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# Models of Self-Help Groups and The Local Dynamics in Odisha

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**Abstract**

The paper is a derivation of a project based on Self Help Groups (SHGs); going through its two decades of journey in Odisha. The project is a longitudinal study tracing the trajectory of SHG from 2001 till date in the state of Odisha. As a geographical and cultural entity, Odisha has also been contended with the diversities. These diversities have sometimes resulted in disparities. Different parts of Odisha reflect this distinctiveness. The same apply to India. We can sense it in the form of the models of SHGs in India. Here, the focus will be on the Mission Shakti of Odisha. The objectives of the paper are to analyse some prominent models of SHGs in India and to study the local variations of the functionalities of SHGs in various parts of Odisha. This study captures the impact of SHGs on rural women both in the private and public realms and to the corresponding institutions. It has discussed the impact of geographic and cultural identities impacting the programmes under Mission Shakti combining the women from the field collectively forming SHGs.

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**Introduction**

In 1991-92, NABARD initiated a pilot project for facilitating credit to the rural poor. The movement was to bring 100% women-centric and women-managed institutions for the real economic mainstreaming of women. The progeny of such thinking resulted in the emergence of SHGs in India. This research originates in the discourse of Women Empowerment through SHG model of microfinance. Ever since the microfinance revolution has been unleashed and with NABARD initiating a pilot project in 1991-92 to provide credit to the rural poor, was the first step to micro-credit in India. In Odisha, in 2001, Mission Shakti was launched. Here, we intend to study the presence of SHGs and its impact on rural women and community at large in the last two decades and give a detailed picture of the milestones, activities taken by SHGs in Odisha.

Over the years there is a great upward stride in the number of SHGs in Odisha. The state started with 4145 number of SHGs in 2001. Today the number has proliferated to 602013. With this exponential growth, a time has come to understand the SHGs not from their coverage pattern, but from their goal attainment perspective. For this, it is important to understand how it has impacted change in women's lives and the community at large. How communities have been reshaped and how women vaulted up their status both in public and the private realm? How the convergence programmes with SHGs have manifested itself in the interpersonal relationship between SHG members and other stakeholders.

While the common perception goes that SHGs were designed as instruments for women's empowerment, from a broader perspective, SHGs were also aiming at triggering women's community participation by breaking the public-private dichotomy and participating in self-generated and self-geared economic activities through women collectivities.

The Self-Help Group (SHG) movement in Odisha began in a structured manner with the launch of Mission Shakti on 8 March 2001 by the Government of Odisha, aimed at empowering women through collective savings, credit, and entrepreneurship development. Typically comprising 10–15 women members, SHGs promote financial discipline, mutual support, and livelihood activities such as tailoring, mushroom cultivation, and food processing (Government of Odisha, 2025). Over time, the movement has expanded to nearly 6 lakh SHGs with over 70 lakh women members, supported through interest-free loans of up to ₹3 lakh, revolving funds, and seed capital assistance (Government of Odisha, 2025). The emergence and evolution of

SHGs in Odisha has been the example of gradual growth and flourishing status of SHGs in Odisha. SHGs in Odisha are not limited to poverty alleviation, financial inclusion of women into mainstream; rather they have been an integral part of Odisha in terms of social, economic, political sphere. Under the umbrella of 'Mission Shakti' SHGs have been empowered with all these power' is now a ministry focusing on women through the SHGs as coordinated mechanism between the people and the government agencies. They are now becoming strong players in the grassroot democracy in Odisha. This situation gives them a strong hold in the power politics of the state. This has been evident from the recent consecutive (state legislative and parliament) election in the state which has been testified by the respondents in the fields.

Self-Help Groups (SHGs) have become a cornerstone of women's empowerment and poverty alleviation in India. In Odisha, the Mission Shakti initiative since 2001 has expanded SHGs to over 6 lakh groups with nearly 70 lakh members, linking them to livelihoods, credit, and public services. This study focuses on SHGs because they represent one of the state's most significant grassroots movements, yet their two-decade impact on women's economic, social, and decision-making roles across diverse districts remains underexplored.

**Review of Literature**

The literature on Self-Help Groups (SHGs) spans multiple dimensions, including women's empowerment, democratic participation, institutional convergence, the evolution of the SHG model in India. Empowerment in the SHG context can be understood through the lens of Naila Kabeer's (1999) widely cited framework, which identifies resources, agency, and achievements as core dimensions. Economically, SHGs enhance access to financial capital, enabling women to start income-generating activities, diversify livelihoods, and reduce dependence on exploitative credit sources (Pitt & Khandker, 1998; Rajendran & Raya, 2011).

