A STUDY ON MISSION SHAKTI FOR EMPOWERMENT OF WOMEN IN KENDRAPARA DISTRICT OF ODISHA

काशी हिन्दू विश्वविद्यालय BANARAS HINDU UNIVERSITY

THESIS SUBMITTED IN PARTIAL FULFILMENT OF
THE REQUIREMENTS FOR THE DEGREE OF

Master of Science (Agriculture)

in

Extension Education

Supervisor
Dr. Saikat Maji

Submitted by
Pankaj Kumar Mallik

DEPARTMENT OF EXTENSION EDUCATION
INSTITUTE OF AGRICULTURAL SCIENCES
BANARAS HINDU UNIVERSITY
VARANASI – 221005
INDIA

ID. No. 20412EXE021 2022 Enrolment No. 434749

Dedicated to

My Parents

Mr. Prafulla Kumar Mallik

Mrs. Jayanti Mallik

&

Advisor

Dr. Saikat MaJi

काशी हिन्दू विश्वविद्यालय BANARAS HINDU UNIVERSITY

कृषि विज्ञान संस्थान INSTITUTE OF AGRICULTURAL SCIENCES

Dr. Saikat Maji
Assistant Professor
Phone: 7988837398 (M)
E-mail: saikatm@bhu.ac.in

Department of Extension Education
Institute of Agricultural Sciences
Banaras Hindu University
Varanasi – 221005

Ref. No. ……. *Date ……..*

CERTIFICATE

To,
The Registrar (Academic)
Banaras Hindu University,
Varanasi-221005 (India)

Through: The Head,
Department of Extension Education,
Institute of Agricultural Sciences, Banaras Hindu University,
Varanasi-221005 (India)

Dear Sir,

I have great pleasure in forwarding the thesis **"A study on Mission Shakti for empowerment of women in Kendrapara district of Odisha"** submitted by ***Mr. Pankaj Kumar Mallik*** **(I.D. No. 20412EXE021),** in partial fulfilment of the requirements for the degree of **Master of Science (Agriculture) in Extension Education**, Institute of Agricultural Sciences, Banaras Hindu University, Varanasi.

I certify that the entire scheme of investigation presented herein was planned and carried out solely by the candidate under my guidance and supervision. The data presented in the thesis, to the best of my knowledge and belief, are genuine and original. No part of the work has been submitted for any other degree or distinction.

Thanking you,

Forwarded by

(Dr. Saikat Maji)
Supervisor

(Head)

A STUDY ON MISSION SHAKTI FOR EMPOWERMENT OF WOMEN IN KENDRAPARA DISTRICT OF ODISHA

by

Pankaj Kumar Mallik

Thesis submitted in partial fulfilment of the requirements for the degree of

Master of Science (Agriculture)
in
Extension Education

Department of Extension Education
Institute of Agricultural Sciences
Banaras Hindu University
Varanasi – 221005 (INDIA)

ID. No. 20412EXE021 **2022** **Enrolment No. 434749**

APPROVED BY ADVISORY COMMITTEE

Chairman

Dr. Saikat Maji
Assistant Professor
Department of Extension Education
Institute of Agricultural Sciences, B.H.U., Varanasi.

Members

Dr. A. K. Singh
Professor
Department of Extension Education
Institute of Agricultural Sciences, B.H.U., Varanasi.

Dr. O. P. Singh
Professor
Department of Agriculture Economics
Institute of Agricultural Sciences, B.H.U., Varanasi.

External Examiner:

ACKNOWLEDGEMENT

Before I start inking let me truly admit that, it is practically impossible to mention all the worthy support, kind cooperation and directional guidance stretched out by my honourable teachers, supportive friends and loving relatives and all of my well-wishers in just two pages. However, I am trying to document all worth-mentioning hereunder.

With a deep sense of devotion, I bow and pray to the feet of ***Lord Viswanath and Lord Jagannath*** *who provided me choicest, everlasting blessing to get an opportunity to satisfy in Banaras Hindu University, Varanasi.*

At the outset, being the student of this great institution, I bow my head with great reverence to lotus feet of ***Bharat Ratna Mahamana Pandit Madan Mohan Malviyaji****, the founder of this great temple of* ***Goddess SARASWATI*** *for students like us to worship and nurture our lives.*

With immense pleasure and profound sense of gratitude, I take this opportunity to express my heartfelt and sincere thanks to my esteemed supervisor ***Dr. Saikat Maji,*** *Assistant Professor, Department of Extension Education, Institute of Agricultural Sciences, Banaras Hindu University, for his meticulous guidance, indelible inspiration, persistent encouragement, ingenious suggestions, mellifluous nature and indefatigable attitude. I will ever cherish the elderly affection that he bestowed upon me throughout my tenure as a student under him which helped me to cope with many a trying situation.*

I sincerely express my gratitude and warmest regard to ***Prof. Kalyan Ghadei,*** *Head, Department of Extension Education for providing the necessary research facilities, critical suggestions and help during the course of investigation.*

I owe my sincere thanks to the members of my advisory committee, ***Prof. A. K, Singh****, Professor, Department of Extension Education, and* ***Prof. O.P. Singh,*** *Professor, Department of Agriculture Economics, Institute of Agricultural Sciences, Banaras Hindu University, for their critical suggestions, impeccable and directional guidance.*

I extend my indebtedness to ***Prof. B. Jirli,*** *Professor, Department of Extension Education and I am thankful to all staff members of Department of Extension Education, Institute of Agricultural Sciences, Banaras Hindu University for all kinds of help and cooperation to me during my study period.*

With profound regards in a more personal sense, I owe deepest debts to my revered parents ***Sri Prafulla Kumar Mallik*** *and* ***Smt. Jayanti Mallik*** *who taught me the value of wisdom based on erudition but without being enslaved by it and their persistent inspiration, selfless sacrifice, continuous encouragement and blessing gave untiring help and have enabled me to be what I am, today. I will also like to acknowledge my affection towards my brothers* ***Rajesh Kumar Mallik*** *&* ***Dinesh Kumar Mallik,*** *who were always with me during my ups and downs. I thank them once again for their kind cooperation.*

Without the help of seniors none can learn the lesson of life and cannot teach the same to loving juniors. So, my heartfelt and special thanks to my seniors Rohit sir, Himadri sir, Mahesh sir, Shilpa mam and others for their kind co-operation during the study and investigation. A special thanks to ***Dr. Subhrajyoti Panda bhai*** *who was always a great support in all my struggles and frustrations in my life and studies.*

It is a pleasure for me to offer thanks to my friends, Manish, Abhilash, Vinay, Pragyan, Lakshmi, Saumanasya, Anna, Niharika, Srilatha, Ayushi, Ekta, Shalu, Kishor, Abhishek for their love and support during my journey.

I would like to express my warm deep appreciation to my friends Atmadarshi, Krishna, Lilan, Soumya, Subhran and Jyoti bhai for their immense love and affection which always animated me to rise against all odds and face them with smiles.

Before I conclude, I confess that I do not know how to acknowledge the help and co-operation of my Supervisor, members of advisory committee, family members and relatives, seniors, juniors, colleagues but above feelings come from the core of my heart in the shape of words and as gospel truth.

Date*:*
Place*: Varanasi* ***(Pankaj Kumar Mallik)***

Contents

List of Tables

List of Figures

List of Abbreviations

1. Introduction 1-16

2. Review of Literature 17-32

3. Research methodology 33-63

4. Results and Discussion 64-90

5. Summary and Conclusion 91-94

References i-ix

Appendices i-viii

LIST OF TABLES

Table No.	Particular	Page No.
3.1	District wise information on SHGs in Odisha	37
3.2	Block wise information on SHG in Kendrapara district	39
3.3	List of sample District, Block, & Villages	41
3.4	List of total sample respondents	42
3.5	Measurement of Dependent and Independent Variables	44
3.6	Categorization of respondents according to age and score assigned	45
3.7	Categorization of respondents according to educational qualification and score assigned	45
3.8	Categorization of respondents according to marital status	46
3.9	Categorization of respondents according to caste	46
3.10	Categorization of respondents according to family system	47
3.11	Categorization of respondents according to occupation	47
3.12	Categorization of respondents according to asset holding	48
3.13	Categorization of respondents according to no of years in SHG and score assigned	48
3.14	Categorization of respondents according to avg monthly income of members from sample SHG and score assigned	49
3.15	Categorization of respondents according to awareness about by law and score assigned	49
3.16	Categorization of respondents according to level of awareness and score assigned	50
3.17	Categorization of respondents according to contribution per month and score assigned	50
3.18	Categorization of respondents according to marketing behaviour and score assigned	51
3.19	Categorization of respondents according to extension contact and score assigned	52

3.20	Categorization of respondents according to level of contact and score assigned	52
3.21	Categorization of respondents according to intrest towards holding position and score assigned	53
3.22	Categorization of respondents according to frequency of meeting and score assigned	53
3.23	Categorization of respondents according to participation in meeting and score assigned	54
3.24	Categorization of respondents according to matter discuss in the meeting and score assigned	54
3.25	Categorization of respondents according to level of discussion and score assigned	55
3.26	Categorization of respondents according to distance from local market and score assigned	55
3.27	Categorization of respondents according to distance from nearby city and score assigned	56
3.28	Categorization of respondents according to opinion of the members	56
3.29	Categorization of respondents according to change in economic status	57
3.30	Categorization of respondents according to change in income and score assigned	58
3.31	Categorization of respondents according to change in expenditure and score assigned	58
3.32	Categorization of respondents according to change in saving and score assigned	58
3.33	Categorization of respondents according to change in social status and score assigned	59
3.34	Categorization of respondents according to change in self confidence	60
3.35	Categorization of respondents according to change in decision making	60
3.36	Categorization of respondents according to change in ability to face problem	60
3.37	List of problems faced by the SHGs as indicated by respondents	60
3.38	List of the suggestions as indicated by respondents	61

4.1	Distribution of respondents based on their age (n=120)	65
4.2	Distribution of respondents based on their Educational qualification (n=120)	65
4.3	Distribution of respondents based on their Marital status (n=120)	66
4.4	Distribution of respondents based on their Caste (n=120)	67
4.5	Distribution of respondents based on their Family system (n=120)	67
4.6	Distribution of respondents based on their Occupation (n=120)	68
4.7	Distribution of respondents based on their Asset holding (n=120)	69
4.8	Distribution of respondents based on their No of years in WHSG (n=120)	70
4.9	Distribution of respondents based on their Average monthly income from sample SHG (n=120)	70
4.10	Distribution of respondents based on their Awareness about by law (n=120)	71
4.11	Distribution of respondents based on their level of Awareness (n=120)	71
4.12	Distribution of respondents based on their Contribution per month (n=120)	72
4.13	Distribution of respondents based on their Marketing behavior (n=120)	73
4.14	Distribution of respondents based on their Extension contact (n=120)	74
4.15	Distribution of respondents based on their Extension contact (n=120)	74
4.16	Distribution of respondents based on their Interest towards holding positions (n=120)	75
4.17	Distribution of respondents based on their Frequency of the meeting (n=120)	75
4.18	Distribution of respondents based on their Participation in the meeting (n=120)	76

4.19	Distribution of respondents based on their Matter discuss in the meeting (n=120)	77
4.20	Distribution of respondents based on their level of discussion (n=120**)**	77
4.21	Distribution of respondents based on their Distance from the local market (n=120)	78
4.22	Distribution of respondents based on their Distance from the nearby city (n=120)	78
4.23	Distribution of respondents based on their Opinion regarding the functioning of SHG (n=120)	79
4.24	Distribution of respondents based on their Change in the activities (n=120)	80
4.25	Distribution of respondents based on their opportunities (n=120)	81
4.26	Distribution of respondents based on their change in income (n=120)	82
4.27	Distribution of respondents based on their Change in expenditure (n=120)	83
4.28	Distribution of respondents based on their Change in saving (n=120)	84
4.29	Distribution of respondents based on their Change in self confidence (n=120)	85
4.30	Distribution of respondents based on their level of improvement (n=120)	86
4.31	Distribution of respondents based on their Change in decision making (n=120)	86
4.32	Distribution of respondents based on their level of improvement (n=120)	87
4.33	Distribution of respondents based on their Change in the ability to face the problem (n=120)	87
4.34	Distribution of respondents based on their level of improvement (n=120)	88
4.35	Distribution of respondents based on their Problems (n=120)	89
4.36	Distribution of respondents based on their suggestions (n=120)	89

LIST OF FIGURES

Figure No.	Particular	Page No.
3.1	Progress of WSHGs in Odisha	11
3.2	Map of Odisha	36
3.3	Map of Kendrapara	40

LIST OF ABBREVIATIONS

SHGs	:	Self Help Groups
WSHGs	:	Women Self Help Groups
NGO	:	Non-governmental Organization
ST	:	Scheduled Tribe
SC	:	Scheduled Caste
OBC	:	Other Backward Classes
F	:	Frequency
%	:	Percentage
VLW	:	Village Level Worker
VAW	:	Village Agricultural Worker
AAO	:	Assistant Agriculture Officer
AO	:	Agriculture Overseer
BVO	:	Block Veterinary Officer
FIG	:	Farmer Interest Group
CIG	:	Common Interest Groups
FPO	:	Farmer Producer Organization
GP	:	Gram Panchayat
BPL	:	Below Poverty Line
APL	:	Above Poverty Line
IGAs	:	Income Generating Activities

INTRODUCTION

Poverty is at the top of the list of difficulties that emerging countries face, and India is no exception. After several years of independence and the implementation of many development programmes, the Planning commission estimates that 21.92 percent of India's population lives in poverty. Less below the poverty line Women account for 48.46% of India's overall population (Census-2011). A woman is a vital human resource that must be developed in an order for the country to grow sustainably and rapidly of the economic system. The development of economy is impossible without the development of women. As a result, we should assist women in achieving economic independence by providing opportunities. They should be able to work and earn money on their own. This gave highest emphasis to everything because developing countries, such as India, are battling poverty. Poverty eradication is a major task for India, and it is also a major challenge for states like Odisha. According to the 2011 census, Women account for 49.5 percent of the overall population of the Odisha, with 32.59 percent of the total population living in poverty.

Women's are more susceptible to poverty than man. In 2018, 12.9 percent of women and 10.6 percent of men lived in poverty, Where women's rights are not safeguarded when they are poor. They are up against challenges that may be quite difficult to overcome. Women's productivity is well acknowledged as one of the greatest sources of economic dynamism, therefore this leads in deprivation in their own lives as well as losses for the broader society and economy. Poverty affects women and girls disproportionately, and many have little or no participation in the decisions that influence their life. They often have less food, acquire less education, and suffer disproportionately from inadequate sanitation. Many people have little or no money, which makes them reliant on others. The health and growth of families, communities, State and nations are all dependent on women's empowerment. Women can attain their greatest potential when they are in a secure, pleasant, and productive setting. They may put their skills to good use in the workplace while raising happier and healthier kids.

1.1. Startegies to Eradicate Poverty of Women

In the face of uncertainty, a strategy is a broad plan to attain one or more long-term or overall objectives. These can be the startegies for eradicating poverty of women given by Ayoo and Markham (2016).

- **Boost self-esteem**

Ladies who are empowered go on to empower others, so make the women in your life feel important and strong by supporting them. Encourage your pals to speak up and make sure they understand how important their opinions are so they will never be frightened to do so.

- **Shut down negativity**

Women are constantly vulnerable to criticism because unreachable beauty standards are frequently depicted in magazines, on television, and, more recently, on social media.

- **Be open and honest**

It's not easy to be vulnerable, so this may be tough. Sharing your experiences with others can be difficult at times, but it can be extremely beneficial in giving other women a voice.

- **Lead by examples**

Education is one of the most important ways to empower women. Young ladies look up to their role models, so make sure you're one of them. Women should be encouraged to achieve their goals by recognizing the many different types of beauty, empowering them with kindness and strength, and celebrating their goals.

- **Support women run-business**

Invest in women-owned businesses to show your support for women in your area. Do you know of any organizations or businesses where women are in charge of the

majority, if not all, of the leadership positions? Consider investing in them, donating to them, or going shopping with them.

- **Fight against injustice**

Take a stand for women's rights and participate in the process. Invite the inspirational men and women you know to join you at your local women's march, vote, write your politicians, and encourage other women to join the battle for women's rights.

- **Help a new mother adjust**

Helping a new mother adjust is a terrific way to empower moms and their children, whether it's granting maximum maternity or paternity leave at your employer or donating babysitting services to a woman you know.

- **Support organizations that empower women**

Donate whatever you can to organizations dedicated to women's empowerment. Whether you donate money, volunteer, or send a friend to a company or group that prioritizes women's empowerment, your contribution counts.

From these above startegies we can conclude that, women's empowerment may contribute to poverty eradication by allowing women to be more self-sufficient in terms of the talents and abilities they use to support their families. Poverty increases when people are unable to care for their children and relatives; hence, empowered women have the potential to save countless lives.

1.2. Defining Women’s Empowerment

Women’s empowerment includes women’s educations and knowledge to improve their understanding of their surroundings, their ability to control their lives, their freedom from dominance by not relying on others income, their ability to participate in decision-making, their ability to make independent decisions, and finally their mobility independence.

Women’s empowerment involves getting a voice, having mobility over lives and establishing a public presence. Although women can empower themselves by gaining

control over various areas of their everyday life, empowerment also implies the need to take control over or transform power systems (Johnson, 1992).

The process of questioning existing power structures and seeking greater control over power sources (Batliwala, 1993).

Autonomy is the power to control our lives, that is a sence of internal strength and confidence to face life, the right to determine our choices in life and influence the direction of social change (APDC, 1997).

Women empowerment is not a position or possession, it is about creating an image of dignity, self-respect, and values for women (Malhotra, 2005).

Women's empowerment is characterized by the United Nations Population information Network (POPIN) as having five components;

1. Women's perceptions of their own worth.

2. Their entitlement to equal access to resources and opportunities.

3. Their rights to be in charge of their own life, both inside and outside the house.

4. Their rights to make and control decision.

5. Their ability to sway the course of social change in order to improve the social and economical order at home and abroad.

According to Mandal (2020), Women's empowerment can be classified into five categories: social, educational, economic, political, and psychological empowerment.

Social empowerment:- One of the most visible kinds of empowerment in the mainstream media is social empowerment. It strengthens women's social ties and places in society, providing them a greater sense of purpose beyond the house. Their contributions to society are recognised and valued, rather than being dismissed just because they were created by a woman. Social empowerment also combats discrimination by ensuring that people with various disabilities, races, nationalities, religions, or genders are no longer overlooked by what is considered 'normal.'

Educational empowerment:- Education is an important aspect of growing and developing, but females are still denied access to education in some parts of the world. This deprives everyone of a basic talent that they are entitled to: knowledge. Gender empowerment is impossible without good education for both male and female. Education puts everyone on an equal footing and allows young girls to understand their rights and responsibilities. Not only that, but gaining information can help girls gain self-confidence, self-esteem, and independence. It also allows individuals to participate in the growth of social, political, intellectual, and religious consciousness, as well as deter the spread of bigotry, narrow-mindedness, superstition, and intolerance.

Economic empowerment:- While it is true that money cannot purchase happiness, being economically disadvantaged might limit one's ability to become empowered. Those who are impoverished, landless, deprived, or oppressed do not have access to the same resources as those who are wealthy. Closing this gap would put everyone on an equal basis, with women gaining a greater share of influence over material, human, intellectual, and financial resources in particular.

Political empowerment:- Lobbying for women's rights is no exception. Having a political voice may make a major difference in bringing a group's point of view into the mainstream media. Women's political involvement, according to the report, entails the decentralisation of power and the inclusion of powerless people in decision-making and the implementation of government and organisation policies and programmes, as well as familial and societal issues. In other words, having political clout would allow policies and programmes that would help marginalised groups to be implemented, as well as giving individuals who haven't had a role in how things are run a voice.

Psychological empowerment:- Psychological empowerment is linked to social empowerment in that it allows women to go beyond what is expected of them in society by breaking "traditional and patriarchal taboos and social duties. This can boost self confidence, help women recognise their worth, and allow them to take control over their finances and bodies.

