

Report on the

Institutional Analysis

In the

Gajapati District, Orissa

A Joint Effort of

Centre on Community Development (CCD)

&

International Development Enterprises, India (IDEI)

Presented to

NATURAL RESOURCES INTERNATIONAL LIMITED

(nr international)

Department for International Development

(DFID)

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INTRODUCTION

There are about 16,50,984 tribals in South Orissa. These tribals fall below the poverty line and live in extremely tough conditions in interior hills. They have very small patches of owned land (from a tenth of an acre to 2 acres) on which they grow cereal crops such as paddy, jowar, bajra, ragi, etc. These tribals have also been practicing shifting cultivation on the hill slopes. In the last decade, there has been an increasing shift on growing horticulture crops on these slopes.

While the tribals (mostly Sauras) have a rich natural capital (usually a tribal has one hill for cultivation with suitable climatic and soil conditions), their social and economic networks are very weak. They grow a wide variety of horticulture crops like pineapple, mango, orange, lemon, banana, cashew, jackfruit, etc. However, since they are physically distanced from markets, they are unable to sell the produce themselves. They sell the produce to the local traders who in turn sell it to other traders for onward sale in and outside Orissa. Sometimes, businessmen from outside have tried to enter the hinterland of the tribals on the hilltops, but due to the lack of proper communication facilities, it has never been possible. The outside traders depend on the local traders for the procurement of horticulture crops from the interior villages. Hence, the tribals lay on the most *Disadvantaged* end of a long marketing chain.

Various Institutions are also involved in this complex livelihood system. Some have already made a significant impact and some are still tied in the bureaucratic hurdles. Institutions like local NGOs, SHGs, SHG Federations, Departments of Horticulture, Agriculture, Soil Conservation, RGB, ITDA, etc are contributing in varying degrees.

BACKGROUND OF THE STUDY

Given the above brief description of the area and the people, International Development Enterprises, India (IDEI) with its vast experience in rural marketing, working with the poor, appropriate technology innovations, particularly in Crop Post Harvest (Tomato Packaging in Himanchal Pradesh), decided to make attempts to develop appropriate systems for Value Addition of the local horticulture crops and possible market linkages for providing higher returns to the tribal growers of the area.

A quick assessment was done on the livelihood system of the tribals in order to develop a concept note and formulate a project proposal. After several rounds of discussions with the local horticulture growers, local NGOs, technology support institutions and the donors, a project proposal came into shape with the objective of:

“Integrating markets, products and partners: An action-research attempt to explore and develop a management system for linking tribal communities to markets through Value Addition”.

The project had a multi-disciplinary coalition approach in which a grassroot NGO; Centre for Community Development (CCD), IDEI and Orissa University of Agriculture and Technology (OUAT) were involved.

After the completion of Livelihood Analysis, there was a need to understand the role of the various social and government institutions in the lives of the local tribals. Some degree of this inter-dependency has already been covered in the Livelihood Analysis, but this study covers more

institutions. The Institutional dynamics with the community and with other institutions has also been studied.

INSTITUTIONAL ANALYSIS FRAMEWORK

This Institutional Analysis was carried out for determining the following factors:

- Identifying the Institutions that play a major role in the lives of the tribals of the Rayagada and R Udaygiri Blocks
- Goals and Objectives of the Institution.
- History of the Institution and its process of evolution
- Activities undertaken by the Institution and its impact on the tribals
- Cases of such successful interventions
- Level of inter-dependence between the tribals and the Institutions
- The potential of the institution in making further impact in the community
- Opportunities for better delivery of services
- Future plans of the Institution

Under this framework, the Institutions which have direct impact on the Livelihood of the tribals can be identified and the magnitude of this impact can be gauged. Successful interventions can be made through these institutions.

INVESTIGATIVE TEAM

The team involved in the Institutional Survey is presented in Annexure I. The team had several rounds of discussions for drafting the framework of the study. A *Structured Questionnaire* was prepared for carrying out the task of obtaining Primary Information in lines of the Framework. The questionnaire is given in Annexure II. The staff was then briefed on how to conduct the survey, what information to seek. A list of selected institutions was delegated among the members. The questionnaire was pre-tested with a few institutions and corrections were made accordingly.

It was decided that SHGs and SHG Federation should also be inducted in the survey because these social institutions were making direct impact of the women members of the community. Case studies were also collected for understanding the impact of SHGs and the role of NGOs. A separate checklist of questions were prepared for interviewing the groups and Federations. The tools used for the survey are as follows:

- Personal Interviews (PIs) through a Structured Questionnaire for Institutions
- Focus Group Discussions (FGDs) and Interviews through a checklist of questions for the SHGs and SHG Federation.

- PRA Exercises were carried out with the tribal community in the Four GPs of the project area. The people were allowed to select and rank the institutions as per their preference through FGDs. This was done by the means of *Chapati* mapping or ranking through pebbles, stones, sticks, etc.

TIME FRAME OF THE STUDY

The study was initiated in the month of August 2003 and the different phases of the study have been as follows:

- **August:** framework and planning
- **September:** study carried out
- **October:** compilation and reporting

METHODOLOGY

A) **Primary Sources:** information from primary sources was collected by the means of:

1. Structured Questionnaire
2. Focus Group Discussions (FGDs)
3. Key Informants like the PRI members, heads of the Institutions, etc
4. Participatory Rural Appraisal (PRA) Exercises for Institutional Ranking.

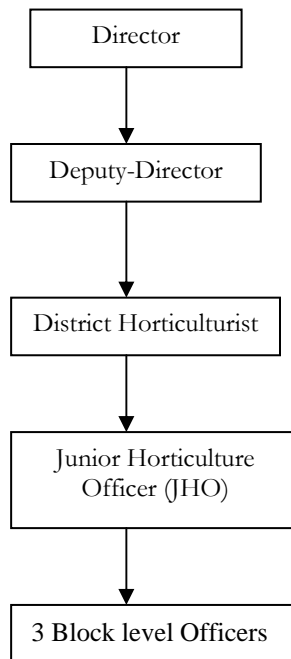
B) **Secondary Sources:** literature of the respective institutions, reports, annual reports were studied in order to obtain secondary information.

OBSERVATIONS

The institutions were studied and the analysis was done in a Subjective Manner. Each Institution has been discussed in length as follows:

District Horticulture Department Parlekhmundi

Organizational Profile: the district has only 16 % land potential for agriculture crops, and about 40% of the land is ideal for horticulture crops. Thus, this department has a significant impact on the livelihood system of the tribals. The Block Level Office has the following system of hierarchy:



Mr Sarat Chandra Behera, District Horticulturist informed that at the district level, the collector ensures that all the allied departments like the Horticulture, Agriculture, Soil Conservation, ITDA, DRDA, etc sit together and cooperate with each other in projects where the departments can give their expertise.

Activities and Services: the department has annual targets set for distribution and plantation of horticulture crop varieties. Services are also provided through other govt. schemes. However, they try to ensure that more and more people avail new and improved varieties of horticulture crops, increase the area under these crops and that people get extension advice for the crops.

However, the officials feel that with limited staff of 3 per block, it is difficult to generate adequate awareness in the area. Only the progressive farmers come forward for asking about the new available varieties. Other smaller farmers are rarely coming up with their problems to the department. Sometimes, in extreme cases, when the crops are infested with a major pest attack, the farmers come in distress to the officials and seek advice on adequate pesticides.

The department has also in past three years provided raw pineapple and Pineapple juice to OMFED (Orissa Milk Federation). However, this deal is not formalized and is on and as per the demand of OMFED.

Krushak Sahayak Kendra (KSK) consists of 5 members including the DAO, District Horticulturist, Collector, and Manager of the Lead bank. This body addresses the needs of the farmers and promotes agriculture and horticulture activities in the area.

Provisions/ Benefits for Tribals: schemes introduced by ITDA are specifically targeted for the tribals otherwise, since most of the horticulture crop growers are tribals hence, they form a large part of the targeted beneficiaries. Also, if farmers are recommended by the ITDA or DRDA under specific schemes, the department provides them with extension services and plants at subsidized rates.

Successful Trends/ Cases: the department has been trying to introduce the 'Queen' variety of pineapple in a large scale in the Rayagada block. Under a program of ITDA, exclusive varieties have been brought from Assam and they are going to be popularized in selected plantation areas.

Also, the department has been successful in popularizing banana plantations in the Kashinagar block. Some farmers have planted banana in 1 acre land (about 1000 plants) obtained from the department at the subsidized rate of Rs 0.25 per plant, where the market price is Rs 2 per plant. Now the farmers are getting good returns of upto Rs 50 per bunch and are happy with their venture.

Mango has also been propagated in the Kashinagar and Gumma block by the department in a 125 acre farm where they are growing productive varieties like Alphanso, Dusshri, etc. They want to popularize these varieties with the community and want to make them available easily with the people who are interested in the crop.

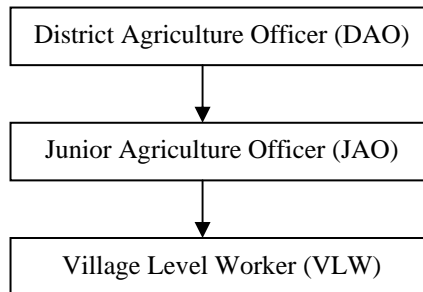
Future Plans: the Horticulture Department, DRDA and ORMAS are launching the IHDP (Integrated Horticulture Development Project) from September in three blocks of the district. The project is integrated and hopes to achieve all round development of the project area. It has three main objectives:

- a) Expansion of the area under new and improved varieties of horticulture crops.
- b) Increasing the production levels of the prevalent crops
- c) Channalizing the marketing system and infrastructural development

The officials believe that a lot of changes will be seen with the growth of this project and the tribals will be benefited.

District Agriculture Department Parlekhmundi

Organizational Profile: the vision of the institution is promotion of agricultural productivity and soil fertility, conversion of non-arable lands into cultivable land and promotion of a varied cropping pattern. At the district level, the organizational hierarchy is as follows:



Activities and Services: Mr Ram Prasad Patro, JAO admitted that atleast in this district, the role of Agriculture Department is secondary to the Horticulture Department as most of the cultivation area is suitable for horticulture crops. However, the department is responsible for ensuring productive and economic cultivation of paddy, the staple cereal of the area. The department is also actively involved in increasing the cultivation area of cash crops like vegetables, oil seeds, etc. They provide services like introduction and field demonstration of new crops, agricultural training to farmers, agricultural equipments at subsidized rate like the power tiller, paddy weaner, etc. The Department also provides Extension services including chemicals for treating seeds, pesticides, seeds, etc.

