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Pathways to Empowerment in Diversity: SHG Promotion in the Rural Plains and Tribal Hills of Western and Eastern India

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Abstract

Self-Help Groups (SHGs) have emerged as powerful tools for poverty alleviation and empowerment in rural India, fostering grassroots development through collective action. This study explores the transformative role of SHGs in Maharashtra and Odisha, focusing on their impact in addressing socio-economic disparities, promoting financial independence, and empowering women as community leaders. While Maharashtra demonstrates the potential of SHGs in mitigating agrarian distress and bridging urban-rural divides, Odisha highlights their effectiveness in uplifting marginalized tribal communities and addressing gender inequalities. The structured approach to SHG formation and capacity-building strengthens local governance, fosters resilience, and enhances livelihoods. Despite challenges like governance inefficiencies and financial constraints, SHGs continue to thrive as catalysts for inclusive development. By leveraging local resources and adopting a participatory approach, SHGs can transform developmental challenges into opportunities, offering a replicable model for sustainable rural development and contributing to India's vision of equitable growth.

Key words- Self-Help Groups (SHGs), Rural Development, Women Empowerment, Financial Inclusion, Livelihood Enhancement, Grassroots Governance, Inclusive Growth and Sustainable Development.

I. Introduction

India's villages, home to 68.84% of the population, are the backbone of its economy and culture, embodying diverse challenges and opportunities. This study delves into the promotion of Self-Help Groups (SHGs) in two contrasting regions: the industrially influenced rural plains of Maharashtra's Osmanabad district and the agrarian tribal hills of Odisha's Mayurbhanj district. Despite unique socio-economic contexts, both regions grapple with entrenched poverty, cyclical indebtedness, and socio-economic exclusion. SHGs emerge as a transformative strategy, empowering marginalized communities through financial inclusion and collective action. However, barriers such as distrust, ineffective governance, and financial burdens persist, complicating mobilization efforts. This article explores the interplay of Social, Natural, Financial, Human, and Physical capitals in fostering inclusive and sustainable development. By analysing local dynamics and proposing tailored strategies, the study underscores the pivotal role of community-driven interventions in bridging developmental gaps across India's diverse rural landscapes.

II. Study area

India's socio-economic diversity is deeply reflected in the states of Maharashtra and Odisha. Both states represent unique cultural landscapes and developmental challenges, particularly in addressing poverty and promoting women's empowerment. Together, these states offer a compelling narrative of disparities and opportunities in India's journey towards inclusive growth.

Map 1 Maharashtra and Odisha Map

Maharashtra, India's third-largest state by area, is a hub of economic activity and industrialization. Spanning 307,713 sq. km with a population of 12.47 crores, it boasts a high literacy rate of 89.84% (93.91% for males and 86.24% for females). The state is home to urban centers like Mumbai and Pune, which drive industrial and financial growth. However, despite its economic prowess, Maharashtra grapples with significant rural poverty, particularly in regions like Vidarbha and Marathwada, where agricultural distress and water scarcity are prevalent.

Poverty in Maharashtra is often intertwined with rural-urban disparities. While cities thrive, many rural areas face challenges such as limited access to education, healthcare, and sustainable livelihoods. Women, especially in rural areas, bear the brunt of poverty due to unequal access to resources and socio-cultural barriers. However, self-help groups (SHGs) and microfinance initiatives have emerged as critical tools in empowering women economically, enabling them to participate in income-generating activities such as dairy farming, handicrafts, and small-scale industries.

Located in eastern India, Odisha spans 155,707 sq. km and has a population of 41.97 million. The state faces deep-rooted poverty, particularly in tribal and rural areas. Odisha's tribal population, which constitutes 22.8% of its total population, is among the most marginalized, often lacking access to education, healthcare, and infrastructure. The literacy rate of 72.9% (2011 census) reflects gender gaps, with male literacy at 81.6% compared to 64% for females.

Women in Odisha often experience poverty more acutely due to entrenched gender norms and limited opportunities. Despite these challenges, women have played a critical role in the state's economic and social resilience. Initiatives like Mission Shakti, a flagship program empowering women through SHGs, have provided platforms for financial independence and community leadership. Women engaged in SHGs are involved in diverse activities, including agriculture, sericulture, and forest-based livelihoods, contributing to poverty alleviation and community development.

While Maharashtra and Odisha differ in economic development, they share common challenges of poverty and gender inequality. In Maharashtra, poverty is often linked to agrarian crises and uneven development, whereas in Odisha, it is concentrated in tribal and rural pockets with limited infrastructure. Women in both states face systemic inequalities, but their roles in mitigating poverty are vital.