A comprehensive overview of the evolution, models, and challenges of microfinance in India is given by Srinivasan and Sriram (2003) defining microfinance as small-scale financial services for low-income individuals, emphasizing on the access part of the SHGs. Drawing from global models like Grameen Bank and local innovations such as the SHG model, the authors outline the diversity of Indian microfinance delivery systems, including Self-Help Groups, Individual Banking Programs, and hybrid models. A comparative analysis of India's two dominant microfinance models—Self-Help Groups (SHGs) and Joint Liability Groups (JLGs)—highlighting their ideological foundations, operational features, and contextual

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suitability has been produced by Sarma and Mehta (2014). Their study focuses on the SHGs and their root in community-based savings and empowerment, internal capacity-building and social development, making them ideal in regions with strong NGO presence and community leadership. The article argues that while SHGs are better at fostering grassroots empowerment (Sarma & Mehta, 2014), Their effectiveness depends on aligning the model with regional contexts and organizational goals—whether developmental or commercial. A comprehensive overview of the evolution, models, and challenges of the SHG movement in India, emphasizing SHGs as more than financial intermediaries and their role in fostering women's empowerment and community development can be found in the works of Sriram (2022). Initiated in the late 1980s and scaled through NABARD's SHG-Bank Linkage Programme, SHGs have become a leading model of savings-led microfinance. The review outlines three main linkage models, with NGO-facilitated direct bank financing emerging as the most effective. SHGs have significantly advanced financial inclusion, poverty alleviation, and women's participation, but face issues such as declining quality due to rapid expansion, regional imbalances, over-dependence on external support, and commercialization pressures. The article argues that for SHGs to remain impactful, focus must shift to strengthening group quality, building federations, and maintaining their core social objectives while leveraging innovation and technology for sustainable outreach (Sriram, 2022).

Guerin and et. al. (2020) through ethnography and quantitative method of data collection studied the intersectional gender relations in Tamil Nadu intertwining forms of domination through empowerment programmes, especially through SHGs. Whereas, Pattenden (2010) argues that SHGs in rural South India reflects a neoliberal approach to poverty reduction, where responsibility is shifted from the state to poor communities under the guise of empowerment. Backed by international agencies, SHGs promote self-help and cost-effective development but often mask class inequality, allowing dominant groups to benefit most.

The convergence between SHGs and Panchayati Raj Institutions (PRIs) is promoted in policy as a means to deepen participatory governance and improve local service delivery in different localities within different contexts. Bandhyopadhyay et al. (2002) emphasize that SHG–PRI linkages can enhance transparency and accountability. While Lohith and et.al. (2021) highlights the role of SHGs in mobilizing women for local governance. Having different models of SHGs in all throughout India pertaining to their local contexts as well as the visions of their local provincial governments, different states are aiming the 'empowerment' as well as the financial inclusion of their different stakeholders through the SHGs. As per Dasgupta

(2005) with the growth in uneven SHG credits, the southern states are becoming SHG-developed states and states like Bihar and Madhya Pradesh are considered as SHG-backward. The Kudumbashre and Mission Shakti promoting the SHG model of empowerment through women entrepreneurship in Kerala and Odisha respectively, has been adopted and applauded by many states to follow (Kumar & Rakhin, 2016; Dash & et. al., 2025).

As in Odisha, there has been the model of 'Mission Shakti' promoted since two decades. It has penetrated different parts of Odisha achieving a milestone in including women from different strata and distinct socio-economic backgrounds. But the regional disparities and the local distinctiveness have their impact on the process in different forms. This has been found as a gap of the literature being studied here lacking the study on these local variations. The present study will work on this further.

**Methodology**

This section outlines the methodological framework adopted for the study, which investigates the socio-economic characteristics of Self-Help Group (SHG) members and the operational dynamics of SHGs across selected districts of Odisha. Understanding these aspects is essential for assessing the pathways through which SHGs influence women's empowerment, community engagement, and livelihood improvement. The objectives of the paper are to analyse some prominent models of SHGs in India and to study the local variations of the functionalities of SHGs in various parts of Odisha. The paper is based on the study which was conducted through the exploratory and descriptive research design based on both the primary sources like SHG members, PRI office bearers, ASHA workers, school teachers, Anganwadi workers, Bank officials and secondary sources like Govt. Reports (NRLM, Mission Shakti, OLM, Economic Survey, MoRD, IRD, NABARD) Govt. Circulars and Notices. Longitudinal Method, Interview Method, Archival Method are being used for the collection of data. Tools like Interview schedule, FGD and Case stories have been used with these methods.