In order to maintain transparency in its operations, the department, announces schemes and its features in the *Palli* Sabhas in the villages.

Provisions/ Benefits for Tribals: there are no specific schemes targeted for the tribals unless there is a special scheme run by the ITDA which involves the participation of the Agriculture Department.

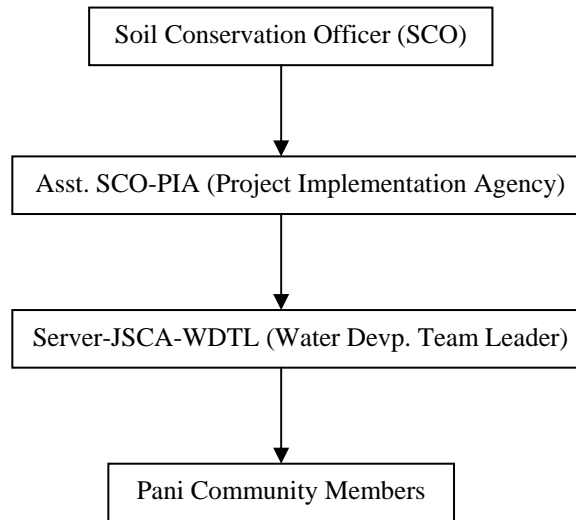
Successful Trends/ Cases: recently after intensive efforts of the department, oil-seeds have gained some popularity in the area as a cash crop substitute. Oil-seeds can be grown in plains and slopes equally well. Some farmers have adopted oil-seed crops like groundnut, sesam and *til*. Through this demonstration effect, other farmers are taking interest and making initiatives to adopt these crops. The market demand for oil-seeds is high and the farmers get a reasonably good price for it.

Future Plans: the department is relooking at its plans and is finding ways to popularize more cash crops. They are supporting farmers to adopt maize, ginger, custard apple, beans, etc. They are also trying to generate awareness among the farmers regarding best agronomic practices and the ill-effects of soil-erosion, improper use of NPK, and other such factors that affect soil-fertility.

Soil Conservation Department Parekhmundi

Organizational Profile: the department is headed by the Soil Conservation Officer, Mr B N Chotiasingh. The department is working for the soil and water conservation through Integrated Watershed Development programs. Transparency and accountability is ensured in the department. People's participation is ensured during project implementation.

The organizational structure is as follows:



Activities and Services: the main programs initiated by the Department are:

- *Integrated Waste Land Development:* this program was launched for the conversion of wasteland and community barren land into fertile patches.
- *Integrated Watershed Development Program (IWDP):* launched in 2003 for the rain-fed areas in Nuagada block, comprising of 4 villages. The activities proposed to be undertaken are watershed development activities, awareness generation, capacity building training, exposure visits and other government support through schemes. The Department has already organized several training programmes and activities to create awareness.
- *Food for Work Program:* for the creation of tanks and canals in drought-affected areas and for generating employment opportunities for the tribals.

The department functions with cooperation with other government bodies like Agriculture Department, Horticulture Department, Forest Department, District Collectorate, ITDA and the Local NGOs as well.

Provisions/ Benefits for Tribals: there is no specific schemes targeted for the tribals but they other schemes incorporate tribals as well.

Successful Trends/ Cases: the department is implementing the Integrated Watershed Development programs in the Blocks of Gumma, Rayagada, Mohana and Kashinagar. The programs will be integrated and will strive for overall development of the areas.

Future Plans: the department celebrated July as the ‘Month of Water’ as per the directions of the Central Government. For effective water conservation and harnessing techniques, Soil Conservation Department is conducting a series of awareness camps called as ‘Jala Mass’.

District Rural Development Agency (DRDA) Parlekhmundi

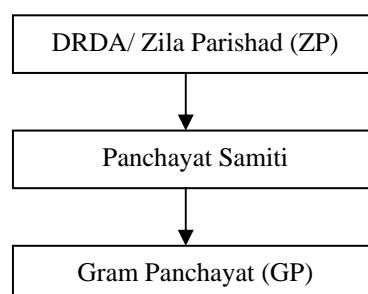
Organizational Profile: DRDA is an important agency and is the government body that has been affecting the community of Gajapati district since 1993. The authority that was interviewed for the this Institutional Analysis was Mr Himanshu Kiran Sahu, Project Director (PD).

Activities and Services: some of the popular government sponsored programs running currently are as follows:

- *Swarnajayanti Gram Swarozgarie Yojana (SGSY):*
- *Sampoorna Grameen Rozgar Yojana (SGRY):* the objective of the scheme is to provide additional wage employment in all rural areas and thereby provide food security and improve nutritional levels. The scheme is open to all rural poor, and 22.5% of the annual allocation is targeted for beneficiaries of the SC/ST families living BPL.
- *Training for Rural Youth for Self Employment (TRYSEM)*
- *Development of Women & Children in Rural Areas (DWCRA)*
- *Jawahar Rozgar Yojana (JRY)*
- *Food For Work Programme (FFWP)*
- *Pradhan Mantri Gram Sadak Yojana (PMGSY)*
- *Indira Awaas Yojana (IAY):* this scheme is for the construction of dwelling units by the members of SCs/STs, also non-SCs/STs rural living Below the Poverty Line (BPL).

The schemes that are being implemented by the DRDA through the implementing agency, Block Agencies and Line Departments are supervised by respective Executive Agencies. The DRDA officials (Project Director or PD, Addl. PD (Admn), APD (Trg & Sch), Addl PD) also monitor the progress physically and financially. The department tries to maintain transparency in the operations by publicly displaying the project costs for each infrastructural construction work like roads, bridges, wells, etc. Also, the Collector verifies and assesses the activities from time to time.

For various schemes, the financial aid is channelised through DRDA till it reaches the GPs. The flow is as follows:



All these schemes are implemented through bank-linkages and 50% of the beneficiaries are from BPL families.

DRDA works in coordination with government departments (like the ITDA, Soil Conservation Department, Agriculture Department, ORMAS, etc) and the local NGOs.

Provisions/ Benefits for Tribals: not all programs are directly intended for tribals. Most of the tribal specific schemes are handled by ITDA. However, the programs that are targeted for all communities, has about 10 percent reserved for Scheduled Caste, Scheduled Tribe.

Successful Trends/ Cases: no such specific cases were available.

Future Plans: the department wishes to bring more number of beneficiaries in the gamut of schemes and want to ensure regularity and transparency in the running schemes. The officials feel that also more awareness needs to be generated for its schemes, only then maximum number of people will avail its benefits.

Integrated Tribal Development Agency (ITDA) Parlekhmundi

Organizational Profile: this Government body was formulated specifically for the development of the tribals and since the district population primarily consists of tribals, ITDA is an institution that directly affects their livelihood system.

Activities and Services: The Project Administrator of ITDA, Mr H K Sahu is also the Project Director of DRDA. From time to time the government introduces fresh incentives and benefit schemes for the tribals. Some of these schemes are as follows:

- Construction of irrigation structures
- Providing 50% financial assistance in the form of subsidy to eligible ST families under Bank Loan schemes.
- Construction of wells for drinking water in water-scarce tribal villages.
- Construction/ Extension/ Repair, etc of educational institutions belonging to SC, ST areas, and providing drinking water facilities to these institutions.
- Establishment of Grain Banks in interior, inaccessible tribal villages where there is food scarcity.

Provisions/ Benefits for Tribals: The District Collector of Gajapati district is proactive and tries to the government programs successful through integration of all the government departments like the ITDA, DRDA, Horticulture Department, etc.

Successful Trends/ Cases: there have been numerous beneficiaries of ITDA. The officials were not able to pinpoint any particular incident or case, where the activities of ITDA had made an impact, because this type of case studies and records are not maintained.

Future Plans: the agency will implement schemes as per government directives. Whatever new programs come will be implemented as per the requirements. However, the agency admits that maximum number of beneficiaries have not been able to cover because of the shortage of staff. The Village Level Workers (VLW) are not able to spend maximum time on their duties because often the same staff has to work for other programs as well like census survey, election duty, etc. These actives consume productive time and livelihood-impacting programs are left short of maximum contributions.

**National Bank for Agriculture and Rural Development (NABARD)
District Office, Parlekhmundi**

Organizational Profile: NABARD is a national level Institution and the District Office is being looked by the AGM, Mr A K Nayak. In 1982, NABARD was born from ARDC (Agriculture Rural Development Corporation) and has been functioning since as an 90% Refinancing Institution for the commercial and rural banks. It gets financial support from the RBI and Central Govt.

Activities and Services: the bank has a large portfolio for credit and financial support. It includes credit loans for production purposes, entrepreneurial activities, Small Scale Industries (SSIs), Small and Medium Enterprises (SMEs), SHG Loans, etc. in addition to these, NABARD also directly supports the State government, DRDA in infrastructural and program investment. Long-term credit for investment purposes is also given to individuals/ groups for on-farm, allied and entrepreneurial activities. However, 60% lending is for the small farmers. The bank lends to all categories of farmers and does not differentiate for pure economic reasons of working capital.

People are well aware of NABARD and are availing credit services from it for a large band of credit requirements. NABARD also takes initiatives to promote its services with people by organizing SHGs, exposures visits, training programs, etc. Through these activities, NABARD wishes to enhance capacity-building of SHGs. District levels meetings are also held involving all government officials in order to influence the policy makers.

NABARD has a programme, Rural Entrepreneurship Development Programme (REDP), through which it provides support to community and NGOs for enhancing their skills for establishment of SSIs. Vocational trainings are provided through this scheme for activities like Food Processing, *papad* making, pickle making, etc.

Provisions/ Benefits for Tribals: there are no specific schemes for tribals but out of the on-farm production loanees, the tribal loanees are specially noted and recorded in special records in SAO(DTP) or Seasonal Agriculture Operations (Development of Tribal Population).

Successful Trends/ Cases: there have been several cases where the SHGs or framers have benefited by this institution and continue to be faithful customers of the Institution. The activities in this District are not very comprehensive though.

Future Plans: the AGM is currently preparing a comprehensive district assessment profile, based on which various areas will be selected where NABARD can provide assistance. This will be presented to the DRDA and all the local agencies. Sectors will be identified in which schemes will be implemented with the assistance of various agencies.

