

A Study Report on

Drudgery Experienced by Rural Women

in GTM Project Areas in Odisha and

Exploring the Possible Drudgery Reduction Measures

Conducted on behalf of

Project Concern International (PCI)

Conducted by

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Millions of women in our hamlets know what unemployment means... Give them access to economic activities and they will have access to power and self-confidence to which they hitherto have been strangers,"

- Mahatma Gandhi in Young India (1930).

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Abbreviations

| | |
|---------|---|
| CAPI | Computer Assisted Personal Interviews |
| CLF | Community Level Federations |
| D-COR | Development Corner |
| FGD | Focus Group Discussions |
| GP | Gram Panchayat |
| GPLF | Gram Panchayat Level Federation |
| GTM | Gender Transformative Model |
| IGA | Income Generating Activity |
| KII | Key Informant Interviews |
| LFPR | Labour Force Participation Rate |
| MGNREGS | Mahatma Gandhi National Rural Employment Guarantee Scheme |
| MPI | Multi-dimensional Poverty Index |
| NGO | Non-Government Organisation |
| NRLM | National Rural Livelihoods Mission |
| ODK | Open Data Kit |
| OLM | Odisha Livelihood Mission |
| PCI | Project Concern International |
| PLFS | Periodic Labour Force Survey |
| SDG | Sustainable Development Goal |
| SHG | Self Help Group |
| SMAM | Sub-Mission on Agricultural Mechanization |
| SPSS | Statistical Package for the Social Sciences |
| SRLM | State Rural Livelihood Mission |

Executive Summary

Introduction

In rural India, women and girls have traditionally borne the major share of household work as well as a substantial part of agricultural and non-farm work, which is made more challenging by the lack of access to tools and machines that can help save time and effort.

In June 2011, the Government of India formed *Aajeevika* - National Rural Livelihoods Mission (NRLM) with the mandate of creating efficient and effective institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. Self-help groups (SHGs) under it were organized across rural India. While this phenomenal growth has brought significant benefits to rural women and their households in terms of social and financial inclusion and capacity building, it has also meant an additional demand on their time and energy to participate in the group meetings to benefit from the group.

In the state of Odisha, PCI India started providing its technical support to the Odisha Livelihoods Mission in 2019 to implement the Gender Transformative Model in select Gram Panchayats. Over the last 2-3 years, PCI and OLM have actively engaged in conversations on several issues of salient importance to rural women, one of them being the time poverty of rural women and the need to reduce their drudgery. As the collaboration has entered a scale-up phase, PCI India proposes to undertake small-scale research on the issue of drudgery reduction.

Objectives of the study

The research study tried to find out the answers to the following questions:

- 1) What is the impact of modern agricultural tools and implements on saving time and effort of the users, esp. the women workers?
- 2) If linking women to different thematic activities (such as Gender, Farm & Non-Farm, Skills – Jobs, Poultry) under OLM is adding to the drudgery and time poverty of the SHG women?
- 3) Does rising leadership position in community institutions elevate the status of these women at home and in the larger society as well?
- 4) What are the possible drudgery reduction measures that can be adopted?

Methodology

A comprehensive mixed-method cross-sectional study design that integrates both quantitative and qualitative research methodologies was employed in 16 Gram Panchayats (GPs) situated across 8 blocks within 4 districts of Odisha – Ganjam, Nayagarh, Deogarh, and Jagatsinghpur (4X2X2). In the quantitative data collection phase, our primary respondents were members of SHGs, with a specific emphasis on women actively engaged in SHGs. Additionally, we targeted women who held leadership positions within SHGs or Community Level Federations (CLFs), including roles such as president or secretary. We also conducted 20

key informant interviews with essential stakeholders in the project, including Block Program Managers (OLM), Master Book Keepers (OLM), District Program Managers (OLM), District Agriculture Officers, and Block Agriculture Officers.

We organized a total of 16 Focus Group Discussions (FGDs) as part of our research methodology. These FGDs included four groups from twelve-gram panchayats and sixteen villages within the selected study districts. The participants in these FGDs were strategically categorized into the following groups:

- CLF/SHG Leaders engaged in Farm Activities – 4 Nos
- CLF/SHG Leaders engaged in Non-Farm Activities – 4 Nos
- SHG Members engaged in Farm Activities – 4 Nos
- SHG Members Engaged in Non-Farm Activities – 4 Nos

In addition to the FGDs involving SHG members, we also conducted Key Informant Interviews (KIIs) with 14 stakeholders to gather comprehensive insights. The key stakeholders interviewed were:

- Block Program Manager – 4 Nos
- Master Book-keepers (OLM) – 4 Nos
- Agriculture Officer – 4 Nos

Farm Manager – 2 Nos. In addition to the qualitative interviews, and the sample sizes of quantitative survey for each level—district, block, gram panchayat, and village—are as follows:

| District | Block | Gram Panchayat | Village | Data Sample |
|---------------|-------------|----------------|-----------------|-------------|
| Ganjam | Sheragada | Sheragada | Krupasindhupur | 8 |
| | Patrapur | Saranggi | Sangam | 16 |
| | Beguniapada | Khandianai | Khandianai | 20 |
| | Sadar | Santoshpur | Kartikadhi | 21 |
| Nayagarh | Nuagaon | Badagotha | Bakalbandha | 15 |
| | Odagaon | Badagorada | Sanagorada | 15 |
| | Daspalla | Dihagaon | Gaudapankalsahi | 15 |
| | Ranpur | Gopalpur | Bimbadharpur | 15 |
| Deoghar | Barkote | Balanda | Indranijharan | 15 |
| | | Danara | Balita | 15 |
| | Reamala | Chadheimara | Jharaberani | 15 |
| | | Kudheigola | Kamarpal | 15 |
| Jagatsinghpur | Kujanga | Sailo | Chhotabar | 15 |
| | | Talapada | Khuntal | 15 |
| | Tirtol | Garam | Airi | 15 |
| | | Bodhei | Irikundal | 15 |
| Total | | | | 245 |

Key Findings

1. Modern tools and implements have a significant impact on saving time and effort of the users, esp. the women workers.

The study delves into the nuanced impact of modern agricultural tools and implements on the time and effort expended by users, particularly focusing on women workers within Self-Help Groups (SHGs). The findings paint a comprehensive picture of the prevalent practices and perceptions within this demographic.

The SHG Members were found to be saving their efforts, energy, and time by using modern household equipment like LPG gas cylinders, gas stoves, pressure cookers, grinders, washing machines etc., and farming equipment like tractors, combine harvesters, threshers, sprayers, pump set, power tiller etc.

Despite the presence of modern tools, the study highlights that the majority of SHG Members who utilize farm machinery do not operate them relying on rented equipment. Comfort levels in using machinery without assistance vary across different tools, with some users feeling particularly at ease, especially in the case of irrigation equipment and crop sprayers.

The findings show that women face challenges in using modern tools. Some of the main problems include not being able to afford the tools and not having enough training or skills to use them. Remarkably, the study reveals that almost **none of the SHG Members received formal training on operating farm machinery**, indicating a potential gap in skill development programs.

Perceptions of the safety and importance of women independently using farm equipment exhibit a dichotomy. While over half of the participants (**53.9%**) **expressed concerns about the safety of women using such equipment on their own**, a significant proportion (**50.9%**) **underscored the extreme importance of independent tool usage**. **This dual perspective highlights the need for a nuanced approach to address safety concerns while empowering women through training and access to modern tools.**

The impact of modern agricultural tools on reducing drudgery is a **notable outcome**. Almost **60% of the SHG Members perceive agricultural mechanization, including modern tools, as very effective in reducing the physical strain associated with farming**. This finding aligns with the broader perception that the introduction of agricultural mechanization has significantly **diminished the overall drudgery experienced** by women in their respective villages, as reported **by 51.4%** of the respondents.

The study further explores the frequency of using farm machinery independently, revealing variations in usage patterns. Some SHG Members employed these tools very often, while others use them rarely. To address the challenges faced by users, especially concerning irrigation equipment and crop sprayers, capacity building and mentoring initiatives are recommended to enhance technical skills and simplify tool operation.

In conclusion, while most of the study participants mentioned that modern agricultural tools hold promises in reducing labor and potentially saving time, the study emphasizes persistent challenges such as affordability and the need for comprehensive training. The findings recommend training programs for capacity building and using modern tools.

2. Though different thematic activities under OLM added to the physical and mental efforts and time poverty of the SHG women, the benefits received in return made it worth their efforts and time.

The study delves into the impact of linking women to various thematic activities under the OLM program, investigating whether these engagements contribute to the drudgery and time poverty experienced by SHG women.

Approximately **42.9% of the SHG women** reported participating in additional meetings for thematic activities under the OLM program, with 84.8% of them attending monthly basis. Surprisingly, despite positive reported outcomes for the majority, 45.7% of the SHG members who attended these thematic meetings expressed a perception that the experience added extra drudgery to their lives.

Balancing the increased workload with household responsibilities proved challenging for a significant portion of participants, with **64.9% reporting an increase in daily workload since joining SHGs**. The workload was higher for the SHG leaders in comparison with the SHG members as the leaders were engaged in the SHG activities more frequently, and received lesser support from their family members. While these thematic activities positively impacted knowledge, skills, income, and social connections, a nuanced challenge emerged as a notable proportion of SHG members perceived an additional burden in their lives. However the SHG Members appreciated and welcomed the learnings received from the thematic activities as they found value in the increased knowledge, income, and social connections gained from it even at the cost of added workload and time spent.

In conclusion, while thematic activities under **the OLM program have demonstrated positive impacts on women's empowerment and skills, there is a nuanced challenge**. A significant proportion (**64.9%**) of SHG members perceived an additional burden in their lives. Strategic interventions, including targeted support, resource provision, and addressing societal norms, are crucial to ensuring that these activities contribute positively to the lives of SHG women without increasing their drudgery and time poverty.

3. Though leadership position in community institutions was slowly elevating the status of these women at home and in the larger society as well, the change wasn't found to be significant.

The research findings indicate that while assuming leadership positions in community institutions, such as SHGs, had a positive impact on the status of women at home and in society, the degree of change was not deemed as significant. 28.6% of the SHG Members held leadership positions, and the majority (85.7%) continued in the same roles.

The perception of elevated status at home and in society was reported by a substantial majority (88.6%) of those in leadership positions, yet a noteworthy portion (11.4%) felt either a limited impact or none at all. Family support to the SHG leaders was also on the lower side in comparison to the SHG members. Factors contributing to this limited change included the perceived insignificance of women's contributions to household income and the existing social norms constraining women's roles. **Additionally, 69% of women** in leadership positions **suggested increased support** from the community, organization, and family, emphasizing the need to address social norms limiting women's roles for a more substantial impact on their status in both domestic and societal spheres.

4. The various possible drudgery reduction measures which could be adopted, as mentioned by the respondents are:

The research identifies a spectrum of potential measures to alleviate drudgery among women, drawing insights from both respondents and key stakeholders. A significant emphasis is placed on the utilization of time-saving household and farming tools and technologies, offering a tangible solution to reduce the physical and time burdens associated with various activities. The concept of shared responsibilities within

families emerges as a crucial aspect, underscoring the need for collaborative efforts to ease the workload on women. Community-level resource-sharing is highlighted as a supportive measure, indicating the importance of communal support structures.

