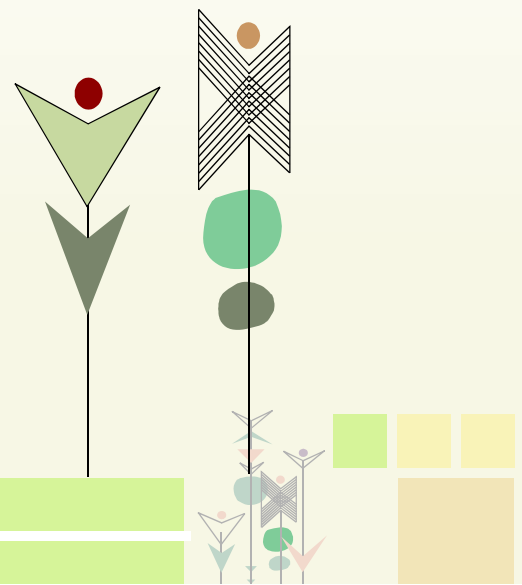




Figure 63: Dhokra metal artefacts

## I. Dhokra metal work

Dhokra craft is an ancient metalworking artform in the tribal regions of Odisha. This craft struggles to survive in the current market conditions dominated by modernity and machine-made art products. MSF is working with Dhokra Metal Craft artisans in Kankeri village of Kalahandi; Jhigidi and Gatiguda villages of Rayagada district in Odisha. The most important challenge faced by these handicraft artisans is the lack of an enabling environment for quality product development. Initially the artisans had buyers locally as the community members used the products either in their day-to-day life or during festivals. But things changed drastically as machine made mass-produced cheaper products flooded the market. Customers have also become more selective about the types of decorative and utility products they purchase. Artisans found it increasingly difficult to sell their products as they had limited linkage

## II. Saura painting

Saura painting is a traditional style of wall mural painting which is an integral part of tribal heritage of Odisha prominently practised by Saura tribe. The art is a visual representation of their everyday life, spiritual beliefs, rituals, ceremonies, farming activities and dance. Saura paintings were traditionally done on the walls of houses which were made with mud. With the passage of time, interest in this art form dwindled. In order to expand interest in the craft and improve its marketability so that its livelihood potential increases, MSF played a significant role in promoting Saura painting in Lanjigarh with support from Vedant.

Currently, Saura art is being practiced in Niyamgiri Vedanta Nagar of Jagannathpur Gram Panchayat of Lanjigarh. Vedant organizes workshops, exhibitions, and training sessions to support local artisans and encourage younger generations to learn the art.

with the external customer base and continued to produce their craft based on older designs and finishing. MSF along with its funding partners like Vedanta, Tata Trust, NABARD, etc. provided support to address the problems of artisans in a comprehensive way.

Currently, Kankeri village of Lanjigarh Block serves as a hub of artisans who are skilled in this artform. Vedanta Limited, supported by MSF, works to preserve and promote this disappearing traditional craft / art and train the tribal communities to adapt to the contemporary market by sculpting trending designs, strengthening supply chain and exploring new marketing avenues thereby providing them with an alternate livelihood opportunity.





Figure 65: Pattachitra art

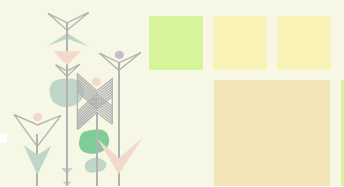
### III. Pattachitra painting and palm leaf carving

Pattachitra is one of the ancient artworks of Odisha, which involves depicting folk tales on cloth. Palm leaf carving is a very well-known art form and goes back to the time when the drawings were done on palm leaves depicting historical epics and preserved for generations. With support from TPCODL, MSF has been working with artisans since 2023 in Kakarudrapur panchayat which is situated in Balianta block of Khurda district, to promote their craft and increase their livelihood potential. The intervention covered 240 SHG women from 20 SHGs from 4 villages

### Impact of MSF's interventions with artisans

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- Skill development - Trainings, workshops and demonstration sessions held by master trainers helped upskill existing artisans while creating new generation craft persons with adequate skill transfer and exposure. In the case of Dhokra metal works, artisans mentioned that they are able to produce better finished products. Construction of a casting house and improved tools increased the productivity of artisans.
- Design development and increased portfolio - Post the intervention, there is a better understanding of market requirements and a consequent shift in the design process. Artisans are now able to make better products with contemporary designs which appeal to a wider audience and increase the customer base. For example, the Dhokra metal work craft has been in practice dating back generations. Prior to the intervention by Vedanta and MSF, artisans were limited to only producing limited designs like "Ghungura", "Dhanki", "Laxmi mana" etc. Post the intervention, the designs have been diversified and new models of artefacts have been developed which are becoming popular as gift items and catering to the requirement of corporate clients and consumers who prefer contemporary designs. Fusion crafts involving different types of crafts have been developed. The portfolio now comprises over 300+ designs including both Dhokra and Saura artforms that have been listed under Kalahandi Craft brand, in collaboration with district administration. In a change from earlier times, products are now developed keeping customer preferences in mind.
- Market linkage- Artisans have received support to



expand their market reach, increase their sales, and improve their livelihoods.

- Participation in events - Artisans have been provided with market exposure by way of participation in international, national, state and district level exhibitions. International Aluminium Conference, International Gita Mahotsav, Make in Odisha Conclave, TRIFED in Jammu & Kashmir, Kalahandi Utsav etc. DIC, ORMAS (District Industries Centre, Odisha Rural Development and Marketing Society) provided artisans with necessary exposure by participating in exhibitions to display their craft.

- Corporate support - Vedanta assisted the artisans in market linkage in terms of buying the products for internal gifting purposes. It made a website for these products enabling direct marketing to buyers. Efforts were made to market these paintings to a wider audience, both within India and internationally, which contributed to the economic development of the artisans. Vedanta launched an online art gallery to promote these artists and their work, increasing their market reach and visibility in Vedanta's official website. ORMAS has recognised Vedanta's efforts through display of art forms in their renowned art shops across the cultural capital of Odisha, Bhubaneswar.

- Producer organisation - MSF promoted the art forms through the formation of a producer company named Kala Punaruthan with support from NABARD, which has 360 members to empower artisans and provide market linkage.

- Increase in income - The intervention by MSF along with other organisations helped revitalise the art and craft sector in the target villages. The demand for products increased and, in many cases, doubled from what it used to be. The support and activities by MSF have meant that artisans are well equipped to serve the market and keep generating higher revenues. As mentioned in the FGDs, some Dhokra artisans' incomes went up from INR 5,000 to INR 25,000 per month. They have been able to improvise their skills and create better products which are in tune with modern requirements.

- Improved quality of life - With increased incomes, the quality of life of artisans has undergone a change. Earlier, no one was educated even till primary level. Now, the children of artisans have started to attend college. Some artisan families have been able to

purchase motorcycles. In case of health issues, they are able to visit private hospitals at Berhampur, Bhubaneswar and Visakhapatnam. Women in families purchase gold ornaments and artisans have enrolled in different social security/insurance schemes like PMJJBY. Their purchasing power and access to nutritious food has increased.

- Attracting the younger generation - The community members were of the view earlier that being an age-old practice, the younger generation may not be interested in learning this craft. However, seeing the improvements brought in by the intervention, the younger generation is also motivated to carry on with the profession as they are able to see that they can earn a good livelihood.

## Challenges faced by artisans

- Attracting the younger generation - The community members were of the view earlier that being an age-old practice, the younger generation may not be interested in learning this craft. However, seeing the improvements brought in by the intervention, the younger generation is also motivated to carry on with the profession as they are able to see that they can earn a good livelihood.

- Staying relevant - Keeping track of changing trends in the market is a challenge. The artisans need continuous training and market awareness to cater to new design demands and trends. Sustaining this will require much more effort.

- Dependence on external support - Most artisans are not technology or market savvy and they do not possess much knowledge or information of the marketing process and how to stay updated on trends. The training helps the artisans and they learn to do as trained and they are very good at production. However, their dependence on continuous external support to navigate a dynamic market environment is a challenge.

- Access to government schemes - Another challenge is the linkage with the government in terms of getting artisan cards made. If this is streamlined, the artisans will be able to gain access to government schemes including training and tools.

- Resource constraints - Limited availability of raw materials, financial resources, and lack of supportive infrastructure are major constraints in production of artefacts. For example, lack of regular electricity hampers use of electrical tools which are crucial for better finished products. It also makes it difficult to do casting especially during rains.



Skilling youth is one of the emerging areas of intervention for MSF. With the rapidly changing economic landscape driven by technological advancements, and evolving job markets, there's a growing recognition of the importance of equipping young people with the skills and competencies needed to thrive in the 21st-century workforce. The strategy followed by MSF is three-fold - promoting life skills, employability skills and entrepreneurial skills.

### Strategies and activities

- Life skills - Life skills focus on self-development of youth which includes self-confidence, inculcating responsibility, communication, decision making, problem solving, emotional intelligence, financial literacy, among others.
- Employability skills - This focused on preparing young people for the workforce, depending on the demands of the market and the interest of the participants. MSF worked on identifying skills in demand, imparting training to the youth, building institutional linkages and market linkage and in employment assistance.
- Entrepreneurial support-MSF provided support to youth to start their own businesses by providing access to finance and market.