In Maharashtra, women are increasingly participating in SHGs and cooperatives, leveraging urban markets for their products. Urbanization has also facilitated better access to education and healthcare for women, particularly in metropolitan areas. In contrast, Odisha's women, especially from tribal communities, rely on traditional skills and forest-based livelihoods, supported by SHG networks that provide credit and training.

Maharashtra and Odisha highlight the intersection of poverty and gender inequality in India's development landscape. While Maharashtra's industrial and financial strengths offer lessons in urban poverty alleviation, Odisha's community-driven approaches emphasize the importance of grassroots initiatives. Collaboration between these states could foster knowledge-sharing in areas such as SHG-led development, sustainable agriculture, and women's entrepreneurship.

Empowering women and addressing poverty in both states require a multi-dimensional approach, including education, financial inclusion, healthcare, and policy reforms. The experiences of Maharashtra and Odisha illustrate that women are not only victims of poverty but also powerful agents of change, capable of transforming their communities and driving sustainable development. Together, they represent a microcosm of India's challenges and potential in building a more equitable and inclusive society.

III. Key Benefits of Peoples Organizations(SHG)

SHG Federations are people-cantered organizations, putting individuals at the heart of everything that affects their lives. Building the capacity of the poor is crucial to ensure they are at the forefront of the development process. When the poor gain control over their futures by expanding their choices and opportunities, the benefits they receive are immense. Some of the key benefits include:

- Encourages active and inclusive grassroots democracy
- Improves long-term sustainability
- Increases effectiveness in reducing poverty
- Promotes gender equality
- Strengthens the grassroots demand system for the poor
- Builds diverse partnerships through interconnected structures
- Empowers the poor to shape their own futures
- Fosters shared learning among member organizations
- Provides advantages of scale

IV. Process document for SHG group Formation

Process document is the document which documents all processes and strategies were used to form SHGs in a given context. For group promotion, it is important to follow the systemic process because it ensures the sustainability of the group and the group members will have clarity on the Programme and its process. The groups are formed with the help of local key resource persons.

SHG groups were promoted in 10 groups in Maharashtra and 6 groups in Odisha. The detailed explanation on various tools and strategies used to form groups were as follows.

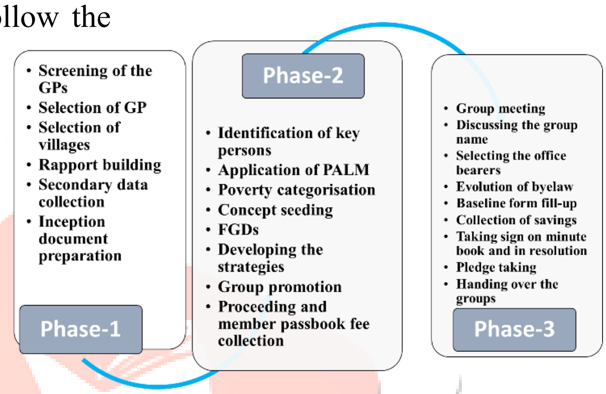

Chart 1 Phases for Process document and Group formation

Phase 1- Initial process

Screening and selection of gram panchayats

To understand the situation of different panchayats and to finalize where to intervene SHG, screening process have been done. Totally 5 panchayats in Odisha and 4 panchayats in Maharashtra were visited and collected information form respected Institution and panchayat secretaries. Before going to the panchayat some standard criteria were fixed to see the context in those perspectives. The panchayat which satisfies a greater number of criteria that panchayat was selected for the group promotion process.

Selection of Panchayat or Village

After finalizing the panchayat, screening process was conducted to select the potential panchayat/ villages. The panchayat selection process was based on screening 22 poverty indicators from a developmental perspective. Data was collected through secondary sources like Panchayat offices and Anganwadi centers and primary interviews with key informants.

Table 1 Panchayat selection Criteria of Odisha

Name of the Panchayat	Total population	Total no of household	No of household member cover under NRLM	Total group in village	DHAN KALANJIAM	Families under DHAN	Left out household	BPL %
Pedagadi	2506	617	450	45	6	72	95	77
Bad khaladi	2085	417	320	30	9	90	7	60
Jhinkpada	900	225	90	9	9	100	35	56
Mankadapada	2500	625	380	38	15	180	65	70
Badagudgudia	2577	620	420	42	6	90	110	85