Furthermore, stakeholders covered under the study (Block program managers, master bookkeepers, agriculture officers, and farm managers) advocate for financial assistance in the form of subsidies and low-interest loans to facilitate the acquisition of household appliances and farming equipment, aligning with the belief that modern tools contribute significantly to drudgery reduction. Training programs focusing on efficient farming techniques and equipment usage are recognized as valuable resources to empower women and enhance their capabilities in managing tasks more effectively.

Additionally, efficient time management strategies, as reported by focus group participants, involve proactive planning, including task prioritization and early completion of certain chores to create flexibility in daily schedules. These practices, coupled with the utilization of modern tools, align with a comprehensive approach to drudgery reduction. Overall, the research underscores the importance of integrated interventions, encompassing technology adoption, community support, financial empowerment, and skill development to address the multifaceted challenges of drudgery faced by women in various spheres of their lives.

Study Overview

1.1 Introduction

The fifth Sustainable Development Goal (SDG-5) of United Nations puts priority on gender equality and the empowerment of all women and girls by 2030. In India, women are torchbearers for social, economic and environment transformation and are considered to be the backbone of India's agricultural workforce and a vital part of Indian economy. And rightly so, India is promulgating mission of warranting women as "Empowered women - Empowered Nation"¹.

India is an agrarian economy with about 54.6% of total workforce engaged in agricultural and allied sector activities². Women are extensively engaged in the activities pertaining to agriculture and allied sector. Agriculture employs about 80% of rural women. Over the years, there is a gradual realization of the key role of women in agricultural development and their contribution in the fields of agriculture, food security, horticulture and other allied sectors. Women undertake a wide range of activities including farm operations and non-farm activities apart from shouldering a disproportionate amount of unpaid care and household work, which is neither recognized nor remunerated.

The Government has taken various steps to improve women's participation in the labour force and quality of their employment. According to the Annual Periodic Labour Force Survey (PLFS) Reports, the estimated Labour Force Participation Rate (LFPR) on usual status for women of age 15 years and above in the country is 32.8% during 2021-22. India is blessed with a "female economy" in terms of savings, consumption attitude, tendency to recycle and farming³. Despite this, women continue to lag far behind men on several indicators like education, health, etc.

Empowering and mainstreaming rural women workforce in agriculture can bring paradigm shift towards economic growth. It will enhance food and nutrition security and alleviate poverty and hunger. It's a win-win strategy for achieving Sustainable Development Goals by 2030¹.

Drudgery among rural women

Drudgery can be defined by its time-consuming, repetitive and arduous nature. Drudgery faced by women in rural households is determined by the compulsions of subsistence, opportunities / capacity for productive work and socio-cultural norms influencing the allocation of physical activities between members of a household. For rural women an additional dimension is multitasking, where other activities create constant interruptions. Many traditional postharvest activities can be described as drudgery: threshing and winnowing, de-hulling, grinding and pounding, preparation of food and processed products, marketing and load-carrying. If these provide income, the work is invariably poorly paid⁴.

¹ <https://www.niti.gov.in/rural-women-key-new-indias-agrarian-revolution>

² Census 2011

³ <https://organiser.org/2012/10/24/114457/bharat/b-women-in-indian-economy-b/>

⁴ A case study on women reducing drudgery through empowerment in agriculture in Dangs of Gujarat, G.J. BHIMANI AND C.S. DESAI, Asian Journal of Home Science, Volume 10 | Issue 1 | June 2015 | 235-239

Odisha Livelihoods Mission (OLM)

Odisha was the first state in the country to launch National Rural Livelihoods Mission (NRLM) in its bid to bring down rural poverty by promoting diversified and gainful self-employment to the rural poor. Odisha Livelihoods Mission (OLM) is implementing National Rural Livelihoods Mission..

Poverty eradication program focus on creating sustainable livelihood opportunities for the rural poor households and nurture them till they are come out of poverty and lead a quality life. OLM has reached out to 30 districts across 2324-gram panchayats in Odisha with more than 2,65,000 SHGs⁵ and touching upwards of 70 lakh women⁶ in the state.

Self Help Groups (SHG) of rural women

Mobilization of rural poor women into Self Help Groups (SHGs) and their federation is the modus operandi of NRLM. SHGs are homogenous groups of 5-20 women which function on the principles of mutual cooperation and collective action. These SHGs are federated at the village/Gram Panchayat, cluster and block levels. The institutions provide services (savings, credit, livelihood support) to their members that help them strengthen and sustain their livelihoods. As the SHGs and their federations mature, they create a strong demand system on behalf of members. These institutions of poor are designed to create their own human, social, financial resources. Linkages with mainstream institutions such as banks, local governance bodies, and government bodies help them address different dimensions of poverty. These measures enable members to improve their access to entitlements, rights, resources and livelihood opportunities⁷.

1.2 Study on Drudgery Experienced by Women in Odisha: Brief Overview

In rural India, women and girls have traditionally borne the major share of household work as well as a substantial part of agricultural and non-farm work in which they support the household members as unpaid workers. In both spaces, their work has been made more challenging by the lack of access to tools and machines that can help save time and effort. The reasons for this lack of access may be found not only in the inability of the household to acquire productive assets but also in the women's lack of power to negotiate for "a better deal" for themselves within the household.

In June 2011, the Government of India formed the *Aajeevika* - National Rural Livelihoods Mission (NRLM) with the mandate of creating efficient and effective institutional platforms for the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. The basic tier of these institutional platforms are the women's Self-Help Groups (SHGs) organized across rural India. While this phenomenal growth has brought significant benefits to rural women and their households in terms of social and financial inclusion and capacity building, it has also meant that **SHG members must increasingly spare a part of their time to participate in the group meetings in order to benefit from the group**. In each group, as well as in the federations of groups, a few women are required to take up leadership positions as well. All this makes additional demands on their time.

In the state of Odisha, PCI India started providing its technical support to the Odisha Livelihoods Mission in 2019 to implement the Gender Transformative Model (GTM) in selected Gram Panchayats. Over the last 4

⁵ <https://odishalivelihoodsmission.in/>

⁶ <https://missionshakti.odisha.gov.in/sites/default/files/2022-12/Coffee%20Table%20Book%20IV.pdf>

⁷ National Rural Livelihoods Promotion Society (NRLPS), Annual Report, Govt. of India, 2022

years, PCI and OLM have actively engaged in conversations on a number of issues of salient importance to rural women, one of them being the time poverty of rural women and the need to reduce their drudgery. As the collaboration has entered a scale-up phase, PCI India proposes to undertake small-scale research on the issue of drudgery reduction.

PCI India is implementing a Gender Transformative Model (GTM) across all the districts of Odisha. GTM focuses on designing and testing a gender-transformative model within the Odisha Livelihoods Mission (OLM) for gender integration in SRLM programming.

The project aims to address gender disparities by focusing on

- Security and freedom from discrimination, atrocities, and violence against women
- Ensuring women's access to their social protection, rights, and entitlements
- Strengthening the identity of women and community-based institutions
- Creating Institutions of Women for Sustaining Change

The proposed research aims to find answers to the following questions:

a) What is the impact of modern agricultural tools and implements on saving time and effort of the users, esp. the women workers?

- ✓ In agrarian economies such as India, where most of the farming households are from a low-income class, the use of traditional and handmade farming tools continues. As part of SMAM (Sub-Mission on Agricultural Mechanization), the Government of India is trying to enhance the reach of farm mechanization to small and marginal farmers, so that their productivity improves, and the drudgery is reduced.
- ✓ The Sub-Mission grants financial assistance to farmers to procure farm machinery and implements. The proposed research will try to measure the impact of such schemes on the lives of women in farming households. It will particularly look into the probable barriers such as delivery of machinery of poor quality, corruption in getting financial assistance, gender-unequal access to machinery, lack of training on machine operation, lack of access to custom hiring centres, etc.
- ✓ Also, the study will look at whether women find it easy and safe to handle farm implements and tools independently in the absence of migrant husbands.

b) Whether linking women to different thematic activities (such as Gender, Farm & Non-Farm, Skills – Jobs, Poultry) under OLM is adding to the drudgery and time poverty of the SHG women?

- ✓ Several women in the SHG setup are involved in various activities related to a particular theme. Women linked to these themes have to attend additional meetings apart from their weekly SHG meetings. These meetings mostly take place at the GPLF level and women members have to travel from home to the GPLF office. The proposed research will try to measure the impact of such meetings on the lives of SHG Women. It will particularly investigate the probable barriers such as: availability of transport, whether women are allowed to travel alone or not, whether women are free to work outside home, restrictions on women for attending additional meetings, etc.

c) Does rising leadership position in community institutions elevate the status of these women at home and in the larger society as well?

- ✓ Though a number of women are being increasingly involved in managing the affairs of their SHGs and federated structures, many of them continue to hold the prime responsibility for completing the household chores as well. The improvement in their leadership skills or their promotion in the SHG hierarchy seems to have had little or no effect on the power relations at home.
- ✓ The proposed research will look into the reasons for this disconnect. Some of the possible reasons may be insignificant contribution of woman leader to the total household income, existing social norms in the community, the environment of fear and subjugation at home due to domestic violence and abuse, absence of other female members in the household to share the responsibilities, etc.

d) What are the possible drudgery reduction measures that can be adopted?

- ✓ The proposed research will look into the possible measures which can be adopted to reduce the drudgery of SHG women in future.
- ✓ The call for "drudgery reduction measures" implies a recognition of the physical and mental strains associated with their various responsibilities (household chores, field work, other responsibilities). Possible measures could include introducing technological interventions to streamline their work processes, offering skill development and training programs to enhance efficiency, and promoting community support networks to share the workload.
- ✓ Additionally, creating awareness about health and well-being practices could contribute to reducing the overall drudgery experienced by rural SHG women associated with their livelihood activities under the Odisha Livelihoods Mission.

Study Methods

2. 1. Study Design and Methods

With the study's objectives at the forefront, we employed a comprehensive mixed-method cross-sectional study design that integrates both quantitative and qualitative research methodologies. This approach was selected to provide a holistic understanding and address the research questions more effectively. By combining these two research methods, we aimed to capture a richer and more nuanced perspective on the subject matter. The qualitative component enabled us to delve deeper into the participants' experiences and perceptions, offering a well-rounded approach to our research, while the quantitative aspect allowed us to gather structured, and numerical data.

2. 2. Methods of Data Collection and Analysis

2.2. 1. Study Sites

The data collection was conducted within the 4 districts of Odisha. In the course of our data collection efforts, we extended our coverage to include 2 blocks from each district, totaling eight blocks. Furthermore, the study encompassed data collection from 16 Gram Panchayats (GPs) situated across these eight blocks. This strategic approach allowed us to ensure a comprehensive and representative coverage of the study area.