**Rushikulya Gramya Bank (RGB)
Branch Office, Parlekhmundi**

Organizational Profile: RGB was established in February 1981 through a Act of Parliament. With assistance from Central Government such banks were to be established through the support of Lead Banks, Andhra Bank in this case. Today this bank has 10 branches all over the district and some Satellite Branches that provide services to the people in the interior and inaccessible places.

The Branch Manager, Mr A Panda, told that the bank receives 50% financial assistance from the Central Government, 35% from State Government and 15% from the Lead Bank- Andhra Bank, Parlekhmundi. With a advances worth Rs 1 crore in 2001, the amount has grown by 200% and this branch today boasts of advances worth 3 crores. Program support is also obtained from ITDA, DRDA, Mission Shakti (Orissa) for SHG formation and credit linkages.

Activities and Services: the bank strives to cover the credit needs of the maximum number of the poor. It gives credit as production loans through Kisan Cards, consumption loans, trading activities, SHG loans, loans against gold deposits, cash credit for Small Scale Industries (SSI), deposit schemes and government sponsored schemes like the SGSY, OSFDC. 40% of the portfolio is for Kisan Cards.

Through Mission Shakti, SHGs are formed and the practice of thrift and credit is inculcated. The group performance is appraised after six months and depending upon the economic viability, the groups are linked to the bank, providing credit at an interest of 12%. Apart from this, the SHG services also include credit directly to the groups, or through NGO linkages.

The officials feel that lending directly to SHGs is viable economically, because there is a 90-95% rate of on-time repayment. However, the maximum number of cases of delayed repayments of defaulters is through the Government schemes. Schemes like SGSY have also been seen affecting successful groups and bringing about rift in the groups. The members would develop differences when concepts like APL and BPL (Above the Poverty Line and Below the Poverty Line) were introduced through SGSY. Eventually the APL would withdraw their savings and the groups would dissolve.

The credit worth of the loans are scrutinized and the defaulters are handled strictly by the bank. However , the trend has been that if an individual defaults, then lending to another member of the family ensures repayment. This flexibility has been adopted in order to discourage the poor going to the money-lender who would charge them high interest rates and trapping the poor in an vicious circle.

Provisions/ Benefits for Tribals: tribals get special benefits under the ITDA and other govt. programs. The tribal women are most benefited by the SHGs and their linkages.

Successful Trends/ Cases: the gradual increase in the lending to SHGs has been possible due to good experience with the groups. There have been cases where the groups started with humble savings of Rs 10 and after 12 years, their savings have exceeded Rs 1 lakh. Many groups have also been able to invest in Income Generating Activities (IGA) and are getting steady returns.

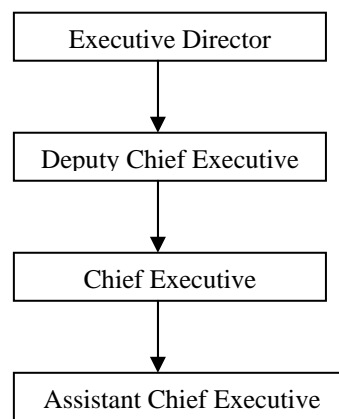
Future Plans: seeing the successful experience with SHGs, the bank wants to cover more such groups and requests the local NGOs to formalize linkages of more groups with the bank.

Orissa Rural Development and Marketing Society (ORMAS) Gajapati District

Organizational Profile: ORMAS is an apex body that was constituted by the Panchayati Raj Department, Government of Orissa and registered under the Society Registration Act (1860) in 1991. It was formed with the objective of supporting rural Producer Groups, by eliminating the gaps that existed between the producer and market, under the 'Poverty Alleviation Programme'.

ORMAS has recently started operations in the Gajapati District and at the district level, it is headed by Mr Sujay Kar, Chief Executive. ORMAS has interventions in Handloom, Handicrafts, minor forest and Agri-based products. In Gajapati, ORMAS has a range of plans but will start with the Integrated Horticulture Project, with the help of the Horticulture Department.

The organizational structure of ORMAS is as follows:



Although, this is a government body but the *modus operandi* is similar to a corporate house. It has a flat structure with sufficient decentralization of power. The Chief Executives of a District have the independence to select the areas where they want to intervene, in consultation with the Executive Director. Hence, there is sufficient transparency in the operations and everyone knows about the activities of their colleagues.

The organization admits that it does not receive support from the government departments. Also, very often the community hesitates to work together, which affects the combined effort of the organization.

Activities and Services: ORMAS works through the 'Compact and Cluster' approach. i.e. concentrating in small area at a time. It has made successful interventions for the tribal community in many traditional areas like marketing of terracotta handicrafts, market linkages for NTFP (Non-Timber Forest Produce), technical assistance for irrigation facilities, value addition skills for processing of fruits, infrastructure support like cold storage, etc. Its key products and activities are Siali and Sal Leaf plate making, Hill broom, Honey processing, Dal processing, Kewda leaf products, developing marketing linkages for Tamarind, Amla, Harida, Kalmegh, etc. Recently, ORMAS has also facilitated marketing of agri-produces like onion, turmeric and ginger however, for all these activities, ORMAS plays the role of the facilitator and ensures proper input linkages.

Provisions/ Benefits for Tribals: ORMAS has been working for the rural community and not specifically Tribals *per se*. However, in Gajapati district, most of its activities will be benefiting the tribal community directly.

Successful Trends/ Case: the most successful intervention of ORMAS has been the Siali Leaf-plate Making Project in Nabraoungpur and Bolangir districts. The local community was making Leaf-plates traditionally out of the *Kendu* leaves and small twigs. The plates were selling as low as Re 1 for every 50 plates. There was no established market or demand for the product. The tribals were using it locally for social functions and daily home consumption. When ORMAS intervened, it wanted to add value to their traditional skills of Plate making, instead of introducing something completely new. It provided training and simple tools for making better plates. Unlike the traditional ones, these plates were stitched and supported by handmade stiff paper for durability and came at a premium price of Re 1 for every 10 plates. By this simple value addition, the commodity became a well-priced item with a good market demand. The local community benefited and the people from adjoining areas also willingly joined the training and value addition programs.

Also, for Rock Bee Honey, ORMAS added value to the product by providing simple technical techniques for bee collection. They provided information and awareness about a chemical spray, the use of which will simplify the procedure and increase the amount of honey collected.

Future Plans: ORMAS has plans to link the corporate sector with the rural areas which can meet their demand. Eg, Dabur was procuring *Amla* in huge quantities from Madhya Pradesh and Chattisgarh states at a competitive price. Through negotiations, areas in Koraput have been linked with the same for bulk supplies of *Amla*. Similarly, Hindustan Lever Limited (HLL) has agreed to market their rural products through SHGs in Orissa. ORMAS will do the groundwork and establish sales channels and demarcate the demand areas. Indian Oil and ORMAS are also working on the possibilities of direct marketing to the rural consumer.

Initiatives like these will definitely, link the poor to established and assured markets with heavy demands. The people will also benefit from through alternative sources of income and enterprise opportunities. Undoubtedly, this institution plays a major role in the livelihood system of the community and interventions made by ORMAS will be interesting to observe.

More Information can be obtained from ORMAS's official website: www.ormas.org

Orissa State Cooperative Milk Producer's Federation Limited (OMFED)
Orissa

Organizational Profile: OMFED is an apex level Dairy Cooperative Society registered under Cooperative Society Act (1962). It came into existence to integrate the milk producers in rural areas with consumers in the urban areas with an enterprising aptitude. OMFED's main activities include promoting, production, procurement, processing and marketing of milk & milk products for economic development of the rural farming community in Orissa.

The Operation Flood II Programme, which was launched under the aegis of National Dairy Development Board (NDDB) was implemented in the state of Orissa from 1981, initially covering four undivided districts: Cuttack, Dhenkanal, Keonjhar, Puri. The Orissa State Cooperative Milk Producers' Federation came into being from the year 1980-81, after taking over the Phulanakhara dairy and started functioning from 26th January 1981.

The Orissa State Cooperative Milk Producers' Federation Ltd., OMFED is controlled by a Board of Directors which consists of Chairman of all affiliated Milk Unions, three nominees of Government of Orissa, a nominee from the National Dairy Development Board (NDDB) and Managing Director of the OMFED (Who is the ex-officio member). The Chairman of the Board of Directors (BOD) is elected amongst the members of the Board. The post of Chairman of the Federation is honorary.

Activities and Services: OMFED has several products in the market under the OMFED brand. These include milk and milk products, horticulture products (jam, squash, pickle, sauce, etc), Kandhamal Organic Turmeric Powder and cattle feed.

The Kandhamal Organic Turmeric Powder is produced by 12000 tribal farmers organized into 61 turmeric growing societies by KASAM (Kandhamal Apex Spices Association for Marketing), 68 women self help group facilitated by "Samanwita" in the tribal district of Kandhamal. This is an organic product and certified by SKAL Netherland with "EKO". During the cultivation of this turmeric, no chemical fertilizers or pesticides are used and no artificial colors & essence are added to it.

OMFED is involved in activities like procurement, processing and marketing of milk and milk products (it establishes linkage from producers to consumers). It also provides technical Input Programme, which includes activities like artificial insemination, feed and fodder programme, animal health care, training, etc.

Provisions/ Benefits for Tribals: there are no specific activities for tribals.

Successful Trends/ Case: in the year 1995 OMFED started a Women's Dairy Project (OEDP) which included Training and Employment Program (STEP) for Women. It was implemented in the seven undivided districts namely (Cuttack, Puri, Dhenkanal, Sambalpur, Keonjhar, Ganjam & Balasore). It has the following objectives:

- Improvement of Economic status of the rural women through efficient and modern dairy management and availability of assistance for dairy farming in shape of subsidized cattle feed, fodder, animal health care, cattle insurance and grouped insurance coverage and training programmes.

- Improvement of social status of rural women by formation of Anand Pattern all-women Dairy co-operative societies and establishing linkage with related organization for assistance on health, immunization, nutrition, literacy mission, drinking water income generation and women empowerment etc.
- Enabling the women groups to take up employment-cum-income generation programmes through dairy practices.