Table 2 Village selection criteria in Odisha

Village name	Household	BPL Percentage	ST	Kalanjiam Group	NRLM Group	Another organisation (MFI)	Total
Sudsudia	133	70% (7)	500 (8)	1 (4)	4 (6)	3 (5)	30
Sundhal	151	40% (4)	359 (7)	4 (2)	10 (0)	8 (4)	18
Patpur	124	65% (7)	446 (8)	2 (5)	3 (6)	4(5)	30
Rathipur	140	37% (3)	200 (5)	3 (7)	10 (0)	6(3)	21
Hillblock	125	67% (7)	400 (7)	1 (3)	4 (6)	2(7)	30

Table 3 Panchayat selection criteria for Maharashtra

Panchayat Name	Village Name	Total Households	BPL Percentage	DHAN Kalanjiam	Households cover	UMED Groups	Households cover	Total group in village	Total household in cover	Left out household
Patsangvi	Patsangvi	418	45%	0	0	18	193	18	193	225
Ralesangvi	Ralesangvi	195	38%	0	0	18	187	18	187	8
Sawargam P	Sawargam	162	40%	3	43	11	119	14	162	0
Bhum	Bhum	742	45%	15	174	31	323	46	497	245
Ganegaon	Ganegaon	395	30%	0	0	35	395	35	395	0

Rapport Building

Rapport building is the process of creating familiarity with the unknown person. It is very essential tool to organize community. In two stages rapport building was done during study. One is rapport building with the location guide/ staff to get their support in the field and rapport building with the people of the villages which was selected for study. Methods included discussions with leaders, participating in cultural events, and offering tuition for children, ensuring trust and cooperation.

Secondary Data Collection

Secondary data was vital for understanding the context. It was sourced from Panchayat offices, schools, and Anganwadi centers, guided by a checklist of required details.

Occupational, Case, and Cash Flow Studies

Occupational studies identified key livelihoods providing employment in the community. Case and cash flow studies examined individual circumstances and financial patterns to understand family-level challenges.

Inception Document Preparation

An inception document was prepared for 2 Panchayat in Odisha and 2 panchayats of Maharashtra, summarizing the collected data. It included the panchayat profile, infrastructure details, development issues, and study findings in a concise format. Methods included discussions with leaders, participating in cultural events, and offering tuition for children, ensuring trust and cooperation.

Phase 2- Pre-formation process

Table 4 Group formation stages and processes

Stages	Processes
1st Stage	• Find a resource person for doing PALM, FGD. • Fixed date for meeting.
2nd Stage	• Arrange meeting with the resource person and coming members. • Concept seeding on SHG during meeting. • Views of women about SHG concept for collective actions.
3rd Stage	• Arrange meeting with interested members for Clarified doubts, confusion, queriesabout SHG • Video presentation on SHG • Forming groups, group name and executive members. • Stabilization to the groups.
4th Stage	• Forming Byelaws, roles and responsibilities for executive members. • Selecting office barriers. • Savings and Internal lending. • Taking pledge with members.
5th Stage	• Collecting baseline data. • Hand over the group to Block indicator.

Identification of key persons

Identification of key person is the first step which one should do in field. Key persons were identified in each selected Hamlet/ village for study. It helped to organise the people easily for various activities conducted in the field like PRA, FGDs, orientation, etc.

Influencing the Key persons

Good rapport was built with the key persons in the villages. They were influenced by various techniques. The pamphlets were given and shared about the organisation. When some of the key persons were gave positive response, they were shown as a reference for other key persons. For example, when AASHA worker of different panchayat/ village has given me the positive response about mobilizing the women, the researcher showed her as a reference for the AASHA worker of different village. we asked her "why can't you try in your village/hamlet". These types of strategies were to influence the key persons.

Figure 1 FGD

Focused Group Discussions (FGDs)

Mainly two FGDs were conducted during the study. One was mainly to understand the different MFIs, SHGs, money lenders and other formal or informal credit institution existing in the particular village. What are all the advantage and disadvantages of them. Another FGD were conducted to understand the developmental issues in depth.

Application of PALM[1]

PALM activities are the very important tools to collect primary data. The main PRA tools used in the field are social mapping, wealth ranking, pair wise ranking, & FGDs. It gave clear details about the village in terms of households, population, occupation, caste, toilet, BPL, land holding etc. and also developmental issues were found with the help of PRA tools. Very importantly wealth ranking was used in categorization of households in to different groups like S1, S2, S3 (S1- Survival, S2- Self subsistence, S3- Self Employed) on the basis of criteria told by the villagers. S1, S2, S3 (Very poor, poor and the middle-class) households were treated as the potential households for group formation.

Individual counselling

[1] PALM – Participatory Learning Methods

Through the PALM tools potential households to form the SHG groups were identified. After that they were meet individually to understand their poverty situation and to seed the concept of SHG.