Multi-staged Stratified and Purposive Sampling have been used to reach to the respondents (the SHG members). As pr the objective of the paper, the study has selected four districts namely Mayurbhanj, Koraput, Kendrapada and Jharsuguda purposively. These subsequent blocks of the districts: Morada, Borigumma, Mahakalpara, Lakhanpur respectively have been divided on the basis of geography; like northern, southern, eastern and western districts; tribal and non-tribal categories and choosing two industrial belts from the tribal non tribal category.

Mayurbhanj has the highest number of tribal SHGs while Kendrapada has the least number of tribal SHGs. Badmundhabani, Borigumma, Teragaon, Dalgaon villages of the above-mentioned districts have been chosen respectively base on the highest number of SHGs of their respective ditricts. The total sample comprised 250 SHG members, distributed proportionally across districts. Members were drawn from both cadre (functionaries such as CRPs, MBKs) and non-cadre groups to capture variation in participation, benefits, and leadership roles.

**SHGs and the Models in India**

In the introduction section, we have seen the formulation of SHG in India. It has been evident that the NABARD's women SHG (WSHG) model gradually applied to different states in India with its distinctive natures and features based on the goal of financial inclusion and women empowerment. These variations reflect the distinctive local policies and their implementation strategies of supposedly standard policies, which can describe the SHG as 'local state institution'. The models can be listed as; (1) Linkage (general) model, (2) Modified linkage model (e.g. OBC Dehradun), (3) NGO Model (Andhra Pradesh and Gujurat- SEWA), (4) Indirect NGO model, (5) IFAD model (TN, UP, Maharastra), (6) SGSY model (having DRDA at centre of its functioning).  Before going to this variation in local level, we will see the variations among different states of India represented through different 'models of SHGs' adopted.

Kudumbashree model of Kerala is a part of 'Kerala model of development' which is a model for social development with minimal progress in industrialization (Kumar and Rakhin, 2016). Kudumbashree which is a is a neighborhood-based group network assigned to a self-help groups (SHG) model of empowerment of women for a more all-inclusive model of local economic developments becoming the "lifeline to many of the poor women in Kerala" (Kumar and Rakhin, 2016). Mahila Arthik Vikas Mandal (MAVIM) in Maharastra: under Maharashtra Rural Credit Programme (MRCP) is promoting, nurturing and strengthening the women self-help groups (Lokhande, 2010). It is also basically focused on uplifting women from marginalized communities through micro-financing activities. Swayamsiddha initiative by government through West Bengal Women's Development Undertaking is a woman-focused SHG initiative to enhance economic, health, nutrition, education status for women using access to microcredit and convergence for services. Its major focus is on the rural empowerment (Garai and et. al., 2012). Andhra Pradesh has used self-help groups (SHGs) extensively as a primary tool for poverty alleviation (popularly known as SERP's Indira Kranthi Patham- IKP model) and empowerment (Saidanna and Sailaja, 2011). SHGs in Tamil Nadu have made significant progress in enhancing women's socio-economic status. Government initiatives like Mahalir Thittam and the Tamil Nadu State Rural Livelihoods Mission (TNSRLM) have played a vital role in expanding SHG networks (Veeramuthu, 2025). In Tamil Nadu, the SHGs works under the Tamil Nadu Women's Development Corporation model (Reddy and et. al., 2015).

**Mission Shakti Model of Odisha**:

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 in Odisha. Major areas of focus of 'Mission Shakti' as per the official site are: formation and strengthening of WSHGs; institutionalization of WSHGs by federating them at Gram Panchayat, block and district levels; Building up the capacity of Community Based Organizations; strengthening livelihoods and consolidating the efforts through sustainability of the initiatives; ensuring market linkage to SHG products across the state (through ORMASS, 'Mission Shakti Bazzar' and other incentive based promotions in different melas throughout Odisha, India as well as world-wide); creating awareness among women on social entitlements and promoting inter-agency convergence for livelihood promotion; linking women with formal financial institutions: Mission Shakti SHGs have been actively linked with bank credit system through sustainable practices such as regular meeting, credit and thrifts, internal lending, timely and regular repayment and regular book keeping are reinforced for efficient SHG management; financial inclusion: Initiatives such as provisioning of seed money and revolving fund for WSHGs, interest subvention scheme; policy formulation and advocacy: Mission Shakti has been actively involved in analysis of existing government policies in association with various stakeholders; It provides a platform to bring out the changes as intended for a just society where women can also have a say; fostering gender transformative changes: Issues around gender discrimination and social evils are taken up by Mission Shakti for public discussion and thus the state facilitates a process for the emergence of a new generation of women leaders. It has not only brought political empowerment to women but also provided opportunities to speak out and actively engage in issues pertaining to gender.