Although all five of these categories are intertwined, it's also vital to evaluate them separately. Each group has distinct major objectives, so attempting to focus on them all at once would be counterproductive. Knowing what work has to be done in each of these five categories can give a boost in the correct direction, allowing us to empower not only women, but everyone. We can visualize an empowered women based on the literature's conceptions of women's empowerment. An empowered women self-assured in her abilities, she is capable of conducting her life on her own, she is socially and economically independent, she is opinionated, enlightened, and free of all forms of oppression and lastly, she is capable of standing up for her own rights. Empowerment necessitates a fundamental shift in the marital and family structure, the husband–wife relationship, and attitudes regarding socialization and remarriage. Empowerment is a process of allowing a person to make their own decisions.

1.3. Efforts to Empower Women Undertaken in India

In India, one of the key elements of the planning process has been the overall development of women. A number of welfare initiatives for women were envisioned in the First Five Year Plan (1951-56) by the government. The establishment of the Central Social Welfare Board (CSEB), the formation of Mahila Mandals (Women's clubs), and community development programmes are all examples of this. Women's empowerment was intimately linked with the general concept of intensive agricultural development programmes in the second Five-Year Plan (1956-61).

Female education was an important welfare programme in the Third and Fourth Five Year Plans (1961-66 and 1969-74) respectively. Similarly, the emphasis on women's education was maintained in the Fourth Five Year Plan (1969-74) as well. Women's training was stressed in the Fifth Five-Year Plan (1974-1979), as they were in need of money and protection. Priority was given to functional literacy programmes. This strategy was timed to coincide with the start of the International Women's Decade and the submission of the committee on the status of women in India's report. The Ministry of Social Welfare established the Women's Welfare and Development Bureau in 1976. It was to serve as a focal point for coordinating policies and programmes aimed at advancing women's rights.

From 1980 to 1985, the Sixth Five-Year Plan saw a clear transition from welfare to development. It identified a significant element hindering women's advancement as a lack of access to resources. Gender equality and empowerment were emphasised in the Seventh Plan (1985-1990). For the first time, focus was placed on qualitative components such as instilling confidence, raising awareness of rights, and providing training in job-related skills.

Through Panchayat Raj Institutions, the Eighth Five Year Plan (1992-97) aimed to empower women, particularly at the grassroots level. In the Ninth Five-Year Plan (1995-2000), a strategy of women's component plan was implemented, with at least 30% of funds/benefits dedicated for women-specific programmes. Since the beginning of the Ninth Plan, the majority of development programmes in India have been channelled through SHGs. The 'Swarnajayanti Gram Swarozgar Yojana' (SGSY, 1999) is a self-help group strategy that combines six rural development programmes. It is a realistic option for achieving rural development goals and ensuring women's participation in all women's development programmes. The major employment generation scheme, Swarnjayanti Gram Swarozgar Yojana (SGSY), was renamed National Rural Livelihood Mission and inaugurated in June 2011. The name of NRLM has been changed to Aajeevika. This World Bank-funded programme helps rural BPL people by organising them into SHGs and equipping them with self-employment skills, such as information, knowledge, skills, tools, funding, and collectivization.

The methodology of the Tenth Plan (2002-07) intends to empower women by putting the newly established national policy for women's empowerment (2001) into action and assuring the survival, safety, and development of women and children through a "Rights Based Approach." The Human Development Report of 2003 is extremely important since it discusses the Millennium Development Goals (MDGs), which prominently emphasise women's empowerment.

1.4. Self Help Groups (SHGs)

Self-help Groups (SHGs) are loosely organized groups of people that meet to discuss how to improve their living situations. A Self-Help Group (SHG) is a cohesive group made up to 10 to 20 people of disadvantaged families that share similar goals, aspiration, and objectives. SHGs are founded on the basis of self-help to assist individuals improve their lives by taking collective action in areas such as raising income, getting easier access to loans and other resources, and strengthening bargaining power. They are self-governing and peer-controlled in most cases.

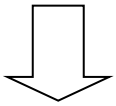
1.4.1. History of Self Help Groups

Self-Help Groups originated in Bangladesh, where Mohammed Yunus established the "Grameen Bank of Bangladesh" in 1975. This was established primarily for the benefit of rural poor people to be able to borrow money from one another. The bank started lending the poor's savings to people in need at a decent rate of interest, and the bank began to behave similarly to a micro enterprise.

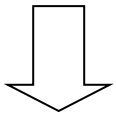
Through Self Help Groups, hundreds of thousands of Bangladesh's impoverished and marginalised people have begun to improve their lives, families, and society. Following the success of the Self Help Group concept, it spread over the world and is now used in more than 52 developed countries (Kennedy and Kalpana, 2014). In India, the SHG concept was originally created in 1985 through the Mysore Resettlement and Development Agency (MYRADA)-facilitated Self-help Affinity Groups. In 1986-87, MYRADA's projects included roughly 300 SHGs, many of which had emerged from the collapse of big cooperatives due to a lack of trust in the leadership and poor administration.

1.4.2. Emergence of Self Help Groups

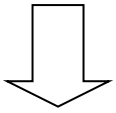
. In India, SHGs can be traced back to the Self-Employed Women's Association (SEWA), which was founded in 1972.



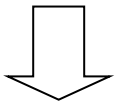
. There had been limited attempts at self-organization even before that. The Textile Labour Association (TLA) of Ahmedabad, for example, established a women's section in 1954 to teach sewing, knitting, and other skills to women from mill worker families.



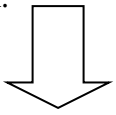
. Ela Bhatt, the founder of SEWA, organised poor and self-employed women workers in the unorganised sector, such as weavers, potters, hawkers, and others, with the goal of increasing their salaries.



. In 1992, NABARD established the SHG Bank Linkage Project, which is now the world's largest microfinance initiative.



. SHGs have been able to create savings bank accounts in banks since 1993, according to NABARD and the Reserve Bank of India.



. The Swarn Jayanti Gram Swarozgar Yojana was launched by the Government of India in 1999 with the goal of boosting self-employment in rural regions by forming and skilling such organizations.

1.4.3. Need for Self Help Groups

Lack of or limited access to credit and financial services is one of the main causes of rural poverty. According to the Rangarajan Committee Report on 16th march 2009, there are four primary causes for India's lack of financial inclusion. They are as follows:

- Not able to provide collateral security
- Capacity to absorb credit is limited.
- Institutional reach is insufficient.
- A shaky social network

The presence of sound community networks in Indian villages is now recognized as one of the most significant factors of credit linkage in rural areas. SHGs plays a critical role of providing impoverished people with the access to finance, which is critical for the poverty alleviation. SHGs also plays an important role in women's empowerment for that they help women from economically disadvantaged backgrounds establish social capital.

In order to persuade underprivileged women to join SHGs, incentives may be required. These incentives could be monetary – for example, the ability to engage without having to save money. Conducting outreach initiatives to marginalized groups or encouraging male household decision makers or mothers-in-law to enable their spouses and daughters-in-law to engage in SHGs are examples of non-financial incentives. However, evidence of the efficacy of such treatments is required. Time restrictions (for example, as a result of increased labor market engagement) may also prevent the poorest women from joining SHGs. In this instance, incentives may not be successful unless they address concerns about SHG participation's opportunity costs. When SHGs include a training component, they may have a greater impact on numerous areas of women's empowerment. When collective finance, enterprise, and livelihood components are integrated with training, the impacts of SHGs on women's family size decision-making become statistically significant. The Government of Odisha lunched the ‘Mission Shakti’ Programme in 2001 with the goal of eradicating poverty and promoting socioeconomic growth.

1.4.4. Progress of SHGs in India

In 1992-93,the SHGBLP started small, with 255 credit linked groups and a loan value of Rs.29 lakhs. Since then, the programme has evolved at a fast rate. SHG's have grown to become a nationwide movement and the world's largest community-based microfinance concept. According to the National Bank for Agriculture and Rural Development(NABARD) report, over 1 crore SHG's had savings accounts in bank as of March 2019,with a total bank balance of 23,32,448 lakhs. Bank loans are active in over 50.77 lakh SHG's ,with a total of Rs.87,09,815 lakhs in outstanding loans(NABARD,2019).However, there are geographical differences in the expansion of the SHG movement, with Eastern and Western regions making slow progress.

1.4.5. Progress of SHGs in Odisha

According to Dept of Mission Shakti, By 2006-07, 2,48,689 women SHGs had been formed which increased to 3,14,646 by March 2017. Due to creation of new Directorate, additional 2,87,367 WSHGs were formed on a mission mode since April 2017. Mission Shakti becomes a silent revolution in the state of Odisha with 6,02,013 WSHGs comprising 70,00,010 women.

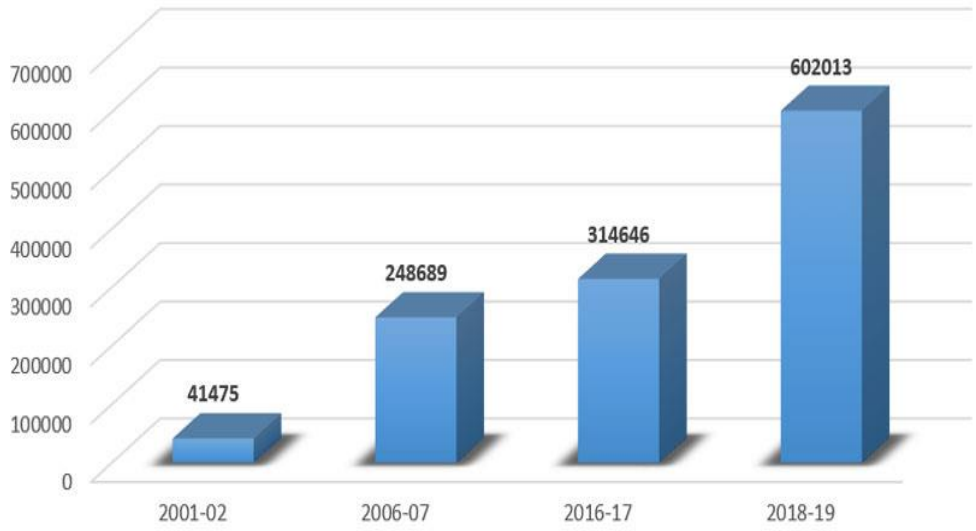


Fig 3.1:- Progress of WSHGs in Odisha

1.5. Mission Shakti

'Mission Shakti' is a self help mission promoting Women's empowerment in Odisha through the development of Women Self Help Groups (WSHGs) for various socio-economic activities. It was started on the eve of international women's day on March 8, 2001. Shakti's mission is to make the world a better place in the aim of empowering women through various activities such as finance and market access linkage. Women's empowerment through WSHGs is a hallmark programme of Mission Shakti. The government of Odisha is creating an environment that attracts more and more people over time. Women would be included in WSHGs. Mission Shakti's goal is to financially empower women, and through WSHGs on a social level. The programme provides institutional development, capacity training, financial inclusion, livelihood skill development, and market linkage. Seed money, a revolving fund, and a Mission Shakti loan are all available to a benefit group. No interest is charged on credit provided to WSHGs under Mission Shakti. Women's self help groups will become self-sufficient as a result of this strategy, which is automatically empower women. Through the Mission Shakti initiative, women would also be able to attain a sustainable livelihood, self confidence, and financial skills. Mission Shakti aspires to create Odisha a place of equal possibilities for men and women, where women can live in dignity and succeed economically.

1.5.1. Empowering women through Mission Shakti:-

The government of Odisha has recognised women's empowerment as one of its core development priorities. Women's economic empowerment is generally acknowledged to contribute greatly to their social empowerment. As a result, the highest focus has been given to assisting women in achieving economic independence by enabling them to have independent job and income. 'Mission Shakti' initiative promoted the formation of Women's Self-Help Groups (WSHGs) as a vital tool for promoting women's empowerment. So far, about 70 lakh women have been organised into 6 lakh groups across the State's blocks and urban local bodies. Throughout the year, regular handholding and monitoring is carried out to boost the operations of current WSHGs and to give momentum for the development of new WSHGs. A separate Directorate

of Mission Shakti has been established within the Department of Women and Child Development and Mission Shakti for this purpose. A village based financial intermediary known as a Self Help Groups (SHGs) is made up of ten to twenty local women. In Odisha, Mission Shakti programme have benefitted approximately six lakh women's self help groups (WSHGs). Women have made significant contributions to economic progress in recent years, yet few people realize their potential. Their entrepreneurial activities have seen a recent improvement. In light of foregoing statement, the study focuses on women in rural Odisha's awareness of registered self help groups and similar programmes financed by Government of Odisha.

1.5.2. Major areas of focus

- WSHG formation and strengthening: Mission Shakti has developed and nurtured around 6 lakh Women Self-Help Groups (WSHGs) across Odisha, with approximately 70 lakh women members.
- WSHGs are being institutionalised by federating them at the Gram Panchayat, block, and district levels.
- Increasing Community-Based Organizations' Capacity (from SHGs to Federations)
- Increasing livelihoods and combining efforts through aggregation to ensure the initiatives' long-term viability
- Ensure market access to SHG products throughout the state
- Increasing women's understanding of their social rights and boosting inter-agency collaboration to improve livelihoods
- Mission Shakti SHGs have been aggressively integrated with the bank credit system, allowing women to access formal financial institutions.
- Financial inclusion: Seed money and revolving funds for WSHGs, credit linkage facilitation, interest subvention scheme implementation, financial strengthening of BLFs through revolving funds, and financial literacy programmes across the state are all aimed at ensuring women's financial inclusion.

- Policy formulation and advocacy: Mission Shakti has worked with numerous stakeholders to analyse existing government policies, identify policy gaps, and recommend appropriate policy actions for mainstreaming women in livelihoods, finance, and development activities.
- Mission Shakti has served as a whistleblower as well as a torchbearer for women's empowerment. It gives a platform for bringing about the changes that are necessary for a just society in which women have a voice.

1.6. Problem Statement

Women must be empowered in terms of improved access to savings and credit facilities, as well as social and political empowerment, *i.e.* power within, power to, power with, and power over resources, in order to avoid gender discrimination. Women's empowerment is critical to the community's socioeconomic prosperity. "People's engagement and empowerment" has been a buzzword in rural development and planning in recent years. In this setting, self-help groups have proven to be the most effective technique for women's empowerment and participative development.

Because some organizations have been in existence for a long time, it is necessary to do a thorough examination of their operations and determine whether or not the members are truly benefiting from them. As a result, numerous aspects of these groups must be investigated, like socio economic profile of the members, their activies and what are the further opportunities they have, the changes of socio economic status in post WSHG period and what are the problmes they are facing and appropriate suggestions. The success or failure of such an important movement (*i.e.* mission Shakti) through the formation of women self-help groups holds immense responsibility in the economic and social empowerment of poor women in Odisha. Appropriate measures, recommendations and policies which are based on the findings of a research study must be under taken to make WSHGs more sustainable and viable, so that "Mission Shakti" can have a good influence on underprivileged women of Odisha.

1.7. Research Questions

1. What are the socio-economic profiles of members under Mission Shakti.

2. What are the changes of the activities is undertaken by WSHGs and what are the further opportunities is there for the groups.

3. How the changes occurs in economic and social status among the members in post WSHG periods.

4. What are the problems are faced by the groups and what are suggestions to overcome those problems.

1.8. Specific Objectives of the Study:-

The goal of the research is to gain a better understanding of the impact of Mission Shakti on women's empowerment in Odisha's Kendrapara district.

The following were the specific objectives of the research:-

1. To study the socio-economic profile of the members under Mission Shakti.

2. To analyze the change in the activities of WSHGs overtime and further opportunities.

3. To study the Mission Shakti in relation to change in economic and social status of members in post WSHG period.

4. To find out the problems faced by the groups and propose appropriate suggestions for improvement.

1.9. Scope of the Study:-

i. The current inquiry is an unique attempt to examine Mission Shakti's performance in terms of women's empowerment. As a result, the findings will be useful in identifying, selecting, and implementing effective development interventions in Mission Shakti's numerous development programmes.

ii. The study's findings can assist extension workers, social scientists, and policymakers in reorienting the approach to rural women's socioeconomic development through WSHGs.

iii. The study attempts to comprehend the demographic profile, business performance, and main obstacles in the marketing of women SHGs in the Kendrapara district with regard to profitability. This, in turn, aids in the evaluation of the market sustainability of women SHGs and the enhancement of business performance with appropriate marketing strategies for profitability, which may be required to make the organization and effective institution arrangement of women that leads to rural development in Odisha.

iv. The study's findings are particularly beneficial to women in the Kendrapara district. This research also contributes to a better understanding of women's socioeconomic conditions and agricultural performance.

1.10. Limitations of the Study:-

The current study has a lot of intellectual and practical value, yet it has some limitations:

i. The findings, like those of previous extension studies, are predicated on the respondent's skill and honesty in recalling and expressing their ideas. As a result, bias and prejudice in their comments cannot be ruled out.

ii. As a student research project, it faces the typical constraints of time, money, and other resources.

iii. Even while every effort is made to incorporate all essential factors for the study, it is impossible to rule out the possibility of any key variables being overlooked. Nonetheless, it is believed that this research would give a greater understanding of Mission Shakti's influence on women's empowerment.

iv. The current investigation was limited to the Kendrapara district of Odisha. As a result, given the state's highly diverse socioeconomic backdrop, the outcome may not exactly represent the entire state.

***

REVIEW OF LITERATURE

A complete and appropriate evaluation of literature is necessary and essential in every scientific endeavor since it gives insight into the subject of study. A literature review is corpus of writing that aids in the evaluation of critical points or methodological methods on a certain issue. Secondary sources of information are literature reviews. A well designed literature review has a logical flow of ideas, current and relevant references with appropriate referencing styles, and a clear view of previous research studies on the topic. It also aids in identifying research gaps and documenting events related to specific aspects of the investigations. Keeping in view, the objectives of the present study, efforts were made to review the relevant literature, which was found to be meaningful and having a direct or indirect link with present investigation, are presented under the following headings.

2.1. Socio-economic Profile of the Members Under Mission Shakti.

2.2. Change in the Activities of WSHGs Overtime and Further Opportunities.

2.3. Change in Economic and Social Status of Members in Post WSHG Period.

2.4. To Find out the Problems Faced by the Groups and Propose Appropriate Suggestions for Improvement.

2.5. Summary and Research Gap.

2.1. Socio-economic Profile of the Members Under Mission Shakti.

Patil *et al.* (2000) in their study on "Impact of selected rural development programme on self employment of rural women in Prabhani district of Mahrashtra" and they found that most of the beneficiaries were literare, young, belonged to nuclear family with small family size and had low annual income. A significant number of beneficiaries have moderate level of social participation and extension contact.

Seema and Grover (2001) conducted study on "Constraints experienced by women entrepreneurs in Nanital district of Uttarakhand" and found that the majority of the

women (53.33%) were between the ages of31 and 35, were matriculated (66.66%), and had nuclear families (86.66%).

Khodaskar (2001) conducted study on "Role of women in agriculture with special to small farmers, farm labour,and off farm labour of Uruli Kanchan village of Pune district of Mahrashtra" and revealed that most of the respondents had annual income levels in the low income range. The family consisted of five members. The annual expenditure was around Rs.16, 443.

Bishnoi *et al*.(2002) in their study on "Empowerment of poor women through developmental programme of mother and girl child in Gorakhpur district of Uttar Pradesh" they reported that the majority of women beneficiaries (90%) were illiterate. Nearly three-quarters (74.50%) came from nuclear households, while 57.60 percent came from medium-sized families. The majority of respondents (60%) were labourers. Nearly half of the respondents (48.90%) had extremely low household income. In terms of social participation, the vast majority (83.40%) had no membership.

Bhagyalakshmi (2002) in her research on "A critical study on Micro Enterprise Management by Rural women in Ranga Reddy district of Andhra Pradesh", found that the majority of rural women entrepreneurs in three categories of micro level firms were middle aged. She also stated that the majority of them were of medium socioeconomic position, economic motivation, achievement motivation, innovativeness, risk orientation, information seeking behavior, marketing facilities, family support ,and that the majority of them used financial assistance regularly.

Urmila and Yadav (2002) conducted study on Youth empowerment on legal issues and found that postgraduates accounted for 38 percent of respondents, followed by graduates (36%), technical and vocational education (23%), and metric pass respondents (3%). Nearly half of the respondents (45%) had a high family education status, followed by medium (33%) and low (22%) respectively. According to the data, family business was the primary occupation of 48 percent of respondents, followed by service (40%), and farming (6%). The majority (77%) did not belong to any social organization. More than half of the respondents (53.50%) had a medium

socioeconomic position, with 26.30 percent having a low socioeconomic status and 20 percent having a high socioeconomic status.