### I. Oasis Life Camp

As part of inculcating life skills and values among youth, MSF organised a 'Life Camp' by Oasis Movement. Oasis Life Camps fundamentally focus upon self-development. The objective was to help recognize their talents and improve their confidence by way of various activities including self-study, observation, understanding and visualising, practising through role-plays, among others. The event was conducted in Bhubaneswar which was attended by 25 youth studying in classes 9th to 12th. The event consisted of group discussions/ presentations, movie watching and sharing the learning, book/ article reading with sharing, outdoor visits, learning through games, debates, storytelling followed by discussion, and learning through role plays.

### Impact of the project

The event led to a very positive response from children in terms of increased confidence in public speaking, developing a positive attitude, learning about qualities of successful people, application of concepts, enhanced

social interaction abilities, etc.

### II. Skill development for Ujjwala beneficiary

With the support of Indian Oil Corporation Ltd. (IOCL) and Skill Development Institute (SDI), MSF helped set up a training centre at Janla, Ogalpada, in March, 2019 in Khurda district for tailoring and Jute bag-making for beneficiaries of Pradhan Mantri Ujjwala Yojana (PMUY). Due to the PMUY scheme, all rural households in Janla panchayat have gas cylinders in their homes for cooking. This benefited women primarily, and helped reduce their time in the kitchen. With more time available for women, they could make use of it for other productive work. With this backdrop, MSF proposed to open a Skill Development Training Centre at Ogalpada under CSR initiatives of IOCL to train 180 women beneficiaries of PMUY in the village. The project aimed to provide skill development training to the women beneficiaries of Ujjwala Yojna on stitching and making Jute products so that they could contribute to the family income and work for their own economic sustainability and improve their standing in the community.

This initiative involved providing training on tailoring and jute bag-making to 360 women over a period of 2 years. Each batch consisted of 40 women and everyday 2 batches were trained. The course was of 6 months duration.

### Impact of the project

#### □ Enhanced employability -

This intervention created employment for women who attended the sessions. The trainees acquired in-depth knowledge about all aspects of tailoring and jute bag-making. Many of these women got jobs in companies like Lotus Fashions, Sai Exports, Aditya Birla, etc. One of the trainers has a boutique which also employs many of the trained women.

#### □ Increased income -

This intervention helped women who were educated but did not have work skills to earn incomes. Many women who have been trained and got placed in organisations started to earn a minimum of INR 8,000 per month.



Figure 66: Tailoring training for women

*Sunita Patra, a resident of Ogalpada village of Janla Panchayat, was part of the 180 Ujjwala beneficiaries who were selected for the training in the first phase. After six months of training at the centre, Sunita was able to make women's tops, kurtis, pajamas, salwar-kameezes and even nighties. She prepared different types of jute bags, mats, wall hangings, etc. After getting trained, she was able to earn INR 3000/- a month. With her own money, she purchased an automatic sewing machine to take orders and earn from her home. During the time of the pandemic, she stitched more than 100 face masks a day and sold them, which was their only source of income during the Covid lockdown.*

Women who are unable to go to the factory have the option of working from their homes and producing the materials, though they are paid INR 5,000 per month. MSF also helped women by connecting with MFIs for funding assets (machines).

#### Increased income Reduced Vulnerability -

The programme has been of great help especially for vulnerable women with little to no earning ability. They now have skills to survive and earn and are able to provide for themselves and their families.

Overall, the intervention by IOCL has created a very positive impact among the target beneficiaries. MSF's expertise in managing the intervention ensured that the results were as expected and the women benefited substantially.

*Mita Mehar is a widow in her mid-30s and has two children. She was a participant in the IOCL intervention and got trained in tailoring, after which she started working for a boutique. It is convenient for her as it is not far from her home. This job enables her to earn a reasonable income and it also helps her take care of her children.*



Figure 67: Jute products made by women

### III. Bijuli Didi

Mahashakti Foundation with the support of Smart Power India in association with Central Electricity Supply Utility (CESU), Odisha implemented Project Bijuli Didi in Jagatsinghpur district. The project aimed to create employment opportunities for the SHG women. The basic premise of the Bijuli Didi initiative was to train women to collect electricity charges from customers on behalf of the electricity supplying company, CESU. In this process, a set of guidelines was issued for the selection of Women Self Help Groups and SHG federation for metering, billing and collection of electricity charges from single and three-phase domestic consumers. The selected SHG women were known as Bijuli Didi.

Bijuli Didis' work involves visiting consumer homes to collect electricity bill payments from people residing in that particular village. They are trained on how to take meter readings and collect payments. MSF provided its support in the entire process of selecting the women candidates, training them, hand holding them to interact with customers, and enabling Bijuli Didis to become completely independent. Bijuli Didis receive a commission of INR 10 per household collection. This is a win-win situation for both the electricity company and Bijuli Didis as the company could ensure little to no outstanding collections and on the other hand, it generated steady income work for women and has proven to be an important enabler in improving their livelihoods.



## Impact of the project

- **Financial autonomy** - Having their own income allowed women to be financially independent, reducing their dependence on others, especially male members in the families, for financial support. This independence enhanced their sense of self-worth and autonomy. In some cases, Bijuli Didis are the main income earning people in their families.

- Chhapada panchayat of Raghunathpur block has 1,600 electricity consumers. Three Bijuli Didis operate in this area. Madhusmita Jena is one such Bijuli Didi. She studied till the 10th standard and joined as a Bijuli Didi in 2023. Her husband is a plumbing contractor and she has two children. She earns about INR 4,000 to INR 5,000 per month and during arrear collections in March, the earnings go higher. She earned about INR 18,000 in March 2023. She says, "With the money I earn, I don't have to ask my husband for money to be spent on small things like mobile recharges, buying food items at times, etc.". When her mother had a knee replacement surgery, she was able to contribute INR 10,000. She is happy that she is able to contribute to her family in a positive manner.

- **Investment in education, health, and marriage** - With her own income, a woman can prioritize investing in her own education and healthcare, as well as that of her children and other family members.

Laxmipriya, 23, resides in Manijangha gram panchayat and she is a part of Jagannath SHG. Her father is a farmer and they live in a joint family. After completing B.Sc in 2018, she was not able to continue her education due to financial issues. She took up the work of Bijuli Didi. There are 950 consumers in her panchayat and she is one of the two Bijuli Didis in the area. Her monthly income is around INR 4,500, which grows substantially in March to about INR 18,000 due to arrear collections. She completed her B.Ed course from Nagarjuna University, Andhra Pradesh, with the money she earned from being a Bijuli Didi. She incurred expenses of around INR 1.5 lakhs on her B.Ed course, which she is now paying back from her earnings.

Rutuparna, a Bijuli Didi, said that she supported her younger brother's education with her income. She also partly funded her marriage expenses.

- **Reduced vulnerability** - Economic independence is a key factor in reducing a woman's vulnerability both at the household and society levels.

Tasleem, 31, is a Bijuli Didi. She studied till the 10th standard and got married when was 19 years old. She had two children and unfortunately, her husband deserted them. Tasleem was left with the responsibility of managing herself and her children without any support. She took up the job of a Bijuli Didi and this

helped her a lot. However, she faced resistance from her Muslim community members for taking up a job which involved interacting with other people. But she stuck on with the job and this has helped her earn a tidy income. She was able to educate her children, enrol herself for further education thus appearing for her 12th standard, and buying a scooter. As a Bijuli Didi, she used to cover 2100 households which is now reduced to 700 households because of the introduction of two more Bijuli Didis. She is still able to earn a good income enabling her to lead a contented life. She says that the Bijuli Didi programme helped her substantially in terms of her children's education, her mobility, social inclusion, and reduction in vulnerability.

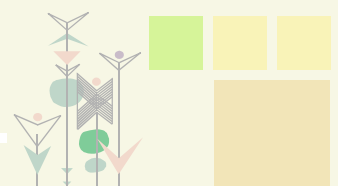
- **Asset creation** - Enhanced income opportunities not only provide economic security, but also helps in increasing ownership and control over assets among women. Shubhasmita Pradhan, a Bijuli Didi from Kujanga, says she was able to buy a scooter with her income. This has increased her mobility and reduced travel time. She also doesn't get tired after work. Most Bijuli Didi have their own scooters. Another Bijuli Didi, Kaveri Nayak says, "Earlier, my husband used to accompany me during collections but later on, I bought a scooter with my income and then was able to go for collections on my own."

- New identity, better social and economic mobility - Bijuli Didis expressed that earlier, when they stayed at home, no one valued them. Now that they go out of home and interact with people, their confidence level has increased. Having one's own source of income has also opened up opportunities for social and economic mobility.

Kaveri Nayak's husband who worked in a steel company, lost his job as the plant shut down its operation. Kaveri was able to get him a job in the electricity department. She says that people know her more than the sarpanch.

The advent of digital payments, however, is proving to be a challenge as it has begun limiting the scope of work of Bijuli Didis. Digital rebates offered by the company are pushing consumers to make digital payments and this results in reduced incomes for Bijuli Didis. However, the role of Bijuli Didis is expected to remain as they not only provide services to consumers at the doorstep but they also get the electricity-related issues of communities resolved.

The **Bijuli Didi** initiative has helped many young women earn their livelihoods in addition to making them independent and supporting their families.



## I. SHGs

MSF has played a critical role in supporting SHGs to empower women, promote entrepreneurship, and foster inclusive economic growth. However, there are areas that need further attention, as indicated by the participants.