2.2. 2. Selection of Study Sites

The selection of study sites for this study was methodically carried out, taking into account specific criteria. In the state of Odisha, where the GTM project operates in 20 out of the 30 districts, two districts, Debagarh and Jagatsinghpur, were designated as Pilot Districts, and the remaining 18 districts were classified as Scale-up Districts. Debagarh, located in the western part of Odisha, was notable for its substantial tribal population, representing over one-third of the district's demographics, and it registered a Multi-dimensional Poverty Index (MPI) of 38.79%.

In contrast, Jagatsinghpur, a coastal district, had a minimal tribal population (less than 1%) and boasted a higher economic status with an MPI of 11.70%. Additionally, two more districts, Ganjam and Nayagarh, were included in the sample, with Ganjam situated in the southern part of the state and known for its active presence of Self-Help Groups (SHGs) and SHG Federations, resulting in an MPI of 26.18%. Nayagarh, centrally located, had an MPI of 21.73%.

To further diversify the sample, eight blocks were chosen for the study, with two blocks from each of the sampled districts. The GTM operational blocks were grouped based on their distance from the district headquarters, and one block was randomly selected from each group.

In total, the study encompassed 16 Gram Panchayats and villages, with 2-GTM operational GPs and villages selected randomly from each of the 8 blocks.

2.2.3. Survey Participants

The data collection process in our study was divided into two distinct phases, each with a specific focus on particular groups. In the quantitative data collection phase, our primary respondents were members of Self-Help Groups (SHGs), with a specific emphasis on women actively engaged in SHGs. Additionally, we targeted women who held leadership positions within SHGs or Community Level Federations (CLFs), including roles such as president or secretary.

Conversely, the qualitative data collection phase involved engaging a different set of participants. We conducted key informant interviews with essential stakeholders in the project, including Block Program Managers (OLM), Master Book Keepers (OLM), District Program Managers (OLM), District Agriculture Officers, and Block Agriculture Officers. These individuals played pivotal roles in the GTM project within each district.

2.2.4. Designing of Survey Instruments and Pilot Testing

The development of our survey instrument was a collaborative effort, guided by the technical expertise of the PCI team. This comprehensive process involved several crucial phases, ensuring the effectiveness and reliability of the questionnaire used to survey Self-Help Group (SHG) members and leaders.

Initially, the design phase encompassed the preparation, testing, and finalization of the questionnaire. The PCI and DCOR teams worked together diligently to craft this instrument. To enhance the quality of the questionnaire, a rigorous field-testing process was executed in two non-sampled villages. Valuable insights and feedback obtained during the field tests were instrumental in refining the questionnaire.

Subsequently, the paper-based interview questionnaire was transformed into an electronic format using Open Data Kit (ODK), an Android-based software platform. This digital transition facilitated Computer Assisted Personal Interviews (CAPI) during the survey.

Before survey administration, we conducted thorough assessments of the CAPI application's functionality, ensuring that it was equipped with consistent and logical checks. Any issues identified during these tests were promptly addressed, guaranteeing that the survey team could operate the technology effectively and collect data with precision. This meticulous process aimed to enhance the quality and reliability of our data collection methods.

The qualitative data collection tools for this study were crafted collaboratively, benefiting from the expertise and technical insights of the PCI team. To comprehensively address our research questions, we employed a range of qualitative research techniques, including Key Informant Interviews (KII), and Focus Group Discussions (FGD).

In particular, we conducted Key Informant Interviews with key stakeholders such as the Block Program Manager (OLM), Master Bookkeepers (OLM), District Program Manager (OLM), District Agriculture Officer, and Block Agriculture Officer. These interviews were instrumental in gathering in-depth insights and perspectives from individuals closely involved in the project.

Furthermore, to gain a more comprehensive understanding of the subject, we organized Focus Group Discussions with members of Self-Help Groups (SHGs), who are the targeted beneficiaries of the study. Engaging in group discussions allowed us to explore diverse viewpoints, collective experiences, and the broader impact of the program from the perspective of those directly involved.

PCI obtained approval from Sigma IRB prior to commencing the data collection for the study. The comprehensive details of the study were presented to the Sigma IRB for thorough evaluation and to secure the necessary approval from the Institutional Review Board (IRB). The approval from the IRB ensures that the study adheres to ethical guidelines and safeguards the rights, well-being, and confidentiality of the participants involved. This step is crucial in maintaining the integrity and ethical standards of the research process.

2.2. 5. Training of the Study Team

Before commencing data collection, we implemented a comprehensive 3-day training program for our survey team. This team comprised one Survey Coordinator, one Field Supervisor, and four Field Investigators. The training included a 1-day field practice, ensuring that our team was well-prepared for the task at hand. This training initiative was a collaborative effort, featuring representatives from both PCI and D-COR.

To ensure the successful collection of qualitative data, we designated the Study Coordinators and Field Supervisor for this purpose. These individuals received specialized training, equipping them with the skills and knowledge necessary to effectively administer the topic guides developed for conducting Focus Group Discussions (FGDs) with SHG members and Key Informant Interviews (KIIs). This training was instrumental in preparing them for the qualitative data collection process and ensuring that it was carried out with precision and consistency.

The training process began with the qualitative team, and subsequently, the quantitative team underwent their training sessions. This sequential approach allowed each team to focus on their specific methodologies and skill sets, ensuring a thorough and specialized preparation for both qualitative and quantitative aspects of the research.

2.2. 6. Data Collection and Quality Assurance

Our data collection process commenced with a series of Focus Group Discussions (FGDs) involving Self-Help Group (SHG) members and women holding leadership positions within SHGs or Community Level Federations (CLFs). A total of 16 FGDs were conducted, comprising 2 FGDs at each district, with 1 FGD per block. These discussions played a pivotal role in shaping the design of our quantitative survey tools, allowing us to tailor our approach based on the insights gained.

The quantitative tool was developed based on the qualitative findings obtained from the Focus Group Discussions (FGDs) with Self-Help Group (SHG) members and leaders. The insights and information gathered through the qualitative research with the SHG participants guided the construction and formulation of the quantitative instrument, ensuring that the survey questions and data collection methods were aligned with the nuances and perspectives revealed during the qualitative phase. This integrative approach aimed to capture a comprehensive understanding of the research topic by combining qualitative insights with quantitative data.

Simultaneously, we conducted quantitative data collection through face-to-face interviews with SHG members and women in leadership roles within SHGs or CLFs. Additionally, Key Informant Interviews (KIIs) with project stakeholders were carried out in parallel. To gather beneficiary survey data, we employed electronic data collection methods using Tablets. Prior to each interview, beneficiaries were scheduled for appointments, and written informed consent was obtained. This ensured that participants were fully aware of the study's purpose and provided their consent voluntarily.

Quality assurance remained a top priority throughout the survey. We took various measures to minimize both sampling and non-sampling errors. This included strict adherence to the prescribed sampling protocol, implementing rigorous logic checks in the Computer Assisted Personal Interview (CAPI) application, conducting spot checks, and performing data validation, scrutiny, and cleaning procedures. In addition, approximately 14% of interviews conducted by each research investigator were directly observed by supervisors, ensuring that data collection maintained the highest standards of quality throughout the survey. Supervisors conducted back checks on 10% of the surveyed households, randomly visiting them to pose additional questions based on the survey and subsequently cross-referencing the responses with those originally collected by the interviewers. Any discrepancies identified in the data during this process were rectified through confirmation with the supervisors.

2.2. 7. Qualitative Data and Handling and Analysis

Data collected through the KIIs and FGDs were handled with the utmost care and were complied with ethical standards of confidentiality and were stored securely following standard data protection practices. The following steps were undertaken to ensure the same:

- The interviews and discussions with the study participants were conducted after free informed consent was provided by them and were digitally recorded in a portable digital recorder. The purpose and objectives, risks, benefits, the confidentiality of the information collected in the study were clearly explained to the participants before taking informed consent.
- The audio recordings of the KIIs/FGDs were downloaded to laptops after the same was completed daily. After downloading, the recorded files were renamed using an anonymized coding system developed in an encrypted Excel sheet.
- The Field Supervisors listened to the recorded files and prepared the field notes in the local language i.e., Odia.
- The field notes were then translated into English by a team of professional English translators. The quality of the English translations was ensured by checking the translation with the field notes.
- After the English translation of the field notes was completed, all the translated data files were given new names and codes to ensure data and informant confidentiality.

The above process was followed for all the IDIs/FGDs held with the study participants. The KIIs/FGDs conducted with the participants were manually coded in an Excel sheet. The qualitative data analysis involved developing and using descriptive coding schemes, which were uploaded into the Excel sheet for coding and analysis. The transcripts of the Focus Group Discussions (FGDs) were subjected to thematic analysis.

2.2. 8. Data Analysis and Report Preparation

After the data collection was completed, we cleaned the database by checking the data consistencies and analysed the data by using the Statistical Package for the Social Sciences (SPSS). The descriptive statistics in the form of frequency tables, and mean and median values were generated using SPSS, which have been interpreted and presented in the report. The data outputs have been presented in the form of tables and graphs/charts.

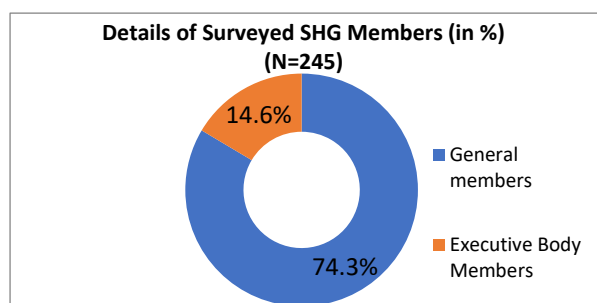
Study Findings

Quantitative Survey Findings

3. 1. Demographic Profile of SHG members in quantitative study

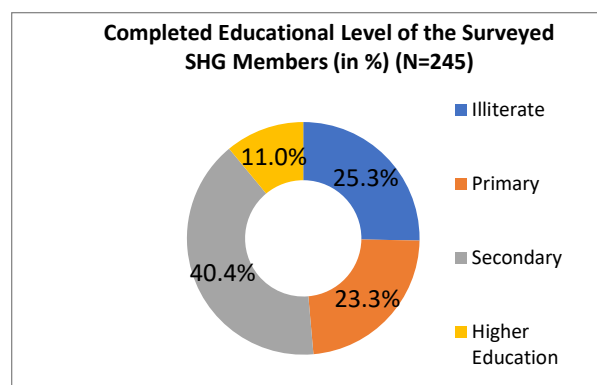
3.1.1 Details of SHG members

About three-fourths (74.3%) of the SHG members covered under the quantitative study were found to be general members of their groups. While 25.7% of them were found to be executive body members.



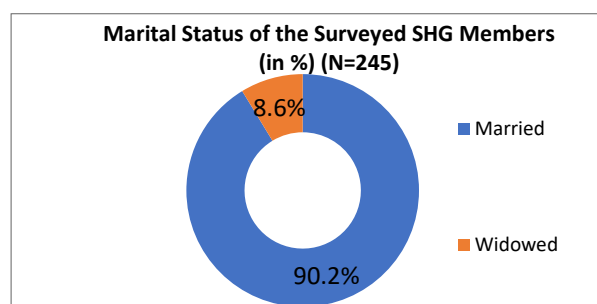
3.1.2 Educational qualifications

A little more than two-fifths (40.4%) of the SHG Members covered under the quantitative study were found to have attained secondary-level education. While 23.3% had attained primary-level education, a little more than one-fourth (25.3%) of them had experienced no formal education. Only 11% of them were found to have attained higher levels of education. The education levels among them in Nayagarh, Deogarh, and Jagatsinghpur were found to be significantly higher than in Ganjam.