Sarangi (2003) in a study titled "Self help groups-An experiment in Odisha", found that around 32 percent of the group members in 15 states were illiterate, and around 31 percent had only completed primary school education. Around 18 percent had completed secondary school and only 13 percent had completed high school. The state of A.P. has the greatest percentage of illiterate people (65%), followed by Bihar (49%), Orissa (48%), and Uttar Pradesh (47%).

Poornima (2004) in a research on "Women self help groups dynamics in North Coastal Zone of Andhra Pradesh", revealed that 32.08 percent of women had completed basic education and 31.67 percent were functionally literate. The majority (68.33%) earned between Rs.9, 000 and Rs.33, 000 each month. Almost half (47.50%) were found to be employed in a "labour+subsidiary occupation." The majority (56.25%) belonged to nuclear families, with 38.75 percent having both medium and big families. A significant percentage (42.92%) fell into the high category for social participation and the medium category for extension contact (53.75%).

Kamala (2004) conducted a study on "A critical analysis of pro-poor initiatives for empowerment of rural women through South Asian Poverty Alleviation Programme(SAPAP) revealed that the majority (62.22%) of the beneficiaries had nuclear families, the majority (52.22%) had two children, nearly three-quarters (70%) of the beneficiaries were illiterates, a large (86.67%) had medium urban contacts, about 72.22 percent had medium extension contacts, slightly more than half (51.11%) had low management orientation, the two-third majority had medium self orientation, and the majority (59.44%) of respondents occupation was related to agriculture and around half (47.22%) had high socio-political participation.

Rathore (2008) conducted a study on "Women enterprise: A step towards success in pujab" and revealed that roughly 63 percent of members lived in nuclear households while the rest had joint families across states.

Tehra (2014) conducted a study titled "An Empirical Study of Women Self Help Group(SHG) functioning in Nanded City, Mahrashtra" and reported that 4.00 percent respondents are having income from Rs.10000 to Rs.20000,about 15 percent respondents are having income from Rs.20000 to Rs.30000,about 37 percent respondents are having income between Rs.30000 to Rs.40000 and about 44 percent respondents have income more than RS.40000. 2 percent respondents borrowed loan amount below Rs.5000, 6 percent says that it is between Rs.5000 to Rs.10000, 21 percent respondents says that loan amount is between Rs.10000 to Rs.15000, 24 percent borrowed loan between Rs.15000 to Rs.20000 and 47 percent respondents says that the loan amount borrowed is more than Rs.20000.

Bhagyashree (2014) in a research "A study on capacity building and empowerment of Self Help Groups in Thane district of Mahrashtra" found that the majority of Women Self Help Group members (68.89%) had a medium family size, followed by large (13.33%), small (12.22%), and very large (5.56%) family sizes. A little more than half of the members of the Women Self Help Groups (53.33%) belonged to a nuclear family, while the rest (46.67%) belonged to a mixed family.

Tripta *et al*. (2015) in their study titled "Self Help Groups (SHGs) and Women's Development: A Case study of that Varanasi district of Uttar Pradesh" reported that although most of the women are poor and illiterate, yet they have different kinds of traditional skills such as stiching, weaving, pickle making.

Sain and Mondal (2017) conducted a study on Performance of Women Self Help Groups based on forest produce processing unit of Chhattisgarh plains" where found demographic profile of respondents in terms of age, 30 percent of respondents were between the ages of 30 and 40. Whereas 50 percent of the members are under the age of 30, and the remaining 20 percent are 40 years and over. In terms of category distribution, 30 percent of the members belong to the general category, 50 percent to the SC category, and 20 percent to the OBC group. The respondents were also divided into groups based on their educational attainment. The way they manage and live their daily life, as well as the household and business, may be influenced by their level of

schooling. The majority of sample respondents had at least a basic primary education, according to the results of this poll.

Nidhi *et al.* (2017) in a research undertaken in Karnataka, on the formation of farmer producer organisations and their impact on the development of sustainable crop production, found benefits such as a 10 percent increase in per hectare productivity by the conclusion of the trial and a minimum 20 percent increase in net income for FPO farmers after the formation of FPOs.

Gopalan *et al*. (2018) in their study on "Micro credit utilization of SHG in Prakasam district of Andhra Pradesh" where they found that 56 percent respondents were engaged in agricultural activities, 16 percent of them in food processing, 14 percent of them in service, 8 percent of them in manufacturing and 6 percent of them were engaged in tailoring and garment making activities. Most of the respondents had a monthly income of less than Rs.5000 from productive activities. 58 percent of the respondents had a monthly savings of less than Rs.1000 from their productive activities. Most of the respondents borrowed below Rs.200000. 52 percent of the respondents utilized the loan for starting productive activity and 48 percent of them utilized for starting an enterprise.

2.2. Change in the Activities of WSHGs Overtime and Further Opportunities.

Prasad (2000) did a study on women's self-employment where found that women's groups were addressing communal issues like as drinking water, roads, electricity, and health facilities in many areas of Odisha. In addition to income-generating programmes, the women engage in diverse activities such as desiliating tanks and working towards child development.

Swati (2001) worked on empowering women through self-help groups, and she claimed that, in a tribal district of Madhya Pradesh, in addition to lowering forest pressure, SHG was able to develop and maintain a nursery on their own. It provided them with opportunity to learn various nursery management skills through trial and error, as well as leadership and group functioning.

Arun (2004) did a study on the profile of SHGs and their contribution to livestock development in Karnataka and found that the dairy operations were the most common source of income for self-help group members, followed by sheep husbandry and poultry activities.

Purushotham (2004) conducted a study on marketing support to self-help groups and reported that rural micro enterprises in the sub-sector had grown in importance over the last two decades, policymakers and administrators cannot ignore its capacity to provide viable and sustainable avenues of self-employment to members of SHGs, and members of SHGs could be effectively assisted in identifying and building micro enterprises as a source of employment and income.

Ayoade *et al.* (2009) studied the involvement of women in livestock rearing in Nigeria's Nasarawa State. The researchers performed multiple regression analysis (Ordinary least square) to discover the factors affecting the engagement of rural women in the livestock rearing. The results revealed that there was a positive and significant relationship between the involvement of women in this programme and the factors such as education, access to credit, income and cooperative participation.

Kiran and Kanani (2010) attempted to discover the Income generating activities (IGAs) carried out by SHGs for women's empowerment. The research was carried out in Gujarat's Junagadh district. SHG members engaged in activities such as dairy cooperatives, detergent powder and soap, milk products, handicrafts, and petty businesses. Women actively participated in dairy cooperative (55%), handcraft (45.50%), milk product (36.50%), and detergent, soap, and powder manufacturing, according to the survey (24.50%).

Bansal *et al.* (2011) conduted a research in Rajasthan on the skill of farm women in chosen agro-based enterprises. SHG members had an orange orchard, coriander farming, and mehendi fencing around their fields, according to them. They were able to improve their skills in the making of orange squash, masala, and mehendi thanks to instruction and coaching.

Sawairam (2015) did a study on Farmers' Producer Organization, and it was discovered that FPO provided a variety of services to their members, including organising farmers, catalysing collective action, building capacities, establishing internal monitoring systems, input supply, facilitation of production activities, marketing services such as transport and storage, output marketing, processing, market information and analysis, branding and certification, as well as financial services such as loans, credit, and certification. Other services include technology, educational services for business and manufacturing skills, and welfare services.

Salokhe (2016)) did a study on Farmers' Producer Organization and found that FPO provides a wide range of services to its members, including organising farmers into informal groups (FIG), sparking collective action, increasing their capacities, and establishing internal monitoring mechanisms, according to the report. The FPO buys produce from its members and then assists with standardisation, grading, value addition, and packaging. Farmers benefit from their assistance in gaining definite orders from markets and government initiatives. The FPO provides loans for crops, tractor purchases, pump sets, well construction, pipeline laying, and other purposes. FPOs also perform tasks such as direct marketing after agricultural produce procurement, transportation and storage, processing, weighment losses, price fluctuations, market information and analysis, branding, certification, and marketing value-added products at maximum profits to generate funds, among others. Farmers are guided by the FPO.

Mukhia (2016) oversaw the work on the numerous Income generating activites (IGAs) undertaken by SHG members, demonstrating that participation in the SHGs is the primary goal. According to the study, 25 percent of them had income-generating livestock such as goats, cows, and chickens, while another 25 percent produced agricultural items such as vegetables and flowers, and the remaining 20 percent prepared local snacks and home-made chips. Nearly 15 percent of SHG members worked as tailors and created traditional handicrafts such as bamboo crafts, bags, and aprons, while 10 percent worked in bakeries and produced buns, bread, and other baked goods, and the remaining 5 percent did not engage in any economic activity.

Salokhe (2017) did a study on Junnar Taluka Farmers Producers Company Ltd, Maharashtra and found that FPC supplied enhanced technology to member farmers for agricultural produce production, processing, and selling. The corporation established an unified collection centre for vegetable gathering, packing, and grading. Farmers have received training from the JTFPC to learn about Integrated Nutrition Management and Integrated Disease-Pest Management. For their member farmers, the JTFPC arranged seminars, workshops, field trips, and field experiments to learn about innovative vegetable producing technologies. Mulching paper laying machine was also handed to the company's members.

2.3. Change in Economic and Social Status of Members in Post WSHG Period.

Punithavathy and Eswaran (2002) in a study on Women's empowerment through microcredit and discovered that economic empowerment was an important part of women's growth. The study found that economic empowerment boosted women's access to financial resources both inside and outside the home, reduced their vulnerability to catastrophic events such as famine, floods, riots, death, and accidents in the family, and increased their personal income significantly. Economic empowerment provided SHG women with the ability to retain their earnings as well as equal access to and control over various household resources. Financial self-sufficiency was determined to be particularly important for women, both in the home and in the outside world, because it contributed to women's empowerment in other areas.

Mani and Selavaraj (2008) investigated the empowerment of women in Rediyarpatti village, Tamil Nadu through a study of SHGs. A survey of 75 SHG members in that hamlet revealed that 86.66 percent of the women members felt better about themselves, and roughly 69.33 percent of the women members believed that SHGs helped to eradicate societal inequities.

Radhakrishana *et al*. (2008) performed a research into women's economic empowerment as a result of Income generating activities adopted by SHG members. It was discovered that the majority of SHG members (55%) had savings of between '1000 and '2000, indicating that they were now more financially secure. After joining

the Sujala Watershed Program's SHGs, the majority of the participants (79%) reported improved employment situation.

Garai *et al*. (2012) performed a study in the Nadia district of West Bengal, to determine the influence of SHGs on women's empowerment. Both members (beneficiaries) and non-members (non-beneficiaries) were considered for the study. The beneficiaries scored higher in all four areas of empowerment, including personal autonomy, internal economic consultation, family decision making, and political autonomy. The aggregate empowerment index mean scores for SHG members and non-members were 68.07 and 26.94, respectively, with standard deviations of 7.56 and 3.98. This clearly demonstrated that beneficiaries had more authority than non-beneficiaries.

Mula and Sarkar (2013) aimed to analyse women's empowerment through microfinance in West Bengal's Cooch Behar District. The influence of SHG on SHG members' social empowerment was quantified using scores, and an index was created to compare empowerment before and after joining the SHG. Visual improvements in communication ability, better treatment by family members, literacy, productive use of leisure time, self-image, and decision-making were among the numerous characteristics of social empowerment.

Reena *et al*. (2014) carried out a study to assess the level of economic empowerment of women through SHGs, i.e. the rise in the SHG member's income, expenditure, and savings after joining the SHG. The research was carried out in the Haryana district of Sirsa and was primarily based on primary data. The study found that after joining a SHG, women's economic empowerment improved in both of the selected blocks, as evidenced by a rise in income and family expenditure of SHG members. Prior to entering the SHG, the majority of members in both blocks belonged to an income group of'1000/month to'1500/month,' but after joining the SHG, the majority of members switched to an income group of'1500/month to'2000/month,' indicating increased economic empowerment. The saving of members improved after joining the SHG in both of the selected blocks.

Sharmah and Islam (2014) performed research in Pauri district of Uttarakhand to determine how SHGs contribute to women's socioeconomic empowerment and found that SHGs were shown to be helpful for personal empowerment but disappointingly ineffective for transforming the endeavour into an entrepreneurial or skill-based revenue production programme, as well as mobilising members for community development concerns. On the subject of economic empowerment, many women stated that major changes in the family's income (52.60%), thrifty habits (92.10%), control over domestic financial decision-making (57.90%), and involvement in family budget decision-making had occurred (54.60%). Personal empowerment was demonstrated by signs such as a substantial number of women expressing greater confidence in their ability to participate in decisions about their children's education and health, as well as moving outside their houses.

Mishra (2014) in his study on "Impact of Self Helf Groups on Women" he found that due to shyness, fear of gender discrimination, and male dominance in society, women were not willing to take on work, jobs, or business activities in the past. However, in recent years, Indian women have broken free from the four walls of the kitchen and demonstrated their willingness to engage in entrepreneur activities. Today's women demand more economic freedom. SHGs have been successful in bringing women into the main stream of decision-making in various sections of the country.

Shah and Panigrahi (2015) investigated In the Ganjam district of Odisha about the determinants of loan distribution from formal and informal sources to women households living below the poverty line (BPL). The researchers also looked into the factors that influence women's participation in SHGs for credit. Age, education, number of children in the family, status as head of the home, sources of income, caste, distance to banks, migration, and household economic status all played a role in predicting women's participation in SHGs to borrow credit, according to the results of logistic estimates.

Das (2015) investigated the Khejuri Block in West Bengal's Purba Medinipur district and discovered that income generation varied from activity to activity, and that each activity had its own capacity to generate income. The income earned by diverse

businesses ranged from'6,775 per year in the instance of a tea store to around'17,135 in the case of agriculture. Agriculture was the source of the greatest amount of income. Embroidery activity brought in an average of $12,650 per member, while dairy brought in $12,300 and the telephone booth brought in $11,600. The income from poultry or duck farming was'1,200, and the income from tailoring was'10,400. Members who worked in the goatery and fabric businesses earned an average of'9,725 and'9,500, respectively.

Mahendra and Naidu (2016) compare the level of empowerment in three distinct locations, they created an empowerment index. Economic variables, social considerations, political issues, talent factors, and knowledge of rights were used to create the index. Nearly 3 percent of all respondents fell into the category of high empowerment, 33.80 percent fell into the category of medium empowerment, and 63.50 percent fell into the category of low empowerment. The survey also discovered that the levels of empowerment in the three regions differed significantly. The empowering process was unaffected by criteria such as the women's age, education, or duration in the SHG group.

Gombe *et al*. (2016) looked into the aspects that affect SHG members' engagement and empowerment. The study indicated that understanding why community members join and stay in SHGs is critical. The elements that influence active and continuous participation were separated into two categories: personal and group aspects. Marital status, socioeconomic standing, gender, and geography were the most important personal factors influencing women's engagement in the SHG programme. Leadership, coherence, effective communication among members, and frequent activity organising were the group components responsible for continuing engagement in the SHG programme.

Chaudhary (2017) conducted a study in Bemetara district of Chhattisgarh that looked at three aspects of female empowerment: financial, social, and personal. The numerous elements of financial, social, and personal factors were compared before and after the SHG. The key indicators of economic empowerment were loans, increases in income, savings, asset creation, and cash holding, all of which increased

dramatically after SHG membership. Personal empowerment was defined by improved household facilities, participation in family decisions, child education, education qualification, family violence, and risk sharing in the home. Increased social position, opinion in society, communication with outsiders, ability to perform self-shopping, access to medical, water, and sanitation facilities were all used to assess social empowerment, and there was an overall improvement in women's social empowerment.

Pattnaik (2017) reported in his study on "Impact of SHG in women empowerment in Nayagada district of Odisha" and found that the more you participate in the decision-making process, the more empowered you become, and this has a beneficial impact on changing her own circumstances and condition, as well as improving their reasoning process and ability to articulate their choice. Women's decision-making participation is a key measure of women's empowerment in the state. The local government plays an important role in the democratic decentralisation process in the rural sector. It is a method of direct and active participation of local residents in the administration of local issues in order to meet local demands through SHGs.

2.4. To Find out the Problems Faced by the Groups and Propose Appropriate Suggestions for Improvement.

Goyal *et al*. (2001) in their study on "Loan associated constraints of integrated rural development programme women beneficiaries in Dewas district of Madhya Pradesh" stated that the respondents' loan-related problems included: a high number of visits were required to obtain the loan, each visit requiring a significant amount of time and money. According to the respondents, the loan amount was insufficient, high interest rate, and loan repayment was difficult.

Kulshreshtra *et al*. (2001) in their research on "Self help groups :Innovation in financing the poor in Haryana" demonstrated that SHGs may experience factionalism and internal disputes over time, as well as self-interested dominance, occasionally corrupt leadership or administration, and a lack of solidarity among members.

Kachhawa (2002) in his study on "Empowerment of Tribal farm women through self help group under NGO's in Jharkhand" he indicated that literate and illiterate members of SHGs place infrastructure, technical, and financial constraints first, second, and third, respectively.

Edriss *et al*. (2003) conducted study on Socio-economic constraints women face when running micro-enterprises: a comparative case study in Ajmer district of Rajasthan and stated that paying for children's school (48.60%), buying food (35%), children's illness (32.40%), selling similar products (18.90%), difficulties in repaying loans in weekly installments (23.30%), and unexpected rises in prices of goods (30.50%) in the study area were found to be the main constraints that hampered women's business.

Gaonker *et al*. (2003) conducted research on Agricultural financing grey areas-a case study in Hisar district of Haryana and found that difficult bank lending procedures were an issue for 22 percent of sample beneficiaries and 22 percent of borrowers felt that bank hours of 10.00 am to 5.00 pm were inconvenient. Another 20 percent of borrowers said they couldn't fill out the loan application forms because they were in Hindi or English. The bank officials were not sympathetic or helpful, according to 18 percent of borrowers. Inadequacy of transportation facilities and bank location were also identified as major challenges by 16 percent of respondents.

Kapoor *et al*. (2004) in their study on Microfinance: a catalyst for women empowerment in Ranchi district of Jharkhand, found that the majority of respondents had never heard of the term "micro financing". They were unaware that their localities had such a programme. For their diverse demands, all responses must be informed of how to obtain loans from banks as well as from the group.

Das (2004) in his study on Micro finance through SHGs: A boon for rural poor in Odisha and stated that the main issue with poor people is not higher interest rates, but the difficulty in obtaining appropriate credit on time. Rather than lower interest rates, easy access to credit for the poor is the most pressing need of the hour.

Lalrinlienna *et al*. (2005) in their study on SHGs and tribal development in Chhattisgarh, they stated that the absence of government attention was discovered to be the most serious issue. The high rate of interest on the loan was a problem for more than a third of the respondents. One-third of the respondents said their loan was insufficient to generate income. One-third of the respondents said they were unable to repay the loan. Raw material prices are high, according to more than a quarter of the respondents. More than a fifth of the respondents said there were conflicts regarding loan sharing.

Bisht (2005) conducted study on Role of Hisar Sirsa Kshetriya Gramin Bank in rural financing in Haryana and proposed that the bank's time spent disbursing loans should be minimized, and bank staff should adhere to financing cannons in order to gain borrowers' trust and prevent them from turning to non-institutional credit firms.

Mankar (2007) conducted study on Empowerment of rural women through self help group in Akola district of Maharashtra and reported that lack of basic infrastructure was the main problem expressed by 87.50 percent of respondents, lack of loan subsidy was another main constraint expressed by 75 percent of respondents, lack of proper marketing to produce and low rate of market was a problem for 73.75 percent of respondents, lack of advertisement in new enterprise, and transportation faced by SHG women members.

Mohapatra (2010) conducted research on Self Help Group: A strategic approach to eradicate poverty in Keonjhar district of Odisha and suggested that strict income generation and poverty alleviation criteria be developed before funding the SHG.

Krishnaveni *et al*. (2013) conducted study on SHG and its marketing problems in Shivamogga district of Karnataka and stated that respondents who were above age of 45 years faced high level of marketing problems and also SHG should choose the right products, hire qualified people to manage them, and provide proper training to promote production.