### ▣ **Skill and capacity building for better livelihood –**

The surveyed SHG women expressed their need for additional support, for both individuals and groups in the areas of technical and entrepreneurial skills development, financial management, financial literacy, etc. to improve their livelihoods and enhance their economic condition. They require MSF's support in

- i. Identifying new income generation opportunities,
- ii. Equipping them with necessary technical and entrepreneurial skills,
- iii. Conducting exposure visits,
- iv. Financial linkages/ credit support, and
- v. Handholding support to get them established.

▣ **Infrastructure development -** Infrastructure plays a vital role in supporting income generation activities. Women expressed that they would require the following infrastructure to facilitate income generation activities.

- i. Processing units e.g. to prepare sauce, Roaster machine
- ii. Custom hiring centre
- iii. Modern infrastructure and tools to add value to their products by way of packaging and branding.

▣ **Linkages with government schemes –** Women respondents expressed that they need MSF's support to further increase awareness about latest government schemes and avail benefits like grants or subsidies and other similar support.

▣ **Strengthening women's cooperatives -** Cooperatives play a crucial role in enhancing the economic well-being of its members and promoting inclusive development. The women require further support to effectively manage the cooperatives. This includes strengthening the skills and knowledge of stakeholders on areas like governance, marketing, and entrepreneurship, among others.

## I. Farmers

Farmers aspire to increase crop productivity and profitability to sustain their livelihoods and support their families. They appreciate MSF's interventions and having seen the positive results, want MSF to continue

supporting them. Their suggestions for MSF to enhance the effectiveness of their agricultural support programs in the future are:

▣ **Access to resources -** One of the main needs of farmers is improved access to resources like water, seeds, fertilisers and other inputs. Farmers mentioned the need to have more borewells to increase the availability of water for irrigation. Most farmers face issues with availability of good quality inputs at the right time. One of the most important requirements is the need to quality inputs made available at the right time, like seeds, bio fertiliser, bio inputs, and other input services for organic farming.

▣ **Training support and capacity building -** To increase productivity and achieve revenue maximisation, farmers require access to training and support networks to enhance their skills and knowledge to make best use of their lands.

i. Farmers are keen to have PoP training and getting proper guidance on farming techniques for enhanced agricultural productivity and adopting sustainable farming methods that minimise environmental impact, conserve scarce natural resources like water, and promote long-term soil health and biodiversity.

ii. Farmers expect more support to be made available to them for organic farming. Products grown through organic farming command better prices in the market and in order to capitalise on this, farmers want more training sessions and exposure visits and even setting up of an organic farming school, so that they can learn and absorb best practices.

iii. They expect support from government and private organisations or agencies whose expertise can help them with their livelihoods and increase their incomes. For example, businesses like mushroom cultivation, floriculture, value added products of millets offer additional ways to increase income as they have good demand in the market. Support organisations can provide specific training for such crops which can benefit the farmers immensely.

iv. In order to increase revenues, many farmers also are of the view that preference should be given to non-paddy crops like millets as they are promoted better by governments and the demand is increasing.

v. Farmers have mentioned the utility of Farmer Field School (FFS) to address their specific agricultural issues and to improve the sustainability of their farming system. They expressed their interest in adopting sustainable and

climate resilient practices, technology in farming, and ensuring food security.

vi. Increasing millet production and rising consumer interest in healthy foods has expanded market opportunities for millet-based products. This has opened up new business opportunities, which the women SHGs are keen to harness to improve their livelihoods. There is an increased demand from women SHGs for skill training programmes on millet processing, value addition, packaging, branding, etc.

In line with the interest of farmers in crop diversification, farmers look forward to additional information on specific crops like millets which is seeing a lot of push from state and union governments.

□ **Support for technology adoption** – Farmers understand that access and adoption of new technology and techniques in farming is crucial for growth in production and incomes. Most farmers are keen to adopt new technologies as well as equipment with the support of governments or other agencies. Farmers have expressed a need for technological advancements to improve efficiency, streamline operations, and make data-driven decisions. This could include using precision agriculture techniques, drones for crop monitoring, or implementing automated irrigation systems (drip irrigation and mulching to enhance productivity). Farmers also require support in the form of modern farm equipment including power weeders, cultivator, rotovator, and tool banks.

□ **Financial support, linkage with government schemes**- Financial incentives matter for farmers to reduce costs and increase income. With the development of agriculture being the focus of both central and state governments, farmers want to make the best use of available schemes which can help them with reduced investment costs and easier access to markets. They want MSF to help with financial incentives or subsidies so that they get encouraged to adopt diversified crops, easing the initial investment burden and promoting participation. Farmers also sought linkages with banks, MFIs, CSR funds, etc. for necessary financial support.

□ **Marketing support**- It is crucial for farmers to sell their products with ease and earn a fair income. Many farmers want to participate in fair trade practices that ensure equitable prices and working conditions for themselves and their workers. They want better access and linkages to markets, training and exposure visits, a wider marketing base for their produce and aggregation points to be able to sell their production to different states. Farmers want MSF's support in establishing strong market linkages for diversified crops to ensure a

steady demand, and in fostering a sustainable and profitable ecosystem. They are keen to understand the demand pattern for different crops so that they could consider moving to more profitable crops. In addition, currently some SHGs, who are trained, are producing bio-inputs like Handikhat, GhanaJivamrit, Bijamrita and Neemastra. They require MSF's support to facilitate linkage with potential buyers, including agricultural cooperatives, retailers, distributors, and government agencies.

Although the state government has made provision of 100% market facilities for ragi (finger millet) with MSP through DBT mode, there is no such initiative for non-ragi millets like kudo millets, little millets and pearl millets. These millets are also produced by farmers in their agronomic practices. Only incentives are provided to them by the state government. Hence, farmers want a healthy market support from MSF for these millets.

· Infrastructure development - Farmers want to have access to basic infrastructure such as irrigation systems, storage facilities, and market centres to support agricultural production, reduce production costs, and facilitate market transactions. Investing in rural infrastructure can improve the overall productivity and competitiveness of the agricultural sector.

i. Storage - Lack of storage facilities impede the ability of farmers to get better prices for their produce. Hence, setting up of good storage and cold storage facilities to hold their produce for a longer time and release when the market prices are better.

ii. Packhouses - Establishment of pack houses for fruits and vegetables would also help in increasing the value of the produce and enable better revenues.

iii. Processing units - Value addition by way of establishment of processing units especially for crops like groundnuts and mustard.

· Robust FPCs - Though FPCs are relatively new, they have enabled farmers to get better prices for their produce. In the long run, farmers expect the FPCs to do more business, generate more profits and consequently enable them to get their share of dividends, which becomes an additional source of income.

· Income generating activities - Farmers look forward to more information and training programmes on income generation activities that can equip themselves with the knowledge, skills, and resources, to broaden their income opportunities.

· Crop insurance - In order to mitigate possible risks due to crop diversification, farmers mentioned the



requirement of crop insurance policies, providing a safety net for farmers in case of unforeseen events. MSF could assist farmers to secure crop insurance.

- **Monitoring and evaluation** - Respondent farmers mentioned the need to have a robust monitoring and evaluation system to assess the impact of the crop diversification programme regularly, allowing for timely adjustments and improvements.

- **Government policies** - Farmers also want MSF to liaise with governments to develop supportive policies that promote and reward crop diversification, creating a conducive environment for farmers to explore and adopt new crops.

### III. Artisans

- **Regular income generation** - Ensuring that artisans have consistent income opportunities is crucial to the sustenance of the craft and the community. One of the major gaps is the seasonality of the market. In order to make it a more regular income yielding avenue, the focus should be on innovation in design, creation of strong market linkages and promotion of the art forms to increase the customer base.

Though this is an ongoing process supported by MSF, additional efforts would be required to access domestic and international markets through trade fairs, exhibitions, craft festivals, and e-commerce platforms, which will enable artisans to showcase and sell their products to a wider audience, resulting in enhanced business and income for the artisans.

- **Technology support** - In view of major competition in the craft production sector which are machine made, local artisans require the support of modern technological tools and machines to keep up with new designs and high-quality finishing. This can help them produce more innovative designs in less time with lesser effort.

- **Infrastructure development** - Artisans face issues due to lack of basic infrastructure e.g. electricity, roads, etc. which hinders efficiency of production and access to markets. Resolution of these issues can catalyse the growth of this small-scale industry. For example, establishing a renewable energy source using solar power could provide a solution to the issue of power availability.

- **Supporting fair trade practices** - Promoting fair trade practices will help artisans receive fair compensation for their work and have access to transparent and equitable market opportunities. Certifications and labelling in this regard can help

promote the products and improve earnings.

- **Geographical Indication (GI) tagging of handicrafts** - GI Tagging of local handicrafts will help in the authenticity of the products and in creating a brand recognition for artisans in the region. It could help in generating a premium on the prices which could lead to increased incomes for the artisans.

Strengthening of Kala Punaruthan - Formation and strengthening of Kala Punaruthan, which is a producer group, can play a crucial role in promoting the interests of artisans e.g. sourcing raw materials, tools and equipment, providing training, networking with other organisations and facilitating access to markets. Support could also be provided for branding, packaging and product promotion services to help artisans develop effective marketing strategies, reach new customers, and build sustainable market relationships.