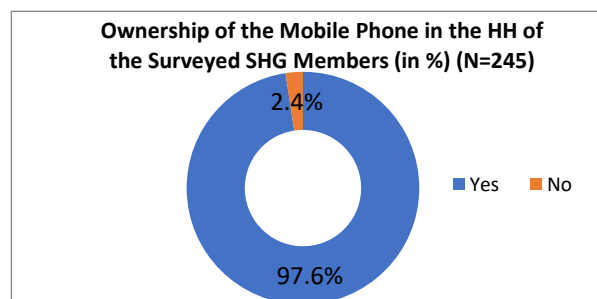
3.1.3 Marital status

Majority (90.2%) of the SHG Members covered under the quantitative study were found to be married. While 8.6% of them were found to be widowed, 1.2% were found to be single and separated.



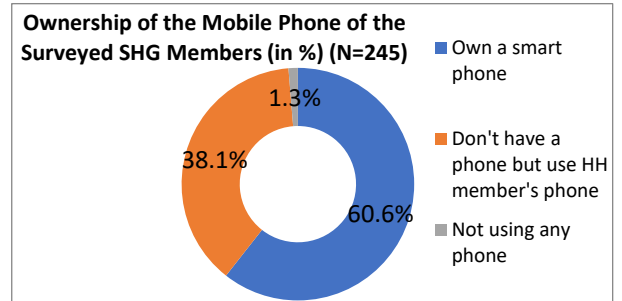
3.1.4 Ownership of telephonic devices

The household of almost every SHG Member (97.6%) covered under the quantitative study was found to own a mobile phone. At the same time, about three-fifths (59.4%) of the households



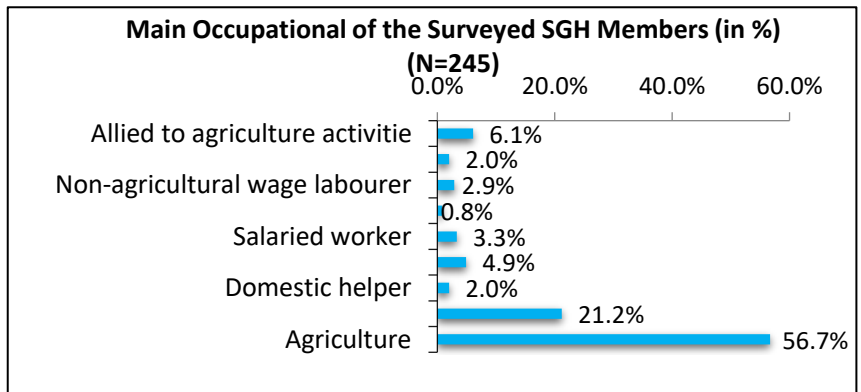
owned smartphones, and about one-fourth (24.7%) owned keypad (feature) phones. Less than one-fifth (15.9%) of the households were found to own both types of phones. While 67.2% and 61% of the SHG Members had smartphones in Nayagarh and Jagatsinghpur respectively, only 52.4% and 57.6% of them had smartphones in Ganjam and Deogarh respectively.

About three-fifths (60.6%) of the SHG Members possessed their own mobile phones. 30.5% had smartphones, whereas a similar percentage (30.1%) had feature phones. It was mentioned by 38.1% of them that though they didn't have mobile phones of their own, but they used other household members' phones.



3.1.5 Occupational details

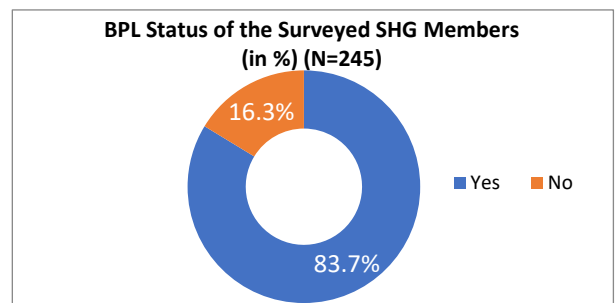
56.7% of the SHG Members covered under the quantitative study were found to be involved in agriculture, whereas 21.2% of them mentioned that they were domestically engaged as housewives. Very low percentages of them were involved in allied-to-agriculture activities (6.1%) and self-employment/trading/manufacturing (4.9%). Negligible portions of them were found to be involved in agricultural wage labor (2%), non-agricultural wage labor (2.9%), selling of non-timber forest produces (0.8%), salaried work (3.3%), and domestic help (2%).



About one-fourth (24.5%) of the women from farm households (n = 159) were found to be SHG leaders, whereas about three-fourths (75.5%) of them were found to be SHG members. 27.9% of the non-farming beneficiaries (n = 86) were found to be SHG leaders, whereas 72.1% of them were found to be SHG members.

3.1.6 Status of BPL card

The majority of the SHG Members (83.7%) covered under the study were found to be having BPL cards with them. While among the SHG Members in Ganjam and Nayagarh 89.2% and 91.7% were BPL cardholders respectively, 80% and 73.3% of the SHG Members in Deogarh and Jagatsinghpur respectively were the same.



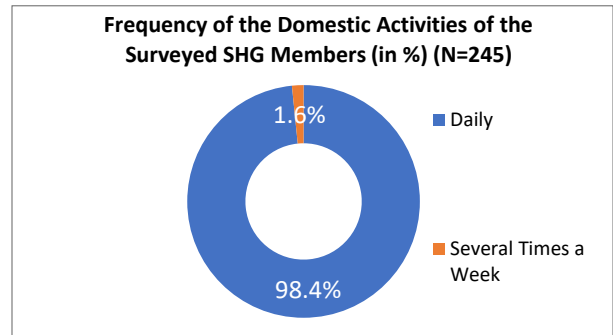
3. 2. Domestic, farm, and non-farm activities performed by women

3.2. 1. Domestic activities performed by women

Every SHG member and SHG Leader (Farm and non-farm) covered under the study was found to have engaged in domestic activities in the last year.

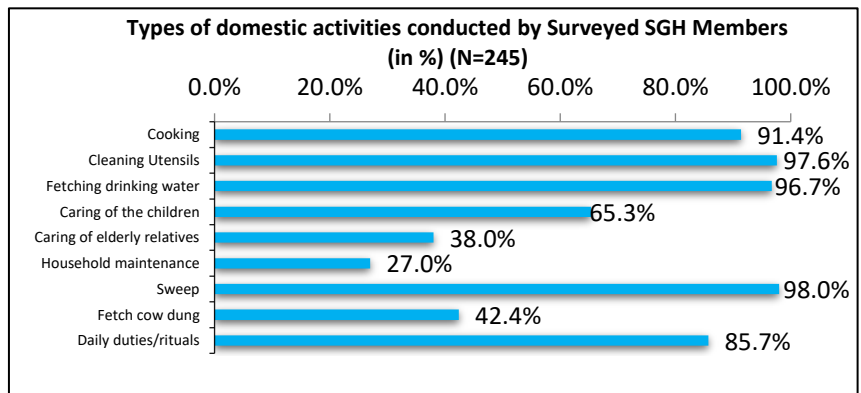
3.2.2. Frequency of domestic activities

When asked about the frequency of engagement in domestic work, almost every SHG Member (98.4%) mentioned it to be daily. **The frequency of engagement in domestic work was found to be same among the SHG members and SHG leaders.**



3.2.3. Types of domestic activities

Domestic activities like cooking, cleaning utensils, fetching water, sweeping, washing/cleaning clothes, and worshipping were found to be carried out by the majority of the SHG Members (91.4%, 97.6%, 96.7%, 98%, 96.3%, 93.9% respectively) on a typical day. While 65.3% of the respondents mentioned caring for children, 55.9% mentioned grocery shopping as the domestic work they did.



Activities like caring for elderly relatives, fetching cow dung water and observing children while studying were mentioned by about two-fifths (38%, 42.4%, and 37.1%) of them, whereas household maintenance (repairs, organizing) was mentioned by only 27.3% of them. Along with the above mentioned activities, the SHG Members in the FGDs also added cattle grazing and collecting forest produce as the daily activities they were engaged in.

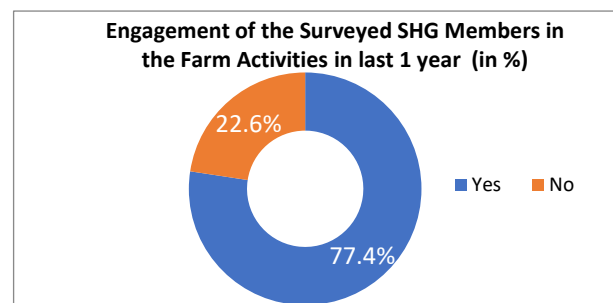
3.2.4. Time spent in undertaking domestic activities

6.5% of the SHG respondents mentioned that they devoted 2-4 hours per day to the domestic activities, a negligible portion (1.2%) mentioned it to be 1-2 hours, and none mentioned it to be less than one hour.

According to the majority of the SHG members and SHG leaders (92.2%), they devoted more than 4 hours per day to the domestic activities mentioned above. The percentages of the SHG members and SHG leaders who mentioned that they spent more than 4 hours per day for domestic activities were almost the same (91.8%, and 93.7% respectively).

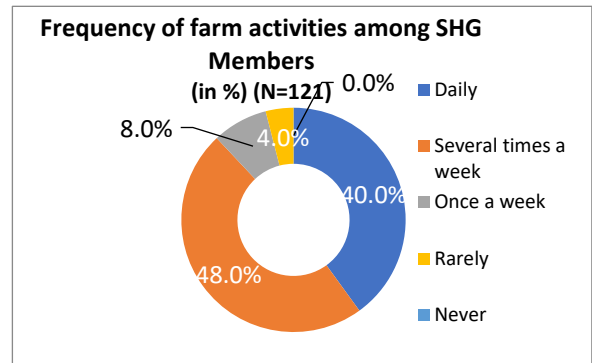
3.2.5. Farm activities performed by women

Majority (77.4%) of the SHG Members covered under the study were found to have engaged in farm activities in the last year. The percentages of SHGs workers who were engaged in farm activities in the last year were found to be significantly higher in Ganjam and Deogarh (82.1% and 87% respectively) than in Nayagarh



and Jagatsinghpur (70.8% and 68% respectively).