Gandhi (2013) conducted study on Marketing strategies of Women Self Help Groups in Raigarh district of Chhattisgarh and stated that SHG should be primarily focused on home-made items such as pickles, papad, and so on, and local marketing and market area should be expanded to the state level.

Samal *et al.* (2016) in their study on The issues and challenges of Self Help Groups: A study in Odisha, they advised that NGO can provide basic education, managerial and social aspects.

Naik(2017) in his research on Women empowerment through Self Help Groups: Realities and challenge in Marathwada region of Maharashtra, he advised that rural development authorities organize more frequent awareness camps or programmes to educate women about various government schemes.

Poornima *et al.* (2017) conducted a study on entrepreneurial challenges faced by women SHG members in Bengaluru district of karnataka and revealed that majority are agriculture based enterprises and finding a market demand is major problem due to it seasonality and also they suggested that, in addition to motivation and training, NGOs should focus on providing marketing assistance to SHG members.

Pattanshetti *et al*. (2018) in their research on Operational dimensions of women self-help groups:A comparative study on Belagavi and Dharwad districts of Karnataka, they stated that banks play a minor influence in SHG formation (0.86 percent), while the government plays only a 6 percent role. As a result, both the bank and the government should be more active in connecting with SHGs.

Sucharita (2019) conducted study on Constraints faced by rural women regarding participation in income generating activities in Junagarh district of Gujrat and observed that majority of respondents (89.80%) faced finance related problems followed by marketing problems(74.50%), production related problems (64%) ,socio-economic and cultural problems(25.20%) and internal problems (4.80%) and suggested that the government should take sufficient measures to ensure that SHG members have access to enough loans.

2.5. Summary and Research Gap.

According to the aforementioned assessments, the majority of the beneficiaries were between the ages of 31 and 37, literate with a primary education, from a medium-sized family, belonged to a nuclear family, and earned between Rs.8000 and Rs.25000 per month. The majority of the respondents worked in agriculture, and around half of them were from the Scheduled Castes and had a medium level of social participation, achievement motivation, and rural extension contact. When it comes to the activities, they are primarily agricultural in nature, although they are gradually shifting to allied sector activities. When it comes to changes in socioeconomic position, all of the studies focused on income, female child schooling, and going outside alone, but none of the studies looked into expenditure, savings, money management, the ability to give advice to others, or dealing with family conflict. Almost every respondent has seen an increase in their income, decision-making ability, and self-confidence. When it comes to issues, they are primarily concerned about a lack of proper funding and training. . As a result, there is a need to identify changes in activities and new chances for WSHG members so that they can improve their socioeconomic situation and empower themselves by adopting additional income-generating activities and opportunities.

RESEARCH METHODOLOGY

The structural configuration of the study for conducting the research within the framework of the objectives is referred to as research methodology. It includes the methods, tools, techniques, and approaches used by the researcher to analyze the problem while conducting the investigation. Methodology serves as the foundation and backbone of the inquiry and reasoning data generation and processing process. This chapter discusses the research methodology used for the purposes of the current study. The following headings outline the details of the methods and procedures used in this study, as well as the statistical analysis plan.

3.1. Selection of Problem

3.2. Research Design

3.3. Mission Shakti at a Glance

3.4. Location of the Study

- **3.4.1. Selection of the districts**
- **3.4.2. Selection of the blocks**
- **3.4.3. Selection of the villages**
- **3.4.4. Selection of the respondents**

3.5. Tools and Techniques of Data Collection

- **3.5.1. Pilot study**
- **3.5.2. Development of the interview schedule**
- **3.5.3. Pre-testing of the interview schedule**
- **3.5.4. Interviewing**

3.6. Operationalization and Measurement of Variables

3.7. Statistical Measures

3.1. Selection of Problem

The selection and conceptualization of a research problem is one of the most important aspects of social research. Because the formulation of a realistic, clear, and unambiguous problem is often more important and essential than its solution, research workers should pay close attention to it. The research topic, "A study on Mission Shakti for women empowerment in the Kendrapara district of Odisha," was chosen with the following factors in mind:

a. In Orissa, 49.30% of total population are women and out of them 85.64% remain in rural areas.

b. Nearly 50.16% of the populations of the Kendrapara district were womens.

c. Literacy rate of women of Kendrapara district was 78.67%.

d. A lot of government initiatives witnessed a slow progress in past few decades in this district.

e. Under Mission Shakti, till December 2019, 6 Lakh WSHGs were formed, in which 70 Lakh women beneficiaries are involved.

3.2. Research Design

Keeping in view the objective of the study more of qualitative and behavioral attributes are needed to be included in the study. For the study, survey research was considered most appropriate to gather data. Purposive sampling was adopted to select the district and Multistage random sampling technique was adopted to select the blocks, villages and respondents. The current study falls under the category of survey research, which is primarily "Ex-post-facto" in nature.

3.3. Mission Shakti at a Glance

Empowerment of women is one of the key development initiatives identified by the Government of Odisha. It is well-known that economic empowerment of women significantly contributes to their social empowerment. As such helping women to achieve economic independence by enabling them to have independent employment and income has been accorded the highest priority. Therefore, promotion of Women's Self-Help Groups (WSHGs) under the aegis of 'Mission Shakti' programme was adopted in 2001 as a key strategy for achieving women's empowerment.

"Mission Shakti" is the self-help mission for empowering women through promotion of Women Self Help Groups (WSHGs) to take up various socio-economic activities which was launched in the state on 8th March 2001 on the eve of International Women's Day. Mission Shakti has the clear objective of empowering women through gainful activities by providing credit and market linkage. Empowerment of women through WSHGs under Mission Shakti is a flagship programme of the Government. It envisages that over a period of time more & more women would be part of a WSHG.

Nearly 70 lakh women have been organized into 6 lakh groups in all blocks and urban local bodies of the State so far. To strengthen the activities of the existing WSHGs and to provide momentum to formation of new WSHGs, constant handholding and monitoring is undertaken throughout the year. For this purpose, a separate Directorate of Mission Shakti has been created under the Department of Women & Child Development and Mission Shakti.

3.3.1. Profile of Odisha

Odisha lies between the latitudes 17.780N and 22.730N and between longitudes 81.37E and 87.53E. The state has an area of 155,707 km2, which is 4.87% of total area of India and a coastline of 450 km. It is the 9th largest state by area and the 11th largest by population. It is also the 3rd most populous state of India in terms of tribal population. Over 76 percent of the people are dependent on agriculture. Out of the gross cropped area of 87.46 lakh hectares, 18.79 lakh hectares are irrigated. The state contributes one-tenth of the rice production in India.

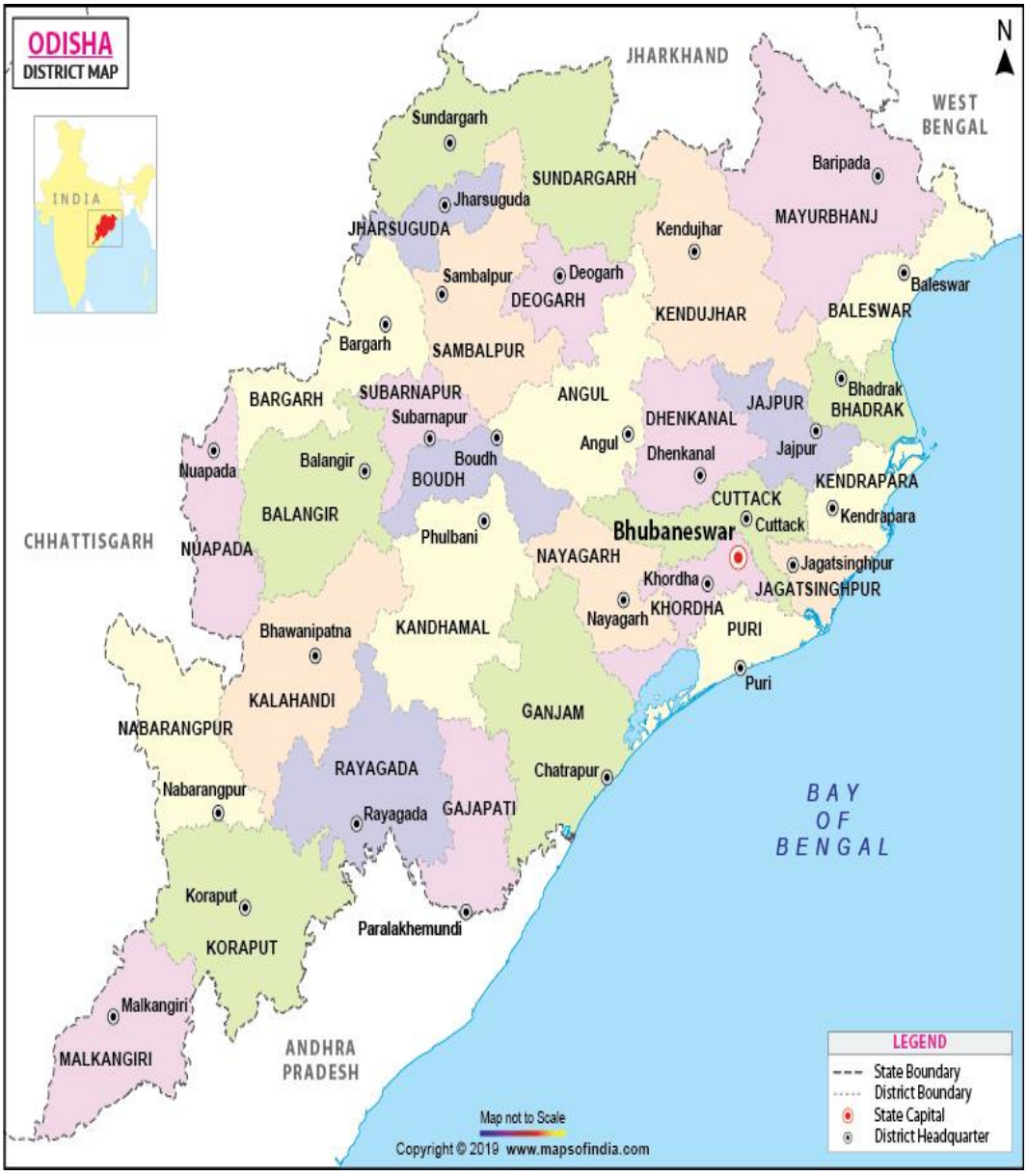


Fig 3.2:- Map of Odisha (Source: Dept of Mission Shakti)

Table no- 3.1: District wise information on SHGs in Odisha

District wise WSHG in odisha			
Sl no	District name	Total no of Blocks	Total no of WSHG
1	Angul	8	21323
2	Balangir	14	22467
3	Balasore	12	29279
4	Bargarh	12	19827
5	Bhadrak	7	22557
6	Boudh	3	3342
7	Cuttack	14	32751
8	Deogarh	3	6135
9	Dhenkanal	8	18116
10	Gajapati	7	11241
11	Ganjam	22	41211
12	Jagatsinghpur	8	19437
13	Jajpur	10	25074
14	Jharsuguda	5	7460
15	Kalahandi	13	20541
16	Kandhamal	12	13801
17	Keojhar	13	26240
18	Kendrapara	9	21696
19	Khordha	10	20094
20	Koraput	14	11787
21	Malkangiri	7	5278
22	Mayurbhanj	26	47175
23	Nabarangpur	10	6935
24	Nayagarh	8	11883
25	Nuapada	5	7384
26	Puri	11	31088
27	Rayagada	11	13163
28	Sambalpur	9	13831
29	Subarnpur	6	8862
30	Sundergarh	17	27687

(Source: Dept of Mission Shakti)

3.4. Location of the Study

The sample of the research study covers the district Kendrapara. Two blocks from the district were selected for the study. From each block 10 villages were selected at random for the study, comprising of 20 villages from district. The total no of villages covered under study are shown in Table no 5.3.

3.4.1. Selection of the district

Orissa state comprises of 30 revenue districts. The district "Kendrapara" was selected purposively as the researcher has previously worked in the district. The main factor which was taken into consideration that the socio economic status of the women is very poor in comparison to other district and according to Census 2011, the female population is more in this district than the male population.

3.4.1.1. Profile of Kendrapara district

Kendrapara District, carved out of the former Cuttack district, is located in Odisha's central coastal plain zone. The district is bordered on the north by Bhadrak District, on the North West by Jajpur District, on the South by Jagatsingpur District, on the west by Cuttack District, and on the east by the Bay of Bengal. Kendrapara District is located between the latitudes of 20 degrees 20'N and 20 degrees 37'N, and the longitudes of 86 degrees 14'E and 87 degrees 01'E, from Dhamra Muhan to Batighar, the coast of Kendrapara District stretches over 48 kilometers.

Kendrapara District was formed on April 1, 1993, from the mother district of Cuttack. The administrative centre of the Kendrapara district is Kendrapara. The district is 2,644 square kilometers in size. According to the 2011 census, the district has 1592 settlements with a total population of 1,440,361. In the current administrative structure, the district is divided into 9 Blocks, 9 Tahsils, and 1 sub division (Kendrapara). In the district there are 249 Gram Panchayats, 15 Police Stations, and 2 urban local bodies. Kendrapara municipality was created in 1869, making it Odisha's first municipality. Tulasi khetra is the name of the district headquarters in Kendrapara.

Kendrapara District is home to a number of well known tourist attractions. The "Bhitara Kanika National Park" is a well known location. Udayagiri and Ratnagiri, two of the most prominent Buddhists shrines, are about 10-15 kilometers from Kendrapara. The most popular temple in the District is Sri Baldevjew Temple. Tulasi khetra is the name given to Kendrapara. Ratha Yatra, Gaja Laxmi Puja, Durga Puja, and Dola Yatra are among the various festivals celebrated in Kendrapara throughout

the year. The WSHGs Golden Grass, Soft Toys, and Tera Cota programmes are well-known in the Kendrapara District.

. Area 2,644 km².

. Average elevation 13 meter

. Rainfall 1501.3 millimeters (59.106 in)

. Climate Minimum temperature (December) 77 °F; maximum temperature (May) 100 °F.

Table 3.2: Block wise information on SHG in Kendrapara district

Block wise SHG in Kendrapara			
Sl no	Block name	No of GPLFs	No of WSHG
1	Aul	34	2040
2	Derabish	26	2293
3	Garadpur	18	1613
4	Kendrapara	27	3374
5	Mahakalapara	31	3805
6	Marshaghai	24	2140
7	Pattamundai	31	2555
8	Rajkanika	29	1828
9	Rajnagar	29	2048

(Source: Dept of Mission Shakti)

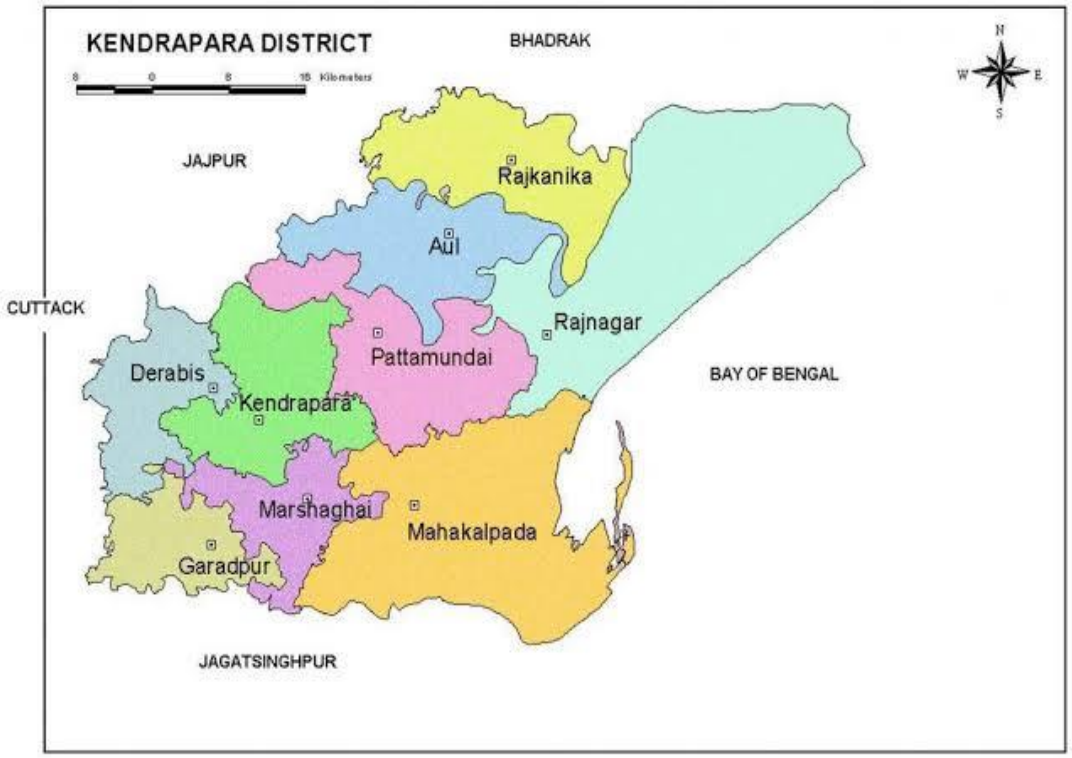


Fig 3.3:- Map of Kendrapara (Source: Dept of Mission Shakti)

3.4.2. Selection of the blocks

Kendrapara district comprises of 9 blocks out of which two blocks namely Rajkanika and Mahakalapara were selected randomly for the study.

3.4.3. Selection of villages

Simple random sampling procedure was followed for selection of villages also. A total ten number of the total existing villages from each selected blocks were selected at random for the study.

Table 3.3: List of sample District, Block, & Villages

District	Block	Total no of villages	No of villages selected	Sl no	Villages
Kendrapara	Rajkanika	168	10	1	Namtara
				2	Nahuni
				3	Parinuapada
				4	Sialia
				5	Jharkata
				6	Damodarpur
				7	Ganja
				8	Chhadesh
				9	Baruna
				10	Olaver
	Mahakalapara	155	10	11	Gayaspur
				12	Govindpur
				13	Janra
				14	Kansapal
				15	Balabhadrapur
				16	Potia
				17	Ranki
				18	Anduli
				19	Balia
				20	Dasrajpur
TOTAL		323	20		

(Source: Dept of Mission Shakti)

3.4.4. Selection of respondents

A preliminary survey was carried out and one WSHG from each particular villages were selected at random and from each WSHG, six respondents were selected randomly and has been presented in table no 3.4.

Table 3.4: List of total sample respondents

District	Block	Total no of WSHG	Sl no	Villages	Respondents
Kendrapara	Rajkanika	1828	1	Namtara	6
			2	Nahuni	6
			3	Parinuapada	6
			4	Sialia	6
			5	Jharkata	6
			6	Damodarpur	6
			7	Ganja	6
			8	Chhadesh	6
			9	Baruna	6
			10	Olaver	6
	Mahakalpara	3805	11	Gayaspur	6
			12	Govindpur	6
			13	Janra	6
			14	Kansapal	6
			15	Balabhadrapur	6
			16	Potia	6
			17	Ranki	6
			18	Anduli	6
			19	Balia	6
			20	Dasrajpur	6
TOTAL		5633			120

3.5. Tools and Techniques for Collection of Data

3.5.1. Pilot study

Prior to finalization of the variables and preparation of interview schedule the investigator made visits to sample villages. Discussions and interactions were held with the WSHG members, farm families, farm women, VAW, AO, contact farmers and the line department officials to collect information about the villages, the farm families, various programmes, education and health facilities, crop and non-crop enterprises *etc*. The data so collected helped the researcher for finalization of variables and interview schedule.

3.5.2. Development of the interview schedule

In course of preparation of interview schedule many proposals were added and discarded after judging each item with their possible linkage with the specific objectives of the study. The pertinent questions were taken into consideration where as questions having less validity and reliability were dropped. Repeated verifications and proper measures were taken to avoid vague and ambiguous answers.

3.5.3. Pre-testing of interview schedule

Pre-testing of the schedule was made at random with 5 percent of the total sample to be interviewed for the study. Basing on the information collected, some minor modifications were made in the schedule and the final schedule was developed and used for the purpose.