Figure 3 Social Mapping

Figure 2 Wealth Ranking

Potential table for group promotion

Table 5 Potential table of Odisha

Village name	Total HH	Number of HH already Part of SHG	Rich & MOP	Remaining S1, S2, S3	Potential for group promotion	Group promoted	HH Covered
Sudsudia	133	53	38	95	4	3	33
Patpur	124	48	30	94	4	2	20
Hillblock	125	65	72	53	3	1	10
Total	382	166	140	242	11	6	63

The above table is the Potential table of the two panchayats of Odisha and Maharashtra, which can give an estimated figure the number of groups can be promoted in those two panchayats. The list of villages is given and the researcher have done PRA tools in all the villages to find out potentiality and come out with this table. The optimal ignorance is followed during the estimation and all the figures are not accurate but helps a lot in the initial periods.

Table 6 Potential Table of Maharashtra

Potential Table

	Patsangvi	Bhum
Total Number of HH	418	742
Rich & MOP	92	140
Number of HH already Part of SHG	193	497
Remaining S1 , S2, S3	**133**	**105**
Potential for group formation	**8**	**6**
Groups Promoted	**6**	**4**
HH covered	**67**	**71**

Patsangvi
4 Vasti –
i. Mohite Vasti(15)
ii. Unpot Vasti (20)
iii. Naykinde (10)
iv. Kokre Vasti(10)
Left HH 78(Agri labour) - 4

Bhum
i. Muslim street (50) – 3
ii. Other Left HH 55 (Agri labour) - 3

Concept Seeding

This process is very important. When the key person of the village gathered 15-20 members that time the concept of the Kalanjiam is clearly told to the members. In this time the members often told that they are too much poor to save Rs.100-500/ month. So often in this process to show the surplus or to find the surplus in the family cash flow is taken. If the family is in surplus then the no problem but if they are in deficit then the drainages are found and it was mostly the consumption of alcohol. So, they are made understand how to reduce that expenditure and save the money. Then all the concept of why Kalanjiam, savings, credit all are clearly told to the members.

Figure 4 Concept Seeding

Video Presentation

To motivate the members the videos are too much effective tool. When women are that women like them are doing that much activity for self-devolvement, they also become motivated. Usually, the group of interested women are told to gather together in a place where the videos can be shown to them. The laptop and the computer are used for the video presentation.

Figure 5 Video Presentation in Maharashtra

Exposure visit: The place where the study was done people over there previously was cheated by different cheat fund agents and Life insurance agents, so a huge issue of trust was there among the community to avoid this exposure visit was arranged in the nearby Kalanjiam group to achieve the trust of local community with the help of community.

Figure 6 Exposure Visit to Alamprabhu Group

Poster presentation

In the location there is a very high craze for the local money lenders, to make the people understand about how SHGs are different from moneylenders Posters were prepared and shown to the community to clarify the doubts regarding interest rate, savings and other technical things.

Figure 7 Poster Distribution by Priyadarshini Nath in Odisha

Door-to-door visit

In the context since people are scattered habits and also because of maize and cotton crop season at particular time, the houses of village were not visible from one place to another. Therefore, to inform or aware the people initially had to approach household to household and at the time of concept seeding also.

Criteria for selecting group members

Eligibility Criteria have been set with the community for becoming the member of SHG.

- ✓ Women should be poor
- ✓ Only one member from each family is eligible to join group
- ✓ Number of members in a SHG should not be below 10 and not above 20.
- ✓ The members age should be more than 18.
- ✓ Women should not be a member of other SHGs
- ✓ Women should not be a government employee
- ✓ Women should be married
- ✓ Widow and separated women can be preferred based on other members' decision

Select the office bearers

Then the members are told to find out three office bearers viz. President, secretary and the treasures among them who will handle the official, legal and the accounting part of the group for next three years. This is mainly done by selection but in case there are more than one eligible and interested persons present there this process can go through an open election also.

Figure 8 Selection of office Bearers in Maharashtra

Cross checking eligibility criteria

Before forming the groups, eligibility criteria were cross checked with the interested women who came forward to join Kalanjiam group. Some of them were rejected from the Kalanjiam. The member who satisfies all criteria was selected to form group, because some women already in NRLM & UMED group and again they want to join in Kalanjiam group.