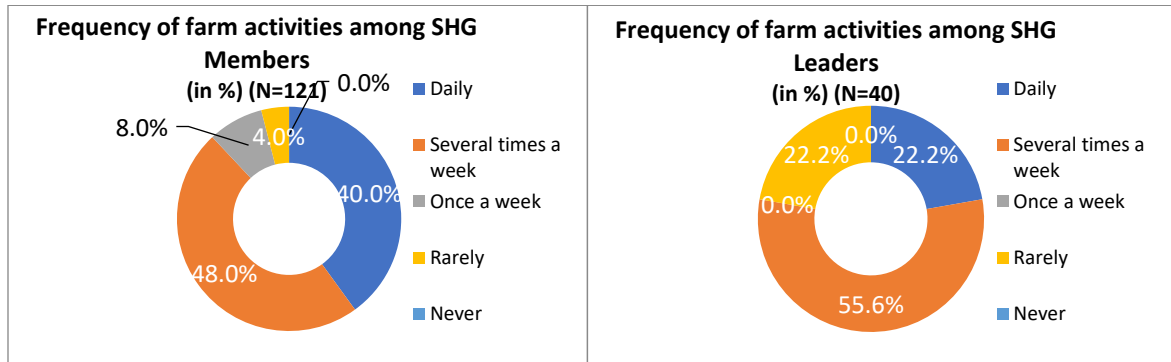
While all the SHG leaders (farm) were engaged in farm activities in the last year, 96.6% of the SHG members (farm) were engaged in the same. 14.3% of the SHG leaders (non-farm) were engaged in farm activities in the last year, whereas 20.5% of the SHG members (non-farm) were engaged in the same.



3.1.5.1 Frequency of farm activities

According to 55.3% of the SHG Members who were engaged in farm activities, they were engaged in it daily. While 65.2% and 63.8% of the SHG Members in Ganjam and Deogarh respectively were involved in farm activities daily, half of them in Nayagarh and only 35.3% of them in Jagatsinghpur were involved in the same.

37.9% of them mentioned that they did farm activities several times a week. While three-fifths (60%) of the SHG leaders mentioned that they were engaged in farming activities daily, around one-third (32.5%) of them mentioned that they were engaged in it several times in a week. While 53.7% of the SHG members mentioned that they were engaged in farming activities daily, around two-fifths (39.7%) of them mentioned that they were engaged in it several times in a week.



3.1.5.2 Types of farm activities

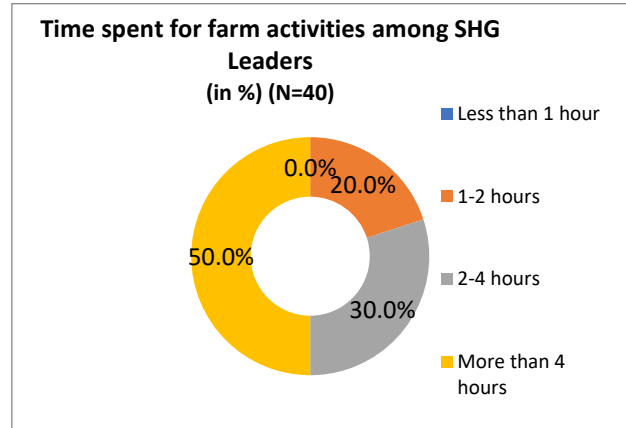
The majority (94.4%) of the SHG Members who were engaged in farm activities were found to be engaged in agricultural activities like planting, harvesting, and weeding. 42.9% of them were engaged in animal husbandry (feeding, milking, shearing), 46.6% in land preparation, 46.6% in seed selection and storage, and 42.9% in fertilizer application. 33.5% of them were engaged in irrigation management, and 38.5% in pest and disease control, whereas 8.1% were found to be engaged in collecting non-timber forest products.

3.1.5.3 Time spent in undertaking farm activities

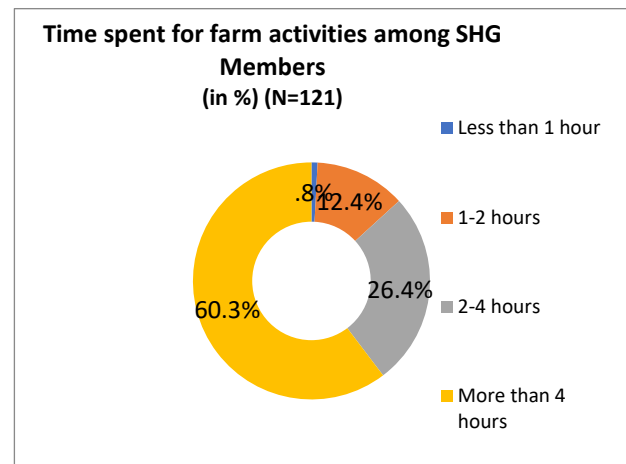
According to 57.8% of the SHG Members engaged in farm activities, they devoted more than 4 hours per day for farm activities. While 27.3% of them mentioned the same to be 2-4 hours, 14.3% mentioned it to be 1-2 hours. While 63% of the SHG Members in Ganjam, 70.2% in Deogarh, and

55.9% in Nayagarh were involved in farm activities for more than 4 hours, only 35.3% in Jagatsinghpur were involved in the same for 4 hours.

While half of the SHG leaders were involved in farm activities for more than 4 hours, 30% of them were involved in the same for 1-2 hours, and 20% were involved in it for 1-2 hours. While about three-fifths (60.3%) of the SHG members were involved in farm activities for more than 4 hours, 26.4% of them were involved in the same for 1-2 hours, and 12.4% were involved in it for 1-2 hours



While 45.3% of the SHG Members mentioned that they were engaged in farm activities for 4-6 months in a year, 21.1% mentioned it to be 7-9 months, and around one-fourth (24.8%) mentioned it to be 10-12 months. 8.7% mentioned that they were engaged in farm activities for 1-3 months in a year. 35.3% of the SHG Members in Nayagarh, and 36.2% in Deogarh were involved in farm activities for 10-12 months in a year, but only 15.2% in Ganjam and 11.8% in Jagatsinghpur were involved for the same duration.



While 27.5%, and 22.5% of the SHG leaders were involved in farming for 7-9 months, and 10-12 months respectively, 19%, and 25.6% of the SHG members were involved in it for the same duration. 45% of the SHG leaders and 45.5% of the SHG members were involved in it for 4-6 months.

3.2. 6. Non-farm activities performed by women

26.5% of the SHG Members covered under the study were found to be engaged in non-farm activities in the last year. While 29.2% of the SHG Members in Ganjam, 40% in Deogarh, and 25% in Nayagarh were involved in non-farm activities, only 11.7% in Jagatsinghpur were involved in the same.

While only 17.9% of the SHG leaders (farm) were engaged in the non-farm activities in the last year, 20.8% of the SHG members (farm) were engaged in non-farm activities in the last year. While 58.3% of the SHG leaders (non-farm) were engaged in the non-farm activities in the last year, 30.6% of the SHG members (non-farm) were engaged in non-farm activities in the last year.

3.1.6.1 Frequency of non-farm activities

According to 44.6% of the SHG Members who were engaged in non-farm activities, they were involved in non-farm activities daily. While 31.6% of the SHG Members in Ganjam, 53.3% in Deogarh,

and 37.5% in Nayagarh were involved in non-farm activities daily, 85.7% in Jagatsinghpur were involved in it daily.

While 36.9% of them did it several times in a week, 4.6% did the same once in a week. It was also mentioned by 13.8% of them that they rarely engaged in non-farm activities. 57.1% of the SHG leaders were involved in non-farm activities daily, whereas 38.6% of the SHG members were involved in the same daily. 28.6% of the SHG leaders were involved in non-farm activities several times in a week, whereas 40.9% of the SHG members were involved in it several times in a week.

3.1.6.2 Types of non-farm activities

Around two-fifths (38.5%) of the SHG Members, who were involved in non-farm work, were found to be engaged in wage-earning (daily labour, construction, MGNREGS work), and another around two-fifths (43.1%) of them were involved in business (small shop, market vending, tailoring, incense stick making). 15.6% were found to be engaged as salaried individuals (office work, teaching, healthcare). Negligible portions of them were involved in entrepreneurship, artisanal work, and trading and selling.

Apart from the above mentioned non-farm activities, it was mentioned in the FGDs that the SHG Members were also involved in bidi making (in Deogarh), and collecting mahua flowers and kendu leaves and selling it.

3.1.6.3 Time spent in undertaking non-farm activities

According to around three-fifths (58.5%) of the SHG Members engaged in non-farm activities, they devoted more than 4 hours per day for non-farm activities. While 89.5% of the SHG Members in Ganjam, involved in non-farm activities for more than 4 hours, 40% in Nayagarh, 54.2% in Deogarh, and 28.6% in Jagatsinghpur were involved in the same for 4 hours.

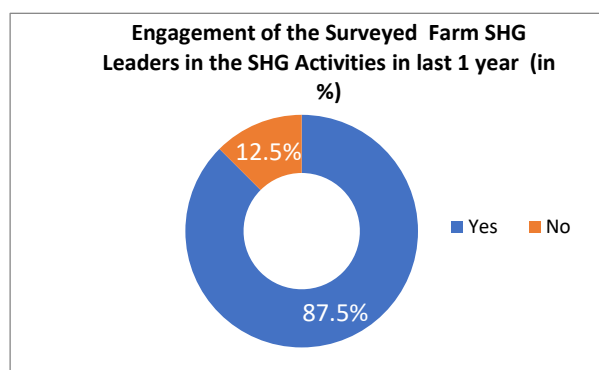
While 21.5% of them mentioned the same to be 2-4 hours, 16.9% mentioned it to be 1-2 hours. 52.4% of the SHG leaders were found to devote more than 4 hours per day for non-farm activities, whereas 61.4% of the SHG members were found to devote the same time. While 14.3%, and 28.6% of the SHG leaders devoted 1-2 hours and 2-4 hours respectively, 18.2% each of the SHG members devoted 1-2 hours and 2-4 hours for non-farm activities.

While 41.5% of the SHG Members mentioned that they were engaged in non-farm activities for 10-12 months in a year, around one-fourth (24.6%) mentioned it to be 4-6 months, and around one-fourth (24.6%) mentioned it to be 1-3 months. 9.2% mentioned that they were engaged in non-farm activities for 7-9 months in a year. While 85.7% of the SHG Members in Jagatsinghpur were involved in non-farm activities for 10-12 months in a year, 33.3% in Deogarh, 46.7% in Nayagarh, and 31.6% in Ganjam were involved in non-farm activities for the same duration.