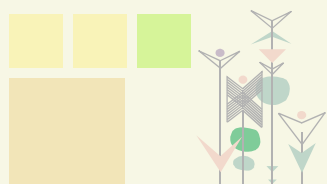
### IV. Youth skill development

- **Skill development among youth** is crucial for their individual growth and the overall improvement in the living standards of communities. MSF should adopt a structured approach to empower the youth by developing essential skill sets, which includes soft, technical, and entrepreneurial skills.

- **Mapping skill requirements of key industries** - Such an approach could start with mapping industry manpower requirements in the state and once this is determined, collaboration with government agencies, educational institutions and other relevant organisations can be done to support the skill development initiatives.

- **Tailored skill development training** - Both soft skills and technical skills are important to increase youth's employability. The focus areas could be on skill development programs tailored to the needs of rural youth, including agriculture-related skills, animal husbandry, food processing, renewable energy, tourism, and traditional handicrafts, to create employment opportunities and reduce rural-to-urban migration.

- **Entrepreneurial skills development** - This could be a major avenue for income generation especially for youth. MSF can play a pivotal role by conducting entrepreneurship training and mentorship programmes to encourage young people to start their own businesses. Training and guidance sessions will enable youth to understand business concepts better and avoid failure. Support can include assistance with business plan development, access to finance, and guidance on market research and branding.



# CHAPTER

# 7

# : CONCLUSION

The intent of this study was to understand the impact of MSF's interventions over a two-decade period by evaluating work done for various target groups like women, farmers, artisans, and youth. Detailed discussions and in-depth interviews with the respondents indicate that MSF's interventions in all the covered areas have been very successful and people really appreciate the support provided.

In case of women empowerment, MSF provided support in multiple areas which included encouraging membership in SHGs, supporting IGAs, training on SHG management, market and credit linkages, skill development, capacity building, financial management and literacy, increased access to government schemes, among others. It was seen that a high percentage of respondents reacted positively to the assistance provided by MSF. Due to these wide-ranging interventions, women were able to increase their incomes. This helped further in increased outlays in the education of children, improved housing, and household nutrition. The status of women in households and communities have seen a positive change. MSF has done commendable work especially on women empowerment in remote regions of the state. It is clear that without MSF's support, their development would not have been possible to this extent. However, they need further support to augment their incomes through enterprises development, tighter integration with government schemes, and strengthening of women's cooperatives.

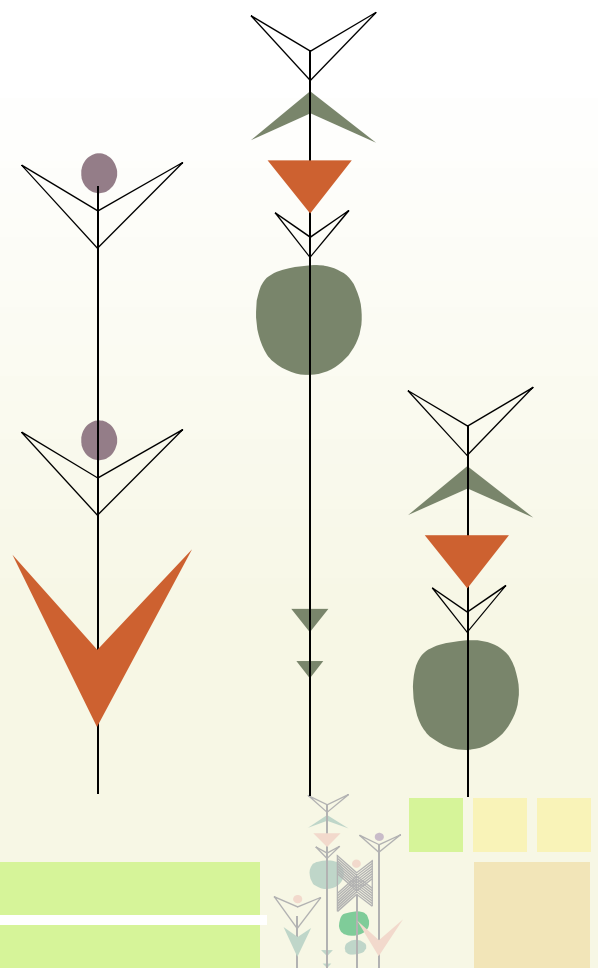
MSF has supported farmers in multiple ways to improve their productivity and incomes while promoting environmentally friendly practices. MSF provided training in better farming techniques, access to quality inputs, market linkage, access to seeds and equipment, linkages with government departments, formation and strengthening of FPOs, etc. This enabled farmers to increase the quality of the produce, yield, and consequently their incomes. The feedback from farmers has been very positive and goes to show the intensive effort by MSF.

The next set of interventions by MSF centred around support for millet farming with support from OMM. MSF's support in the form of providing training, making inputs like seeds and bio-fertilisers available, establishment of collection and sale points, providing equipment and tools, marketing their produce, providing finance and market linkages helped farmers

substantially in increasing their incomes and diversifying from regular crops like paddy.

MSF's support for artisans in developing their traditional crafts and making them more market-worthy has not only spawned interest among youth in the trade but also enabled artisans to become confident of its real potential as a proper income generating activity. Formation of an FPO like Kala Punaruthan is a welcome initiative for the promotion of a variety of traditional craft. This needs to be strengthened further so that the issues being faced by artisans are addressed, their capabilities enhanced, and the products reach more markets leading to regular incomes.

Skill development for youth is a relatively new area of intervention for MSF. This needs to be further developed based on market research in regard to the skills required for employment, establishing skill development courses and centres, and tying up with potential employment sectors.



## ANNEXURE-1: List of Projects by Mahashakti, Funding Partners and Beneficiaries

Funding partner	Intervention sector	Beneficiaries
<b>SIDBI</b>	Capacity building, PSIG Project, Challenge Fund, Financial Literacy, Mobile Kiosk Banking, Digital Finance, Skill Building	58,000
<b>NABARD</b>	Skill Building, FPO support, Grassroot level training program, financial literacy, SHG promotion and strengthening, Micro enterprise development, Local organic farmer group, Bee keeping, E-Shakti, Livelihood development, Rural <i>Haat</i> promotion, WADI	68,820
<b>ATMA</b>	Agriculture/Livelihood	400
<b>SUDA</b>	SM & ID-Bank Linkage	8,300
<b>OMM</b>	Millet promotion	4,300
<b>ACC</b>	Sustainable community development, Digital literacy	3,250
<b>Tata Trust</b>	<i>Dhokra</i> craft	300
<b>Vedanta</b>	Women empowerment, <i>Dhokra</i> craft, Saura painting, Renewable energy	4,330
<b>Utkal Alumina</b>	Community development, Solar energy	400
<b>Pfizer India</b>	Health (Community Pharmacy)	2,000
<b>MIA</b>	Health Promotion (Community Based Health Insurance)	3,000
<b>DFID/MIA</b>	Access to Health	6,500
<b>FWWB</b>	Sanitation	350
<b>Madhyam Foundation</b>	Livelihood, Agriculture Development	6,300
<b>Rabo Bank</b>	Federation building	1,130
<b>TERI</b>	Renewable Energy	200
<b>Habitat for Humanity</b>	FANI Relief, Housing	1,000
<b>Finish Society India</b>	Sanitation	100
<b>Keeto Online Venture</b>	Energy	200
<b>ACCION Technical Advisors India</b>	Financial Literacy	300
<b>IOCL</b>	Skill Development for Ujwala beneficiaries	350
<b>Smart Power India</b>	Flood Relief and Bijuli Didi	670
<b>Yes Bank</b>	Covid Response	300
<b>Milaap Relief Fund</b>	Covid Response	300
<b>GUNJ</b>	Covid Response	150
<b>Universal Sraddha Foundation</b>	Covid Response	500
<b>TATA Power</b>	Women literacy	1,840
<b>Grameen Foundation</b>	Social Security Promotion	500
<b>Entrepreneurship Development Inst. Of India</b>	HMI (Enterprise Training)	300
<b>Omidyar Network India Advisors Pvt Ltd</b>	Employment generation for migrant workers (Project Samman)	2,300
<b>HDFC Bank</b>	Agri. Cluster Development	8,200
<b>Shelter Box trust</b>	Relief and rehabilitation	300
<b>Trickle Up</b>	Ultra Poor Market access	500
<b>Core Carbon X Solutions</b>	Sustainable Rice Production	3,900
<b>Others</b>		7,965
<b>Total beneficiaries</b>		<b>197,255</b>

## ANNEXURE-2: Tables Generated from SHG Women Dataset

**Table-1: District wise coverage SHG women in the study**

Districts	Count	Percentage
Bargarh	39	23.5%
Kalahandi	127	76.5%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

**Table-2: Block wise coverage of SHG women in the study**

Block	Count	Percentage
Ambabhona	24	14.5%
Bijepur	15	9.0%
Lanjigarh	39	23.5%
M.Rampur	88	53.0%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

**Table-3: Age group of studied SHG women**

Age Group	Count	Percentage
18-30	35	21.1%
31-40	59	35.5%
41-50	48	28.9%
51-60	22	13.3%
Above 60	2	1.2%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

**Table-4: Social Category of SHG women**

Social Category	Count	Percentage
General	3	1.8%
Other Backward Caste (OBC)	107	64.5%
Scheduled Caste (SC)	12	7.2%
Scheduled Tribe (ST)	44	26.5%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