Phase 3: Post-formation processes

Group promotion: Following the initial procedures, groups were established with careful consideration of the number of members. In cases where the count of interested women was below 10, they were advised to augment their numbers. Each group was configured to consist of more than 15 women, maintaining an average of 12 members per group. The agreed monthly savings per member ranged from Rs. 100 to 200

Figure 9 Maa Mahisamardini SHG in Odisha

Process followed during formation of group

Once the members are convinced the steps are followed to form the group –

- Sitting in round
- Starting with prayer
- Sharing about the Kalanjiam
- Discussing of purpose of joining Kalanjiam
- Discussing the group name
- Discussing about the bye law
- Selecting the office bearers
- Add new rules in the groups, Evolution of byelaw
- Family and poverty categorization
- Baseline form fill-up
- Collection of savings and share capital
- Taking sign on minute book and in resolution
- Pledge taking

All activities conducted during the specified week have been meticulously documented, accompanied by detailed descriptions of their outcomes.

Name Selection: 10 members gathered in a circle, each bringing their own perspective name. They recognized the significance of choosing a name that not only represented their collective identity but also carried a sense of inspiration and aspiration. They discussed the idea of naming their group after a deity, believing that it would symbolize invoking blessings and divine guidance for their collective journey towards empowerment and prosperity.

Evaluation of bylaw and Pledge

Bylaw is the written norms or the rule book of a SHG. It includes all the specific and delicate things which involve in the processing of an SHG, from the date of meeting in each month to the interest rate and capital sharing norms are included in this written paper. This is evolved by the members with the help of an expert from promoting organization and later all the members agree with this by signing on it. Pledge is a statement which help the members to be together to achieve a well define goal, this is also evolved according tothe need and the context of the groups.

Figure 10 Pledge Taking in Odisha

Table 7 Details of promoted SHG groups in Odisha

Sl. No	Group Name	No. of Members	Saving/ Member	Credit
1	Maa Manisha	10	100	1000*1
2	Maa Sarala	10	100	1000*1
3	Maa Mahisamardini	11	100	1100*1
4	Maa Gangiaya	10	100	1000*1
5	Maa Banadurga	12	100	1200*1
6	Abhiram	10	100	1000*1
Total		**85**	**600**	

This is the Six SHGs promoted in Odisha in the two selected panchayats. If we observe all the groups have the optimum member of 10-12 which is a good sign and best output of the effective methodologies which are adopted during the course of study.

Group formation in Maharashtra

This is the ten SHGs promoted in Maharashtra in the two selected panchayats. If we observe all the groups have the optimum member of 12 to 13 which is a good sign and best output of the effective methodologies which are adopted during the course of study.

Figure 11 Group Promotion in Maharashtra

Table 8 Details of promoted SHG groups in Maharashtra

Sl. No	Group Name	No. of Members	Saving/Member	Credit
1	Swami Samartha	15	200	3000*1
2	Shri Gurudev	10	200	2000*1
3	Kranti	10	500	5000*1
4	Gurudatta	10	200	2000*1
5	Shri Ram	10	200	2000*1
6	Jai Hanuman	12	200	2400*1
7	Sidhdhi Vinayak	10	200	2000*1
8	Shubhangi	16	200	3200*1
9	Aarish	15	200	3000*1
10	Saraswati	20	200	4000*1
Total		**128**	**2300**	

V. Challenges

During the harvesting season, coordinating meetings and ensuring full attendance among members poses significant challenges. Gathering individuals at the designated time and place proves to be particularly difficult, despite accommodating their preferred timings. Additionally, the presence of demotivating neighbours who engage in obstructive behaviour, including leg-pulling, further complicates matters. The existence of other Self-Help Groups (SHGs) and Microfinance Institutions (MFIs) in the presence adds to the complexity. Moreover, the peak agricultural season, coupled with negative experiences villagers may have had with SHGs, exacerbates the situation. Furthermore, continuous festivals and celebrations serve as additional distractions.

VI. Dos and don’ts while forming the group (As per experience)

Do’s

- ✓ Explain study aim to leaders, before village entry.
- ✓ Build friendly, professional rapport with community.
- ✓ Respect beliefs, culture, stay neutral to castes.
- ✓ Aid community, offer assistance.
- ✓ Speak regional language, use local slang.

- ✓ Create promotional materials suited to their language, situation.
- ✓ Differentiate government SHGs from DHAN Kalanjiam, explain development charges.

Don'ts

- ✓ Avoid engaging in political matters.
- ✓ Remain neutral regarding caste preferences.
- ✓ Prioritize correct procedures over blind agreement
- ✓ Refrain from making false commitments.
- ✓ Communicate plainly, avoiding complex terminology.
- ✓ Address doubts rather than disregarding them.
- ✓ Respect their time; maintain timely meeting follow-ups.