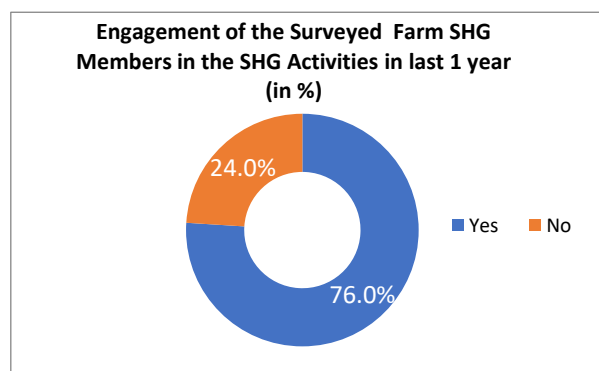
3. 3. SHG-related, intermediate, and income-generating activities performed by women

3.3.1. Engagement in SHG-related activities

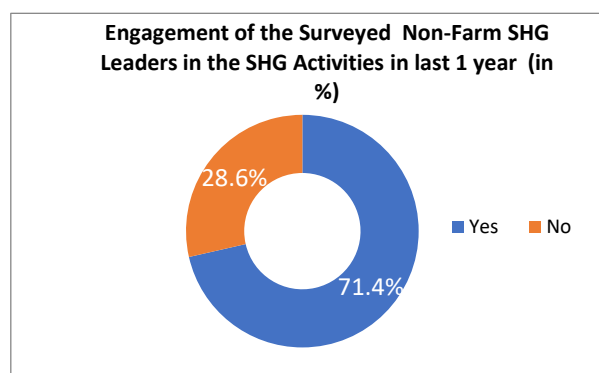
When asked if they were engaged in SHG-related activities in the last one year, majority (80.4%) of the SHG Members covered under the study responded in affirmative. While 82.1% of the SHG leaders (farm) were found to engage in intermediate SHG activities, 76.7% of the SHG members (farm) were involved in intermediate SHG activities. 87.5% of the SHG leaders (non-farm) and 83.9% of the SHG members (non-farm) were involved in intermediate SHG activities.



When asked about their frequency of engaging in SHG-related activities, around three-fifths (59.9%) of them who were engaged in SHG-related activities mentioned it to be rarely. While one-fourth (25.4%) mentioned it to be once a week, one-tenth (10.7%) mentioned it to be several times a week, and negligible portion (4.1%) mentioned the same to be daily.



While 7.5% of the SHG leaders were engaged in intermediate SHG activities daily, only 2.8% of the SHG members were engaged in it daily. 32.1% of the SHG leaders were engaged in SHG work several times in a week, whereas only 2.8% of the SHG members were engaged like that. While 30.2% of the SHG leaders were engaged in SHG activities once in a week, 23.6% of the SHG members were engaged in it once in a week. 30.2% of the SHG leaders and 70.8% of the SHG members mentioned that they engaged in SHG-related activities rarely.



3.3.2. Engagement in festival-related activities

Festivals are celebrations that mark specific religious or social events, often featuring various activities, traditional rituals etc.

According to more than half (55.3%) of the SHG Members, they were involved in festival-related activities every month, and 9.6% were involved in it once in every 2 months. Negligible portions were involved in festival-related activities once in 6 months or a year. 28.9% of the respondents were found to mention that they never engaged in festival-related activities.

3.3.3. Engagement in cultural activities

Cultural activities refer to organized events showcasing elements of a particular culture, such as music, dance, and art, not necessarily tied to any specific religious celebration.

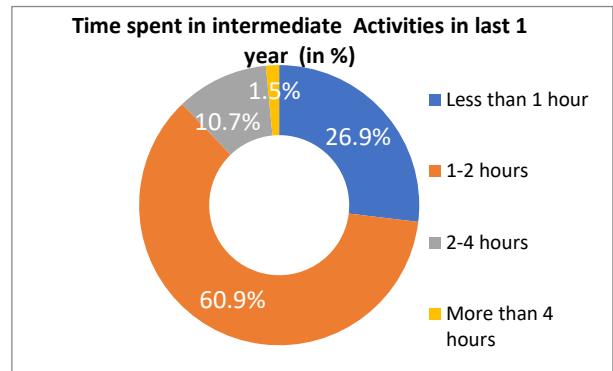
While 33% of the SHG Members never engaged in cultural activities, 29.4% did it infrequently/rarely. Around one-fifth of them were involved in cultural activities once a year (15.2%), and once in every 6 months (17.8%). The percentages of SHG Members taking part in cultural activities monthly or bi-monthly were found to be negligible.

3.3.4. Engagement in intermediate activities on a typical day

SHG MemberIt was mentioned by around one-tenth of them that on a typical day, they were engaged in festival and cultural activities (12.2%), and religious activities and ceremonies (12.2%). Negligible portions of them mentioned being engaged, on a typical day, in activities like volunteering and community services, education and skill-development programs, social gatherings and events, sports and recreational activities, and personal hobbies and interests.

3.3.5. Time spent by women in intermediate activities

The intermediate activities the women were engaged in included SHG activities, festival and cultural activities, volunteering and community services, education and skill development programs, social gatherings, and events, sports and recreational activities, and personal hobbies and interests. While around three-fifths (60.1%) of the SHG Members devoted 1-2 hours per day for intermediate activities, 26.9% of them spent less than one hour per day and 10.7% of them spent 2-4 hours per day for the same. Negligible portions spent more than 4 hours per day for it.



3.3.6. Engagement in other income-generating activities

Most (81.2%) of the SHG Members covered under the study were not found to have engaged in any income-generating activity (IGA) in the last one year. While 90.8% and 90% of the SHG Members in Ganjam and Nayagarh were not involved in IGA, only 71.7% of the SHG Members each in Deogarh and Jagatsinghpur were not involved in the same.

Around half (47.8%) of those who were engaged in IGA were found to have engaged for 10-12 months, whereas 21.7% of them were engaged for 4-6 months. 13% of them were engaged for 1-3 months, and 17.4% of them were engaged for 7-9 months. While 70.6% of the SHG Members in Jagatsinghpur were involved in IGA for 10-12 months in a year, only 35.3% in Deogarh, 33.3% in Nayagarhg, and 33.3% in Ganjam were involved for the same duration.

3.4. Support received by SHG members for various activities performed by them

3.4.1. Support received for domestic activities

While 27.8% of the SHG Members mentioned getting no support for their domestic work, 71.8% mentioned getting support from family members for the same. While around one-third (33.3%) of the SHG leaders mentioned getting no support for the domestic activities, around one-fourth (25.8%) of the SHG members mentioned the same, and while around two-thirds (65.1%) of the SHG

leaders mentioned getting support from family members, around three- fourths (74.2%) of the SHG members mentioned getting support from family members.

While 21.7%, 26.7%, and 21.7% of the SHG Members in Nayagarh, Deogarh, and Jagatsinghpur respectively mentioned no support from either family members or community members, two-fifths (40%) of the SHG Members in Ganjam mentioned the same.

3.4. 2. Support received for farm activities

While most (89.4%) of the SHG Members who were involved in farm activities mentioned that they received support for farm activities from their family members, 8.1% mentioned that they received no support.

According to four-fifths (80%) of the SHG leaders, and 92.6% of the SHG members, they received support from family members for farm activities.

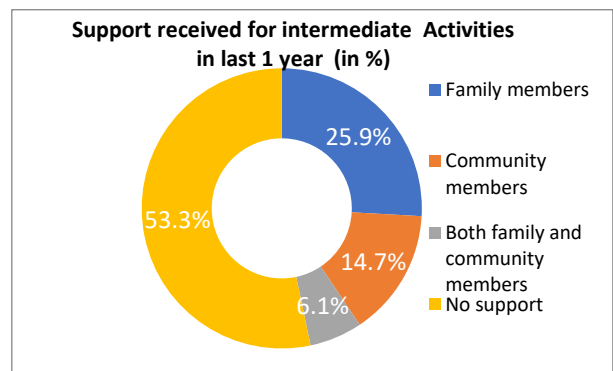
3.4. 3. Support received for non-farm activities

The majority (70.8%) of the SHG Members who were involved in non-farm activities mentioned that they received no support for it. While 94.75% of the SHG Members in Ganjam, and 80% in Deogarh were involved mentioned no support, only 50% in Deogarh, and 57.1% in Jagatsinghpur mentioned the same.

While 16.9% of them received support from family members, around one-tenth (10.8%) received it from community members. According to 57.1% of the SHG leaders, and 77.3% of the SHG members, they received no support for non-farm activities. 28.6% and 14.3% of the SHG leaders received support from family members and community members respectively, whereas 11.4%, and 9.1% of the SHG members received support from family members and community members respectively.

3.4. 4. Support received for intermediate activities

While around half (53.3%) of the SHG Members cited the receipt of no support for the intermediate activities, around one-fourth (25.9%) mentioned the support received by them from family members for the same. 14.7% of them mentioned the support received from community members, whereas 6.1% mentioned the support received by both family and community members. While 37% and 40% of the SHG Members in Deogarh and Jagatsinghpur respectively mentioned the receipt of no support for intermediate activities, 68.6% and 68.1% of them in Ganjam and Nayagarh respectively mentioned the same



3.4. 5. Challenges in accessing support from families and communities

When asked if they faced any challenges in accessing support from families and communities for the aforementioned activities, almost all of the SHG Members (98%) covered under the study responded negatively.

3.4. 6. Decision-making in Family by women

According to around two-thirds (66.9%) of the SHG Members covered under the study, women had a significant say in the decision-making in their families, whereas 27.3% of them cited some influence of women in the family decision-making. Only 4.5% of them felt that though women's opinions were considered, the men made the final decisions, and an extremely negligible percentage of SHG members felt that women's opinions weren't considered in family decision-making.

According to 72.2% of the SHG Members, women in their families were actively encouraged and supported to participate in family decision-making, whereas around one-fourth (24.1%) of them felt that women were somewhat encouraged and supported for the same. Extremely negligible portions of them felt that women's participation wasn't actively encouraged or that women were discouraged from participating in family decision-making.

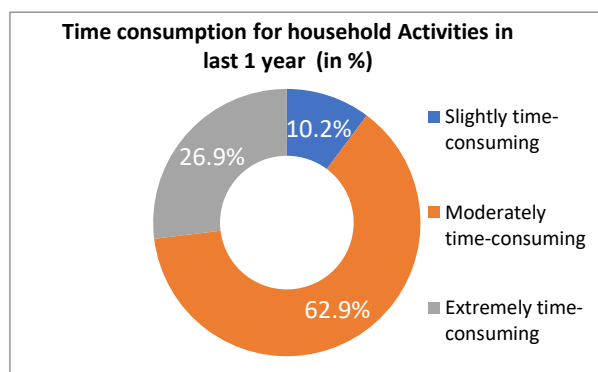
It was mentioned by the FGD participants that though most of the household decisions were taken by the women, decisions related to outside activities like farming were taken by men. It was also mentioned by a few FGD participants that women needed their families' permission to attend SHG meetings.

3.5. Physical, mental, and time stress due to various activities performed by women.

3.5.1. Perceptions of time consumption due to household activities

Majority of the SHG Members (62.9%) found household activities moderately time-consuming, whereas 26.9% of them found it extremely time-consuming. 10.2% felt it was slightly time-consuming, none of them mentioned that it wasn't time-consuming at all.

Likewise, most of the FGD participants also found household chores physically demanding and time-consuming as they had to do a lot of work for the whole family. But many of the FGD participants also felt satisfied in taking care of their families by doing the household chores.



3.5.2. Perceptions on physical endurance due to farm-related activities

The majority of the SHG Members (82%) found farm-related activities to be moderately physically enduring. While 12.4% of them found it extremely physically enduring, less than one-tenth of them 5.6% felt it wasn't physically enduring at all.

The FGD participants also found the farm-related activities physically exhausting and time-consuming.