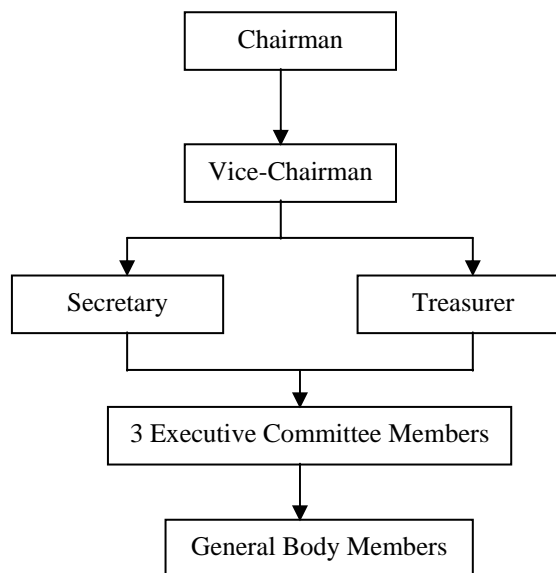
Future Plans: OMFED has taken up aggressive marketing of milk and milk products outside the State also in cities like, Kharagpur, Midnapur, Digha and Calcutta which are the major consumption centers. It has also introduced new products in order to capture the dairy market. It has acquired storage and chilling plants for bulk operations. These activities are bound to affect the milk producing unions and will incorporate more people under the Milk Federations.

More information can be acquired from www.omfed.com.

Gajapati Vikas Manch (GVM) Parlekhmundi

Organizational Profile: Gajapati Vikas Manch or GVM was initially called as District Action Group for People (DAGP) working within the Undivided Ganjam. With the division of Ganjam District into Ganjam and Gajapati, GVM was originated. This organization is primarily a Forum of 13 NGOs working in the Gajapati District. It is a non-registered body with its head office in Parlekhmundi. It is a channel of advocacy for the local NGOs. They put their issues with GVM which in turn takes it up with the government officials. It is thus a channel of taking the voice of the marginalized to the concerned government authorities. Since it is formed through a network of NGOs, thus it can look into issues covering all seven blocks of the District.

GVM has at least one representation each from the entire 13 member NGOs. The management system is depicted through the following chart:



Chairman is Mr A J Raju from Centre for Community Development (CCD). Vice-chairman is Mr D M Panda from Jana Kalyan Pratisthan (JKP). The office bearers have tenure of 2 years after which, new representatives are selected from the members. The organization has good internal dynamics, meetings are held monthly and decisions are taken through consensus.

Activities and Services: GVM gets support from all member NGOs. Its financial expenditures are met by funds from Indo-German Service Society (IGSS), which are channelized through a member NGO, under the head of 'Mass Action Support'. Thus the vouchers are submitted to and records are maintained by that NGO.

This Institution has been mainly involved in fighting for the Forest-land Rights or the *Patta* rights for the tribals in the district. Word has spread through word-of-mouth and people sometimes come directly to GVM for support.

Provisions/ Benefits for Tribals: there are no special benefits ear-marked for tribals but their lobbying for *Patta* rights, benefits the tribals owning land in remote hilltops.

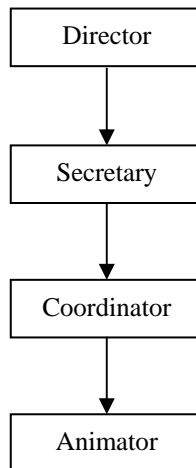
Successful Trends/ Case: the organization has been successful in transferring land through *Patta* rights to some 30 households in different blocks. The beneficiaries had mostly been the Saura Tribals who had been practicing agriculture from 20-30 years but had *patta* or right for these lands.

Future Plans: the members have taken an unanimous decision of *not* getting the organization registered, so that all can equally share responsibility and not leave it on the shoulders of one individual only. The organization is in the process of developing its first Annual Report and other documents like case studies and literature. The organization is confident that soon in future it will be able to take up more issues as well.

**Jan Kalyan Pratishtan, (JKP)
Parlekhmundi**

Organizational Profile: this NGO started its operations in the Gajapati District in 1990's. Presently it is working in 3 blocks; R Udaygiri, Gosani and Rayagada, however most of its activities are concentrated in R Udaygiri.

The Organizational hierarchy is as follows:



The Secretary , Mr Durga M Panda, told that JKP is a decentralized organization. Before the implementation of any program, the entire team, right from the director to the animator, are involved in the planning. JKP believes that the quality of work done by any NGO, speaks for itself. Therefore, they concentrate on working in a few villages at a time. If the program is successful, the neighboring areas will automatically adopt the beneficial activities.

Activities and Services: JKP is running multiple programs, the primary focus being on agriculture and horticulture related. Apart from this, they also have programs in environment, education, community health, SHG formation, etc.

The projects are supported financially by funding agencies and donors. They have been receiving non-financial support from organizations like DRDA, IMAGE, RCDC.

Provisions/ Benefits for Tribals: JKP works mainly in R Udaygiri and Rayagada Blocks. Majority of the population in these blocks is SC/ST. thus most of their programs benefit the tribal community.

Successful Trends/ Cases: JKP had been successful in popularizing the concept of alternative cash crops in the Mangrajpur area. They initially urged some of the farmers to start growing Beans as an additional income source. The crop was successful and each farmer earned upto Rs 50,000 in the subsequent year. Others farmers followed suit and now this area has one of the highest quantity of Beans production. Farmers in other adjoining areas are also inspired and have adopted the crop.

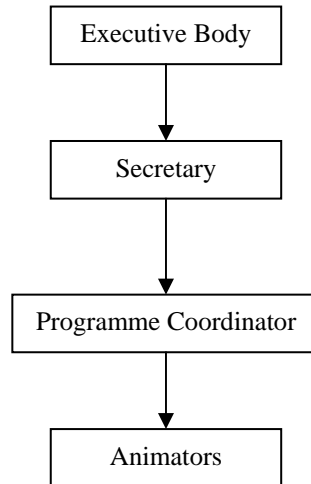
Presently, JKP is also concentrating on improving the quantity and quality of Mango in the Gosani Block. They have intentionally chosen a small area of 20 Acres and are providing extension services for Mango cultivation.

In R udaygiri block there are 75 SHGs formed by JKP who are involved with agriculture extension. Some of the groups have been successful in opening up a grain bank in their areas. These initiatives are benefiting the local tribal population and building their confidence on JKP

Future Plans: this organization wishes to continue their concentration on agriculture and horticulture services for the tribals as this forms the chief source of income for the local tribals. They will also introduce new programs and will

Centre for Community Development (CCD) Parlekhmundi

Organizational Profile: CCD was registered as a society under the Societies Registration Act (1860) in the year 1992. It is working in five Blocks (29 Gram Panchayats) of Gajapati District. These blocks are Gosani, Rayagada, Kashinagar, Gumma and Nuagada. It has 11 members in the Governing Body, of which Mr A J Raju is the Secretary. Others include a Chairman and a Treasurer. The organizational structure is as follows:



The management ensures transparency in all matters. It has included staff members in the Board as well and is soon going to adopt 30% reservation for women representation in the Board. The organization annually publishes its Annual Report and circulates it among many social organizations. In each operational village, expenses within the programme and the targeted beneficiary are displayed publicly.

Activities and Services: CCD has programs running in social arenas like education, community health, Natural Resource Management (NRM), women empowerment, capacity building and community interface. However, its core area is NRM and women empowerment

This organization started working with tribals, but gradually included the other weaker sections as well like the Scheduled Castes, the physically handicapped and other marginalized communities.

In order to cover maximize its activities and service span, CCD also concentrates on areas where there are no programmes running. In such areas, they work with the Panchayat as a unit and try to strengthen the PRI and SHG Federations through networking and capacity building.

CCD believes in working with other like-minded NGOs and organization in order to capitalize on the available resources. It is a member of various Regional and National Voluntary Organization Networks like: Gajapati Vikas Manch (GVM), VANI, SANHATI, Orissa Voluntary Health Association (OVHA), etc. CCD also has representation in Government bodies like the District Grievance Cell, District Vigilance Committee, District Council for Child Welfare, etc.

Provisions/ Benefits for Tribals: all programs related with NRM are by default for the tribal community. Also programs on Community Health and Non-Formal Education are being specifically catered to the tribal community.

Successful Trends/ Cases: this is the only NGO who has mobilized SHGs, specifically for the physically challenged. It has done lot of work in helping tribal people in getting back their *patta* land. CCD has also empowered women through SHGs and SHG Federations, where women have been able to take up economic activities for sustenance.

Future Plans: CCD plans to strengthen Community Based Organizations (CBOs) by increasing participation in PRI. It also wants to initiate a registered MFI for the proper utilization of the savings made by the SHGs for their own benefits. The income generating activities that have been taken up by SHGs need to be supported by developing adequate market linkages, both backward and forward. It also plans to establish Resource Centers at community levels, where information and knowledge can be exchanged and circulated.

Study of Self Help Groups (SHGs)

1. Mahalaxmi Mahila Mandali, Saogaon

Group Profile: this is a homogenous group of 20 members, formed on 3rd September, 1999 by the initiatives of CCD. The group was formed with the objective of strengthening the social and economic status of the members. On the time of its formation, the group faced opposition from the male members of the village, who threatened to dismantle the group.

The members can avail loans from the group savings at the interest rate of Rs 2 to 5 for every Rs 100 per month. A loanee applies for a loan through an application to the Group President or Secretary. The proposal is submitted in the group meeting and the members jointly decide the passing of the loan and at what conditions. the repayment period could be 6 months or 1 year. Decisions are also taken jointly for defaulters. Based on the consensus the defaulter may pay in cash or kind. If the group wants to start an economic activity, opinion of all members is sought before deciding on the activity to be taken up. The local ward member, PRI member, NGO workers may also advice them.

Group Dynamics: the group is managed based on the rules and regulations and all decision-making is through consensus. The members meet twice a month for loan repayments, monthly collections and to have discussions on village development activities. The financial transactions are kept transparent. The concerned cluster promoter of CCD regularly checks the books and ensures transparency in financial matters. He also helps in the SHG management process and account keeping. Communication between the members is ensured through regular notices.

The defaulters and problem-makers are punished as per the rules and regulations. Conflicts are resolved internally, the final decision being of the President or the Secretary. The group receives training on Leadership development and Group Dynamics from the NGO workers. They receive financial assistance from UNDP/IMAGE, Bhubaneswar. Gradually the members are becoming more confident and are sharing the ownership of the group.