Mission Shakti is operating in the state of Odisha through a well-structured administrative hierarchy from state level to Gram panchayat having Misson Shakti ministry at the top and WSHGs at the bottom (Mohanty, 2015). Deeply ingrained patriarchy system in India posed women to face systemic challenges and discrimination. With these hurdles also 'Mission shakti' through its innovative approach and unwavering commitment has been trying to penetrate through the stereotype and bringing women to the forefront of the picture (Nayak, 2024). With the regime change in recent years in Odisha, the institutional renaming of the system to *Subhadra Shakti* following the same model of Mission shakti.

The holistic approach of Mission Shakti being exemplary for other regions, demonstrating women at centre can be a reality with strategic support and dedicated resources by setting a new standard for development programs to achieve gender equality and economic empowerment. To see the journey of SHG through 'Mission shakti' from its inception in 2001 to till date in Odisha, the study has divided the fields into four regions to represent a detailed picture of the mission depicting distinguished socio-economic characteristics.

**SHGs and The Local Variations in Odisha**

Within the states of Odisha itself, there is the distinctiveness in different regions in forms of geography, culture socio-economic stratification, population size and cultural identities. Investigating these variations in community level explores different kinds of social structure; like size, kinship ties, occupation, affecting the structural as well as functional formations of SHGs within the states' model. The study here, as we have seen so far is in Odisha, being represented by its four districts in its north, south, east and west having highest SHG population, also represents the local variations distinctive of each other.

The village Teragaon is on the bank of river Mahanadi in the district of Kendrapara. There are two revenue villages in this village: Teragaon and Ostar and with three hamlets: Belar Nuagaon Samatasingharpur and Sobala. Most of the lower caste members are converted into Buddhism. They are actively participating in the Dalit movements preaching B.R. Ambedkar's path to Buddhism. The leader of this conversion movement in this village is also a promoter of SHG among his community (segregated at the bank of river Mahanadi). His wife is also an executive member in her group and the group is also engaged in the productive work of making Aggarbatti, Phenyl etc with the guidance of the "leader" with the group loan.

The Village Badamundhabani is in the district of Mayurbhanj representing the Northern part of Odisha in the study. The Kohi Gram Panchayat consists of Ten Revenue villages and 3 Hamlet. The study focused specifically on Badmundhabani (Non-tribal) and Pratapchandrapur (Tribal) village, which is located in the Moroda block of Mayurbhanj district. In Badmundhabani village there are total 33 SHG groups and 351 SHG members. For this study, A sample of 50 respondents was selected from 14 SHGs, comprising 35 non-tribal and 15 tribal women. SHG Cadre (CRP, EC, G-CRP (Gender CRP), VRP (Village recourse person) , MBK, and GPLF Pres.), group presidents/ secretaries and SHG members are taken as respondents. In Mayurbhanj, women have been found to be actively involved in various occupations outside their homes. They can be found working as daily wage laborers in construction sites, serving as waiters in restaurants and engaging in Sabai grass farming. Locals proudly affirm this phenomenon, stating “Here, women are doing all the work”. *Sabai Ghasa* (Sabai grass) is grown in a wide part of Mayurbhanj district and is mainly used for making *Sabai* ropes. Women play a vital role in the Sabai grass farming, skillfully handling tasks from cutting and drying to sorting, grading, cleaning, and bundling. They also craft ropes from the processed grass. It's a daily phenomenon visible in most of the village households. In recent years, declining demand for Sabai grass has led to decreased interest in farming it. As a result, many now prefer to buy processed Sabai grass and focus on crafting ropes and other items instead.