3.5.4. Interviewing

Good rapport was established by the researcher with the respondents of the sample area before data collection. The researcher took the help of VLWs and VAWs for assisting in data collection. The interview was conducted at their residence in a most informal manner. The young, progressive and leading farm women of sample villages helped the researcher for information gathering. Personal interview and focused group discussion techniques were used for collection of information. Some secondary data was also gathered from village leaders, local officials and farmer's friend.

3.6. Operationalization and Measurement of Variables

A variable is a property that can have several values. The study's variables were quantified based on their relative merit in qualifying for measurement. To measure the factors that are mentioned here, scoring was used.

Table 3.5: Measurement of Dependent and Independent Variables

S.No	Variables	Empirical measurement	Level of Measurement
Independent variables			
1	Age	Direct questioning	Ratio
2	Education	Direct questioning	Ordinal
3	Marital status	Direct questioning	Nominal
4	Caste	Direct questioning	Nominal
5	Family system	Direct questioning	Nominal
6	Occupation	Schedule developed by Dash(2016)	Nominal
7	Asset holding	Direct questioning	Nominal
8	No of years in SHG	Direct questioning	Ratio
9	Average monthly income of member from sample SHG	Direct questioning	Ratio
10	10.1 Awareness about by law	Schedule developed by Das(2018)	Nominal
	10.2 Extent of awareness	Scale developed by Das(2018) was used for the study with suitable modifications	Ordinal
11	Contribution per month	Direct questioning	Ratio
12	Marketing behaviour	Scale developed by Sahoo(2018) was used for the study with suitable modifications	Interval
13	13.1 Extension contact	Scheduledeveloped by Preethi(2012)	Nominal
	13.2 level of contact	Scale developed by Preethi(2012) was used for the study with suitable modifications	Interval
14	Interest towards holding position	Schedule developed for study	Nominal
15	Frequency of meeting	Schedule developed for study	Ratio
16	Participation in meeting	Schedule developed for study	Nominal
17	17.1 Matter discuss in meeting	Schedule developed by Desmukh(2018)	Nominal
	17.2 Level of discussion	Scale developed by Desmukh(2018) was used for the study with suitable modifications	interval
18	Distance from the local market	Direct questioning	Ratio
19	Distance from nearby city	Direct questioning	Ratio
20	Opinion of the member	Schedule developed by Rawat(2016)	Ordinal
Dependent variables			
1	Change in the activities	Direct questioning	Nominal
2	Opportunites	Direct questioning	Nominal
3	Change in economic status	Schedule developed by Mohanty(2015)	Ratio
4	4.1 Change in social status	Schedule developed by Mohanty(2015)	Nominal
	4.2 level of improvement	Scale developed by Mohanty(2015)	Interval
5	Problems	Schedule developed by Das(2018)	Ordinal
6	Suggestions	Schedule developed by Desmukh(2018)	Nomnal

3.6.1. Objective-1: To study the socio-economic profile of the members under Mission Shakti.

3.6.1.1. Age

The number of full years completed by the respondents at the time of the study was used to calculate their age. The women were grouped into three categories by using Cumulative Square Root Frequency (CSRF) method.

Table 3.6: Categorization of respondents according to age and score assigned

Sl no	Category	Range	Score assigned
1	Young age	Up to 39 yrs	1
2	Middle age	40 yrs - 53 yrs	2
3	Old age	Above 53 yrs	3

3.6.1.2. Education

It relates to the particular respondent's formal education at the time of the investigation. It shows how far the person had progressed in their studies. The number of years of formal education attended by the respondents was taken into account when analysing their educational qualifications. The scoring pattern that was used to measure variables is shown below.

Table 3.7: Categorization of respondents according to educational qualification and score assigned

Sl no	Category	Score assigned
1	Illiterate	1
2	Below 10^{th}	2
3	10^{th}	3
4	12^{th}	4
5	Graduation	5

3.6.1.3. Marital status

The legal definition of marital status is the state of being married. Married people must start a legal relationship with someone they call their husband or wife and unmarried peoples don't have any legal relationship with someone. As in village often many people not registered their marriges the self reported data about marital status was considered.

Table 3.8: Categorization of respondents according to marital status

Sl no	Category	Indicants
1	Married	1
2	Unmarried / Widowed	2

3.6.1.4. Caste

Endogamy, the hereditary transfer of a way of life that often includes an employment, ritual standing in a hierarchy, customary social contact, and exclusion based on cultural conceptions of purity and contamination, characterise caste as a kind of social stratification. We code them to learn about their caste, therefore the categorising and coding goes like this.

Table 3.9: Categorization of respondents according to caste

Sl no	Category	Indicants
1	General	1
2	OBC	2
3	SC	3
4	ST	4

3.6.1.5. Family system

The family type refers to whether the family is single or joint. A single family is made up of only one person's family, including minors and dependents. A joint family is

made up of two or more brothers, as well as their parents and other family members. The following categorization scheme was followed.

Table 3.10: Categorization of respondents according to family system

Sl no	Category	Indicants
1	Joint	1
2	Nuclear	2

3.6.1.6. Occupation

A person's occupation is a barometer of their social standing. Due to their occupations, such as farming, farming with service, farming with business, and so on, many types of people live in society. For the purpose of the study following occupational choices were taken into consideration.

Table 3.11: Categorization of respondents according to occupation

Sl no	Occupation	Indicants
1	Agriculture	1
2	Animal husbandry	2
3	Housewife	3
4	Agricultural labourer	4
5	Govt Employee	5
6	Private employee	6
7	Entrepreneur	7

3.6.1.7. Asset holding

A valuable item of property possessed by a person or organisation that can be used to pay debts, commitments, or legacies which can help them in their development. The following was list of the assets the that were taken into consideration for the purpose of study.

Table 3.12: Categorization of respondents according to asset holding

Sl no	Assets	Indicants
1	Cycle	1
2	Motor cycle	2
3	Four wheeler	3
4	Mobile	4
5	Laptop	5

3.6.1.8. No of years in SHG:

The respondents involved in the SHG for how many years calculated by the investigation. Categorization was done by using Cumulative Square Root Frequency (CSRF) method into low, medium and high involvement in Self Help Groups.

Table 3.13: Categorization of respondents according to no of years in SHG and score assigned

Sl no	Category	Range	Score assigned
1	Low	Up to 2 yrs	1
2	Medium	3yrs-4yrs	2
3	High	Above 4yrs	3

3.6.1.9. Avg monthly income of members from sample SHG

It refers to the monthly money earned from various sources. It has been operationalized as the respondent's monthly gross revenue from SHG activities. Categorization was done by using Cumulative Square Root Frequency (CSRF) method into low, medium and high avg monthly income from sample SHGs.

Table 3.14: Categorization of respondents according to avg monthly income of members from sample SHG and score assigned

Sl no	Category	Range	Score assigned
1	Low	Up to Rs 200	1
2	Medium	Rs 250 - Rs 300	2
3	High	Above Rs 300	3

3.6.1.10. Awareness about by law and level of awareness

By laws are the rule enacted by a corporation or society to regulate the behaviour of its members. For the purpose of the study following by laws were taken into consideration and scale was used which was developed by Das(2018). The major by laws enlisted by the dept of Mission Shakti for effectively maintaining of SHG groups has been enquired upon and presented in following table.

Table 3.15: Categorization of respondents according to awareness about by law and score assigned

Sl no	By laws	Level of awareness	Score assigned
1	Concept of WSHG	Fully aware	3
		Partially aware	2
		Not aware	1
2	Process of WSHG formation	Fully aware	3
		Partially aware	2
		Not aware	1
3	Function of WSHG	Fully aware	3
		Partially aware	2
		Not aware	1
4	Rules for taking loan	Fully aware	3
		Partially aware	2
		Not aware	1
5	Stages of WSHG growth	Fully aware	3
		Partially aware	2
		Not aware	1

Level of awareness about by laws was also enquired upon against a three point continum *i.e* Fully aware (3), Partially aware (2) and Not aware (1). Respondents were categorized into three category i.e Low level, Medium level and High level of awareness by using Cumulative Square Root Frequency (CSRF) method and present in Table 3.16 below.

Table 3.16: Categorization of respondents according to level of awareness and score assigned

Sl no	Category	Range	Score assigned
1	Low	5 to 8	1
2	Medium	9 to 11	2
3	High	12 to 15	3

3.6.1.11. Contribution per month

The monthly Regular Contribution or Additional Regular Contribution, or the average monthly value of the Regular Contribution or Additional Regular Contribution and each monthly commitment made by the respondent to an Investment Fund Savings Plan is referred to as the Monthly Contribution (if it is paid at other regular interval). Categorization was done by using Cumulative Square Root Frequency (CSRF) method into low, medium and high contribution per month.

Table 3.17: Categorization of respondents according to contribution per month and score assigned

Sl no	Category	Range	Score assigned
1	Low	Up to Rs 100	1
2	Medium	Rs 150-RS 200	2
3	High	Above Rs 200	3

3.6.1.12. Marketing behaviour

Marketing Behaviour investigates the nature of buyer psychology and its impact on purchasing behaviour in the marketing setting. In both consumer and business-to-business marketing, this section gives a broad grasp of the factors and psychological processes that shape customer behaviour. We investigate market preferences for the sale of products by women's self-help groups. The following scoring patterns has been used in data analysis.

Table 3.18: Categorization of respondents according to marketing behaviour and score assigned

Sl no	Marketing behaviour	Frequency	Score assigned
1	Sale in local market	Always	3
		Sometimes	2
		Never	1
2	Sending to the nearby cities	Always	3
		Sometimes	2
		Never	1
3	Sending to other district	Always	3
		Sometimes	2
		Never	1
4	Sending outside the state	Always	3
		Sometimes	2
		Never	1

3.6.1.13. Extension contact

A person, object, or place from whom information emerges, arises, or is obtained is referred to as an information sources for the respondents. For the purpose of the study following local extension contacts were taken into consideration and scale was used which was developed by Preethi(2012). Categorization was done by using Cumulative Square Root Frequency (CSRF) method into low, medium and high level of extension contact.

Table 3.19: Categorization of respondents according to extension contact and score assigned

Sl no	Extension contact	Level of contact	Score assigned
1	Neighbor	Always	3
		Sometimes	2
		Never	1
2	Asha didi	Always	3
		Sometimes	2
		Never	1
3	From other SHG	Always	3
		Sometimes	2
		Never	1
4	From media	Always	3
		Sometimes	2
		Never	1
5	Bank	Always	3
		Sometimes	2
		Never	1

Level of extension contact was also enquired upon against a three point continum *i.e* Always (3), Sometimes (2) and Never (1). Respondents were categorized into three category i.e Low level, Medium level and High level of contact by using Cumulative Square Root Frequency (CSRF) method and present in Table 3.20 below.

Table 3.20: Categorization of respondents according to level of contact and score assigned

Sl no	Category	Range	Score assigned
1	Low	5 to 8	1
2	Medium	9 to 11	2
3	High	12 to 15	3

3.6.1.14. Interest towards holding position

Position is a source of responsibilites. To study about the respondents' interest in occupying the positions of president and secretary. President is a person who is appointed to preside over a gathering or assembly and Secretary is a member of a

society or other organisation who manages the group's correspondence and records.The following scoring patterns has been used in data analysis.

Table 3.21: Categorization of respondents according to intrest towards holding position and score assigned

Sl no	Position	Level of interest	Score assigned
1	President	Very interested	3
		Partially interested	2
		Not interested	1
2	Secretary	Very interested	3
		Partially interested	2
		Not interested	1

3.6.1.15. Frequency of meeting

The frequency of team meetings, or how often recurrent sessions are held, is referred to as meeting cadence. Daily, weekly, monthly, half-yearly, yearly, and irregular meetings are all frequent meeting cadences. The following scoring patterns has been used in data analysis.

Table 3.22: Categorization of respondents according to frequency of meeting and score assigned

Sl no	Frequency	Score assigned
1	Weekly	1
2	Monthly	2
3	Half yearly	3
4	Yearly	4
5	Irregular	5

3.6.1.16. Participation in meeting

In the context of a meeting, participation refers to a collaborative effort to provide input, make choices, resolve difficulties, and assign actions. Level of participation has been recorded in three continum *i.e* fully participation, partially participation and non participation. The following scoring patterns has been used in data analysis.

Table 3.23: Categorization of respondents according to participation in meeting and score assigned

Sl no	Category	Score assigned
1	Fully participation	3
2	Partially participation	2
3	Non participation	1

3.6.1.17. Matter discuss in the meeting and level of discussion

A number of matter related to group activities, economy, future plan, *etc* were discussed in the meeting of SHG members but for the purpose of the study following matters were taken into consideration and scale was used which was developed by Deshmukh(2018).

Table 3.24: Categorization of respondents according to matter discuss in the meeting and score assigned

Sl no	Matters	Level of discussion	Score assigned
1	Functioning of the group	Frequently	3
		Sometimes	2
		No discussion	1
2	Repayment of the loan	Frequently	3
		Sometimes	2
		No discussion	1
3	General discussion	Frequently	3
		Sometimes	2
		No discussion	1
4	Strengthening the group	Frequently	3
		Sometimes	2
		No discussion	1
5	Marketing strategy	Frequently	3
		Sometimes	2
		No discussion	1
6	Future progress	Frequently	3
		Sometimes	2
		No discussion	1

Level of discussion about matters was also enquired upon against a three point continum *i.e* Frequently (3), Sometimes (2) and No discussion (1). Respondents were categorized into three category i.e Low level, Medium level and High level of discussion by using Cumulative Square Root Frequency (CSRF) method and present in Table 3.25 below.

Table 3.25: Categorization of respondents according to level of discussion and score assigned

Sl no	Category	Range	Score assigned
1	Low	5 to 8	1
2	Medium	9 to 11	2
3	High	12 to 15	3

3.6.1.18. Distance from the local market

Distance from the local market has been studied as it may increase commercial operations, professional activities, and services can lead to a plethora of new chances. Categorization was done by using Cumulative Square Root Frequency (CSRF) method into low, medium and high level of distance from the local market. The following scoring patterns has been used in data analysis.

Table 3.26: Categorization of respondents according to distance from local market and score assigned

Sl no	Category	Range	Score assigned
1	Low	Up to 1km	1
2	Medium	2km-3km	2
3	High	Above 3km	3

3.6.1.19. Distance from the nearby city

Distance from the nearby city has been studied as it may leads to more options to obtain good raw materials at a lesser cost, allowing them to increase their SHG

product output. Categorization was done by using Cumulative Square Root Frequency (CSRF) method into low, medium and high level of distance from the nearby city. The following scoring patterns has been used in data analysis.

Table 3.27: Categorization of respondents according to distance from nearby city and score assigned

Sl no	Category	Range	Score assigned
1	Low	Up to 20 km	1
2	Medium	21km - 50km	2
3	High	Above 50km	3

3.6.1.20. Opinion of the member regarding the functioning of the SHG

Inquiring about the respondent's perceptions of the group's performance and whether the group was performing very good, good, satisfactorily, or unsatisfactorily. The following were the scoring patterns used in data analysis.

Table 3.28: Categorization of respondents according to opinion of the members

Sl no	Category	Indicants
1	Very good	1
2	Good	2
3	Satisfactory	3
4	Unsatisfactory	4

3.6.2. Objective-2: To analyze the change in the activities of WSHGs overtime and further opportunities.

3.6.2.1. Change in the activities

Examining the respondents' various activities as a part of SHG and how that activities has changed over time was the objective behind the variable. For the purpose of the study respondents were asked to clarify on what was their initial activity related to SHGs when they first joined how gradually they have taken up additional activity

along with/dropping the previous one. All the activities were enlisted and represented by using frequency distribution.

3.6.2.2. Opportunities

An opportunity is a scenario in which you have the chance to do something you wish. For the purpose of the study respondents were asked about alternative various activities as a part of SHGs, they want to take up in future or in which activities they can improve their livelihood. It was asked by forming open ended question/carrying out discussion the respondents.

3.6.3. Objective-3: To study the Mission Shakti in relation to change in economic and social status of members in post WSHG period.

3.6.3.1. Change in economic status

It was operationalized as quantum of change happend in respondent's financial condition after participating in SHGs as compared in pre SHG phase with an indicator of economic status change by following scale developed by Mohanty (2015). There are many economic parameters which can cosiderd for this purpose, but for the sake of the study, we looked upon income, expenditure, and savings. Income is defined as a profit or recurring advantage derived from capital or effort that is usually measured in money. The act of spending money , as well as something on which you spend money, is referred to as expenditure. Savings refers to the money left over after a person's consumer expenditure is deducted from their disposable income over a period of time. The following were the scoring patterns used in data analysis.

Table 3.29: Categorization of respondents according to change in economic status

Sl no	Economic status	Situation	Indicants
1	INCOME	Pre WSHG	1
		Post WSHG	2
2	EXPENDITURE	Pre WSHG	1
		Post WSHG	2
3	SAVING	Pre WSHG	1
		Post WSHG	2

Respondents were also categorized based on quantum of change happened in their income, expenditure and savings in post SHG period as compared in pre SHG period was categorized into following categories by using Cumulative Square Root Frequency (CSRF) method.

Table 3.30: Categorization of respondents according to change in income and score assigned

Sl no	Category	Range	Score assigned
1	Low	Up to Rs 2000	1
2	Medium	Rs 2500 – Rs 3000	2
3	High	Above 3000	3

Table 3.31: Categorization of respondents according to change in expenditure and score assigned

Sl no	Category	Range	Score assigned
1	Low	Below Rs 500	1
2	Medium	Rs 500- Rs 700	2
3	High	Above 700	3

Table 3.32: Categorization of respondents according to change in saving and score assigned

Sl no	Category	Range	Score assigned
1	Low	Up to Rs 500	1
2	Medium	Rs 600- Rs 1000	2
3	High	Above Rs 1000	3

3.6.3.2. Change in social status

It was operationalized as how the respondent's condition altered as a result of their involvement with SHGs on three preselected social status indicator by using scale

developed by Mohanty (2015). Confidence in one's own abilities and skills is referred to as self-confidence. Identifying a decision, acquiring information, and evaluating possible remedies are all steps in the decision-making process. Our ability to solve problems in an effective and timely manner without any obstacles is referred to as problem solving skills.The following were the scoring patterns used in data analysis.

Table 3.33: Categorization of respondents according to change in social status and score assigned

Sl no	Social status	Particulars	Improvement	Score assigned
1	Self confidence	Travelling alone to outside	Significantly improved	3
			Improved	2
			No change	1
		Going alone to the bank	Significantly improved	3
			Improved	2
			No change	1
		Can talk freely in panchayat level	Significantly improved	3
			Improved	2
			No change	1
		Can give suggestions to other	Significantly improved	3
			Improved	2
			No change	1
2	Decision making	Girl child education	Significantly improved	3
			Improved	2
			No change	1
		Purchase of assets	Significantly improved	3
			Improved	2
			No change	1
		Taking loan	Significantly improved	3
			Improved	2
			No change	1
		Use of money	Significantly improved	3
			Improved	2
			No change	1
3	Ability to face the problem	Health related	Significantly improved	3
			Improved	2
			No change	1
		Financial related	Significantly improved	3
			Improved	2
			No change	1
		Family conflict	Significantly improved	3
			Improved	2
			No change	1

Respondents were also categorized based on quantum of change happened in their self confidence, decision making and ability to face the problem in post SHG period as

compared in pre SHG period was categorized into following categories by using Cumulative Square Root Frequency (CSRF) method.

Table 3.34: Categorization of respondents according to change in self confidence

Sl no	Category	Range	Score assigned
1	Low	4 to 6	1
2	Medium	7 to 9	2
3	High	10 to 12	3

Table 3.35: Categorization of respondents according to change in decision making

Sl no	Category	Range	Score assigned
1	Low	4 to 6	1
2	Medium	7 to 9	2
3	High	10 to 12	3

Table 3.36: Categorization of respondents according to change in ability to face problem

Sl no	Category	Range	Score assigned
1	Low	3 to 4	1
2	Medium	5 to 7	2
3	High	8 to 9	3

3.6.4. Objective-4: To find out the problems faced by the groups and propose appropriate suggestions for improvement.

3.6.4.1. Problems faced by the groups

It is the analysis of the issues that respondents encountered while carrying out the group's functions and participating in various activities. For the purpose of the study

following problems were identified during pilot study phase and placed before making sample respondents. The following were the scoring patterns used in data analysis.