Besides economic activities, the members are also involved in social development of the village in areas like education, community health, environment, etc. The group has become a model Community Based Organization (CBO) in the village and now the PRI members and the villagers encourage the group members in their activities.

The members of this SHG group are more socially active and empowered today. They have summoned confidence to put their demands in front of the authorities and challenge male-dominance. They feel that the other agencies can provide support by arranging for exposure visits, training programs for economic activities, leadership trainings, etc.

Activities: Today the group has savings of Rs 12,000, deposited in the Rushikulya Gramya Bank, Narayanpur. The custodians of the savings are the Group President and the Secretary. The members can take loan for productive or personal needs and repay the amount with interest at the rate of 24% per annum. The loans taken vary from Rs 3000 to Rs 5000. Apart from economic activities started by individuals, 10 members have used the group fund for starting vegetable cultivation. They procure the vegetables from the group members and sell it to the traders. The traders buy their produce and provide market information.

Some of the activities undertaken by the members have been profitable based on the factors like, the kind of trade selected, personal skill of the individual, capital utilization skills and availability of raw material. Sometimes, they also have to face losses because of the drop in price of the crop, monopoly of the traders, etc.

The members expressed that any economic activity, individual or group, has both advantages and disadvantages. The risk may be divided in a group activity, but the profits also have to be shared. In case there is a loss in the venture, then all the members bear the loss equally. The members are soon going to start cashew business as another economic activity.

The group has been receiving financial support from UNDP for agriculture and infrastructural development.

Case Study: Subsarini Karanjee, age 40 years, is a member of Mahalaxmi Mahila Mandali, Saogaon in Dombalo GP. She is married and has 5 children. Her husband was a Ward-member and knows about the merits of SHG. He motivated Subsarini to join the group and draw benefits from the group activities. Soon Subsarini was able to get a loan of Rs 3000, from the group savings, to start a weekly stall of banana and lemon in the Mandalsahi weekly market. She started the business with this amount and gradually repaid the amount with interest. Today, she has a steady source of income and can contribute in the domestic expenses.

2. Diptimayee Mahila Mandali, Pondasahi

Group Profile: this is a homogenous women group of 20 members, started in September 1999 by the initiatives of CCD. The women of the village were oppressed and dominated by the male community. Thus, the main objective of the group formation was to gain economic and social independence. A President and a Group Secretary head the group. The group savings are deposited in Rushkulya Gramya Bank, Narayanpur and are utilized for disbursing loans to the members. Members have been taking loans of amount ranging from Rs 2000 to Rs 5000. The interest charged is Rs 2 for every Rs 100, per month. The loan applications are submitted in the group meetings and the loan is passed through group consensus. The group members are intimated by notices. The CCD cluster promoters help the group members in issues like group management, account-keeping skills and provide various trainings.

Group Dynamics: the group meets twice a month for loan repayment, monthly collections and discussions on village development issues. Unity is maintained in the group, the ward members and the villagers also help the group in maintaining group unity. The group members feel that the group can be a success due to reasons like: regular meetings, transparent transactions and repayments, exposure and knowledge acquiring, group interest in setting up enterprises and confidence among the group members. Interference by male counterparts, dispute between two members and its repercussions on the other members of the group can adversely affect the group dynamics.

Activities: the group has current savings of about Rs 11,000 deposited in Rushikulya Gramya Bank, Narayanpur. Individually members have availed loan from the group for setting up small businesses. Two economic activities have also been started by the group, cabbage and groundnut cultivation. The women feel that the success of an economic activity depends on the factors like the trade selection, personal skill and capital utilizing skill. The NGO workers, village chief, ward members help the group in deciding on which activity should be taken up.

The profits earned are utilized in the group activities. They have incurred some losses also because of fall in prices of the produce and dominance by the traders. The losses are borne by the members jointly. The produce is procured locally and sold to the merchants and traders. The group has gained confidence and will start cashew business also.

Besides, economic activity, the group also contributes in keeping the village clean, motivate parents to send children to school, participate in ICDS work, mother and childcare, government and non-government activities. This group also receives financial assistance from UNDP/IMAGE. The members feel that they should be exposed to more training programs and exposures, in order to strengthen the group further.

Case Study:

- A) Applika Bhuvan is a wife and mother of 4 children residing in Pondasahi village. She has been frequently taking loan from the group and has been repaying in time. She had taken loan for agricultural purpose but did not get any profits. She has recently started cashew business against a loan amount of Rs 1000. She procured the cashew locally and after some time, when the prices increased, sold it to merchants and earned some profits. She was able to repay the loan amount with interest and gifted a lamp and mats to the group. She is happy with her venture and will soon take a higher amount for a business of larger volume.
- B) Yogadi Gamango is of the same village living with her husband and children and is dependent on shifting cultivation for sustenance. A few years back, seeing the other group members, she too wanted to start an enterprise, but was scared of the risk of loss. In a SHG meeting, the CCD worker motivated her and assured her that if she faces losses, he will personally reimburse the loss. With this support she invested a moderate sum in cashew business through a loan. Her efforts paid off and she not only paid back the loan amount but also gained confidence to continue the business independently.

3. Maa Kureisuni Mahila Mandal, Pottar Gumma

Group Profile: This group was formed by CCD on 21st September 1999 and consists of 21 women members. The women came together under this group in order to gain social independence and have power to raise their voices in the community decisions. The group is headed by a President and Secretary. They have deposited their savings in RGB, Narayanpur and lend short-term loans to the group members. However, individual members are given a maximum amount of Rs 2000 for any trade related purposes. There have been no cases of default, however, if needed they will ensure collection in cash or kind.

In the Puttaro panchayat, apart from this SHG, there are other groups as well and they all are member of Mahashakti Anchalik Mahasangha, a SHG Federation.

Group Dynamics: The twice every month on 2nd and 3rd Wednesdays. The monthly collections are made and loans are disbursed. They also have discussions on organizational activities and village level issues. There have been no disagreements in the group till date and the members are proud of this fact. Apart from gaining economic independence, the members also participate in Community Health issues.

The group has received some financial assistance from Centre for Community Development (CCD) and UNDP, which they have effectively utilized. They have maintained good relationship with this local NGO and through it, with the government officials. The NGO facilitates in leadership development, liaisoning, monitoring, evaluating and assistance in account management.

The group members assign tasks among themselves. They know each other's Strengths and Weaknesses and delegate work accordingly. The members have acquired sufficient skills like: need and importance of micro-finance, planning and trade related nuances. Some of the members have also received training in food processing and hope to do Value Addition for locally available fruits.

Activities: 12 economic activities have been undertaken by the members, where most of them are agriculture related. Members who have taken loans individually can also take loan for group activities. Members have lengthy discussions and thorough planning before taking up any activity. The Cluster Promoter and the Animators help them in this regard. They obtain trade related information from the Horticulture Department, Block Office, Bank, local NGOs, etc. If activity promises returns of less than 25 %, then it is not taken up at all. The members feel that factors that determine the success of a selected trade are: the demand for the produce, reliability of the customer, etc.

If there is a loss of upto 10% in any trade, the activity is immediately dropped. Losses are incurred due to the manipulation by the traders, lack of marketing facility or the perishable nature of the produce. In case of losses, the brunt is borne by all members and they distribute the losses among themselves.

Case Study: Kamolini Kudumba is a member of this group. She took a loan of Rs 1500 for starting her own vegetable cultivation. She owns 30 cents of land with a dugwell nearby. She started the cultivation of cabbage, cauliflower and tomato. She incurred some expenses in application of fertilizer and *bunding* of her field. Soon she had enough cauliflower to meet her own needs and that of the neighbors. She sold cabbage and tomato in the local market and was able to earn Rs 3000 profit. With this amount she repaid the entire loan amount with the interest and was able to meet her household needs. This year she has also started the cultivation of beans and brinjal and hopes to make better profits and sustain her livelihood.

SHG Federation, Puttaro

The Federation was formed with the dream to fulfil the following objectives:

- To solve community problems
- To access the resources available with the members groups
- To create self-reliance among the women members
- To promote social equity

The formation of this Federation was initiated by CCD and has 5 members representing each member SHG. It harnesses this network for creating awareness regarding issues and spreading necessary information. It also facilitates in account management and record keeping for the member groups. The members have received trainings for economic activities like food-processing, manufacturing ladies garments, kitchen gardening, establishing and running fertilizer shops, running anti-malarial programs, etc.

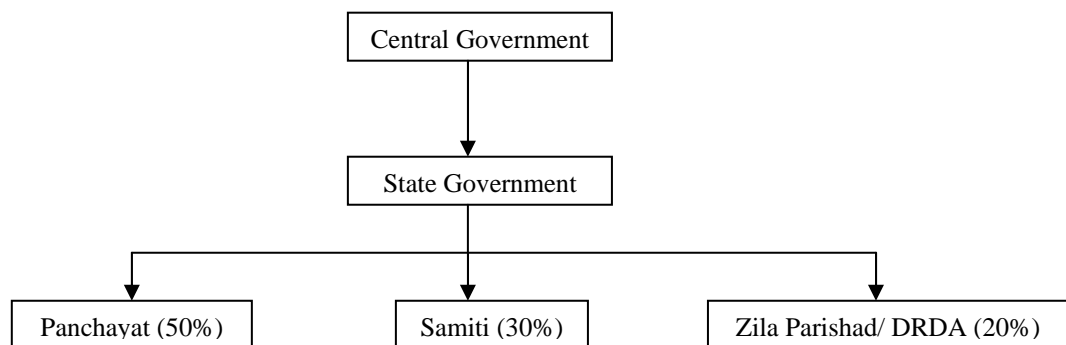
The group has been successful in implementing many programs but aspires for more financial support in order to achieve more activities. They also expect more support from the local bodies in organizational support, land, labor and capital.

Federation has established links with the local NGO, banks, and government offices. It has set up an ideal example and wishes to help other groups in forming such unified federations.

Panchayati Raj Institutions (PRIs) Gajapati District

The PRIs play an important role in the rural livelihood system. They act as an interface between the government and the community. Allocation of funds from the government level to the community is through this body. Similarly the PRIs are the representation body for the community which communicates the interests and needs of the community to the government.

The funds allocated by the Central Government are sent to the State Government, which makes 25% contribution to it. The amount is then distributed between the Panchayat, Samiti and the ZP/DRDA in ratio of 50%, 30% and 20% respectively.