The southern part of Odisha is represented by Borrigumma village in the district of Koraput. There are four revenue villages in this village: Dullaguda, Jhilmil, Borrigumma, Khuddigudda. Due to the blooming hub of township, this juncture (of Andhra Pradesh, Chhattisgarh and to Odisha), the area of the revenue village Borrigumma is now considered as a town and proposed to be a NAC. We have chosen the village as well as the emerging town part of Borrigumma as our focus of study. In Borrigumma revenue village, we have covered all the villages and padas: Kenduguda, Borrigumma town, Nuaguda, Purunaguda, Ambadiguda. Among these Ambdiguda is a village with ST population and others are the mixtures of tha castes and Tribe groups living together. Due to its adjacent locality to the BLF, the GPLF seems to be more active in acquiring information and service delivery. Their works are also being recognized with various awards to the GPLF.

Dalgaon is a village in the Jharsugura district of Odisha. The villge here represents the western district of Odisha in this study. The village is 40 k.m. away from the district Jharsuguda, having the Ib thermal as nearby chhaka. The village is at the location with the Ib river at one side and other side filled with the mining industries. It is the largest village in the block of Lakhimpur. The village comprises of the revenue villages like: Dalagaon, Kudapada, Khapsikamar, Sunamal, Kansbahal. Among thes, we have chosen the revenue village of Dalagon which is again divided into Dalagaon-I nd Dalagaon-II. The Dalgaon (I) village as a whole is village with the combination of the caste and tribe population at one place. Here, the cadre system s a recent one; for 2 years. Before, the roles of President and Secretary were very powerful. The GPLF president was also the ex-Sarapancha of the village.

**Functionalities of SHGs:**

After a brief discussion on the localities covered, we will go through the variations among them in terms of their functionalities, caste structure and livelihood options affecting the structure of SHGs in various forms. Based on the functionalities of the group, the groups are being categorized under the themes of well-functioning group for the active groups, idle group for the dormant ones limited activities and non-functional groups with default memberships.

**Table No. 1: Functionalities of SHGs**

| Districts | Well-Functional Group | Idle Group | Non-Functional Group |
|---|---|---|---|
| Kendrapara | 11 | 7 | 2 |
| Mayurbhanj | 5 | 9 | 1 |
| Jharsuguda | 7 | 7 | 4 |
| Koraput | 5 | 4 | 9 |

We can find that the most of the non-functional groups are found in the sample villages in Mayurbhanj and Koraput respectively. In Mayurbhanj, the higher caste groups are being active in the daily functioning of the SHGs. But most of the lower caste group members are being engaged in daily wage labour. It has been a great task to reach them also. As per them, they even don't bother about the groups functionalities. They only join to get the benefit if the government programmes coming to the ground through SHGs which is an addition to reduce their financial burden in terms of loans and they have to focus on their permanent livelihood options.

In Koraput also, we can see the same scenario. Among all the fields we can witness the highest non-functional groups are found here. The field here comprises of both the urban as well as rural population. The more exposure to the outer world, modern lifestyle and the adjacent location to the block office, the urban settlement SHGs are functional in-terms of their daily activities, involvement in SHG/ Mssion Shakti programmes and awareness among the members and grabbing the tenders in joint initiative projects of Government with SHGs. But all these are limited to the newly forming urban settlement of Borrigumma. The field also witnessed the most non-functional groups formed among the ST population. As responded by a ST respondent of the non-functional group declared by the bank as defaulter.

The field shows the members in the *Loan Trap.* Most of them are daily wagers and other are daily vegetables or flower sellers grown in their backyard, so they can't spare their time to attend the meetings. Lack of awareness of the procedures make them stand still at the mid where they only to the loans. Some of them cannot repay it. But there are the cases where the intermediaries/middlemen took away their deposited amount of the loan. In these ways, the groups are becoming non-functional.

**SHGs & Productions:**

The SHG model is being encouraged among the women to bring the productive spirit among them. The loan amount has been provided with the documentation of the drive towards some productive activities in terms of income generations. Most of the common activities are poultry farming, mushroom cultivation, and some micro-small or medium activities. Although the ground reality is different, some of the groups are working well and getting recognition from different places in Odisha and also outside. The participation of the members in SHGs have enhanced them in their household possession, income, knowledge on guidelines about SHG, record keeping and also their skill competency towards managing enterprises. They have also extended their level of participation in income-generating activities after joining SHG which in return empowered them through their existing vocation undertaken by the SHG.