Table 3.37: List of problems faced by the SHGs as indicated by respondents

Sl no	Problems	Indicants
1	Lack of sufficient fund	1
2	Lack of internal democracy	2
3	Lack of training	3
4	Poor delivery of service	4
5	Poor external relationship	5
6	Credit management	6

3.6.4.2. Suggestions

It is the analysis of proposed solutions given by the respondents for overcoming the issues they are facing in their SHG related activities. For the purpose of the study the respondents were given some pre identified suggestions for their agreement/disagreement along with scope for providing further new suggestions. The following are the scoring patterns used in data analysis.

Table 3.38: List of the suggestions as indicated by respondents

Sl no	Suggestions	Yes(2)/No(1)
1	Giving appropriate fund	2/1
2	Improves internal democracy	2/1
3	Giving appropriate training	2/1
4	Improves delivery of service	2/1
5	Improves external relationship	2/1
6	Improves credit management	2/1

3.7. Statistical Measures

Statistical measure provides the investigator with the opportunity of expressing the facts in an imperial way. The statistical measurement whic1h had been used in this study were, (1) Frequency (2) Percentage (3) Rank order (4) Standard deviation (5) Weighted mean score (6) Paired T-test.

3.7.1. Frequency

The number of times an observation occurred or was noted in an experiment or research is the frequency (or absolute frequency) of the event.

3.7.2. Percentage

Percentage was used in description analysis for making simple comparison between two responses. For calculating percentage, the frequency of a particular cell was multiplied by 100 and divided by the total number of respondents in the particular category to which the cell belonged.

$$\% = \frac{\square}{\square} \times 100$$

Where, X= no of observations

n = total no of observations

3.7.3. Rank order

On the basis of mean score rank order was made. The item securing highest mean score was given first rank and the next highest was given second rank and so on.

3.7.4. Standard deviation

The standard deviation was found out by taking the differences of each item in the source from the arithmetic mean, squaring the differences, then summing all the squared differences and dividing by the number of items and then extracting the square root. Standard deviation was used for categorization of the respondents.

$$\sigma = \sqrt{\frac{\sum(xi - \mu)^2}{n}}$$

Where, σ= population standard deviation

n= size of population

xi= each value from population

μ= the population mean

3.7.5. Weighted mean score

It is also simple comparison which was calculated by using the formula-

$$WMS = f \times \frac{x}{n}$$

Where, f= no of observations

x = score of that observation

n= total no of observations

3.7.6. Paired t-test

A paired t-test is used to compare two population means where you have two samples in which observations in one sample can be paired with observations in the other sample. In present study period t test was utilized to test the significance along in pre SHG and post SHG situation in selected economic and social indicators.

$$t = \frac{\sum d}{\sqrt{\frac{n(\sum d^2) - (\sum d)^2}{n-1}}}$$

Where, ∑d = sum of the differences

RESULT AND DISCUSSION

The result of the study on Mission Shakti based Women Self-Help Groups in Odisha's Kendrapara district has been discussed in this chapter. The findings have been presented and interpreted in accordance with objectives.

4.1 To Study the Socio-economic Profile of the Members Under Mission Shakti.

4.2 To Analyze the Change in the Activities of WSHGs Overtime and Further Opportunities.

4.3 To Study the Mission Shakti in Relation to Change in Economic and Social Status of Members in Post WSHG Period.

4.4 To Find out the Problems Faced by the Groups and Propose Appropriate Suggestions for Improvement.

4.1. (Objective-1): To Study the Socio-Economic Profile of the Members Under Mission Shakti.

The study examined the profile of Women self helf group beneficiaries selected for the study on various dimensions. After discussion with experts as much as 20 variables were identified to cover the profile of rural women beneficiaries. These have been discussed here after.

4.1.1. Age

The age of a person is a significant factor in determining experiencing decisiveness, action, and engagement. It has been found that, the majority of the respondent (50.83%) were belonged to the middle age group (40yrs to 53yrs), followed by young age group (upto 39yrs) and old age group (53yrs). However, the percentage of members above 53 was just about 10.83 and the percentage of members up to 39yrs was 38.33.

Table 4.1: Distribution of respondents based on their age (n=120)

Sl no	Category	Frequency	Percentage
1	Young age(Up to 39 yrs)	46	38.33
2	Middle age(40-53 yrs)	61	50.83
3	Old age(Above 53 yrs)	13	10.83
4	Total	120	100

The findings revealed that the research study was focused on the opinions of rural women, most of whom were the middle age group. Similar findings in this regard were observed by **Das (2018)** in her study on "Impact of Self Help Groups on the Development of Rural Women in Odisha" and reported that majority (50.80%) of the respondents in the study area were middle age group.

4.1.2. Education

In contemporary culture, education is one of the most significant components in moving up the social ladder. In all facets of social systems, education is highly valued. According to the sample distribution, more than 1/3rd of the respondents (40.83%) had not completed their 10th standard, followed by Graduated (25.83%), completed their 12th standard (22.5%), and completed their 10th standard (10.83%) respectively. However, there was no illiterate found among the sample respondent. Because of growing awareness of the value of female child education, the literacy rate was higher than the illiteracy rate.

Table 4.2: Distribution of respondents based on their Educational qualification (n=120)

Sl no	Category	Frequency	Percentage
1	Below 10th	49	40.83
2	10th	13	10.83
3	12th	27	22.50
4	Graduation	31	25.83
5	Illiterate	0	0.00
6	Total	120	100

The findings revealed that the research study was based on the opinions of rural women, the majority of whom had only an elementary education. Similar findings in this regard were observed by **Das (2018)** in her study on "Impact of Self Help Groups on the Development of Rural Women in Odisha" and reported that more than 1/3rd (48.30%) of the respondents in the study area were having primary school education.

4.1.3. Marital status

Financial, healthcare, tax, and other shared opportunities and duties are all influenced by your marital status. According to the study, we found that cent percent of the respondents were married and that's why they are taking supports from their husband for doing these types of activities under Mission Shakti.

Table 4.3: Distribution of respondents based on their Marital status (n=120)

Sl no	Particulars	Frequency	Percentage
1	Married	120	100
2	Unmarried	0	0.00
3	Total	120	100

4.1.4. Caste

The caste system has played a significant influence in the lives of individuals and families in our society. In our society, progressiveness, attitude, and achievement are often linked with caste. According to the data, General category women made up 65.83 percent of the members of the WSHGs under study, followed by SC category(20%), OBC category(14.16%), and there were no tribal women found in our study.

Table 4.4: Distribution of respondents based on their Caste (n=120)

Sl no	Particulars	Frequency	Percentage	Rank Order
1	General	79	65.83	I
2	OBC	17	14.16	III
3	SC	24	20.00	II
4	ST	0	0.00	IV
5	Total	120	100	

According to the result, the research study was based on the opinions of rural women, the majority of whom belonged to the General category, the results are in contrast to**, Mohanty (2015)** who in a study on "Performance analysis of Mission Shakti in empowering women in Odisha," stated that 46.47 percent of the respondents belong to the Schedule caste category.

4.1.5. Family system

In Odisha's rural communities, the composition of a family is important. According to the data, 82.5 percent of the sample had nuclear families against 17.5 percent who had a joint family system. The joint family system is vanishing at a quicker rate in rural areas. Women prefer to live in nuclear families for the sake of better harmony, basic needs satisfaction, fewer responsibilities, privacy, and better care for their families' health, nutrition, and education.

Table 4.5: Distribution of respondents based on their Family system (n=120)

Sl no	Particulars	Frequency	Percentage
1	Joint	21	17.50
2	Nuclear	99	82.50
3	Total	120	100

According to the result presented in table 4.5, the research study was based on the opinions of rural women who generally belonged to nuclear families. Similar findings in this regard were observed by **Poornima** (2004) in her research on "Women self help groups dynamics in North Coastal Zone of Andhra Pradesh**"** and reported that majority (56.25%) of the respondents in the study area were having nuclear family.

4.1.6. Occupation

The Women Self Help Group philosophy is built on the creation of jobs and income. The members of WSHG are focused on growing their businesses and working more days each year. Considering the situation in the Kendrapara district, WSHG has a variety of choices for establishing remunerative companies. In the table below, the respondents' main activities are listed. Due to occurring of regular flood and cyclone in the Kendrapara district, the respondents were not involved in other occupation rather than House wife (87.5%), according to the tabled data. Horticultural crops, primarily banana and potato, were the most common, followed by goat husbandry, poultry farming, and agriculture. However, just 7.5 percent respondents doing animal husbandry followed by 2.5 percent in agriculture and 2.5 percent respondents are government employee.

Table 4.6: Distribution of respondents based on their Occupation (n=120)

Sl no	Particulars	Frequency	Percentage	Rank Order
1	Agriculture	3	2.50	III
2	Animal Husbandry	9	7.50	II
3	House Wife	105	87.50	I
4	Agricultural Laborer	0	0.00	V
5	Govt Employee	3	2.50	IV
6	Private Employee	0	0.00	VI
7	Entrepreneur	0	0.00	VII
8	Total	120	100	

According to the data the majority of the respondents were House wife, the results are in contrast to**, Mohanty (2015)** who in a his study on "Performance analysis of Mission Shakti in empowering women in Odisha," stating that 50.70 percent of the respondents involved in agriculture.

4.1.7 Asset holding

Assets are vital for any type of business since they allow them to make money, increase their worth, and keep their operations operating. Business owners can readily identify the financial state of their company if they are able to establish an accurate description of their asset data. According to the data, 100 percent of the respondents were having cycle and mobile, 79.16 percent were having motor cycle, 30 percent having laptop and 5.83 percent of respondents were having four wheeler, respectively.

Table 4.7: Distribution of respondents based on their Asset holding (n=120)

Sl no	Particulars	Frequency	Percentage
1	Cycle	120	100
2	Motor Cycle	95	79.16
3	Four Wheeler	7	5.83
4	Mobile	120	100
5	Laptop	36	30.00

4.1.8. No of years in WSHG

According to the study half of the respondents were in the groups for 3yrs to 4 yrs (50.83 %) followed by above 4yrs (36.66%) and up to 2 yrs (12.5%) respectively. In the study we are mostly dealing with the respondents, those are having experience of more than 3 yrs in WSHG.

Table 4.8: Distribution of respondents based on their No of years in WHSG (n=120)

Sl no	Category	Frequency	Percentage
1	Low (Up to 2 yrs)	15	12.50
2	Medium (3yrs-4yrs)	61	50.83
3	High (Above 4yrs)	44	36.66
4	Total	120	100

4.1.9. Average monthly income of members from sample SHG

The majority of the respondents (55%) were having the monthly income of Rs 250 to Rs 300 from sample SHG followed by 25 percent having income above Rs 300 and 20 percent respondents were having income up to Rs 200.

Table 4.9: Distribution of respondents based on their Average monthly income from sample SHG (n=120)

Sl no	Category	Frequency	Percentage
1	Low (Up to Rs 200)	24	20.00
2	Medium (Rs 250- Rs 300)	66	55.00
3	High (Above Rs 300)	30	25.00
4	Total	120	100

The results are in contrast to**, Sahoo (2018)** who in a study on "Consumer Attitude and Preference towards Self Help Group Products in Odisha" reported that 69.60 percent of the respondents having monthly income below 10,000. Thus, it can be concluded that the SHG member women were from relatively poor economic background which also justify their involvement into SHGs for betterment of livelihood.

4.1.10. Awareness about by law

From the study, we found that majority (65%) of the respondents were fully aware about taking the loan and 40 percent were fully aware about the function of WSHG. The vest majority of the of the respondents were only partially aware about the concept of WSHG, formation process of WSHG (90% in each case) and vest majority (80%) of the respondents were not aware about the stages of WSHG growth.

Table 4.10: Distribution of respondents based on their Awareness about by law (n=120)

Sl no	Particulars	Fully aware		Partially aware		Not aware		Weighted mean score	Rank Order
		F	%	F	%	F	%		
1	Concept of WSHG	6	5.00	108	90.00	6	5.00	2.00	III
2	Process of WSHG formation	0	0.00	108	90.00	12	10.00	1.90	IV
3	Function of WSHG	48	40.00	72	60.00	0	0.00	2.40	II
4	Rules for taking loan	78	65.00	42	35.00	0	0.00	2.65	I
5	Stages of WSHG growth	0	0.00	24	20.00	96	80.00	1.20	V

Table 4.11: Distribution of respondents based on their level of Awareness (n=120)

Sl no	Category	Frequency	Percentage
1	Low (5 to 8)	12	10
2	Medium (9 to 11)	96	80
3	High (12 to 15)	12	10
4	Total	120	100

So we can conclude that we still lacking in create awareness among the rural women regarding the Mission Shakti and the WSHG formation were still laking. Similar findings in this regard were observed by **Sahoo (2018)** in a study on "Consumer

Attitude and Preference towards Self Help Group Products in Odisha", it was reported in her study that more than 1/3rd (35.80%) of the respondent were aware about the formation and function of SHG. Also, it can be concluded that there were less awareness about concept and process of SHGs formation but better awareness were observed in financing part.

4.1.11. Contribution per month

More than 1/3rd of the respondents (45%) used to contribute Rs 150 to Rs 200 followed by 40 percent respondents who were contributing up to Rs 100 and 15 percent were contributing above Rs 200. Those who are contributing more per month, they are also getting the more money from the sample SHG monthly.

Table 4.12: Distribution of respondents based on their Contribution per month (n=120)

Sl no	Category	Frequency	Percentage
1	Low (Up to Rs 100)	48	40.00
2	Medium (Rs 150-RS 200)	54	45.00
3	High (Above Rs 200)	18	15.00
4	Total	120	100

4.1.12. Marketing behavior

As presented in table 5. 13, the cent percent of respondent were always selling their produce in local market and some 35 percent of respondents were found to be always sending their produce to nearby cities. 65 percent respondents sometimes sending their produce to nearby cities but majority of the respondents never sell their produce by sending to other district neither sending outside the state. Therefore, they were not getting the proper return of their produce and they should improve their marketing strategy by sending their produce to other cities, districts and to other states.

Table 4.13: Distribution of respondents based on their Marketing behavior (n=120)

Sl no	Particulars	Always		Sometimes		Never		Weighted mean score	Rank Order
		F	%	F	%	F	%		
1	Sale in local market	120	100	0	0.00	0	0.00	3.00	I
2	Sending to the nearby cities	42	35.00	78	65.00	0	0.00	2.35	II
3	Sending to other district	0	0.00	36	30.00	84	70.00	1.30	III
4	Outside the state	0	0.00	18	15.00	102	85.00	1.15	IV

Similar findings in this regard was observed by **Sahoo (2018)** in her study on "Consumer Attitude and Preference towards Self Help Group Products in Odisha" stating that all of the respondents were selling their products in the local market.

4.1.13. Extension contact

More than 2/3rd of the respondents (85%) were always contact with their neighbor for any kind of information regarding Mission Shakti, some 45 percent were always taking information from media, 40 percent of respondents were always taking information from other SHG , 30 percent were always take information from Asha didi and from bank only 5 percent are taking information regularly. Majority (70%) of the respondents were never take information from the bank.

Table 4.14: Distribution of respondents based on their Extension contact (n=120)

Sl no	Particulars	Always		Sometimes		Never		Weighted mean score	Rank Order
		F	%	F	%	F	%		
1	Neighbor	102	85.00	18	15.00	0	0.00	2.85	I
2	Asha didi	36	30.00	78	65.00	6	5.00	2.25	IV
3	From other SHG	48	40.00	72	60.00	0	0.00	2.40	III
4	From media	54	45.00	66	55.00	0	0.00	2.45	II
5	Bank	6	5.00	30	25.00	84	70.00	1.35	V

Table 4.15: Distribution of respondents based on their Extension contact (n=120)

Sl no	Category (score wise)	Frequency	Percentage
1	Low (5 to 8)	0	0.00
2	Medium (9 to 11)	66	55.00
3	High (12 to 15)	54	45.00
4	Total	120	100

So, we can conclude that in the rural areas the neighbors are the greatest resource for the information regarding Mission Shakti for women. Similar findings in this regard were observed by **Kamala (2004)** who conducted a study titled "A critical analysis of pro-poor initiatives for empowerment of rural women through South Asian Poverty Alleviation Programme(SAPAP)" and reported that majority (72.22%) of the respondent were having medium extension contact and 85.54 percent of the respondent getting the informaion from neighbor.

4.1.14. Interest towards holding positions

According to the data presented in table 4.16, 14.16 percent of respondents were found to be very interested for holding the president position and only 4.16 percent were very interested to holding secretary position. 11.66 percent were partially interested for holding president position and 19.16 percent were partially interested for holding secretary position. The majority (74.16%) of respondents had no interest in taking position for president and 76.66 percent had no interest for holding secretary position. So we can conclude that the rural womens were not interested to holding position of responsibility and leadership motivation.

Table 4.16: Distribution of respondents based on their Interest towards holding positions (n=120)

Sl no	Particulars	Very interested		Partially interested		Not interested		Weighted mean score	Rank Order
		F	%	F	%	F	%		
1	President	17	14.16	14	11.66	89	74.16	1.40	I
2	Secretary	5	4.16	23	19.16	92	76.66	1.27	II

4.1.15. Frequency of meeting

It was found that cent percent of the respondents reported their respective SHGs used to held group meeting in monthly basis. They discuss the agenda regarding their groups in that meeting.

Table 4.17: Distribution of respondents based on their Frequency of the meeting (n=120)

Sl no	Category	Frequency	Percentage
1	Weekly	0	0.00
2	Monthly	120	100
3	Half yearly	0	0.00
4	Yearly	0	0.00
5	Irregular	0	0.00
6	Total	120	100

The results are in contrast to**, Mohanty (2015)** who in a study on "Performance analysis of Mission Shakti in empowering women in Odisha," reported that 66.20 percent of the respondent were having meeting in fortnightly basis in their respective SHG.

4.1.16. Participation in the meeting

It was found the data regarding participation of respondents in SHG meeting has been presented in table 4.18. Cent percent of the respondents take fully participated in the meeting.

Table 4.18: Distribution of respondents based on their Participation in the meeting (n=120)

Sl no	Category	Frequency	Percentage
1	Fully participation	120	100
2	Partially participation	0	0.00
3	Non participation	0	0.00
4	Total	120	100

4.1.17. Matter discuss in the meeting

It was found that the majority of the respondents were discussing about the repayment of the loan(95%) and general matter(70%) frequently. 45 percent of each discuss about the functioning of the group and strengthening of the group frequently. Majority of the respondent(90%) discuss about the marketing startegy sometimes and 55 percent each discuss somtimes about the functioning of the group, strenthening of the group and future progress. Close to half of respondents (45%) reported no discussion on future progress target. This can be attributed to lack of ledership motivation among vest majority of respondents as reported in section 4.1.14. They should discuss more about the marketing strategy and future progress for getting more return.

Table 4.19: Distribution of respondents based on their Matter discuss in the meeting (n=120)

Sl no	Particulars	Frequently		Sometimes		No discussion		Weighted mean score	Rank order
		F	%	F	%	F	%		
1	Functioning of the group	54	45.00	66	55.00	0	0.00	2.45	III
2	Repayment of the loan	114	95.00	6	5.00	0	0.00	2.95	I
3	General matter	84	70.00	36	30.00	0	0.00	2.70	II
4	Strengthening of the group	54	45.00	66	55.00	0	0.00	2.45	IV
5	Marketing strategy	0	0.00	108	90.00	12	10.00	1.90	V
6	Future progress	0	0.00	66	55.00	54	45.00	1.55	VI

Table 4.20: Distribution of respondents based on their level of discussion (n=120)

Sl no	Category	Frequency	Percentage
1	Low (6 to 9)	0	0.00
2	Medium (10 to 13)	42	35.00
3	High (14 to 18)	78	65.00
4	Total	120	100

4.1.18. Distance from the local market

As presented in table 4.21, it was found that 45 percent of respondents reported a distance of 2 to 3 km from their home to local market, whereas, 40 percent of respondents reported a distance of less than 1 kilometre, and 15 percent of the respondents having a local market distance of more than 3 kilometres. Thus it can be concluded that in the study area respondents were having manageble distance to reach local market which is a beneficial factor for their bussiness.