The funds allocated to each Panchayat are in proportion of the Panchayat population. The amount may thus vary from panchayat to panchayat. Eg. Dombalo panchayat with highest population receives the maximum funds.

As per the funds received, action plan is prepared for fund utilization. At the Palli Sabha, a plan is prepared through community participation. The recorded plan is discussed at the Gram Sabha. Then as per the need and urgency, fund is directed to specific activities. The Sarpanch can direct the funds to activities like construction of road, walls, check-dams, community centers, tank and ponds, market sheds, etc. 22% of the total fund needs to be utilized for tribal benefiting activities.

The system is plagued by several problems like:

- Complete fund amounts do not reach the people
- A lot of it is lost in the long chain from State government to the community.
- The Palli Sabha members do not involve the community, although participation of both men and women is essential in these meetings.
- Ward members take advantage of the ignorant and illiterate people. Arbitrary documents are prepared and the ward members file those activities where they wish to direct the funds.

These problems are affecting the development activities and people are not able to project their problems to the authorities.

Such problems

INSTITUTIONAL RANKING

After studying these 11 Institutions, their relative impact on the community was mapped. The chart in Annexure IV shows the degree of impact of the Institutions, as observed through the study. The innermost circle has institutions like: SHGs, SHG Federations, Horticulture Department, JKP, CCD and RGB. These institutions are making the maximum *positive* impact on the community. The next impact zone has institutions like: GVM, NABARD and Agriculture Department. The policies and programmes are also affecting the community in some degree. Next are institutions like: DRDA, ITDA and Soil Conservation Department. These bodies have been found to have minimum impact on the community. In other terms, their programmes have not been successful in bringing about the desired benefits. The Institutions as per the ranks are as follows:

1. SHGs, SHG Federations, Horticulture Department, JKP, CCD and RGB
2. GVM, NABARD, Agriculture Department
3. DRDA, ITDA and Soil Conservation Department

Attempts were also made to rank these Institutions as perceived by the community. This was conducted by the means of *Participatory Rural Appraisal (PRA)* exercise, where tools like *Chapati* Diagrams, Ranking through pebbles, etc were utilized. Four such exercises were carried out in the four GPs within the CPHP project area. Each exercise was conducted with the local villagers, selected at random, including both men and women. Each such group had 10-12 people. The exercises are as follows:

- A) **Village** : Loba village, Loba GP (Annexure V)
- No. of Participants** : 13, including one Ward Member
- Resultive Ranking**
- 1) CCD
 - 2) SHGs, Horticulture Department
 - 3) SHG Federation
 - 4) Agriculture Department, DRDA
 - 5) ORMAS
 - 6) ITDA
 - 7) Soil Conservation Department
 - 8) GVM, NABARD

JKP NGO was not reflected in the results because the local people were not aware of it as Loba GP is not the operational area of JKP.

- B) **Village** : S Puttaro, Puttaro GP (Annexure VI)
- No. of Participants** : 15 participants
- Resultive Ranking**
- 1) CCD
 - 2) Agriculture Department
 - 3) NABARD, SHG Federation
 - 4) SHG
 - 5) ORMAS

- 6) ITDA
- 7) DRDA
- 8) Soil Conservation Department
- 9) Horticulture Department
- 10) GVM, JKP

In this case too, the people were not aware of JKP or its services.

- C) **Village** : Saogaon Village, Dombalo GP (Annexure VII)
- No. of Participants** : 10, including one ex-ward member
- Resultive Ranking**
- 1) SHG
 - 2) CCD
 - 3) SHG Federation
 - 4) Soil Conservation Department
 - 5) Horticulture Department
 - 6) ORMAS
 - 7) Agriculture Department
 - 10) DRDA
 - 11) ITDA
 - 9) GVM, NABARD, JKP

- D) **Village** : Pondasahi, Talmunda GP (Annexure VIII)
- No. of Participants** : 14 participants
- Resultive Ranking**
- 1) SHG, CCD
 - 2) SHG Federation
 - 3) Horticulture Department
 - 4) ORMAS
 - 5) DRDA
 - 6) Soil Conservation Department
 - 7) ITDA
 - 8) Agriculture Department
 - 9) GVM
 - 10) NABARD

ANALYSIS

A) Government Bodies

The Government Bodies like DRDA, ITDA, Soil Conservation Department, Agriculture Department are not making a desirable impact on the community. There are several good schemes made available by the government, but most of them are not reaching the people. The programs are falling short of full implementation because of factors like:

- Paucity of Funds: for most of the programmes like SGSY, SGRY, JRY, etc, the Central Government contributes 75% of the financial assistance. The State Government contributes 25% of the aid. The Central Government sends the requisite amount, but very often due to lack of funds with the State Government, the amount is not released on time for the schemes. Very often the whole amount has to be sent back because the State Government is not in the position to contribute anything.
- Bureaucratic Norms: the definition of Below Poverty Line or BPL itself is a problem for many poorest of the poor. Incidents are common where, if a poor family had a tin roof or owned an asset like a cycle (which they might have received through a scheme), makes them a 'Above Poverty Line' and deprives them of all BPL benefits. Evidently, most of such schemes are not able to reach the beneficiaries because of lack of 'Check Systems' or feedback channels through which the operational irregularities for the schemes can be minimized.
- Shortage of Man-power: most of the government vacancies are lying vacant. The already under-staffed departments have to utilize the same staff for election duties, census and other responsibilities too as per government directions. All this additional work leaves little time for concentrating on core activities.
- Low level of Involvement by Senior Officials: it was observed that in very few departments the senior official were proactive and making sincere efforts for proper implementation of programs and meeting targets. Constructive work has been done by the Horticulture Department and ORMAS. Both these institutions have the able leadership of proactive officers.
- Schemes failing to reach the targeted beneficiaries: very often the schemes are not reaching the real beneficiaries like the SC/ ST or the BPL categories. In absence of proper tracking system by the government bodies, other intermediaries take advantage and exploit these funds. This is also happening, because often the beneficiaries do not have awareness regarding the available schemes and the benefits under each.
- Mis-utilization of funds: about 80% of the money allocated for various schemes does not reach the target beneficiaries. A lot of it is lost in the long of aid starting from the bank upto the beneficiary level. As the programme funds are disbursed through banks, the banks are also hesitating in giving the amount as loans. They prefer giving the entire subsidized amount as lumpsum and not getting involved in the loan repayment system. This is because of the past experience of the banks with the subsidized loans, where the cases of defaulters are maximum.

B) Non-Government Organizations (NGOs)

The local NGOs (like CCD, JKP, GVM, etc) have been able to make most significant impact on the community because of factors like:

- Their activities have involvement of the people.
- The commitment and voluntarism of these organizations makes their interventions successful.
- The various intervention programs are for a wide range of social issues like health, education, food security, poverty eradication, etc. Also, these programs are need-based and not just simply imposed on the community.
- They are accountable for the donor funds, thus there is a proper channelization of funds in the desired activities.
- There is a direct interaction of the NGOs with the communities, and thus people can approach them with their problems. The NGO staff also work in interior and inaccessible areas, unlike the government staff, due to which they have a wider and deeper reach in the community.
- The implemented programs are generally concentrated in small pockets at a time, rather than covering large areas with no fruitful work.

C) Community Based Organizations (CBOs)

The major impact has been made through the Community Based Organizations like the SHGs and the SHG Federation. This revolution has been successful in giving an economic power to women, leading to social respectability. Women have democratic power in these groups and they can steer the group towards common good. The habit of making small savings has helped them in getting rid of the vicious circle of debt from the private moneylenders and the higher castes. SHGs act as interface between the community and the social organizations.

Formation of Federations has been a boon too. These Federations are like advocacy bodies that can lobby for the interests of the members. They also help in delivering vocational skills and dissemination of information among the members. The major contributing factor for the success of these CBOs, is the coherency and the unity among the members.

D) Financial Institutions

Financial Institutions like NABARD and RGB are also making difference in the economic status of the community. However, they have been successful due to the major role played by the SHG movement. Several NGOs have linked the SHGs promoted by these NGOs to the RGB. This has not only increased the Total Outstanding Capital for the bank but has also improved its Loan Portfolio. The SHGs have a track record of negligent delayed payments and Zero defaulters. Seeing this trend more and more banks (both Private and Public sector) are willing to lend to SHGs. The groups are also benefiting because with the flawless track record, the banks concede to given loans of higher amounts.

NABARD is also focussing its attention to micro-credit. As the AGM for Gajapati District quoted that presently he has a small target for establishing new SHGs but it is expected that the target will be compounded annually. (Gajapati District has a target of 250 SHGs and the adjacent Srikakulum District in Andhra Pradesh has a target of 25,000 SHGs). NABARD is also focussing on making the SHGs an independently sustainable model. For this purpose, the groups are being provided with vocational training for the skill enhancement. Where feasible, NABARD will also provide capital assistance for SSIs and entrepreneurial activities.

CONCLUSION

Through the detailed study of these institutions, we are able to get a fair idea about the importance of each institution in the lives of the tribals. The level of inter-dependence has also been noticed with institutions like SHGs, SHG Federations, local NGO like CCD and Horticulture Department. The policy makers like NABARD and DRAD are also touching the lives of the people. Efforts of other institutions are governed by the schemes and policies of the government and are not able to influence people much.

The study has helped to give a fair idea about not only the functioning of these institutions but also their level of success. Interventions within the project and directly with the community will be based on the analysis drawn.