**Table-5: Educational background of SHG women**

Education	Count	Percentage
Diploma/Graduation	2	1.2%
Higher Secondary (11-12)	14	8.4%
Never attended school and can read and write	1	0.6%
Never attended school and cannot read and write	11	6.6%
Primary (Class 1-5)	34	20.5%
Secondary (Class 6-10)	104	62.7%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

**Table-6: Primary occupation of SHG women's family**

Primary Occupation	Count	Percentage
Agricultural labour	6	3.6%
Animal husbandry	5	3.0%
Business/Traders	16	9.6%
Farming (Agriculture)	121	72.9%
Non-Agricultural day labour	3	1.8%
Other Self-employment	1	0.6%
Service (Private/Govt.)	3	1.8%
Others (Specify)	11	6.6%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

**Table-7: Economic background of SHG women's family**

Economic Category	Count	Percentage
Antyodaya	1	0.6%
APL	25	15.1%
BPL	139	83.7%
No card	1	0.6%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

<b>Table-8: Processes of becoming the member of SHG</b>		
<b>Process</b>	<b>Count</b>	<b>Percentage</b>
Through govt. programmes	146	88.0%
Through state & commercial banks	35	21.1%
Through MSF programmes	42	25.3%
Through microfinance institutions	5	3.0%
Through programmes of other NGO/agency	18	10.8%
<b>N</b>	<b>166</b>	

<b>Table-9: Reasons becoming the member of SHG</b>		
<b>Reasons</b>	<b>Count</b>	<b>Percentage</b>
To save money	160	96.4%
To get loans	143	86.1%
To get benefits of govt. schemes	155	93.4%
To increase income	156	94.0%
To help each other in the group	59	35.5%
To work for the village/community	33	19.9%
To learn something new	36	21.7%
<b>N</b>	<b>166</b>	

<b>Table-10: Age of the SHGs covered in the study</b>		
<b>Age</b>	<b>Count</b>	<b>Percentage</b>
1-5 years back	32	19.3%
6-10 year back	83	50.0%
Less than 1 year back	1	0.6%
More than 10 year back	50	30.1%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

<b>Table-11: Position hold by the SHG women covered in the study</b>		
<b>Position</b>	<b>Count</b>	<b>Percentage</b>
Member	99	59.6%
President	34	20.5%
Secretary	33	19.9%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

<b>Table-12: Supports received from MSF for development of the SHG</b>		
<b>Supports</b>	<b>Count</b>	<b>Percentage</b>
In no way	15	9.0%
Financial management	127	76.5%
Skill development	152	91.6%
Market linkage	89	53.6%
Bank linkage	78	47.0%
Networking opportunities	7	4.2%
Forming SHG federation	14	8.4%
Group management	43	25.9%
Income generating activities	57	34.3%
<b>N</b>	<b>166</b>	

<b>Table-13: Training received on SHG Management and/or leadership</b>		
<b>Training received</b>	<b>Count</b>	<b>Percentage</b>
Yes	158	95.2%
No	8	4.8%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

<b>Table-14: Benefits of SHG management and/or leadership training</b>		
<b>Benefited in</b>	<b>Count</b>	<b>Percentage</b>
Able to motivate other women of the village to join the group	73	46.2%
Able to take decisions for betterment of my SHG	145	91.8%
Able to maintain the required documents and records for the SHG	129	81.6%
Able to manage group conflicts	120	75.9%
Able to raise group's issues in village or larger forums like palli sabha	86	54.4%
Able to take part in village development works	51	32.3%
Participation in income generating activities has increased	58	36.7%
Participation in PRIs	9	5.7%
<b>N</b>	<b>158</b>	



<b>Table-15: Extent of group management and leadership skills improved by the training received</b>		
<b>Extent</b>	<b>Count</b>	<b>Percentage</b>
Slightly	1	0.6%
Moderately	122	77.2%
Very much	24	15.2%
Extremely	11	7.0%
<b>Grand Total</b>	<b>158</b>	<b>100.0%</b>

<b>Table-16: Taken on any leadership roles within the SHG since completing the trainings</b>		
	<b>Count</b>	<b>Percentage</b>
No, never	1	0.6%
Yes, in some cases	115	72.8%
Yes, many times	42	26.6%
<b>Grand Total</b>	<b>158</b>	<b>100.0%</b>

<b>Table-17: Extent of personal development impacted by the trainings received</b>		
<b>Extent</b>	<b>Count</b>	<b>Percentage</b>
Increased self-confidence	145	91.8%
Improved communication skills	144	91.1%
Enhanced decision-making abilities	62	39.2%
Greater awareness of rights and opportunities	36	22.8%
<b>Grand Total</b>	<b>158</b>	<b>100.0%</b>

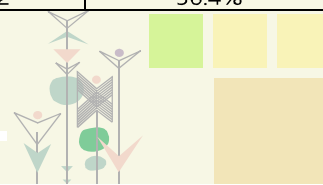
<b>Table-18: Level of satisfaction on effectiveness of the trainings received</b>		
<b>Level of satisfaction</b>	<b>Count</b>	<b>Percentage</b>
2 (Slightly satisfied)	1	0.6%
3 (Neutral)	8	5.1%
4 (Satisfied)	95	60.1%
5 (Very satisfied)	54	34.2%
<b>Grand Total</b>	<b>158</b>	<b>100.0%</b>

<b>Table-19: Current involvement in IGAs through SHG</b>		
<b>Currently involved</b>	<b>Count</b>	<b>Percentage</b>
No	9	5.4%
Yes	157	94.6%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

<b>Table-20: Types of IGAs in which women are currently involved</b>		
<b>Types of IGAs</b>	<b>Count</b>	<b>Percentage</b>
Tailoring	11	7.0%
Tribal painting	1	0.6%
Handicraft and handloom work	5	3.2%
Livestock rearing	13	8.3%
Petty shop	17	10.8%
Mushroom cultivation	92	58.6%
Vegetable cultivation	80	51.0%
Bakery	1	0.6%
Others (Specify)	8	5.1%
<b>N</b>	<b>157</b>	

<b>Table-21: Past involvement in IGAs through SHG</b>		
<b>Involved in IGAs in past</b>	<b>Count</b>	<b>Percentage</b>
No	39	23.5%
Yes	127	76.5%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

<b>Table-22: Reasons for not involving in IGAs in past</b>		
<b>Reasons</b>	<b>Count</b>	<b>Percentage</b>
Lack of opportunities	12	30.8%
Skill and knowledge gap	22	56.4%



Financial constraints	14	35.9%
Family responsibilities	18	46.2%
Limited or no market access	5	12.8%
Cultural norms or restrictions for women	2	5.1%
Infrastructural barriers	2	5.1%
Health constraints	6	15.4%
Lack of family support	4	10.3%
Fear of failure	10	25.6%
Don't know how to start	6	15.4%
Others (Specify)	1	2.6%
<b>N</b>		<b>39</b>

<b>Table-23: Type of supports received from MSF for current or past IGA</b>		
<b>Type of supports received</b>	<b>Count</b>	<b>Percentage</b>
Capital support (grant, etc.)	84	50.6%
Credit linkage	64	38.6%
Loan support	57	34.3%
Training and capacity building	158	95.2%
Mentorship and guidance	52	31.3%
Access to Resources- tools, equipment, or materials for business activities	15	9.0%
Access to Resources- affordable raw materials	9	5.4%
Networking opportunities	7	4.2%
Market linkage	40	24.1%
Promotion and branding	6	3.6%
Financial Literacy	51	30.7%
Exposure	23	13.9%
Access to government schemes/subsidies	38	22.9%
<b>N</b>		<b>166</b>

<b>Table-24: Level of satisfaction on support received for IGAs</b>		
<b>Level of satisfaction</b>	<b>Count</b>	<b>Percentage</b>
3 (Moderately satisfied)	35	21.1%
4 (Very satisfied)	87	52.4%
5 (Extremely satisfied)	44	26.5%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

<b>Table-25: Increase in income since participating in IGAs</b>		
<b>Level of increment</b>	<b>Count</b>	<b>Percentage</b>
Moderate increase	137	87.3%
Significant increase	23	14.6%
Slight increase	6	3.8%
<b>Grand Total</b>	<b>157</b>	<b>100.0%</b>

<b>Table-26: Positive changes (other than income) observed at the family level after receiving support on IGAs</b>		
<b>Changes</b>	<b>Count</b>	<b>Percentage</b>
Increased income	157	94.6%
Improved housing	62	37.3%
Increased spending on children's education	152	91.6%
Increased spending on family health and nutrition	70	42.2%
Increased influence in household decision making	24	14.5%
Participation in community development	28	16.9%
Improved quality of living	01	0.6%
<b>N</b>		<b>166</b>

<b>Table-27: Positive changes observed at the community level</b>		
<b>Positive changes observed</b>	<b>Count</b>	<b>Percentage</b>
Yes	159	95.8%
No	3	1.8%
Not sure	4	2.4%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

<b>Table-28: Situation of the income-generating activities if MSF hadn't been there to provide support</b>		
<b>Situations</b>	<b>Count</b>	<b>Percentage</b>
Difficult up to some extent	22	14.0%
Extremely Difficult	26	16.6%
Moderately challenging, but would have managed by my own extra efforts	108	68.8%
Slightly difficult, as I could have still sustained them reasonably well without MSF's support	1	0.6%
<b>Grand Total</b>	<b>157</b>	<b>100.0%</b>