3.5.3. Perceptions on mental stress due to non-farm-related activities

While 36.9% of the SHG Members found non-farm-related activities moderately mentally stressful, around one-third (32.3%) of them found it slightly mentally stressful. 15.4% of them found non-farm-related activities to be extremely mentally stressful, whereas an equal portion (15.4%) found it not mentally stressful at all.

While some of the FGD participants found non-farm activities to be physically enduring, it was also mentioned by them that those who had their businesses or had salaried jobs, were well off and didn't face much drudgery.

3.5. 4. Difficulty or burden of activities performed daily

While around two-fifths of the SHG Members found performing daily activities moderately difficult (45.3%) and slightly difficult (40.8%), 8.2% of them found it extremely difficult and 5.7% found it not difficult at all.

3.5. 5. Women/families in communities experiencing drudgery due to disaster, migration, debt, health issues/death of earned members, or business/job loss

The majority of the SHG Members (80%) mentioned that there were women/families in their communities who were experiencing drudgery due to disaster, migration, debt, health issues/death of earned members, or business/job loss.

3.5. 6. Satisfaction with performing intermediate activities

While about 60.9% of the SHG Members found performing intermediate activities moderately satisfying, about 26.4% found it slightly satisfying. And the 11.2% of them found performing intermediate activities extremely satisfying, and negligible portions found it not satisfying at all.

3. 6. Perceptions of SHG members on drudgery reduction

3.6. 1. Leisure time for women

When asked if they got leisure time between their daily work or at any time in the day, almost every SHG Member (99.6%) covered under the study was found to respond in the affirmative. While 69.7% of them tried to find some time for leisure activities when possible, 27.5% of them were found to prioritize leisure activities and make time for it.

It was mentioned by the FGD participants that they found 2-3 hours of free time every day after work. Many of them entertained themselves with programs on TV or phones or games in their free time, and some with gossiping, resting, and stitching.

3.6. 2. Perception of women to make their household activities lighter and simpler

It was felt by the majority (87.8%) of the SHG Members covered under the study that use of time-saving tools or technologies would make their household activities lighter and simpler, whereas 73.5% of them felt that equitable distribution of household responsibilities would do the same. When asked suggestions for making domestic work lighter and simpler, around one-third (33.5%) of them mentioned community-based resource sharing, 34.7% mentioned forming a support network for task sharing, and 26.1% cited the adoption of efficient practices.

3.6. 3. Perception of women to make their farm activities lighter and simpler

Almost every SHG Member (96.3%) was of the opinion that using mechanized or modern farming equipment would make their farm work lighter and simpler, whereas more than half of them felt forming cooperative farming groups for shared labour and resources (57.1%), and access to credit or subsidies for the procurement of farm machinery (53.1%) would help them. 31.8% of them felt training programs on efficient farming techniques would make their farm work simpler and lighter, whereas 8.2% of them cited improved irrigation systems for water management.

3.6. 4. Perceptions on the effectiveness of community-based initiatives and support systems to prevent/reduce drudgery.

While around two-thirds (65.7%) of the SHG Members covered under the study opined that community-based initiatives to prevent/reduce drudgery could be highly effective, 34.3% of them felt that it would be moderately effective. None of the respondents was found to mention ineffective or don't know in the response.

3.6. 5. Community-based initiatives and support systems in place to prevent/reduce drudgery

When asked if any community-based initiative and support system was in place to prevent/reduce drudgery, 28.6% of the SHG Members were found to respond in affirmative.

3.6. 6. Role of government or relevant stakeholders in implementing drudgery reduction measures

Almost every SHG Member (98.8%) cited the need of financial support and incentives to reduce their drudgery. 70.2% of them felt facilitating access to training and skill development programs would help in reducing their drudgery, whereas about one-fourth (25.7%) of them were of the opinion that promoting awareness and behavioural change would do the same. While establishing supportive policies and regulations was cited by 14.3% of the SHG members, about 9.8% mentioned collaboration with community organizations and groups.

3.6. 7. Tools/ techniques adopted to reduce the burden of tasks and make them easier to manage.

Time management strategy was mentioned by three-fourths (75.1%) of the SHG Members as a tool to reduce the burden of tasks and make them easier to manage. Delegation of tasks to other family members and use of labor saving devices/appliances was mentioned by around two-thirds of the respondents (69% and 64.5% respectively). Seeking assistance from neighbors or community members and hiring domestic help was mentioned by around one-fourth of them (26.9%, and 24.5% respectively). 15.1% of the SHG Members felt participating in women's self-help groups or cooperatives might reduce the burden of tasks and make them easier to manage.

Planning beforehand and finishing work beforehand or the previous night or early were the time-management tools the FGD participants mentioned to make their work easier.

3.6. 8. Measures that can be adopted to reduce the burden of work among women.

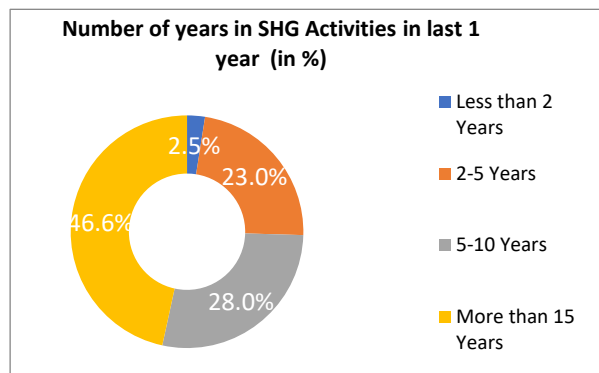
The majority of SHG Members covered under the study felt that promoting equal division of household chores within the family and encouraging men to take on more responsibilities in household and care work (90% and 84.5% respectively) could reduce the burden of work among women. While half (50.2%) of them mentioned providing skill development and training opportunities for women, 38.8% of them mentioned enhancing financial inclusion and access to credit for women, and 26.1% of them mentioned improving access to affordable and reliable childcare facilities. Advocating for policies and programs that support work-life balance was mentioned by 5.7% of the SHG members.

The FGD participants also felt that cooperation of family members and sharing of household work would go a long way in reducing the burden of their work.

3. 7. Use and Impact of Modern Tools on Women

3.7. 1. Number of years in farming

46.6% of the SHG Members have been involved in farming for more than 15 years, whereas 28% of them have been involved in farming for 5-10 years, and 23% of them have been involved in farming for 2-5 years.



3.7. 2. Assistance from the government / other organizations for agricultural purposes

While around two-fifths (38.5%) of the SHG Members mentioned receiving no assistance from the government/other organisations for agricultural purposes, 57.8% mentioned receiving assistance from the government for agricultural purposes. Negligible portions mentioned receiving assistance from NGO/private organisations. While 60.9% of the SHG Members in Ganjam, 61.8% in Nayagarh, and 66% in Deogarh mentioned receiving assistance from the government for agricultural purposes, only 38.2% in Jagatsinghpur mentioned receiving the same.

3.7. 3. Type of assistance received

Almost everyone (99%) who received assistance from govt./other organisations for agricultural purposes mentioned receiving financial assistance, whereas 8.1% mentioned receiving subsidies for inputs. None of them mentioned assistance in the form of agricultural machinery and training for farm practices.

3.7. 4. Impact of Assistance

According to about two-thirds (65.7%) of the SHG Members, the assistance moderately improved their incomes and living, whereas 30.3% felt that it slightly improved theirs. Only 4% felt that it had no change in their income or living, and none felt that it worsened their income or living.

3.7. 5. Equitable access to machinery in the community

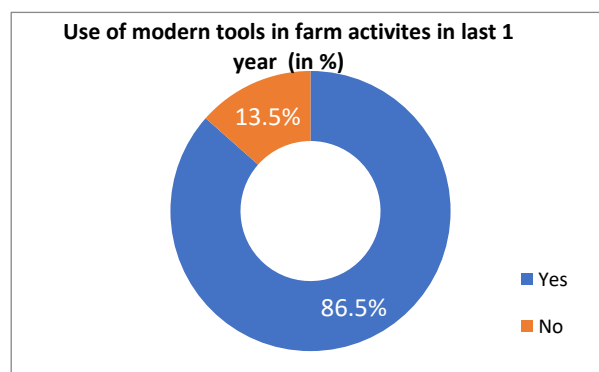
69.8% of the SHG Members thought that women in their communities had equal access to machinery compared to men. While 76.7% and 73.3% of the SHG Members in Deogarh and Jagatsinghpur respectively mentioned equitable access to machinery in their communities, only 64.6% and 65% of them in Ganjam and Nayagarh respectively mentioned the same.

3.7. 6. Training received on using farm machinery

Almost none of the SHG Members (99.6%) covered under the study were found to have undergone any training on how to operate farm machinery.

3.7. 7. Modern tools used for household activities

The majority of the SHG Members (86.5%) were found to use modern tools for household activities. While 96.7% of the SHG Members in Jagatsinghpur respectively mentioned that they used modern tools for household activities, 84.6%, 88.3%, and 76.7% of them in Ganjam, Nayagarh, and Deogarh respectively mentioned the same.



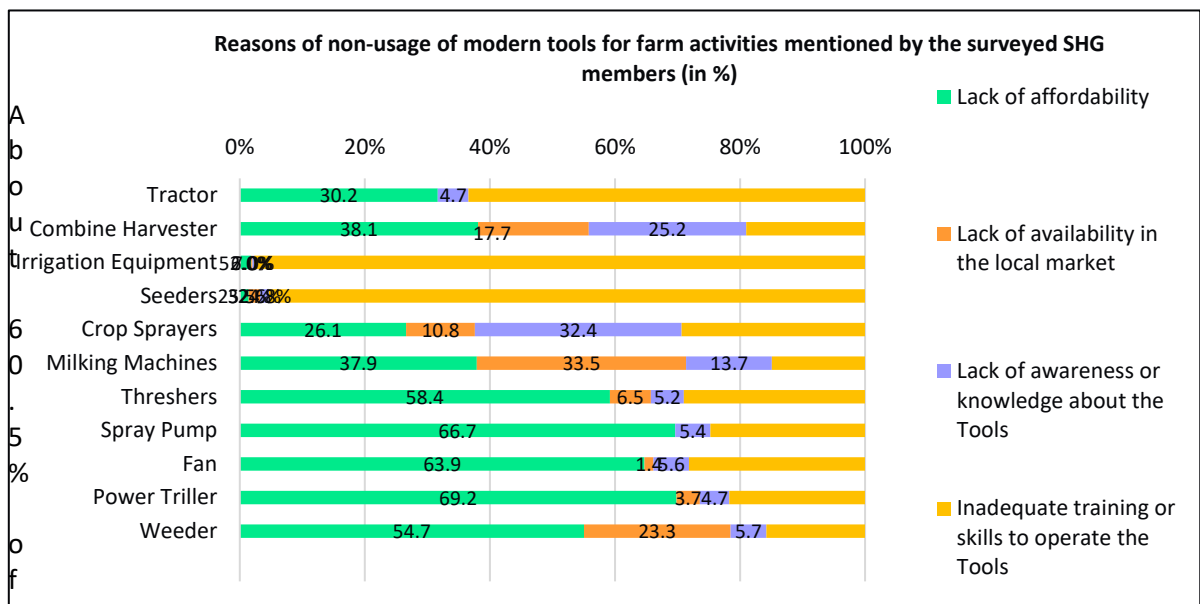
While the majority of them mentioned using

LPG and electric mixer/grinder (94.3% and 80.2% respectively) for household use, around two-fifths (39.2%) used refrigerators and 44.8% used electric iron. Microwave ovens and washing machines were used by 4.2% and 6.6% of the respondents respectively, whereas none were found to use vacuum cleaners, electric blenders, and dishwashers. Almost all of them (95.8%) used the modern tools they used for household activities on their own.

