

# MICROFINANCE AND TRIBAL WOMEN OF ODISHA



**DR. NAVIN KUMAR RAJPAL**



Microfinance and Tribal  
Women Entrepreneurs

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# **“Microfinance and Tribal Women Entrepreneurs”**

Navin Kumar Rajpal



## About The Author

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# About The Book

Microfinance has passed a long journey from micro saving to micro credit and micro credit to micro insurance. The programme was started in Bangladesh with initial financing of small amount loan of US \$ 27 to 42 families affected badly by famine of 1974 by Professor Mohammad Yunus of Chittagong University. This resulted in establishment of Grameen Bank, Bangladesh generally known as modern micro credit institution. This book highlights the status of Microfinance in India with special reference to Odisha. It provides the information about the different stake holders, role and responsibilities and extended support over years. It further involves capturing of information related to grassroot level organization and execution of programme at Mayurbhanj (one of the tribal dominated district of Odisha). The book analyses prevailing and emerging status of SHGs, market scenario, financial status, socio economic impact and major challenges and opportunities.

## **Silent features of this Book are:**

- Highlighting the status of Microfinance and its execution at National and International context.
- Broad information about the different stake holders and their contribution in promoting WSHGs in Odisha.
- Importance of SHGs in Financial Inclusion (Saving and Credit Linkage).
- Addressing importance and status of WSHG federations in Odisha.
- WSHGs in Mayurbhanj and Role of Mission Shakti in their Development.
- Financial Institution and Credit Support to WSHGs in Mayurbhanj
- Financial Performance of WSHGs in Mayurbhanj
- Activities Undertaken and Problems Encountered

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(Navin Kumar Rajpal)





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# List of Abbreviations

ADB	ASIAN DEVELOPMENT BANK
ALF	APEX LEVEL FEDERATION
ANOVA	ANALYSIS OF VARIANCE
AP	ANDHRA PRADESH
APL	ABOVE POVERTY LINE
APMAS	ANDHRA PRADESH MAHILA ABHIVRUDHI SOCIETY
BASIX	BHARATIYA SAMRUDDHI INVESTMENT AND CONSULTANCY SERVICES
BDOS	BLOCK DEVELOPMENT OFFICES
BPL	BELOW POVERTY LINE
BPR	BANK PERKRREDITAN RAKYAT
BRAC	BANGLADESH REHABILITATION ASSISTANCE COMMITTEE
BRI	BANK RAKYAT INDONESIA
BOI	BANK OF INDIA
CBS	COMMERCIAL BANKS
CBI	CENTRAL BANK OF INDIA
CGAP	CONSULTATIVE GROUP TO ASSIST THE POOR
DIC	DISTRICT INFORMATION CENTRE
DRDA	DISTRICT RURAL DEVELOPMENT AGENCY
DSMS	DISTRICT SUPPLY AND MARKETING SOCIETY
DSW	DEPARTMENT OF SOCIAL WELFARE
DSWO	DISTRICT SOCIAL WELFARE OFFICE
DWCRA	DEVELOPMENT OF WOMEN AND CHILDREN'S IN RURAL AREAS
DWO	DISTRICT WELFARE OFFICE
FCS	FARMER CLUBS
FINCA	FOUNDATION FOR INTERNATIONAL COMMUNITY ASSISTANCE
HDFC	HOUSING DEVELOPMENT FINANCIAL CORPORATION
HHS	HOUSEHOLDS
ICDS	INTEGRATED CHILD DEVELOPMENT SCHEME

ICECD	INTERNATIONAL CENTRE FOR ENTREPRENEURSHIP AND CARRIER DEVELOPMENT
IGAS	INCOME GENERATING ACTIVITIES
IRDP	INTEGRATED RURAL DEVELOPMENT PROGRAMME
IRVS	INDIVIDUAL RURAL VOLUNTEERS
ITDA	INTEGRATED TRIBAL DEVELOPMENT AGENCY
KBK	KALAHANDI BOLANGIR AND KORAPUT
KGS	KEELOTTIVAKKAM GRAMA SANGAM
LAMPS	LARGE SIZED ADIVASI MULTI PURPOSE COOPERATIVE SOCIETY
MDM	MID DAY MEAL
MF	MICRO FINANCE
MFIS	MICROFINANCE INSTITUTIONS
MFOS	MICRO-FINANCING ORGANISATIONS
MTS	MLLION TONNES
MYRADA	MYSORE RESETTLEMENT AND DEVELOPMENT AGENCY
NABARD	NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT
NACS	NOTIFIED AREA COUNCILS
NBFCs	NON BANKING FINANCIAL COMPANIES
NBFIS	NON BANKING FINANCIAL INTERMEDIARIES
NE	NORTH EAST
NER	NORTH EASTERN REGION
NGOS	NON GOVERNMENT ORGANISATIONS
NPA	NON PERFORMING ASSETS
NPOS	NON PROFIT ORGANISATIONS
NSS	NATIONAL SERVICE SCHEME
NSSO	NATIONAL SAMPLE SURVEY ORGANISATION
OBC	OTHER BACKWARD CASTE
ORMAS	ORISSA RURAL DEVELOPMENT AND MARKETING SOCIETY
PLF	PRIMARY LEVEL FEDERATION
PRADHAN	PROFESSIONAL ASSISTANCE FOR DEVELOPMENT ACTION
RBI	RESERVE BANK OF INDIA
RMK	RASHTRIYA MAHILA KOSH
ROSCA	ROTATING SAVINGS AND CREDIT ASSOCIATION
RRBS	REGIONAL RURAL BANKS
SBI	STATE BANK OF INDIA



## Introduction of Book

Microfinance has emerged as one of the successful programme in economic and social empowerment of urban and rural poor. The distinctive feature of credit delivery, flexibility and peer pressure in repayment has provided the poor an opportunity to become self-reliant and self-sustained. The support from various stakeholders such as NABARD, Central and State government, NGOs and several MFIs has created history of success beyond the target. Further, it has helped extensively in achieving the goal of delivering the financial services to non-included section at cheaper rate.

This book will be of interest to MBA students, Academicians, researchers, MFIs, policy makers and Micro financing Institutions in understanding grass-roots level problems and required actions.

## About Author

Dr. Navin Kumar Rajpal is currently working as Assistant Professor in Department of Economics at Sidho Kanho Birsa University, Purulia West Bengal. He also serves as faculty in several reputed institutions such as Mizoram Central University, National Institute of Technology Tiruchirappalli, National Institute of Medical Science University, Lovely Professional University Jalandhar and Malviya National Institute of Technology Jaipur. He obtained his Masters Degree from Department of Analytical and Applied Economics, Utkal University Bhubaneswar (2010) and Ph.D from Mizoram Central University Aizawl, Mizoram (2014). He has presented papers in various National and International conferences/seminars conducted by reputed Institutions such as XLRI Jamshedpur, Allahabad University and ISEC Bangalore. He has published 8 articles in reputed referred international and national journals while 6 are under review.