<b>Table-29: Awareness of women about their SHG being member of a Federation</b>		
<b>Aware about it</b>	<b>Count</b>	<b>Percentage</b>
Yes	84	50.6%
No	82	49.4%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

<b>Table-30: Awareness of women about their SHG being member of a Trust</b>		
<b>Aware about it</b>	<b>Count</b>	<b>Percentage</b>
Yes	30	18.1%
No	135	81.3%
Don't know	1	0.6%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

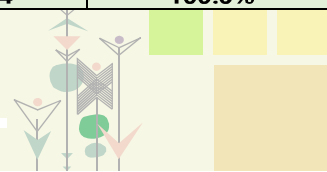
<b>Table-31: Awareness of women about their SHG being member of a Federation/Trust</b>		
<b>Aware about it</b>	<b>Count</b>	<b>Percentage</b>
Yes	84	50.6%
No	82	49.4%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

<b>Table-32: Benefits of becoming a member in the federation/trust</b>		
<b>Benefits</b>	<b>Count</b>	<b>Percentage</b>
Improved access to financial resources	38	45.2%
Provided valuable training, enhancing our skills and knowledge	37	44.0%
Helped expand our network, leading to new opportunities	18	21.4%
Strengthened our collective bargaining powers	6	7.1%
Enhanced market linkages facilitated by the federation	16	19.0%
Expanded business	20	23.8%
Increased access to different schemes	30	35.7%
Contributed to the financial sustainability of our SHG	27	32.1%
Facilitated collaboration with other SHGs	8	9.5%
<b>N</b>	<b>84</b>	

<b>Table-33: Observed positive changes in livelihood since becoming a member of the SHG federation</b>		
<b>Observed positive changes</b>	<b>Count</b>	<b>Percentage</b>
Yes	76	90.5%
No	4	4.8%
Not sure	4	4.8%
<b>Grand Total</b>	<b>84</b>	<b>100.0%</b>

<b>Table-34: Level of satisfaction with the support provided by MSF for becoming a member of the federation</b>		
<b>Level of satisfaction</b>	<b>Count</b>	<b>Percentage</b>
2 (Slightly satisfied)	1	1.2%
3 (Moderately satisfied)	32	38.1%
4 (Very satisfied)	26	31.0%
5 (Extremely satisfied)	25	29.8%
<b>Grand Total</b>	<b>84</b>	<b>100.0%</b>

<b>Table-35: Situation if MSF had not been there to provide support in becoming member of the federation</b>		
<b>Situation</b>	<b>Count</b>	<b>Percentage</b>
Difficult	51	60.7%
Extremely difficult	27	32.1%
Manageable	1	1.2%
Neutral	5	6.0%
<b>Grand Total</b>	<b>84</b>	<b>100.0%</b>



<b>Table-36: Finance-related supports received by the women from MSF as a member of SHG</b>		
<b>Finance-related supports</b>	<b>Count</b>	<b>Percentage</b>
Financial grants	42	25.3%
Microfinance services	36	21.7%
Capacity building on financial management	144	86.7%
Capacity building on financial literacy	133	80.1%
Bank linkage	62	37.3%
Loan	38	22.9%
Mobile kiosk banking	3	1.8%
Financial advisory support	26	15.7%
Resource mobilization support	13	7.8%
Access to govt. finance schemes	51	30.7%
<b>N</b>	<b>166</b>	

<b>Table-37: Received financial literacy and/or financial management training</b>		
<b>Received</b>	<b>Count</b>	<b>Percentage</b>
Yes	101	60.8%
No	65	39.2%
<b>Grand Total</b>	<b>84</b>	<b>100.0%</b>

<b>Table-38: Benefits of financial literacy and/or management trainings</b>		
<b>Benefits</b>	<b>Count</b>	<b>Percentage</b>
Improved budgeting skills	65	64.4%
Better understanding of investments	60	59.4%
Debt management knowledge	25	24.8%
Increased savings habit	93	92.1%
Enhanced decision-making to manage finance	27	26.7%
Entrepreneurship skills and knowledge	68	67.3%
Understanding financial risks	36	35.6%
Confidence in financial planning	26	25.7%
Improved record keeping and documentation	44	43.6%
Enhanced capacity on digital transaction	23	22.8%
Better knowledge of banking services	40	39.6%
Improved skill in loan management	01	1.0%
<b>N</b>	<b>101</b>	

<b>Table-39: Level of effectiveness of the financial literacy and/or management trainings</b>		
<b>Levels</b>	<b>Count</b>	<b>Percentage</b>
2	1	1.0%
3	2	2.0%
4	34	33.7%
5	64	63.4%
<b>Grand Total</b>	<b>101</b>	<b>100.0%</b>

<b>Table-40: Impact of financial support on family level income and livelihood</b>		
<b>Level of impact</b>	<b>Count</b>	<b>Percentage</b>
Moderately increased	138	83.1%
Significantly increased	27	16.3%
Don't know	1	0.6%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

<b>Table-41: Ways in which the increased income utilized</b>		
<b>Ways</b>	<b>Count</b>	<b>Percentage</b>
Starting or expanding a business	24	14.5%
Education expenses	156	94.5%
Healthcare expenses	83	50.3%
Home improvement	123	74.5%
Saved for emergency	67	40.6%
Bought items like jewellery, clothes, vehicle, etc. for self	21	12.7%
Used in family functions	22	13.3%
Handed over it to husband/son/father-in-law or other male members of the family	03	1.8%
Bought land	01	0.6%
<b>N</b>	<b>165</b>	

**Table-42: Financial support impacted the SHG level income**

Level of impact	Count	Percentage
Moderately increased	135	81.3%
No significant change	1	0.6%
Significantly increased	29	17.5%
Don't know	1	0.6%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

**Table-43: Level of satisfaction on financial support received**

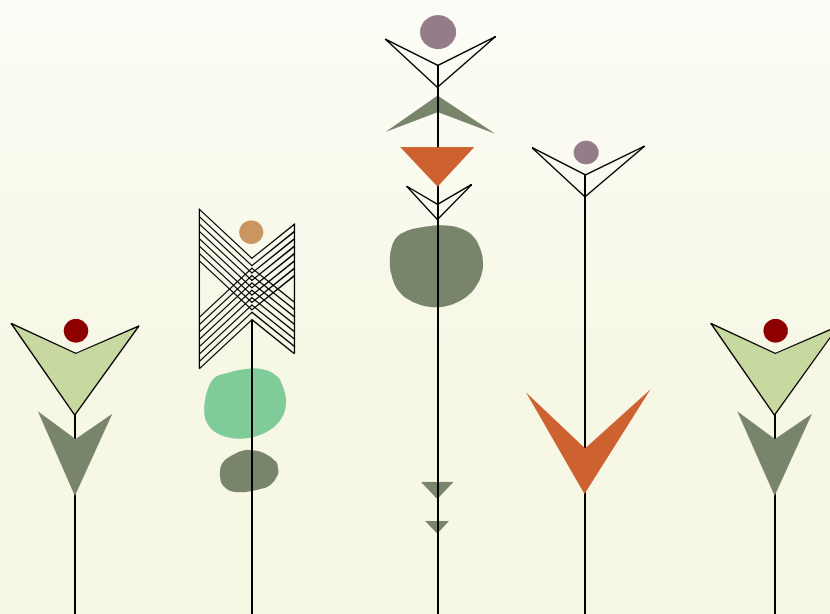
Level of satisfaction	Count	Percentage
2 (Slightly satisfied)	1	0.6%
3 (Moderately satisfied)	40	24.1%
4 (Very satisfied)	84	50.6%
5 (Extremely satisfied)	40	24.1%
Can't say	1	0.6%
<b>Grand Total</b>	<b>166</b>	<b>100.0%</b>

**Table-44: Situation that would have occurred without receiving financial support from MSF**

Situations	Count	Percentage
Financial difficulties	149	89.8%
Limited ability to explore new opportunities	48	28.9%
Increased stress	65	39.2%
Hindered business growth	12	7.2%
Can't say	01	0.6%
<b>N</b>	<b>166</b>	

**Table-45: Vision for SHG in next five years**

Visions	Count	Percentage
Expansion of economic activities	129	77.7%
Enhanced financial sustainability	131	78.9%
Greater community engagement	79	47.6%
Enhanced skills and capabilities of members	80	48.2%
Extended networking and partnership	18	10.8%
Infrastructure development	31	18.8%
Increased memberships	27	16.4%
Don't know	01	0.6%
<b>N</b>	<b>166</b>	



## Annexure-3: Tables Generated from Farmers Dataset

Table-46: District wise coverage of farmers in the study		
Districts	Count	Percentage
Bargarh	98	60.12%
Kalahandi	65	39.88%
<b>Grand Total</b>	<b>163</b>	<b>100.0%</b>

Table-47: Block wise coverage of farmers in the study		
Block	Count	Percentage
Ambabhona	48	29.45%
Bijepur	50	30.67%
Lanjigarh	6	3.68%
M.Rampur	59	36.20%
<b>Grand Total</b>	<b>163</b>	<b>100.0%</b>