VII. Conclusion

The study highlights the pivotal role of Self-Help Groups (SHGs) in addressing poverty and empowering marginalized communities across India's diverse rural landscapes. By examining the socio-economic contexts of Maharashtra and Odisha, it becomes evident that SHGs have the potential to act as a bridge between entrenched inequalities and inclusive development. Despite the varying challenges—agrarian distress and urban-rural divides in Maharashtra, and tribal marginalization and gender disparities in Odisha—SHGs provide a platform for collective action, financial independence, and community leadership.

The systematic approach to SHG promotion, from screening villages to group formation and capacity-building, underscores the importance of community-driven processes for sustainable development. Key benefits such as grassroots democracy, enhanced gender equality, and strengthened local economies emphasize the transformative potential of SHG federations. However, challenges like distrust, governance inefficiencies, and financial burdens persist, necessitating tailored strategies to address these barriers.

This study reaffirms the significance of empowering women as agents of change, as their active participation in SHGs has proven to mitigate poverty, enhance livelihoods, and foster resilience in both agrarian and tribal settings. The experiences of Maharashtra and Odisha illustrate that a multi-dimensional approach—integrating education, financial inclusion, healthcare, and policy reforms—is essential for sustained progress. Ultimately, the success of SHGs lies in their ability to harness local resources and foster social, natural, financial, human, and physical capital. By prioritizing participatory methods and community-driven solutions, SHGs can effectively transform developmental challenges into opportunities, creating a more equitable and inclusive society. This model offers valuable insights for replicating similar interventions in other regions, contributing to India's overarching goal of sustainable and inclusive rural development.

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ANNEXURE

'आमची बचत आमची बँक, आमचा विकास आमचा अधिकार'

धान कलंजियम फाऊंडेशन

कलंजियम म्हणजे काय?

कलंजियम म्हणजे एक छोटी बँक ज्यामध्ये १५ ते २० स्त्रियांचा समावेश होतो. ग्रामीण भागातील स्त्रिया एकत्र येऊन ह्या बँकेची स्थापना करतात. ह्या बँकेमध्ये सर्व सभासद स्त्रिया ठराविक बचत करतात आणि गरजू सभासद स्त्रीयांना कर्ज दिले जाते. ज्यातून त्यांची विकासाकडे वाटचाल होते आणि स्वाभाविकपणे स्त्रीच्या विकासातून त्या संपूर्ण गावचा आणि देशाचा विकास होतो. धान फाऊंडेशन या संस्थेमार्फत देशातील १४ राज्यांमधील १५ लाख स्त्रियांना गरीबी निर्मूलणाचा अनुभव प्राप्त झाला आहे तो केवळ कलंजियम बंकिगच्या माध्यमातून, स्वयंसिद्धता गटाच्या माध्यमातून.. चला तर मग तुम्ही ही

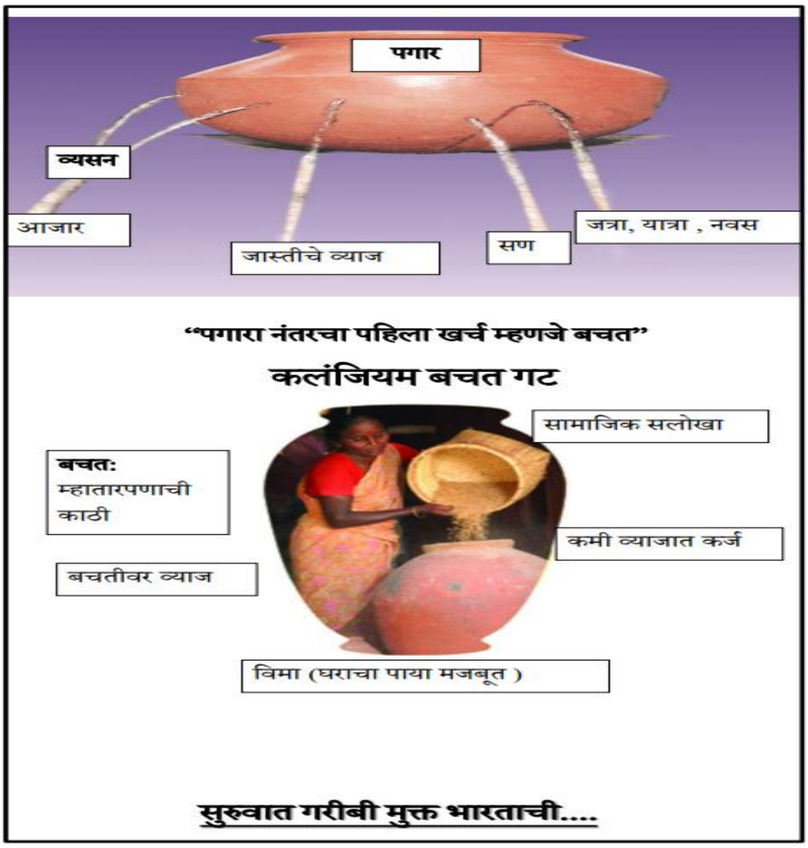
स्वीकारा हे बचतीच व्रत, सर्व सोयी सुविधांचा लाभ घेण्यास व्हा तत्पर.