As per the study, the groups in Kendrapra, are mostly individual led productive activities and have a renowned group in the region for the terracotta-based PG. all the members of the PG group are *kumbhar* (pot maker) by their caste in the locality. The Mahanandi River bank has been helpful for the population to acquire the raw materials and components nearby which help them build their business with a little training for commodification and market friendly product for this group. Their products are at display in different seasonal *melas* throughout the country with customized products catering to different local festivals; like terracotta *Rakhis* in *Rakshya Bandhan* festival. A group found with establishing a micro business of *Aggarbati* (Incense stick) making with machine with some of the members from the group. The product is being marketed in the shops in the district. There are cases of individual members being engaged with animal husbandry with the loan from the groups.

In Mayurbhanj, the study has found the dominance of one group in leading tenders in all the convergence programmes of the governments; like Mid-day meal, Road Construction, PDS system and so on. They again slide the tender to known local contractors on rent. In this system, there is the constant income of the group as a whole which got divided among the members. In terms of production activities, there are groups members are being indulge in the making of *Saba*i grass articles which is available in the region in plenty with the loan from the SHG. Others are daily wagers.

The field in Jharsuguda represents very minimal amount of income generating activities among the SHGs. There is only a group found in charge of Mid-day meal distribution in the nearby school since the formation. The mismatched settlement of the caste and class categories in this area presents a foggy picture of these scattered Ib river bank settled population (some of them got settled here with the displacement due to the construction of Hirakud dam on the Mahanadi River nearby. There is a SHG working prominently in terms of cattle farming. They are from the group comprised of *chandalas* (Lower caste), mostly from the same family and all from the same kin group.

As we have seen above, the most dynamic cases are found in Koraput district, here there are groups actively participating with the tender based convergence programmes; like mid-day meal, amusement parks, school uniforms, PDS distribution, different public sector related surveys and various government led incentives reaching to the grassroots through the groups. The chosen field being adjacent to the block office also has some extra point for the groups being actively participating. Other groups are found in being engaged in MSME business with some of their members. But another chunk of populations here are engaged in individual investments of loan in income generating activities like horticulture and poultry. The field also shows us the other side of the loan led system of the SHG in terms of loan trap; mostly found among the unawared ST groups.

We can see the interdependence of the livelihood or income generating activities of the different field having their interdependence in the localities they belong.

## Conclusion

In India, we can see different models of SHGs have been in functions in different parts of the countries; specific to different states. Among the others, Kudumbashree model of Kerala and the model of Odisha: Mission Shakti are at priorities and being encouraged by the others for adoption in their respective areas. *Mahila Sangha* (Women Self-Help Group) are now the buzz word in every household of Odisha. Be it for financial assistance or for any government initiatives, SHGs in Odisha are at centre.

Here, each locality has its own establishment. But in terms of geography and socio-economic compositions we can draws some similarities among the two coastal regions: Teragaon of Kendrapara district and Dalgaon of Jharsuguda district; as well as among the other two fields in Mayurbhanj district (Badamudhabani) and Koraput (Borrigumma). The most shouted finding of the project will be the dynamic duality found in Borrigumma of Koraput district. Here we can see the most active groups as well as members among all the localities chosen for the study with a lot of awards from different agencies. But their influence is limited to the newly forming urban settlement; not a few kilometers away where we can find the most non-functional groups among all the four study areas due to the lack of awareness of the system because of their socio-cultural settings being daily wagers and assigned “ST” status with the assigned feature of “distance and interiority” in each and every form of their life style. The local variations are also the major driving force in the path of the SHGs. All the components in combination; socio-economic settings, geography, political connections all are interrelated.

The functionality of the groups depends on its geographic locations as well as socio-economic composition of the groups with their chosen livelihood options. We can see the most of the non-functional groups are found in the sample villages in the north and south districts of Odisha. Socio-economic status like, Caste, education, tribal and non-tribal base of the population plays a vital role in the functionality of the groups. Lack of awareness among the lower caste as well as the tribal “women” members works as hindrance to the system. This led them to be in the loan trap.

For most of the members; especially the non-cadre and non-executives, the SHGs is like a mechanism of loan disbursement with the lowest interest rate and paying back the loans. This led them stay out of the larger ecosystem of Mission Shakti model of Odisha. But who are getting involved in the process like we have seen different producers’ groups, distinct personalities from the SHGs are getting high recognition for their involvement and participations in the development of the ecosystem as a whole. This Mission Shaki Model has craved its solid stand in Odisha in various aspects of the state. It has also become an integral part of governance system of Odisha.

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