Table 4.21: Distribution of respondents based on their Distance from the local market (n=120)

Sl no	Category	Frequency	Percentage
1	Low (Up to 1km)	48	40.00
2	Medium (2km-3km)	54	45.00
3	High (Above 3km)	18	15.00
4	Total	120	100

4.1.19. Distance from the nearby city

Majority (55%) of respondents said the distance between their home to nearby city is between 21 and 50 kilometres, while 25 percent reported it is more than 50 kilometres and 20 percent respondents reported a distance of less than 20 km from nearby city. Thus, this differential distance may play up diffrently on the better market availability for SHGs.

Table 4.22: Distribution of respondents based on their Distance from the nearby city (n=120)

Sl no	Category	Frequency	Percentage
1	Low (Up to 20 km)	24	20.00
2	Medium (21km -50km)	66	55.00
3	High (Above 50km)	30	25.00
4	Total	120	100

4.1.20. Opinion of the members regarding the functioning of SHG

65 percent of the respondents were of the opinion that they were satisfied with the functioning of their SHGs and 35 percent respondents rated the functioning of their SHGs as good.

Table 4.23: Distribution of respondents based on their Opinion regarding the functioning of SHG (n=120)

Sl no	Particulars	Frequency	Percentage
1	Very good	0	0.00
2	Good	42	35.00
3	Satisfactory	78	65.00
4	Unsatisfactory	0	0.00
5	Total	120	100

The results are in similar to, **DAS (2018)** who in a study on "Impact of Self Help Groups on the Development of Rural Women in Odisha", observed that majority (70.80%) of the respondent were having a good opinion regarding the functioning of SHG.

4.2.(Objective-2): To Analyze the Change in the Activities of WSHGs Overtime and Further Opportunities.

4.2.1. Change in activities

Many a times achieving a common goal becomes easier with a proper activity. A lot of different activities intended to encourage people for group approach over the individual approach. It was found that the WSHGs are more related to the crop production, vegetable production, animal husbandry, fish production, mushroom production, prawn production, achar making, papad making, etc. More than 2/3rd (70%) of the group started their activities with crop production, 5 percent each of the respondents started with vegetable production, agarbati making, poultry, fish production, animal husbandry. But with the time they have changed their activities towards the allied sectors like fish production, prawn production, poultry, mushroom production, soft toy making, sweets making, pitha making, achar making, papad making, etc.

Table 4.24: Distribution of respondents based on their Change in the activities (n=120)

Sl no	Particulars	Frequency	Percentage
1	Crop prod – crop,vegetables	6	5.00
2	Crop prod -- fish prod	6	5.00
3	Crop prod -- crop ,poultry	6	5.00
4	Crop prod -- crop ,achar ,papad	6	5.00
5	Crop prod – crop ,soft toy	6	5.00
6	Crop prod -- crop, agarbati ,soft toy	6	5.00
7	Crop prod-- crop ,veg -- crop ,fish	6	5.00
8	Crop prod -- fish prod --- fish, prawn	6	5.00
9	Crop prod -- papad, achar -- pitha making	6	5.00
10	Crop prod -- crop ,veg -- crop ,veg ,pitha making	6	5.00
11	Crop prod – crop ,pitha -- crop ,pitha ,sweets	6	5.00
12	Crop – crop ,animal husbandry -- Panner making	6	5.00
13	Crop prod -- crop, achar -- crop, achar, papad ,vegetables	6	5.00
14	Animal husbandry -- animal, crop prod	6	5.00
15	Fish prod – fish ,poultry	6	5.00
16	Poultry – poultry ,mushroom	12	10.00
17	Veg – veg ,animal husbandry – veg ,animal husbandry ,poultry	6	5.00
18	Mushroom -- mushroom ,soft toy -- agarbati	6	5.00
19	Agarbati making – papad ,achar -- soft toy	6	5.00
20	Total	120	100

The results are in contrast with, **Kiran and Kanani (2010)** who attempted to discover the income generating activities carried out by SHGs for women's empowerment. The research was carried out in Gujarat's Junagadh district and they found that 55 percent of the women respondent actively participated in dairy cooperative, 45.50 percent of respondent involved in handcraft making, 36.50 percent of respondent involved in the making of different milk product, and 24.50 percent of respondent involved manufacturing industries like detergent, soap, and powder making. Thus it could be concluded that the activities selected by SHGs are mostly based on local supply chain. As the SHG member start to be better acquinted with local market force they start to look better opportunity by changing their prime activities.

4.2.2. Opportunities (What they want to do next)

Out of 120 respondent, majority (70%) of them prefer to increase their production, 30 percent of them want to improve their marketing strategy, 25 percent of them want to do fish production, 25 percent of them want to do mushroom production, 10 percent of them want to do prawn production, each 5 percent of them want to do papad ,aachar, milk products and mushroom spawn production. Thus, incresein production and marketing startegy found to be more prefered opportunity as perceived by most of SHG women.

Table 4.25: Distribution of respondents based on their opportunities (n=120)

Sl no	Particulars	Frequency	Percentage	Rank order
1	Increase production	84	70.00	I
2	Marketing strategy	36	30.00	II
3	Papad	6	5.00	VI
4	Aachar	6	5.00	VII
5	Fish production	30	25.00	III
6	Mushroom production	30	25.00	IV
7	Prawn production	12	10.00	V
8	Mushroom spawn production	6	5.00	VIII
9	Milk products	6	5.00	IX
10	Total	120	100	

The results are in comonance with, **Bansal et al (2011)** who in their study titled "The skill of farm women in chosen agro-based enterprises in Rajasthan", reported that the most of the SHG members were interested to improve their skills in the making of orange squash, masala, and mehendi, for that they want appropriate support from SHG promoting agencies, thus also having a increse in production perspective.

4.3.(Objective-3): To Study the Mission Shakti in Relation to Change in Economic and Social Status of Members in Post WSHG Period.

4.3.1 Change in economic status

The social standing or class of a person or group is referred to as their economic status. It is frequently assessed using a combination of employment, income, and education. Examining economic position frequently reveals difficulties with privilege, power, and control, as well as disparities in access to resources.

4.3.1.1 Change in income (Monthly)

By participating in the WSHGs, 40% of respondents had increse their income up to Rs 2000, 40% of respondents had increse their income between Rs 2500 and Rs 3000, and 20% of respondents incresed their income more than Rs 3000.

Table 4.26: Distribution of respondents based on their change in income (n=120)

Sl no	Range	Frequency	Percentage
1	Low (Up to Rs 2000)	48	40.00
2	Medium (Rs 2500 – Rs 3000)	48	40.00
3	High (Above 3000)	24	20.00
4	Total	120	100

Similar findings in this regard were observed by **Reena et al. (2014)** who in their study titled "To assess the level of economic empowerment of women through SHGs" found that prior to entering the SHG, the majority of members in both blocks belonged to an income group of'1000/month to'1500/month,' but after joining the SHG, the majority of members switched to an income group of'1500/month to'2000/month,' indicating increased economic empowerment.

We used the paired t test to determine the significance of the change in income between the pre-WSHG and post-WSHG periods, and found that the difference between the pre-WSHG and post-WSHG periods was significant at the 1 percent level with average increse of income.

T-Test output: Income

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Post WSHG income - Pre WSHG income	3000.000	1768.064	161.401	2680.409	3319.591	18.587	119	.000

4.3.1.2 Change in expenditure (Monthly)

It was found that after participating in WSHGs, 37.5 percent of respondents reported an increse in their expenditure between Rs 500 to Rs 700, 27.5 percent reported an increse of their expenditure up to Rs 500, and 35 percent reported an increase of their expenditure over Rs 700.

Table 4.27: Distribution of respondents based on their Change in expenditure (n=120)

Sl no	Range	Frequency	Percentage
1	Low (Up to Rs 500)	33	27.50
2	Medium (Rs 500- Rs 700)	45	37.50
3	High (Above 700)	42	35.00
4	Total	120	100

We used the paired t test to determine the significance of the change in expenditure between the pre-WSHG and post-WSHG periods, and found that the difference between the pre-WSHG and post-WSHG periods was significant at the 1 percent level with an average increse of expenditure.

T-Test output: Expenditure

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	POST - PRE	868.333	882.889	80.596	708.744	1027.922	10.774	119	.000

4.3.1.3 Change in saving (Monthly)

After formed into WSHGs, 48.33 percent of respondents reported an increase of their savings up to Rs 500, 28.33 percent reported an increaseof their savings between Rs 600 and Rs 1000, and 23.33 respondents reported an increase of their savings more than Rs 1000.

Table 4.28: Distribution of respondents based on their Change in saving (n=120)

Sl no	Range	Frequency	Percentage
1	Low (Up to Rs 500)	58	48.33
2	Medium (Rs 600- Rs 1000)	34	28.33
3	High (Above Rs 1000)	28	23.33
4	Total	120	100

Similar findings in this regard were observed by **Reena et al. (2014)** in their study on "To assess the level of economic empowerment of women through SHGs" found that the saving of members improved upto 10,000 after joining the SHG in both of the selected blocks.

We used the paired t test to determine the significance of the change in saving between the pre-WSHG and post-WSHG periods, and found that the difference between the pre-WSHG and post-WSHG periods was significant at the 1 percent level with an average increse of savings.

T-Test output: Savings

Paired Samples Test									
		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Post WSHG saving - Pre WSHG saving	918.333	826.553	75.454	768.928	1067.739	12.171	119	.000

4.3.2 Change in social status

The degree of social value that someone is deemed to possess is known as their social status. It relates more explicitly to the degree of reverence, respect, and honour that is generally bestowed upon individuals, groups, and organisations in a culture. Status is founded on generally held opinions about who members of a society believe holds comparably more or less social value, or who they believe is superior in terms of competence or moral attributes, in other words, who they believe is better.

4.3.2.1 Change in self confidence

We may conclude from the table 4.29, that participating in WSHG had significantly improved the self-confidence of the majority of responders. 69.16 percent can go alone outside, 68.33 percent of respondent can give suggestions to others, 53.33 percent of respondents can go to the bank alone, 50.83 percent of respondents can speak freely at the panchayat level and the remaining respondents had improved their self-confidence.

Table 4.29: Distribution of respondents based on their Change in self confidence (n=120)

Sl no	Particulars	Significantly improved		Improved		No change		Weighted mean score	Rank order
		F	%	F	%	F	%		
1	Traveling alone to outside	83	69.16	37	30.83	0	0.00	2.69	I
2	Going alone to bank	64	53.33	56	46.66	0	0.00	2.53	III
3	Can talk freely in panchayat level	61	50.83	59	49.16	0	0.00	2.50	IV
4	Can give suggestion to others	82	68.33	38	31.66	0	0.00	2.68	II

From table 4.30, which represent the categorization of respondent on comparative improvement in self confidence, it can be concluded that vast majority of respondents (80%) had experienced high improvement in the self confidence due to their engagement in income generating activities through SHGs.

Table 4.30: Distribution of respondents based on their level of improvement (n=120)

Sl no	Category	Frequency	Percentage
1	Low (4 to 6)	0	0.00
2	Medium (7 to 9)	24	20.00
3	High (10 to 12)	96	80.00
4	Total	120	100

4.3.2.2 Change in decision making

According to the table 4.31, the cent percent of respondents had significantly improved their decisions about female child education, 81.66 percent of respondents signicantly improved about their decision regarding use of money, 64.16 percent of respondents signicantly improved about their decision regarding taking of loan, and 55 percent of respondents signicantly improved about their decision regarding purchasing of asset and the remaining respondents had improved their decision making by involving in WSHG.

Table 4.31: Distribution of respondents based on their Change in decision making (n=120)

Sl no	Particulars	Significantly improved		Improved		No change		Weighted mean score	Rank order
		F	%	F	%	F	%		
1	Girl child education	120	100	0	0	0	0	3.00	I
2	Purchase of asset	66	55.00	54	45.00	0	0	2.55	IV
3	Taking loan	77	64.16	43	35.83	0	0	2.64	III
4	Use of money	98	81.66	22	18.33	0	0	2.81	II

From the table 4.32, it can be concluded that like self confidence comparative improvement also happened in decission making ability of SHG women with 77.50 percent of them comparative high improvement in decission making ability

Table 4.32: Distribution of respondents based on their level of improvement (n=120)

Sl no	Category	Frequency	Percentage
1	Low (4 to 6)	0	0.00
2	Medium (7 to 9)	27	22.50
3	High (10 to 12)	102	77.50
4	Total	120	100

4.3.2.3. Change in the ability to face the problem

According to the table 4.32, cent percent of respondents had significantly improved their ability to deal with the health related challenges, 84.16 percent of respondents had significantly improved their ability to deal with the financial related challenges, 72.50 percent of respondents had significantly improved their ability to deal with the family conflict the remaining respondents had improved their ability to face the problem by involving in WSHG.

Table 4.33: Distribution of respondents based on their Change in the ability to face the problem (n=120)

Sl no	Particulars	Significantly improved		Improved		No change		Weighted mean score	Rank order
		F	%	F	%	F	%		
1	Health related	120	100	0	0	0	0	3.00	I
2	Financial related	101	84.16	19	15.83	0	0	2.84	II
3	Family conflict	87	72.50	33	27.50	0	0	2.72	III

Table 4.34: Distribution of respondents based on their level of improvement (n=120)

Sl no	Category	Frequency	Percentage
1	Low (3 to 5)	0	0.00
2	Medium (6 to 17)	15	12.50
3	High (8 to 19)	105	87.50
4	Total	120	100

The entire respondent group that is involved in WSHGs has improved their social abilities. Similar findings in this regard were observed by **mohanty (2015)** in his study on "Performance analysis of Mission Shakti in empowering women in Odisha," who found that women who took part in the WSHG have shown a considerable improvement in their social abilities like self confidence, decision making and ability to face the problem.

4.4. Objective-4: To Find out the Problems Faced by the Groups and Propose Appropriate Suggestions for Improvement.

4.4.1 Problems faced by the groups

40 percent of the total respondent reported that they have a problem due to the lack of training regarding the activities they are taken. 25 percent of the respondent reported that they had a problem of lack of sufficient fund. 10 percent of each of them had reported that they have a problem of lack of internal democracy, poor delivery of service and poor external relationship and 5 percent of respondents reported that they had a poor credit management problem.

Table 4.35: Distribution of respondents based on their Problems (n=120)

Sl no	Particulars	Frequency	Percentage	Rank order
1	Lack of sufficient fund	30	25	II
2	Lack of internal democracy	12	10	III
3	Lack of training	48	40	I
4	Poor delivery of service	12	10	IV
5	Poor external relationship	12	10	V
6	Poor credit management	6	5	VI
7	Total	120	100	

The results are in contrast to**, mohanty (2015)** in his study on "Performance analysis of Mission Shakti in empowering women in Odisha," found that 26.76 percent of the respondent were facing the problem of poor delivery of service.

4.4.2 Appropriate suggestions

40 percent of the total respondent reported that they required appropriate training for various activities, 25 percent of the respondent reported that they need appropriate fund, 10 percent of each of them reported that they need increse their internal democracy, improving the delivery of services, improving the external relationships with orther SHGs and 5 percent of respondents reported that they need to improve the credit management.

Table 4.36: Distribution of respondents based on their suggestions (n=120)

Sl no	Particulars	Frequency	Percentage	Rank order
1	Giving appropriate fund	30	25	II
2	Improves internal democracy	12	10	III
3	Giving appropriate training	48	40	I
4	Improves delivery of service	12	10	IV
5	Improves external relationship	12	10	V
6	Improves credit management	6	5	VI
7	Total	120	100	

The results are in contrast to**, Gandhi (2013)** in his study on "Marketing strategies of women self-help groups" and stated that SHG should be primarily focused on home-made items such as pickles, papad, and so on, and local marketing and market area should be expanded to the state level.

SUMMARY AND CONCLUSIONS

The primary goal of this chapter is to summarise the findings, state the conclusion based on the preceding study, and suggest some implications for future action.

Women Self-Help Groups are supportive instructional and usually change-oriented mutual help groups of women that address life difficulties or conditions that all members have in common. It could be for personal gain, society reform, or both. The members of the organisation employ collective wisdom and peer pressure to ensure proper credit usage and prompt payback. In fact, peer pressure has been identified as a viable alternative to collaterals. The efficiency and efficacy of groups are critical to the success of WSHGs. To make resource mobilisation effective and economic upliftment of members of WSHGs, the government must focus on major difficulties faced by group members.

In this backdrop, the current study was designed to look into the various aspects of Women Self Help Groups in Odisha's Kendrapara District. Two blocks were chosen for research, with ten WSHG chosen from each block. Six respondent were chosen from each of the WSHGs, for a total of 120 respondent in the study. For the gathering of primary data using a well-designed questionnaire, the personal interview method was used. Reference reports, journals, and the internet were used to gather secondary data.

The current study was designed with the following specific objectives in mind, based on the above-mentioned researchable issue:

5.1. To Study the Socio-economic Profile of the Members Under Mission Shakti.

5.2. To Analyze the Change in the Activities of WSHGs Overtime and Further Opportunities.

5.3. To Study the Mission Shakti in Relation to Change in Economic and Social Status of Members in Post WSHG Period.

5.4. To Find out the Problems Faced by the Groups and Propose Appropriate Suggestions for Improvement.

Major Findings:

- The findings revealed that the study was based on the opinions of rural women, particularly in the 40-53 year old age range (middle aged rural women).
- The findings revealed that the research study was based on the opinions of rural women, the majority of whom had less than a 10^{th} standard education.
- The rural women mostly practicing housewife as primary occupation.
- The findings revealed that the study was centred on the opinions of rural women, who were largely from nuclear families.
- As a result, the study was concluded to be based on the opinions of rural women recipients, the majority of whom belonged to the general category.
- All the respondent were married.
- According to the conclusions, the research study was based on the opinions of rural women with 3 to 4 years of experience in WSHG.
- The findings revealed that the research study was based on the opinions of rural women with an average monthly income of Rs 250 to Rs 300 from a sample WSHG.
- The finding revealed that the most of the respondent having awarness about the function of WSHG and rules for taking loan with a medium level of awareness.
- The findings revealed that the research study was based on the opinions of rural women who typically contribute between Rs 150 and Rs 200 each month.

- The finding reveled that the respondent sale their product always in the local market and sometimes they sale in nearby cities.
- The finding reveled that most of the respondent having extension contact always from the neighbor and sometimes from other groups, asha didi and media with a medium level of extension contact.
- The finding reveled that most of respondent don't have the interest of holding position of president or secretary.
- The finding reveled that the groups are having monthly meeting.
- The finding reveled all the respondent are fully participate in the meeting.
- The finding reveled that most of the respondent discuss about the functioning of the group, repayment of the loan and general discussion in the meeting and sometimes discussed about the strengthening of the group and marketing startegy with a high level of discussion.
- The finding reveled that most of the respondent are staying, 2km to 3km of distance from the local market.
- The finding reveled that most of the respondent are staying, 21km to 50km of distance from nearby cities.
- The finding reveled that most of the respondent having the satisfactory opinion about the functioning of their group.
- The finding reveled that most of the respondent were change their activities from crop production to different allied sectors in agriculture.
- The finding reveled that most of the respondent were change their income from Rs2000 to Rs3000 by involving them in the WSHG.
- The finding reveled that most of the respondent were change their expenditure from Rs500 to Rs700 by involving them in the WSHG.
- The finding reveled that most of the respondent were change their savings upto Rs500 by involving them in the WSHG.

- The total score indicated that the SHGs had a moderate to high impact on their self-confidence like travelling alone to the outside, going alone to the bank, can talk freely in panchyat level and can give suggestion to others with a high level of improvement.
- The total score indicated that the SHGs had a moderate to high impact on their decission making like girl child education, purchase of assest, taking loan and use of money with a high level of improvement.
- The total score indicated that the SHGs had a moderate to high impact on their ability to face the problem like health related, financial related and family conflict with a high level of improvement.
- Lack of training and lack of suficient fund were the major problems associated with WSHG under study.
- Several suggestions were made to encourage WSHG to participate in income-generating activities. The need for proper training on improved marketing, reorganisation, and reward, additional bank facilities, accounting and record keeping training, exposure visits to successful SHGs, and a revolving fund of at least Rs. 1.5 lakh were among the ideas.