... कृपया मागील पानावर पहा

बचत	कर्ज
• १२ ते २० महिलांचा एक गट • गटातील प्रत्येक सभासदाची मासिक निश्चित बचत (१०० रुपये/ त्याहून अधिक) • त्या बचतीवर संस्थेकडून योग्य व्याजदर • गटाचे बचतीचे खाते परिसरातील विश्वासू बँकेत खोलले जाते. • संस्था गटातील सर्व लेनदेनीचे ऑनलाइन तसेच ऑफलाइन रेकॉर्ड ठेवते तसेच अधिक कर्ज उपलब्धी साथी तो गट योग्य बँकेस जोडून देते.	• गट तयार झाल्या नंतर सहा महिन्यापर्यंत गट बचतिच्या रूपातील पैसे अंतर्गत कर्ज म्हणून गटातील गरजू स्त्रीयांना देतो. • त्या कर्जावर किती टक्के व्याज घ्यायचे ही गटातील सर्व सभासदांनी मिळून ठरवावे. • सहा महिन्यांनंतर गटाला बँकेकडून कर्ज उपलब्ध होते.

संस्थेची वैशिष्टे-

- ऑफलाइन, ऑनलाइन रेकॉर्डस
- नियमित मीटिंग्स, नियमित बचत आणि कर्ज परतफेड
- व्यवसाय ट्रेनिंग
- तत्पर सहयोगिनी
- महासभा
- नियमित अंतर्गत आणि बाह्य ऑडिट
- कमी व्याजदर
- गरबिचे निर्मूलन.
- महिला सबलीकरण व आर्थिक शिक्षण.
- बचत, कर्ज, विमा, पैशन, तंत्रज्ञान (SCRIPT- Model)



ଆଶାର ହୃଦୟରେ, ଯେଉଁଠାରେ ସ୍ୱପ୍ନ ଉଡ଼ିବୁଲୁଥାଏ
ଆଲୋକର ଏକ ବର୍ତ୍ତିକାରେ ଯେଉଁଠାରେ ଧନ ଫାଉଣ୍ଡେସନ୍ ଛିଡା ହୋଇଛି, |
କାଲାନଜିଆମ୍ ଡାକରା , ଏକ ପରିବାର ଭଳି ତୋଳିଧରେ
ଚାଲ ଆମେ ମିଳିମିଶି ଦୃଢ଼ ଭିତ୍ତିଭୂମି ନିର୍ମାଣ କରିବା |

ଏକତାର ସମତାଳରେ , ଆମେ ଆମର ଗୀତ ଗାଇଥାଉ,
ପ୍ରଗତିର ମଧୁର ସଂଗୀତରେ , ଆମେ ସମସ୍ତେ ଏକତ୍ରିତ ହୋଇଥାଉ
ଧନ ଏକାଡ଼େମୀ ର ବୀମା ଯୋଜନା , ଏକ ଉଜ୍ଜ୍ୱଳ ସୁରକ୍ଷା କବଚ ଭଳି
ଦିନରାତି ଆମର ସ୍ୱପ୍ନକୁ ରକ୍ଷା କରେ

ଶିକ୍ଷା ଏବଂ ସ୍ୱାସ୍ଥ୍ୟ , ଅଗ୍ରଗତିର ଅଂଶୀଦାର,
ଜ୍ଞାନ ଆମର ମାର୍ଗଦର୍ଶକ ଭାବରେ,ଆମକୁ ଆଗକୁ ବାଟ କଢ଼େଇନିଏ

ଫୁଲରେ ପୁଷ୍ପର ମେଲାଣି ପରି ,ପ୍ରଶିକ୍ଷଣ ଉନ୍ମୁକ୍ତ ହୁଏ,
ଯାହାକି ଭବିଷ୍ୟତକୁ ସଶକ୍ତ କରିବା, ସହିତ ଅନ୍ଧକାର ଦୂର କରେ

ବ୍ୟାଙ୍କଗୁଡିକ ଉଚ୍ଚ ଆକାଂକ୍ଷା ସହିତ ହସ୍ତ ସଂଯୋଗ କରନ୍ତି |
ସଞ୍ଚୟ ଅସୀମ ଆକାଶକୁ ପଥ ପରିଷ୍କାର କରେ |
ଏକ ସାମୂହିକ ଶକ୍ତି ସହିତ ଏକତ୍ର ଆମେ ଉଠିବା |
ଏକ ଉତ୍ତରାଧିକାରୀ ନିର୍ମାଣ କରିବା ଯାହାକି କେବେ ନଷ୍ଟ ହେବ ନାହିଁ |