Annexure I

Investigative Team of Livelihood Analysis

Centre for Community Development (CCD) Team

- Mr A J Raju, Director
- Mr Dhananjay Pattanaik, Cluster Promoter
- Mr Jagannah Rao, Cluster Promoter
- Ms Sukanti Maharana, Cluster Promoter

International Development Enterprises, India (IDEI) Team:

- Mr S S Barik, Area Manager
- Ms Priyanka Dikshit, Area Manager

Annexure II

Institutional Analysis in the Gajapati District **International Development Enterprises, India (IDEI)** **& Centre for Community Development (CCD)**

1. Name of the Institution: _____
2. Address : _____
3. Contact Number : _____
4. Form of Registration : _____
5. Year of Formation : _____
6. Mission/ Vision/ Goal : _____

7. Headed by (Name & Designation): _____
8. Management System : _____

9. Activities of the Institution: _____

10. How are the Intra-Institutional dynamics? _____
11. How do you ensure Transparency? _____
12. Supporting/ Inter-related Organizations: _____
13. Are people aware of its existence? Yes No
14. Are people aware of the services provided by this Institution? Yes No
15. How does it ensure that the maximum people avail it services? _____
16. Any special assistance/ programs for Tribal farmers? Yes No
17. What are they? _____
18. Any successful trends/ Cases? _____
19. Future plans of the Institution: _____

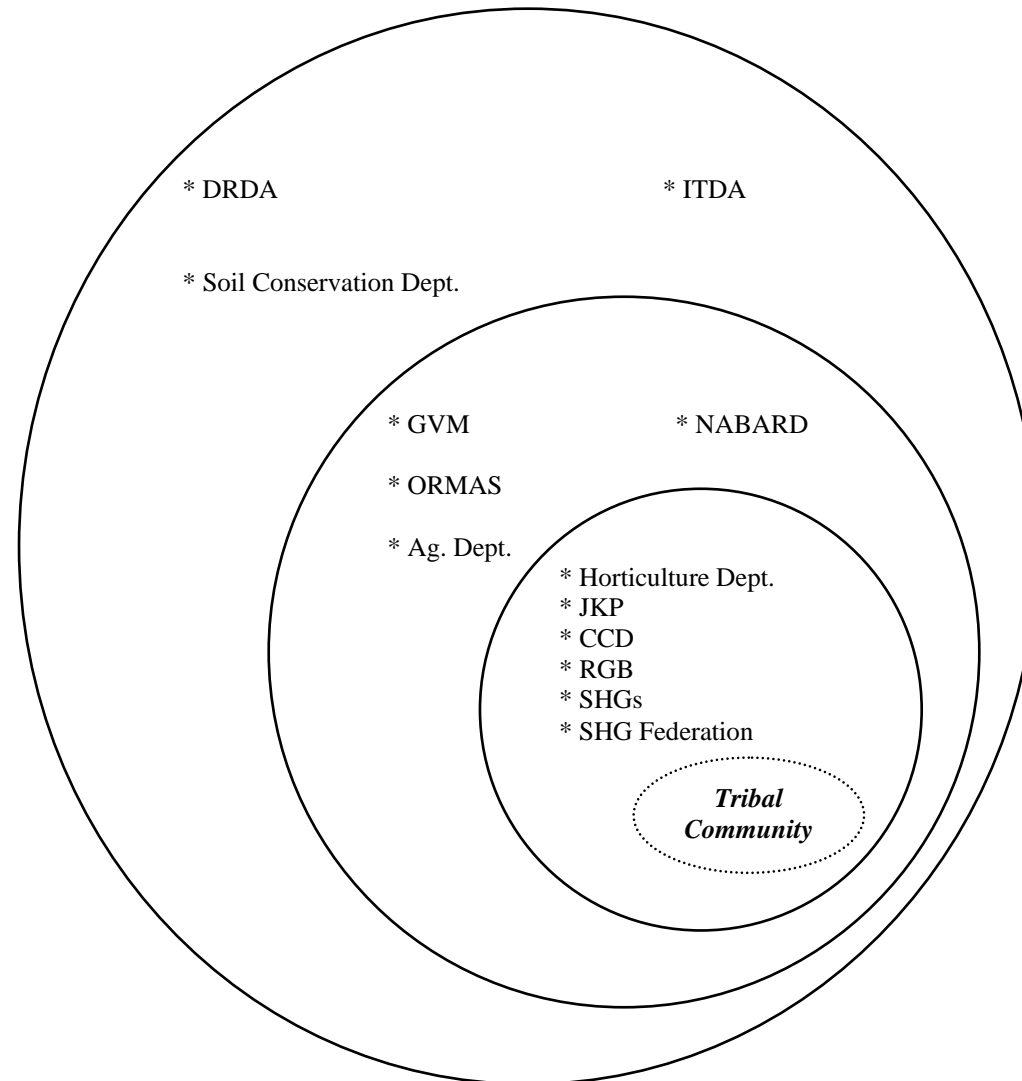
Annexure III

Institutions Surveyed for the Study

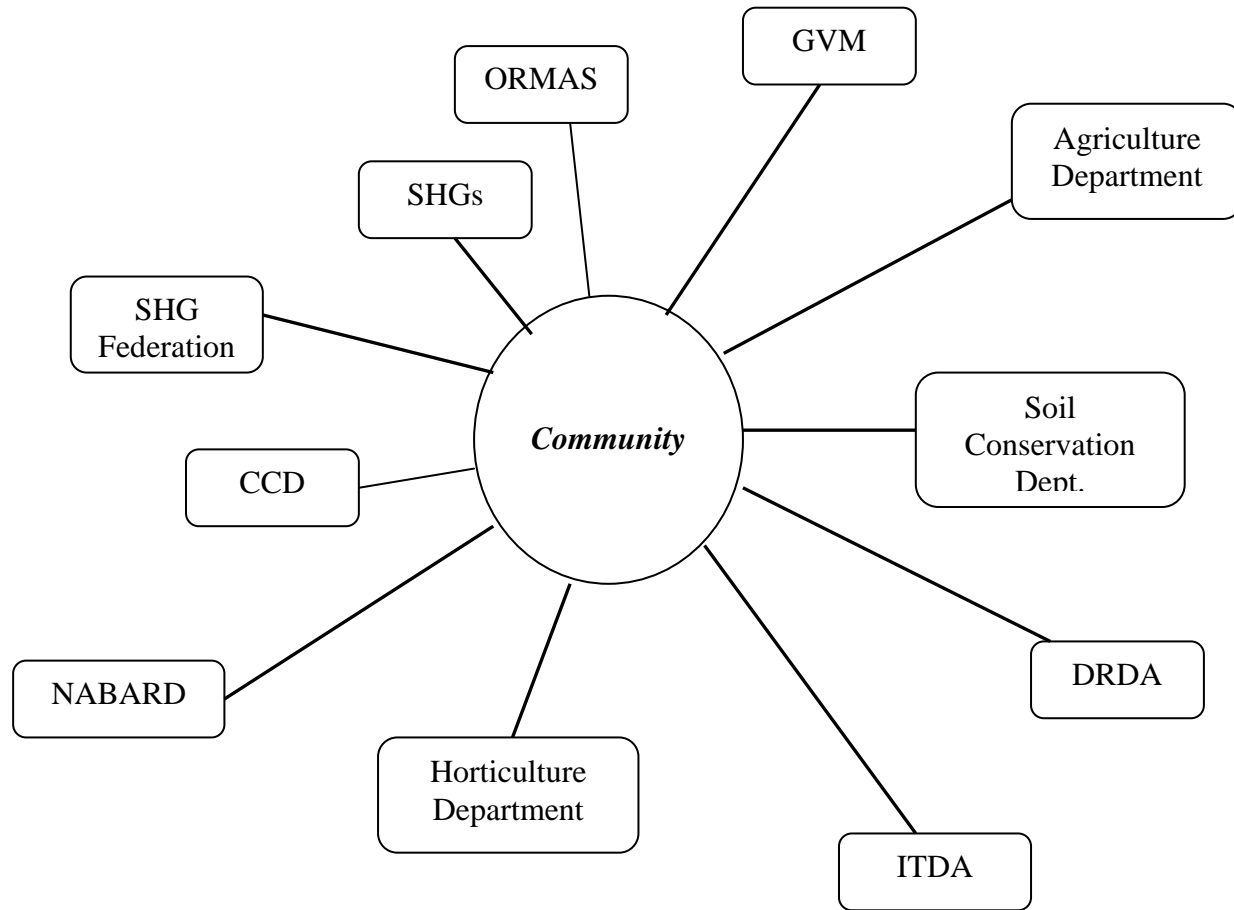
1. Horticulture Department
2. Agriculture Department
3. Soil Conservation Department
4. District Rural Development Agency (DRDA)
5. Integrated Tribal Development Agency (ITDA)
6. National Bank for Agriculture and Rural Development (NABARD)
7. Rushikulya Gramya Bank (RGB)
8. Orissa Rural Development and Marketing Society (ORMAS)
9. Orissa State Cooperative Milk Producer's Federation Limited (OMFED)
10. Gajapati Vikas Manch (GVM)
11. Jana Kalyan Pratisthan (JKP)
12. Centre for Community Development (CCD)
13. Three Self Help Groups (SHGs)
14. One SHG Federation