Table-48: Age of farmers covered in the study		
Age group	Count	Percentage
20-30	19	12%
31-40	45	28%
41-50	61	37%
51-60	34	21%
61-70	4	2%
<b>Grand Total</b>	<b>163</b>	<b>100.0%</b>

Table-49: Social category of farmers covered in the study		
Social category	Count	Percentage
OBC	120	74%
SC	11	7%
ST	28	17%
General	4	2%
<b>Grand total</b>	<b>163</b>	<b>100%</b>

Table-50: Educational background of farmers		
Education	Count	Percentage
Never attended school and can't read/write	3	2%
Never attended school but can read/write	1	1%
Primary	38	23%
Secondary	91	56%
Higher secondary	21	13%
Diploma/Degree	9	6%
<b>Grand total</b>	<b>163</b>	<b>100%</b>

Table-51: Annual income of farmers		
Annual Income (INR)	Count	Percentage
25,000-50,000	23	14%
50,001-75,000	28	17%
75,001-100,000	31	19%
100,001-125,000	8	5%
125,001-150,000	20	12%
150,001-175,000	1	1%
175,001-200,000	15	9%
200,001-225,000	4	2%
225,001-250,000	18	11%
250,001-275,000	4	2%
275,001 and above	11	7%
<b>Grand total</b>	<b>163</b>	<b>100%</b>

Table-52: Economic background of farmer families		
Category	Count	Percentage
APL	15	9%
BPL	106	65%
Antyodaya	5	3%
Don't Know	5	3%
No card	32	20%
<b>Grand total</b>	<b>163</b>	<b>100%</b>

Land category	Count	Percentage
Own land	159	97.6%
Lease land	1	0.6%
Agri labourer	3	1.2%
<b>Grand total</b>	<b>163</b>	<b>100%</b>

No. of family members	Count	Percentage
1	17	10%
2	96	59%
3	31	19%
4	13	8%
5	4	2%
6	1	1%
7	1	1%
<b>Grand total</b>	<b>163</b>	<b>100%</b>

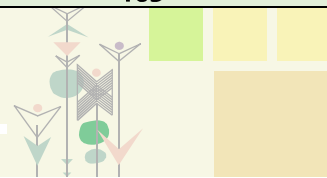
Size of land (acres)	Count	Percentage
Landless	0	0
Marginal farmers (Upto 2.5 acres)	61	37%
Small farmers (2.5-5 acres)	92	56%
Small medium farmers (5-10 acres)	10	6%
Medium farmers (10-25 acres)	0	0
Large farmers (above 25 acres)	0	0
<b>Grand total</b>	<b>163</b>	<b>100%</b>

Type of crops	Count	Percentage
Paddy	163	100%
Cash crops (sugarcane/cashew)	3	2%
Milletts	48	29%
Oilseeds	71	44%
Pulses	96	59%
Fruits	2	1%
Spices	19	12%
Vegetables	105	64%
<b>N</b>	<b>163</b>	

Irrigation method	Count	Percentage
Only Rainfed	39	24%
Only Canal	3	2%
Rainfed+Canal	1	1%
Rainfed+Others	13	8%
Rainfed+Tubewell/Borewell	57	35%
Rainfed+Tubewell/Borewell+Others	31	19%
Only Tubewell/Borewell	15	9%
Tubewell/Borewell+Others	2	1%
Others only	2	1%
<b>Grand total</b>	<b>163</b>	<b>100%</b>

Type of fertiliser	Count	Percentage
Chemical	15	9%
Chemical+Organic	148	91%
<b>Grand total</b>	<b>163</b>	<b>100%</b>

Challenges faced	Count	Percentage
Lack of modern farming equipment	141	87%
Lack of availability of inputs	60	37%
Lack of water availability/irrigation	111	68%
Price fluctuations	125	77%
Pests and diseases	135	83%
<b>N</b>	<b>163</b>	



<b>Table-61: Farmers cultivating/ever cultivated millets</b>		
<b>Cultivating/ever cultivated millets</b>	<b>Count</b>	<b>Percentage</b>
Yes	53	33%
No	110	67%
<b>Grand total</b>	<b>163</b>	<b>100%</b>

<b>Table-62: Duration of millet cultivation by the farmers</b>		
<b>Years of millet cultivation</b>	<b>Count</b>	<b>Percentage</b>
Less than 1 year	18	34%
1-3 years	32	60%
4-6 years	2	4%
7 years and above	1	2%
No answer	110	0%
<b>Grand total</b>	<b>163</b>	<b>100%</b>

<b>Table-63: Types of millets cultivated by the farmers</b>		
<b>Types of millets</b>	<b>Count</b>	<b>Percentage</b>
Finger millet	53	90%
Pearl millet	5	8%
Others	1	2%
NA	104	0%
<b>Grand total</b>	<b>163</b>	<b>100%</b>

<b>Table-64: Farmers received support from MSF for millet cultivation</b>		
<b>Received support</b>	<b>Count</b>	<b>Percentage</b>
Yes	50	94%
No	3	6%
<b>Grand total</b>	<b>53</b>	<b>100%</b>

<b>Table-65: Type of support received by the farmers from MSF for millet cultivation</b>		
<b>Type of supports</b>	<b>Count</b>	<b>Percentage</b>
Benefits of govt. schemes	19	38%
Seeds	49	98%
Fertilizer	17	34%
Training and workshop	49	98%
Awareness of nutritional value of millets	39	78%
Establishment of collection and sales points	25	50%
Infrastructure support	1	2%
Equipment/tools	26	52%
Marketing	19	38%
Branding	4	8%
Financial support	4	8%
Storage	3	6%
Credit linkage	1	2%
Value addition	2	4%
<b>N</b>	<b>50</b>	

<b>Table-66: Results of MSF support in millet cultivation</b>		
<b>Results</b>	<b>Count</b>	<b>Percentage</b>
Ease in processing	4	8%
Improved crop yield	49	98%
Better pest and disease management	22	44%
Enhanced knowledge and skills	46	92%
Increased household consumption	11	22%
Increased income	22	44%
Enhanced market linkage	6	12%
Raised awareness on nutritional value of millets	37	74%
<b>N</b>	<b>50</b>	

<b>Table-67: Satisfaction level for support provided by MSF for millet cultivation</b>		
<b>Satisfaction level</b>	<b>Count</b>	<b>Percentage</b>
Slightly satisfied	1	2%
Satisfied	12	24%
Very satisfied	37	74%
<b>Grand total</b>	<b>163</b>	<b>100%</b>

<b>Table-68: Impact of millet cultivation on income</b>		
<b>Increment level in income</b>	<b>Count</b>	<b>Percentage</b>
Increased moderately	19	38%
Increased significantly	31	62%
<b>Grand total</b>	<b>50</b>	<b>100%</b>



Table-69: Increase in income after MSF support for millet cultivation		
Increase in income (INR)	Count	Percentage
Upto 10,000	15	30%
10,001-20,000	13	26%
20,001-30,000	13	26%
30,001-40,000	6	12%
40,001-50,000	2	4%
50,001-60,000	1	2%
<b>Grand total</b>	<b>50</b>	<b>100%</b>

Table-70: Situation if MSF support for millets was not available		
Situations	Count	Percentage
Difficult to some extent	28	56%
Extremely difficult	21	42%
Slightly difficult	1	2%
<b>Grand total</b>	<b>50</b>	<b>100%</b>

Table-71: Involvement of farmers in vegetable cultivation		
Ever cultivated/currently cultivating vegetables	Count	Percentage
Yes	137	84%
No	26	16%
<b>Grand total</b>	<b>163</b>	<b>100%</b>

Table-72: Farmers received MSF support for vegetables cultivation		
Received support	Count	Percentage
Yes	126	92%
No	11	8%
<b>Grand total</b>	<b>137</b>	<b>100%</b>

Table-73: Supports received by the farmers from MSF for vegetable cultivation		
Type of supports	Count	Percentage
Credit linkage	10	8%
Financial support	43	34%
Fertiliser	42	33%
Training and workshop	111	88%
Awareness on nutritional value	98	78%
Market linkage	3	2%
Seeds	99	79%
Equipment/tools	32	25%
Infra related	2	2%
<b>N</b>	<b>126</b>	

Table-74: Result of MSF's support in vegetable cultivation		
Results	Count	Percentage
Enhanced knowledge and skills	117	93%
Increase in quality of production	113	90%
Increase in income	111	88%
Raised awareness on nutritional value of veg	61	48%
Better pest and disease management	42	33%
Increased household consumption	73	58%
Increase in quantity of production	115	91%
<b>N</b>	<b>126</b>	

Table-75: Change in crop yield post receipt of support from MSF for vegetable cultivation		
Changes	Count	Percentage
Decreased moderately	1	1%
Increased moderately	19	15%
Increased significantly	106	84%
<b>Grand Total</b>	<b>126</b>	<b>100%</b>

Table-76: Increase in income post receipt of support from MSF for vegetable cultivation		
Increase in income	Count	Percentage
Moderate	17	13%
Significant	109	87%
<b>Grand Total</b>	<b>126</b>	<b>100%</b>

Table-77: Quantity of increase in income (INR) post receipt of support from MSF for vegetable cultivation		
INR	Count	Percentage
Upto 10,000	60	49%
10,001-20,000	40	33%
20,001-30,000	7	6%
30,001-40,000	7	6%
40,001-50,000	4	3%
50,001-60,000	2	2%
Above 60,000	2	2%
<b>Grand total</b>	<b>122</b>	<b>100%</b>