REFERENCES

Acharya, G. & Samantaray, V. (2013). Impact of women self-help groups in empowering tribal farming communities of Gajapati district of Odisha. *Asian Journal of Home science,* **8**: 483-486.

Alam, P. & Nizamuddin, M. (2012). Role of Micro Finance & Self Help Groups in Women empowerment: A case study of district Mewat. *International Journal of Entrepreneurship and Business Environment Perspectives*, **1**(2): 94–101.

Anand, J. S. (2004). Addressing poverty through Self-Help Groups: A case study, Proceedings of the conference on The Role of Public Administration in Alleviating Poverty and Improving Governance held at National Institute of Public Administration (INTAN), Malaysia:1-11.

Anu. (2007). Agri-business Management by women of Self Help Groups in Haryana. Ph.D. Thesis, Department of Family Resource Management IC College of Home Science CCS HAU, Hisar: 44-135.

Anuppalle. & Reddy, R. (2008). Self-help groups in India – A Catalyst for Women Economic Empowerment and Poverty Eradication, proceedings of 33rd Global conference of ICSW, tours held at France, June 30th - July 4th.

Arora, S. & Meenu. (2012). Microfinance services through SHGs: An emerging initiative for poverty alleviation. *Asian Journal Social Science and Humanities,* **2:** 77-87.

Banerjee, G. D. (2002). Evaluation study on Self-Help Group. *Financing Agriculture Journal*, April-June: 38-40.

Bhagyasree, P. (2014). A Study on Capacity Building and Empowerment of Self Help Groups in Thane District of Maharashtra. M.Sc. (Ag) Thesis, Acharya N G Ranga Agricultural University, Hydearabad, India.

Borkar, C. (2012). Performance of Goatry and Fisheries Self-Help Groups in Rajnandgaon District of Chhattisgarh. M.Sc (Ag) Thesis, Indira Gandhi Krishi Vishwavidyalaya, Raipur: 50-87.

Chottopadhyaya, A. (2005). Women and Entrepreneurship, *Yojana*, January 2005: 27.

Choudhary, S. K. (2012). Performance Appraisal of Woman Self Help Groups in Ranchi District of Jharkhand. M.Sc.(Ag) Thesis, Birsa Agricultural University, Kanke: 61-113.

Darshana, N. & Padia, K. (2008). Rural Women, Micro Finance and Khadi and Village Industry Cluster. *Aveshak Sardar Patel Institute of Economic and Social Research,* Ahmadabad, January-June, **38**:1.

Das, D. (2008). Evaluation of Existing Marketing Practices of Livestock Products by Self Help Groups in Raina I and II of Burdwan District. MBA Thesis, G. B. Pant University of Agriculture and Technology, Pantnagar: 1-27.

Das, S. K. (2012). Best Practices of Self Help Groups and Women Empowerment: A Case of Barak Valley of Assam. *Far East Journal of Psychology and Business,* **7**(2): 25-47.

Datta, H. (2016). Self Help Groups in Tripura and Marketing of the Products: an Overview. *Indian Journal of Applied Research*, **6**(1): 529-532.

Department of Mission Shakti (2019). Report. https://missionshakti.odisha.gov.in

Dhiman, P. K. & Rani, A. (2014). A Study on Marketing Strategies of Self-Help Groups in Punjab: Challenges and Constraints. *International Journal of Sales & Marketing Management Research and Development*, **4**(3): 1-10.

Dhiraj, J. & Pushpa, N. (2013). SHG Helping Empower Rural Women – A Study. *International Journal of Social Science and Interdisciplinary Research,* **2** (7): 126- 135.

Fisher, H., Thomas, B. & Sriram, M. S. (2002). Beyond Micro-credit: Putting Development Back into Micro-finance, Vistaar, New Delhi: 39.

Harper, M. (2002). Promotion of SHGs under the SHG-Bank LinKage Programme in India, Paper presented at the seminar on SHG-Bank Linkage Programme, 25th and 26th Novermber,2002 in New Delhi, Published by Micro-Credit innovations Department NABARD, Mumbai.

Hartwig, E. (2000). Women's Organisations and Self Help Groups: A Step Towards Independence, *Agriculture Rural Development*, **7**(1):31-34.

Jain, R. (2003). Socio-economic impact through self help groups, *Yojana*, **47**(7): 11-12.

Janagan, JE. (2010). Empowerment of Women through Self Help Groups in India. *Cauvery Research Journal*, **4**(1): 95-102.

Jeba, M. (2012). Impact of Dynamics of Self -Help Groups on Rural Women Empowerment– A Critical Analysis, Ph.D. Thesis, Tamil Nadu Agricultural University, Coimbatore.

Joy, DR. (2004). Women's Self-Help Groups in Andhra Pradesh-Participatory Poverty Alleviation in Action, Proceedings of the Conference on Scaling up Poverty Reduction: A Global Learning Process, Shanghai, May 25th – 27th.

Karmakar, K. G. (2002). Microfinance revisited. *Financing Agric*, **34**: 18-23.

Kennedy, V. & Kalpana, R. (2014). Self Help Groups: Creating Lives and Quality of Life to Women in the Era of Modern Economy. *Namex International Journal of Management Research*, **4**(1): 55-63.

Kerketta, J. (2010). Study of Self Help Groups Engaged in Entrepreneurial Activities (Individual / Groups) at Badlao Foundation. MBA Thesis, Birsa Agricultural University, Ranchi: 1-52.

Kondal. (2014). Women Empowerment through Self Help Groups in Andhra Pradesh, India. *International Research Journal of Social Sciences*, **3**(1): 13-16.

Krishnaveni, V. & Haridas, R. (2013). SHGs and its Marketing Problems. *Global Journal of Human Social Science Economics*, **13**(4): 7-12.

Kumar, A. A. & Kalva, U. K. (2014). Women's Participation in Economic Development of India through Self Help Groups (SHGs). *Journal of International Academic Research for Multidisciplinary Impact Factor*, **2**(5): 72-81.

Kumar, A. S., & Kavithasri, S. (2017). Problems faced by the members of selfhelp groups with special reference to Thimmampalayam area in Coimbatore district. *International Journal of Applied Research*, **3**(9), 593–598.

Kumar, I. N. & Sankaraiah, T. (2013). Role of NGOs in micro finance through SHGs in Andhra Pradesh. *Zenith International Journal of Business Economics and Management Research*, **3**:1 (Abstr).

Mani, K., Rani, S. P. & Vidyanathi, A. (2011). Strengthening institutional agricultural credit system through collective action: The links among Banks, NGOs and SHGs. *Financing Agric*, **43**: 32-37.

Mandke, A., Deshmukh, P. G. & Mandke, P. D. (2016). A Study of Marketing Strategies for Formation of Effective Distribution Channels by SHGs. *Journal for Contemporary Research in Management*, 1-9.

Mansuri, B. B. (2010). Microfinancing through Self Help Groups- A case study of bank linkage programme of NABARD. *Asia Pacific Journal of Research and Business Management*, **1**: 141-50.

Meena, M. S. & Singh, K. M.(2013). Impact of self help groups on attitudes of members. *Indian Journal of Agricultural Science*, **83**(9): 971- 976.

Meenakshi, V. (2011). Participation and Empowerment of Rural Women in Self-Help Groups-An Analysis, M.Sc. (Ag.) Thesis, Tamil Nadu Agricultural University, Coimbatore.

Mishra, S. (2011). Performance and sustainability of Self-Help Group (SHG) model in India: An economic perspective. *International Journal of Research in Finance*, Mar, **1**: 64-71.

Mishra, S. (2014). Self Help Group: Change Agent for Rural Women Empowerment and Entrepreneurship Development in Rural Odisha. *International Journal of Research and Development-A management Review*, **3**(3): 42-44.

Mohapatra, T. (2015). Economic Contribution of Women in Self Help Groups: Village Level Evidence from Odisha. *IOSR-Journal of Economic and Finance*, **6**(2): 01-08.

Mondal, T. & Sarkhel, J. (2015). An Analysis of the Problems Faced by Poor Tribal Women Members in Self Help Groups (SHGs): A Study of Tribal Inhabited Rural Areas from the District of Bankura, West-Bengal. *International Journal of Management Research & Review*, **5**(3): 179-192.

Mula, G. & Sarkar, S. C. (2013). Impact of Microfinance on Women Empowerment: An Economic Analysis from Eastern India. *African Journal of Agricultural Research*, **8**: 73-84.

Naik, R. M., Tandel, B. M. & Chauhan, N. M. (2012). Empowerment of Rural Women through Self-Help Groups. *Agriculture Update*, **7**(3&4): 342-345.

Narasiah, M. L. (2004). Women and Microcredit. Sonali Publications, (June): 87-91.

Narendranath, K. (2001). Building Community Financial Institutions- Kalanijiam Way for Generations, in Fisher and Sriram (Eds), *Beyond Micro- Credit: Putting Development Back into Micro-Finance*. Vistaar Publications, New Delhi, **5**:110-111.

National Bank for Agriculture and Rural Development (2017). Report. https://www.nabard.org/

National Rural Livelihood Mission (NRLM) (2017). Report. http://aajeevika.gov.in/

Palanichamy, A. P. (2011). Women Empowerment through Microfinance: A Case Study of Women in Self Help Group of Uthangarai Taluka in Krishnagiri District Tamilnadu. *International Multidisciplinary Research Journal*, **1**(2): 31-35.

Palanivel, M. D. & Sudharsanan, S. (2015). Marketing Problems Encountered by the Self Help Groups Members - An Analysis. *Asia Pacific Journal of Research,* **1**(28): 57-67.

Parthiban, R. & Gnanakumar, P. B. (2016). Marketing Problems Faced by Self Help Groups (SHGs) in Tamil Nadu. *International Journal of Science and Research*, **5**(7): 2156-2159.

Patnaik, N. (2017). Odisha Marching Ahead Towards Women Empowerment through SHGs. *Odisha Review*, Nov 2017, pp 50-55.

Pillai, V. C. & Harikumar, B. V. (2006). Self Help Groups in Kerala. *Kurukshetra,* **54**(9): 10-11.

Puhazhendhi, V. (2000). Evaluation of Self-Help Groups in Tamilnadu, National Bank for Agriculture and Rural Development, Mumbai, India.

Purushottam, P. (2001). Information Technology and Rural Poor, *State Bank of India – Monthly Review*, pp: 572-579. Rao DV. 2004. Emancipation of women through self-management-A study in Andra Pradesh. *Man and Development,* March: 115-133.

Rao, P. (2002). Potential Appraisal of Agricultural Extension Human Resources – A SWOT analysis. *A Journal of Manages Extension Research Review*, **3**:78-80.

Rathod, N. S. (2017). Economic Empowerment of Tribal Women through SHGs in Dahod District of Gujarat. M.Sc. (Ag) Thesis, Anand Agricultural University, Gujrat: 1-89.

Rewani, S. K. (2010). An Assessment on Working of Livestock Dependent Self Help Groups (SHGs) In Ranchi District of Jharkhand. M.Sc. Thesis, Birsa Agricultural University, Ranchi: 1-162.

Rukhsana, B., Bose, D.K. & Singh, P. (2014).Constraints Faced by Rural Women Members in Functioning of SHGs in Allahabad District of Uttar Pradesh.

International Journal of Students' Research in Technology & Management, 2(5): 188-191.

Sahu, P. & Tripathy, S. (2005). Self-help groups and women empowerment. Anmol Publications Pvt. Ltd., **32**(2): 32-34.

Sain, K. & Mondal, A. (2017). An Empirical Study to Examine the Impact of Self Help Groups on the Income of Rural Women. *International Journal of Commerce and Management*, 11: 162-170.

Sarumathi, S. & Mohan, K. (2011). Role of Micro Finance in Women's Empowerment. *Journal of Management and Science,* **1**(1):1-10.

Savita, B. & Jyothi, P. (2012). Self Help Groups and their Role in Socio Economic Empowerment A Study in the States of Andhra Pradesh and Tamil Nadu. *Research Journal of Social Science and Management*, **02**(04):78-88.

Savitha, V. & Rajashekar, H. (2014). Evaluation of Major Problems Faced by the Members of Self Help Groups: a study of Mysore District. *International Journal of Research in Applied, Natural and Social Sciences*, **2**(6): 59-64.

Selvam, S. (2005). Empowerment and social development, issues in community participation. Kanishka Publishers, New Delhi.

Shambharkar, Y. B., Jadhav, U. V. & Mankar, D. M. (2012). Impact of self help groups on empowerment of women member. *Indian Research Journal of Extension Education*, **2**(1): 188-192.

Sharma, G. N. & Das, D. (2012). Micro finance, self help groups (SHGs) and the socioeconomic development of rural people (A case study with special reference to the Lakhimpur district of Assam). *Asian Journal of Research in Business Economics and Management,* **2**(4): 145-159.

Shirisha, J. (2014). Impact of Self- Help Groups on the Household Nutrition in Semi-Arid Tropic Villages of Mahboobnagar District, A.P, India. M.Sc. Thesis, Acharya N. G. Ranga Agricultural University, Hydearabad, India.

Shukla, S. (2009). A Study on Performance of Entrepreneurial Activities among the Members of Women SHGs in Dharamjaigarh Block of Raigarh District (C.G.). M. Sc. (Ag) Thesis, Indira Gandhi Krishi Vishwavidyalaya Raipur: 1-106.

Singh, G., Kumar, S. & Singh, J. (2009). Performance and impact of Self Help Groups in Punjab. *Journal of Agricultural Development Policy*, **19**: 77-90.

Singh, S. (2012). An Evaluative Study on Women Self-Help Groups of Punjab. M.Sc. (H.SC.) Thesis, Punjab Agricultural University, Ludhiana: 1-72.

Singh, Y. (2013). Effect of Self Help Group in Economic Empowerment of Rural Women in Himachal Pradesh. *Journal of Indian Research*, **1**(3):54-61.

Sivakumar, V., Aravind, M. & Dhivakar, M. (2017). Problems and Challenges of Women SHGs Entrepreneurship in India. *International Journal of Research Review in Engineering and Management*, **1**(6): 1-19.

Srinivasan, N. (2009). Micro Finance, India State of the sector Report 2009. Sage publication India: 43-48.

Sud, N. (2003). Experience of SGSY in Gujarat. *Economic and Political Weekly*, **38**(40): 85-87.

Swain, K. K. (2011). A Study on the Empowerment of Farm Women through SHGs in Sundargarh District. M.Sc. (Ag.) Thesis, Orissa University of Agriculture and Technology, Bhubaneswar: 1-136.

Swamy, V. & Tulasimala, B.K. (2013). Does Microfinance Impact on Food Security and Living Standard of the Poor?. *Journal of Business Economics and Management*, **1**(5): 69-81.

Swetha, M. (2013). A Study on Empowerment of Women Entrepreneurs in Medak District. M.Sc. (Ag.) Thesis, Acharya N. G. Ranga Agricultural University, Hyderabad, India.

Thangamani, S. & Muthuselvi, S. (2013). A Study on Women Empowerment through Self- Help Groups with Special Reference to Mettupalayam Taluk In Coimbatore District. *IOSR Journal of Business ,* **8**(6)(Mar. - Apr. 2013): 17-24 .

Thileepan, T. & Soundararajan, K. (2013). Problems and Opportunities of Women SHGs Entrepreneurship in India. *International Research Journal of Business and Management,* **6**: 75-82.

Varman, M. P. (2005). Impact of Self-Help Groups on Formal Banking Habits. *Economic and Political Weekly,* April 23-29, **40** (17):105-113.

APPENDICES

APPENDICES 1: INTERVIEW SCHEDULE

Name of the village:-

Block:-

Name of WSHG member

1.Age

2.Education:. Below 10th 10^{th}. 12^{th}. Graduation. Illiterate

3.Marital status: Married Unmarried

4.Caste:. General. OBC. SC. ST

5.Family system:. Joint. Nuclear

6.Occupation

Agriculture	
Animal husbandry	
House wife	
Agricultural labourer	
Govt Employee	
Private Employee	
Entrepreneur	
Others	

7.Asset holding

Cycle	
Motor Cycle	
Four wheeler	
Mobile	
Laptop	

8.No of years in SHG:

9.Average monthly income of member from sample SHG:

10.Awareness about by law

Particulars	Fully aware	Partially aware	Not aware
Concept of WSHG			
Process of WSHG formation			
Function of WSHG			
Rules for taking loan			
Stages of WSHG growth			

11.Contribution per month:

12.Marketing behaviour

Particulars	Always	Sometimes	Never
Sale in local market			
Sending to the nearby cities			
Sending to other districts			
Outside the state			

13.Extension contact

Particulars	Always	Sometimes	Never
Neighbour			
Asha didi			
From other SHG			
From media			
Bank			

14.Intrest towards holding position

Particulars	Very interested	Partially intrested	Not interested
President			
Secretary			

15.Participation in meeting and frequency of meeting

Particulars		Fully participation	Partially participation	No participation
Weekly				
Monthly				
Half yearly				
Yearly				
Irregular				

16.Matter discuss in the meeting

Particulars	Frequently	Sometimes	No discussion
Functioning of the group			
Repayment of the loan			
General matter			
Strengthening the group			
Marketing strategy			
Future progress			
Others			

18.Distance from the local market:

19. Distance from nearby City:

20.Opinion of member regarding the functioning of SHG

Very good	
Good	
Satisfactory	
Unsatisfactory	

21.Change in the activities

Product wise

Quantity wise

22.Opportunites

What they want to do next?

23. Change in economic status

Income

Pre WSHG	
Post WSHG	

Expenditure

Pre WSHG	
Post WSHG	

Saving

Pre WSHG	
Post WSHG	

24.Change in social status

Self confidence

Particulars	Significantly improved	Improved	No change
Traveling alone to outside			
Going alone to the bank			
Can talk freely in panchayat level			
Can give suggestions to other			

Decision making

Particulars	Significantly improved	Improved	No change
Girl child education			
Purchase of assets			
Taking loan			
Use of money			

Ability to face the problem

Particulars	Significantly improved	Improved	No change
Health related			
Financial related			
Family conflict			

25. Problems

Lack of sufficient fund	
Lack of internal democracy	
Lack of training	
Poor delivery of service	
Poor external relationship	
Credit management	
Others	

26. Suggestions by them

APPENDICES 2: Pair t test result

T-Test output: income

Notes		
Output Created		25-JUN-2022 12:05:07
Comments		
Input	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	120
Missing Value Handling	Definition of Missing	User defined missing values are treated as missing.
	Cases Used	Statistics for each analysis are based on the cases with no missing or out-of-range data for any variable in the analysis.
Syntax		T-TEST PAIRS=PostWSHGincome WITH PreWSHGincome (PAIRED) /CRITERIA=CI(.9500) /MISSING=ANALYSIS.
Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

[DataSet1]

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Post WSHG income	3381.67	120	2230.913	203.654
	Pre WSHG income	381.67	120	1363.571	124.476

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	Post WSHG income & Pre WSHG income	120	.610	.000

T-Test output: savings

Notes		
Output Created		25-JUN-2022 12:07:02
Comments		
Input	Active Dataset	DataSet2
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	120
Missing Value Handling	Definition of Missing	User defined missing values are treated as missing.
	Cases Used	Statistics for each analysis are based on the cases with no missing or out-of-range data for any variable in the analysis.
Syntax		T-TEST PAIRS=PostWSHGsaving WITH PreWSHGsaving (PAIRED) /CRITERIA=CI(.9500) /MISSING=ANALYSIS.
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.03

[DataSet2]

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Post WSHG saving	1020.83	120	960.820	87.710
	Pre WSHG saving	102.50	120	355.145	32.420

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	Post WSHG saving & Pre WSHG saving	120	.536	.000

T-Test output: expenditure

Notes		
Output Created		25-JUN-2022 12:09:39
Comments		
Input	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	120
Missing Value Handling	Definition of Missing	User defined missing values are treated as missing.
	Cases Used	Statistics for each analysis are based on the cases with no missing or out-of-range data for any variable in the analysis.
Syntax		T-TEST PAIRS=V2 WITH V1 (PAIRED) /CRITERIA=CI(.9500) /MISSING=ANALYSIS.
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.00

[DataSet1]

Paired Samples Statistics					
		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	POST	2359.17	120	1416.677	129.324
	PRE	1490.83	120	907.670	82.859

Paired Samples Correlations				
		N	Correlation	Sig.
Pair 1	POST & PRE	120	.798	.000

****