କାଲାନଜିଆମ୍ ରେ ଯୋଗ ଦିଅନ୍ତୁ, ଯେଉଁଠାରେ ଶକ୍ତି ରହିଥାଏ,
ଏକତ୍ରତାର ଚିତ୍ରିତ ପରଦାରେ ,ସମ୍ପୂର୍ଣ୍ଣ ପ୍ରେମ ରହିଥାଏ |
ଅନୁପ୍ରାଣିତ ହୋଇ ଛିଡା ହେବା, ଆଗକୁ ବଢ଼ିବାରେ ଆମେ ସକ୍ଷମ ହେବା
ଏହିପରି ଧନ ଫାଉଣ୍ଡେସନର ପରିବାର , ଯାତ୍ରା ଆଗକୁ ଜାରି ରହୁ

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- Priyadarshini Nath (PDM 22)

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Silver Jubilee 2021-22

ଧନ ଫାଉଣ୍ଡେସନ ହେଉଛି ଦାରିଦ୍ର୍ୟ ଦୂରୀକରଣ ପାଇଁ ଯୋଗଦାନ କରୁଥିବା ଏନଜିଓ । ଗ୍ରାମୀଣ, ସହରାଞ୍ଚଳ, ଆଦିବାସୀ ଓ କୋଷ୍ଟାଲ ଅଞ୍ଚଳରେ ଧନର ଉପସ୍ଥିତି ରହିଛି। ଏହା ଭାରତର ୧୫ଟି ରାଜ୍ୟରେ ୨୫ ଲକ୍ଷ ପରିବାର ସହିତ କାମ କରୁଛି । ସମୁଦାୟ ସହିତ କାମ କରି ଏହା ଏହାର ୨୫ ବର୍ଷ ପୂରଣ କରିଛି।

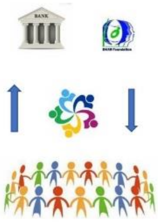
ଓଡ଼ିଶାର କୋରାପୁଟ, ମୟୂରଭଞ୍ଜ ଓ ବାଲେଶ୍ୱର ଜିଲ୍ଲାରେ ଧାନ ଫାଉଣ୍ଡେସନ୍ କାର୍ଯ୍ୟ ଆରମ୍ଭ କରିଛି।

ମୟୂରଭଞ୍ଜର କପ୍ତିପଦାରେ ଧାନ କଲଞ୍ଜିଆମ୍ ମହାସଂଘ ଓ ମୟୂରଭଞ୍ଜର ୩ଟି ବ୍ଲକରେ ୫୭୨ ଜଣ ମହିଳା ସ୍ବୟଂ ସହାୟକ ଗୋଷ୍ଠୀ କଲାଞ୍ଜିୟମ୍ କମ୍ୟୁନିଟି ବ୍ୟାଙ୍କିଙ୍ଗ୍ ରେ କାର୍ଯ୍ୟ କରୁଛି।

କଲାଞ୍ଜିୟମ୍ କମ୍ୟୁନିଟି ବ୍ୟାଙ୍କିଙ୍ଗ୍

ଆମେ ଗରିବ ମହିଳାମାନଙ୍କୁ ଏକାଠି ୧୫-୨୦ଜଣିଆ ଗୋଷ୍ଠୀରେ ସଂଗଠିତ କରି ସେମାନଙ୍କ ବିକାଶ ପାଇଁ ଗୋଷ୍ଠୀ ଗଠନ କରିଥାଉ। କଲାଞ୍ଜିୟମ୍ ହେଉଛି ଦାରିଦ୍ର୍ୟ ବିରୋଧରେ ଏକ ଅସ୍ତ୍ର।

କଲାଞ୍ଜିୟମ୍ ର ବୈଶିଷ୍ଟ୍ୟ
1. ମାସିକ ସଞ୍ଚୟ। (100 - 500)
2. ଜାମିନ ମୁକ୍ତ ଋଣ.
3. ମାତ୍ର ୧-୨%ରେ କ୍ରେଡିଟ୍
4. ବୀମା (ପଶୁସମ୍ପଦ, ସ୍ୱାସ୍ଥ୍ୟ, ଫସଲ)
5. ଡିଜିଟାଲ କାରବାର
6. ଏଫପିଓ



By – Priyadarshini Nath(PDM - 2202)