<b>Table-78: Satisfaction of farmers with MSF support for vegetable cultivation</b>		
<b>Level of satisfaction</b>	<b>Count</b>	<b>Percentage</b>
Not satisfied	1	1%
Slightly satisfied	1	1%
Neutral	3	2%
Satisfied	75	60%
Very satisfied	46	37%
<b>Grand total</b>	<b>126</b>	<b>100%</b>

<b>Table-79: Situation if MSF had not provided support</b>		
<b>Situations</b>	<b>Count</b>	<b>Percentage</b>
Difficult to some extent	91	72%
Extremely difficult	27	21%
Moderately challenging, but manageable	8	6%
<b>Grand total</b>	<b>126</b>	<b>100%</b>

<b>Table-80: Farmers Currently practising/ever practised organic farming</b>		
<b>Status</b>	<b>Count</b>	<b>Percentage</b>
Yes	140	86%
No	23	14%
<b>Grand total</b>	<b>163</b>	<b>100%</b>

<b>Table-81: Farmers received support from MSF for adopting organic farming</b>		
<b>Received support</b>	<b>Count</b>	<b>Percentage</b>
Yes	139	99.3%
No	1	0.7%
<b>Grand total</b>	<b>140</b>	<b>100%</b>

<b>Table-82: Type of organic farming techniques used by the farmers</b>		
<b>Type of organic farming techniques</b>	<b>Count</b>	<b>Percentage</b>
Biological pest control	89	64%
Composting	117	84%
Green manure	77	55%
Vermicomposting	46	33%
Crop rotation	105	75%
<b>N</b>	<b>139</b>	

<b>Table-83: Effectiveness of MSF's organic farming techniques</b>		
<b>Level of satisfaction</b>	<b>Count</b>	<b>Percentage</b>
Satisfied	64	46%
Very satisfied	75	54%
<b>Grand total</b>	<b>139</b>	<b>100%</b>

<b>Table-84: Level of satisfaction with quality of crops through organic farming methods</b>		
<b>Level of satisfaction</b>	<b>Count</b>	<b>Percentage</b>
Very dissatisfied	2	1.4%
Satisfied	81	58.3%
Very satisfied	56	40.3%
<b>Grand total</b>	<b>139</b>	<b>100%</b>

<b>Table-85: Economic impact due to adoption of organic farming practices</b>		
<b>Economic impacts</b>	<b>Count</b>	<b>Percentage</b>
Moderate	19	14%
Significant	120	86%
<b>Grand total</b>	<b>139</b>	<b>100%</b>

<b>Table-86: Increase in income post adoption of organic farming</b>		
<b>INR</b>	<b>Count</b>	<b>Percentage</b>
Upto 10,000	84	60%
10,001-20,000	37	26%
20,001-30,000	12	9%
30,001-40,000	2	1%
40,001-50,000	3	3%
Above 50,000	1	1%
<b>Grand total</b>	<b>139</b>	<b>100%</b>

<b>Table-87: Effectiveness of training sessions organized on organic farming</b>		
<b>Effectiveness</b>	<b>Count</b>	<b>Percentage</b>
Effective	3	2%
Very effective	136	98%
<b>Grand total</b>	<b>139</b>	<b>100%</b>

Table-88: Situation if MSF had not provided support for organic farming		
Situations	Count	Percentage
Difficult to adopt to some extent	35	25%
Extremely difficult to adopt	51	37%
Wouldn't have adopted	53	38%
<b>Grand total</b>	<b>139</b>	<b>100%</b>

Table-89: Farmers member of an FPO		
Member	Count	Percentage
Yes	33	20%
No	130	80%
<b>Grand total</b>	<b>163</b>	<b>100%</b>

Table-90: Farmers received support from MSF for joining an FPO		
Received support	Count	Percentage
Yes	32	97%
No	1	3%
<b>Grand total</b>	<b>33</b>	<b>100%</b>

Table-91: New farming practices adopted by the farmers post joining FPO		
New farming practices	Count	Percentage
Improved crop rotation	23	36%
Efficient pest management	12	19%
Organic farming	29	45%
<b>Grand total</b>	<b>64</b>	<b>100%</b>

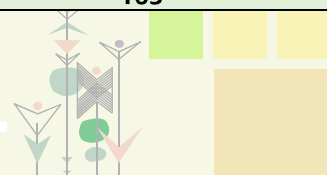
Table-92: Improvement in market access since joining FPO		
Level of improvement	Count	Percentage
Somewhat improved	2	6%
Significantly improved	31	94%
<b>Grand total</b>	<b>33</b>	<b>100%</b>

Table-93: Quantum of increase in income (INR) since joining FPO		
INR	Count	Percentage
Upto 10,000	22	67%
10,001-20,000	8	24%
20,001-30,000	2	6%
30,001 and above	1	3%
<b>Grand total</b>	<b>33</b>	<b>100%</b>

Table-94: Satisfaction level of pricing of agri produced achieved through FPO		
Satisfaction level	Count	Percentage
Satisfied	17	52%
Very satisfied	16	48%
<b>Grand total</b>	<b>33</b>	<b>100%</b>

Table-95: Situation if MSF hadn't provided support		
Situations	Count	Percentage
Difficult to manage FPO to some extent	1	3%
Don't know	1	3%
Extremely difficult to manage FPO	20	61%
Wouldn't have been possible to form FPO	11	33%
<b>Grand total</b>	<b>33</b>	<b>100%</b>

Overall advantages because of MSF		
Overall advantages because of MSF	Count	Percentage
Increased income	4	2%
Inputs availability	37	23%
Training/capacity building on organic practices	52	32%
Market linkage	7	4%
Financial management/literacy	32	20%
Technical support	5	3%
Linkage with govt. schemes/incentives/subsidy	66	40%
<b>N</b>	<b>163</b>	

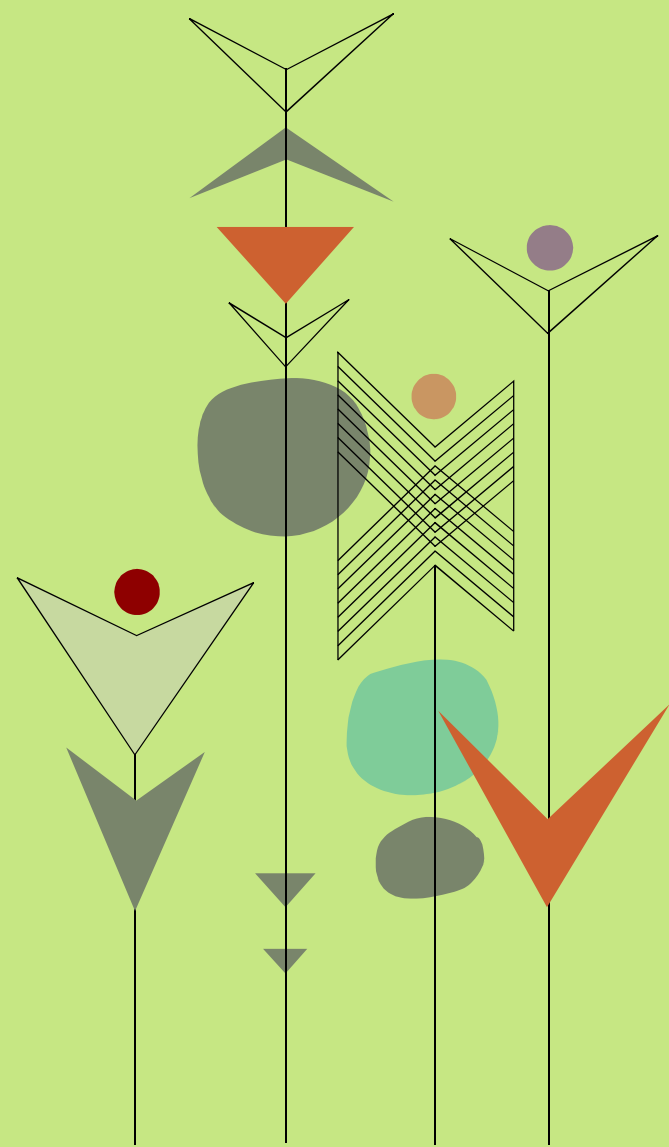


## About Advanex Consulting

Advanex Consulting is a management consulting firm that offers strategic advice, research, and implementation support aimed at addressing environmental, social, and governance issues with emphasis on the bottom of the pyramid (BOP) segment of the population across India. Advanex works to realise Sustainable Development Goals (SDGs) across themes including livelihood development, skill and entrepreneurship development, water and sanitation, education, healthcare, infrastructure, gender equality and climate action. Advanex emphasises on the larger strategic perspective and also the granular implementation of development projects. It works closely with the non-profit and corporate sectors, and development organisations. It helps organisations understand the effectiveness of their programmes, improving their outcomes, and demonstrating accountability to stakeholders and funders. Advanex's services include baseline and needs assessment studies, value chain studies, social research, project monitoring and evaluation, impact assessment and best practices documentation.

Advanex Consulting has provided its expertise to esteemed organizations like Solidaridad, Oxfam India, KIIT University, PRADAN, Rukart, Grameen Foundation, EY Foundation, Mahashakti Foundation, Pragati, among others.





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