Level of Institutional Impact on the Tribal Community

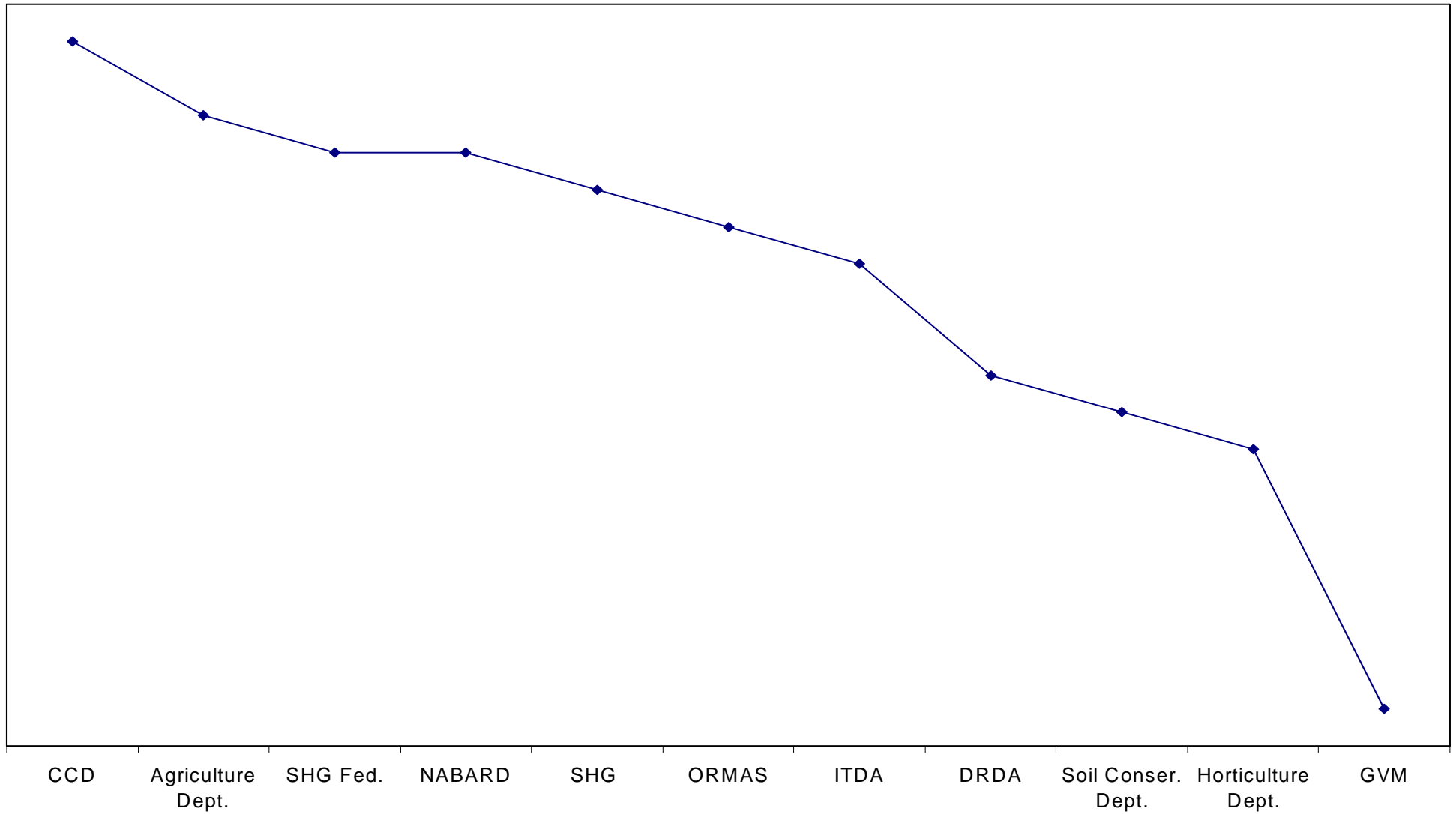
Institutions
* Horticulture Department
* Jana Kalyan Pratisthan (JKP)
* Centre for Community Devp. (CCD)
* Rushikulya Gramiya Bank (RGB)
* Self Help Groups (SHG)
* SHG Federation
* Gajapati Vikas Manch (GVM)
* NABARD
* ORMAS
* Agriculture Department
* District Rural Devp. Agency (DRDA)
* Integrated Tribal Devp. Agency (ITDA)



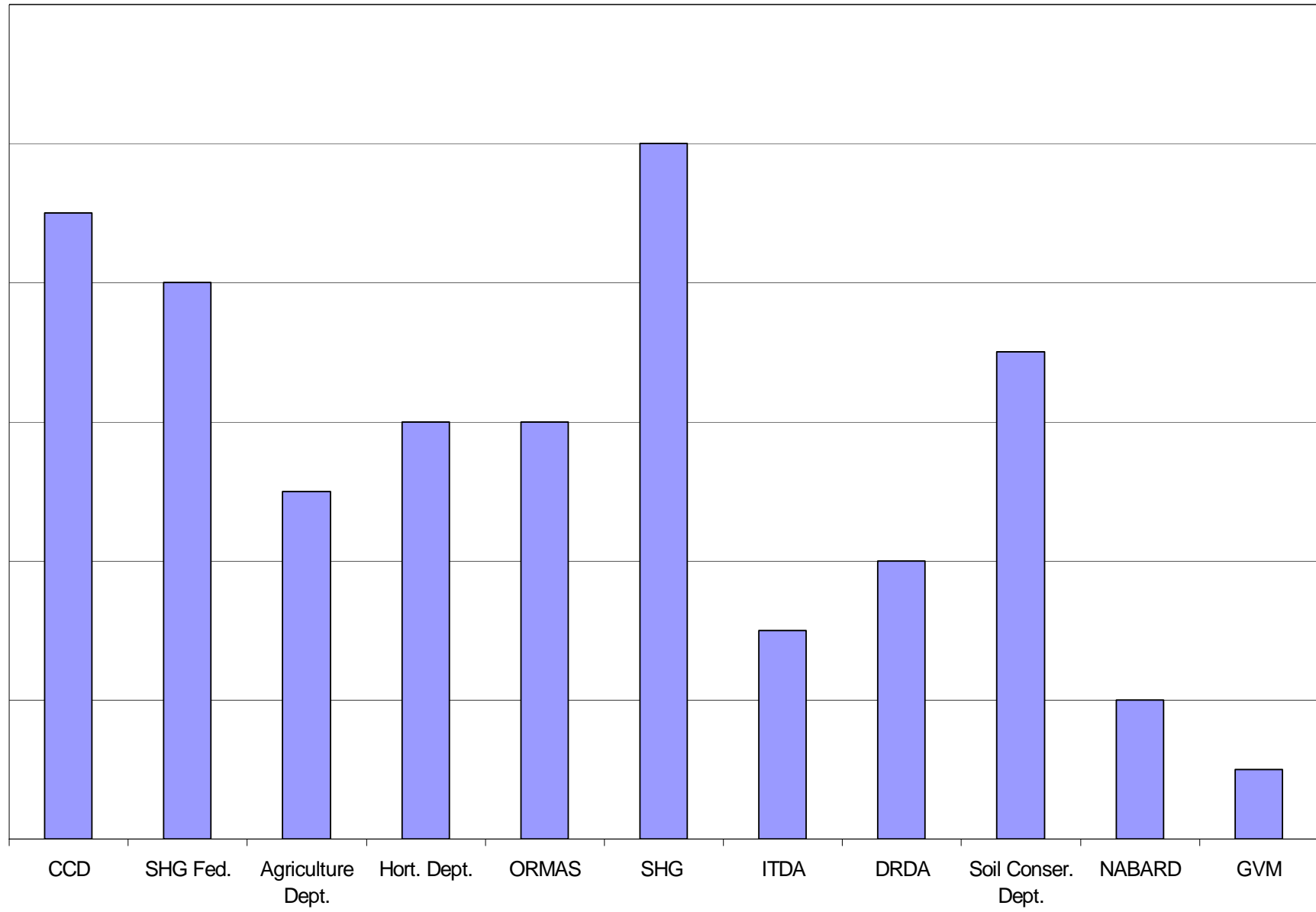
**Institutional Ranking
Village Loba, Loba GP**



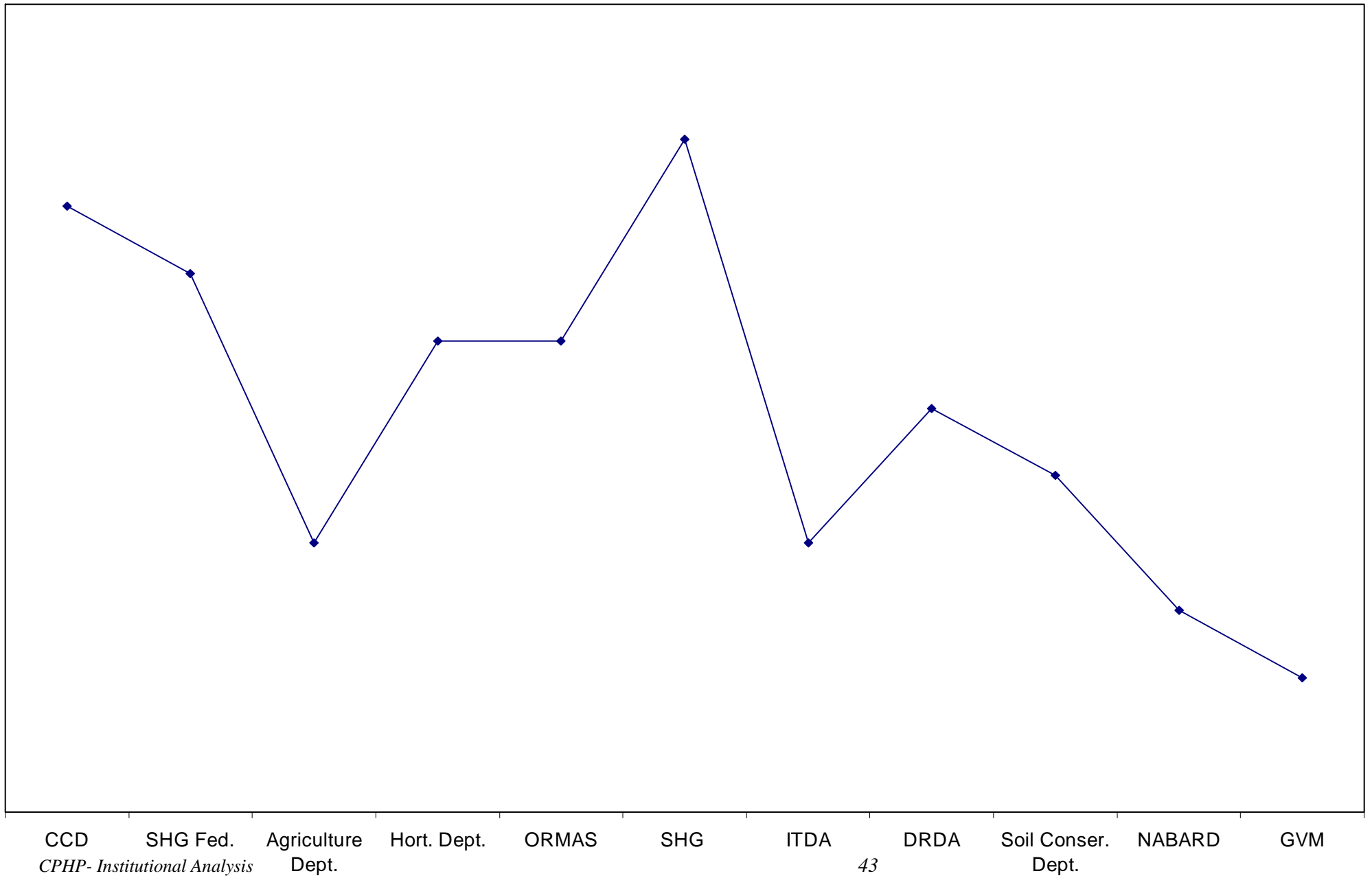
Village S Puttaro, Puttaro GP



Village Saogaon, Dombalo GP



Village Pondasahi, Talmunda GP



CCD
CPHP- Institutional Analysis

SHG Fed.

Agriculture
Dept.

Hort. Dept.

ORMAS

SHG

ITDA

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DRDA

Soil Conser.
Dept.

NABARD

GVM