3.7.8. Modern tools used for farm activities

Using tractors was mentioned by 73.3% of the SHG Members covered under the study, whereas the use of combined harvester was mentioned by only 8.7% of them. While using irrigation equipment was mentioned by 37.9% of them, only 12.4% mentioned using seed drillers/seeder, and 31.1% mentioned using crop sprayers. Around half of the SHG members mentioned using threshers, and fans (52.2% and 55.3% respectively), and about 42.2% of them mentioned using spray pumps. Using power tillers was mentioned by around one-third of them (33.5%), whereas using weeders was mentioned by negligible portions of the SHG Members. None of the SHG Member was found to be using milking machines.

3.7.9. Reasons for non-usage of modern tools for farm activities



3.7.10. Using farm machinery themselves

Majority of the SHG Members who mentioned using farm machinery were not found to be using the machineries on their own. None of the SHG Members who mentioned using weeder used it on her own. Less than one-tenth of the SHG Members who mentioned using a tractor, combine harvester, crop sprayer, thresher, and power tiller were found to be using the machinery on their own (5.1%, 7.1%, 10%, 6%, and 5.6% respectively). One-fifth or more than one-fifth of the SHG Members who mentioned about using a fan, and seed drill/seeder were found to be using machinery on their own (25.8% and 20% respectively). Less than one-fifth of them who mentioned about using spray pump, and irrigation equipment were found to be using the machineries on their own (17.6% and 19.7% respectively).

3.7.11. Ownership of farm machinery

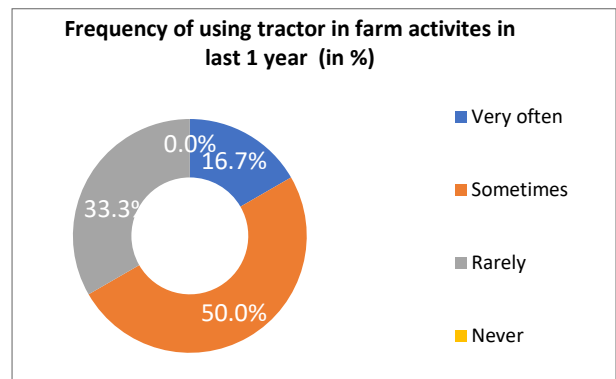
According to every SHG Members who mentioned using tractors, combine harvester, seed drill/seeder, thresher, and power tiller on their own, the farm machineries were rented. While 58.3% of the SHGs rented irrigation equipment, 41.7% owned the same. While three-fifths (60%) of the SHGs rented crop sprayers, two-fifths (40%) owned the same. Half of the SHGs rented a spray pump, and the other half owned it.

3.7. 12. Level of comfort in using farm machinery without assistance

According to every SHG Member who used a combine harvester, and seed drill/seeder on her own, she felt very much comfortable using it without assistance. While half of the SHG Members who used the tractor on their own felt very comfortable using it without assistance, another half felt somewhat comfortable. Three-fourths (75%) of the SHG Members who used irrigation equipment on their own felt very comfortable using it without assistance, and one-fourth (25%) felt somewhat comfortable. Four-fifths (80%) of the SHG Members who used crop sprayers and threshers on their own felt very comfortable using them without assistance, and one-fifth (20%) felt somewhat comfortable. Around two-thirds (65.2%) of the SHG Members who used fans on their own felt very comfortable using it without assistance, and 34.8% felt somewhat comfortable. Three-fourths (75%) of the SHG Members who used spray pumps on their own felt very much comfortable in using it without assistance, 16.7% felt somewhat comfortable, and 8.3% were not comfortable at all with it. About one-third (33.3%) of the SHG Members who used power tiller on their own felt very comfortable in using it without assistance, and around two-thirds (66.7%) felt somewhat comfortable.

3.7. 13. Frequency of using farm machinery independently

Half (50%) of the SHG Members who used tractors on their own mentioned using the same sometimes, whereas one-third (33.3%) of them used it rarely, and 16.7% used it very often. Every SHG Member who used combined harvester on her own mentioned using the same very often. 58.3% of them who used irrigation equipment on their own mentioned about using it very often, whereas one-third (33.3%) of them used it sometimes, and 8.3% used it rarely. One-fourth (25%) of the SHG Members who used seed drill on their own mentioned about using it very often, whereas three-fourths (75%) of them mentioned about using it sometimes. Three-fifths (60%) of the SHG Members who used seed drill on their own mentioned about using it very often, whereas two-fifths (40%) of them mentioned about using it sometimes. 20% of the SHG Members who used seed drill on their own mentioned about using it rarely, whereas 80% of them mentioned about using it sometimes. 83.3% of the SHG Members who used spray pump on their own mentioned about using it very often, whereas 16.7% of them mentioned about using it sometimes. About one-third (33.3%) of the SHG Members who used power tiller on their own mentioned about using it rarely, whereas around two-thirds (66.7%) of them mentioned about using it sometimes. 26.1% of the SHG Members who used fans on their own mentioned about using the same sometimes, whereas 8.7% of them used it rarely, and around two-thirds (65.2%) used it very often.



3.7. 14. Challenges faced in using farm machineries independently

None of the SHG Memberworkers who used tractors, combine harvesters, seed drillers, threshers, fans, and power tillers on their own mentioned facing any difficulty or challenge in using farm

machinery independently. Around two-fifths of the SHG Members who used irrigation equipment, and crop sprayers on their own mentioned facing difficulty in using it independently (41.7% and 40% respectively), whereas one-fourth (25%) of those who used spray pumps on their own mentioned facing difficulty in using it independently.

When asked what difficulties they faced in using the farm machinery independently, those who used irrigation equipment and fans on their own mentioned technical issues and glitches, while half of those who used spray pumps mentioned the same. Another half of those who used spray pumps on their own also mentioned complexity in tool operation as another challenge they faced.

3.7. 15. Perceptions on the safety of using farm equipment independently by women.

While 43.7% of the SHG Members covered under the study felt that it was safe for women to use farm equipment, 53.9% of them felt the same was unsafe for women to use. Almost none of the SHG Member was injured while using farm equipment independently.

3.7. 16. Importance of using farm equipment and tools independently

While more than half of the SHG Members (50.9%) found it extremely important for them to use farm equipment and tools independently, 41.6% found it moderately important.

3.7. 17. Perceptions on receiving agricultural assistance

It was mentioned by 59% of the SHG Members that they could save more money than before since receiving agricultural assistance. While 70.2% of them felt that the assistance moderately affected the quality of their lives, 21.7% felt that it significantly improved their quality of life.

3.7. 18. Perception of agricultural mechanization reducing the drudgery of women

Around three-fifths (59.6%) of the SHG Members, agricultural mechanization has been very effective in reducing the drudgery of women, whereas around two-fifths (40.4%) of them found it somewhat effective. Almost none of them felt that the introduction of agricultural mechanisms had increased the drudgery of work by improving the work itself.

When asked if women found it easy and safe to handle farm equipment independently in the absence of migrant husbands, 26.9% of the SHG Members felt that it was easy and safe, whereas 11% didn't find it easy and safe. 62% felt that it was easy, however they faced some difficulties in the absence of their husbands.

According to 51.4% of the SHG Members, the introduction of agricultural mechanization has significantly reduced the drudgery experienced by the women of their villages, while 48.2% of them felt that it has somewhat reduced the drudgery.

It was also shared by the FGD participants that the modern tools had made their lives significantly easier by reducing the drudgery around domestic activities, and farm activities.

3.7. 19. Experiences of gender discrimination

5.7% of the SHG Members covered under the study mentioned about facing gender discrimination in accessing agricultural assistance.

The study's qualitative findings show that SHG members face gender discrimination in accessing agricultural assistance. Participants shared stories about challenges they faced, like unequal resource allocation, limited access to training, and fewer opportunities for credit and inputs. Discussions highlighted situations where women felt left out in decision-making about farming practices, showing a prevailing gender bias. Additionally, stories revealed that women often face stricter

criteria for getting credit, and sometimes they receive lower-quality agricultural inputs compared to men.

3.7. 20. Importance of training

55.9% of the SHG Members felt that it was extremely important to receive adequate training on how to operate farm machinery, whereas 43.7% of them felt that it was moderately important to receive the same.

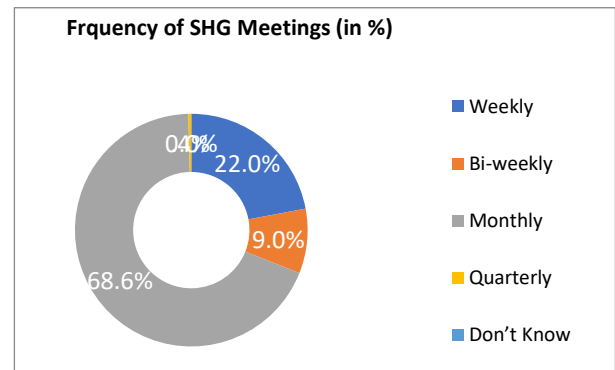
3. 8. Women's experience of being involved in the SHG

3.8. 1. Reasons for joining SHG

Access to financial support or loans was mentioned by almost every SHG Member (99.6%) covered under the study as the motivation for joining SHG. While 56.7% of them also mentioned skill development and training opportunities, 46.9% of them mentioned empowerment and self-confidence as the reasons. Around one-fourth of the SHG Members also mentioned social networking and support from other members (24.9%), and leadership and decision-making opportunities (25.7%) as the motivation for joining SHG.

3.8. 2. Details of SHG meetings

When asked about the frequency of SHG meetings, majority of the SHG Members (68.6%) mentioned it to be monthly, whereas 22% of them mentioned it to be weekly, and less than one-tenth 9% mentioned it to be bi-weekly. While 33.3% and 31.7% of the SHG Members in Deogarh and Jagatsinghpur respectively mentioned the frequency to be weekly, only 18.5% and 5% of them in Ganjam and Nayagarh respectively mentioned the same. While 55% and 63.3% of the SHG Members in Deogarh and Jagatsinghpur respectively mentioned the frequency to be monthly, only 75.4% and 80% of them in Ganjam and Nayagarh respectively mentioned the same.



77.6% were found to be attending SHG meetings 1-2 times in a month, whereas 22.4% of them were found to be attending SHG meetings 3-4 times in a month.

According to 72.2% of the SHG Members, the average duration of a SHG meeting was 1-2 hours, whereas around one-fifth (20.8%) felt that it was less than 1 hour, 6.9% felt that it was 2-3 hours. Almost every SHG Member (97.1%) was found to mention the location of SHG meetings to be less than 1 km from her residence.

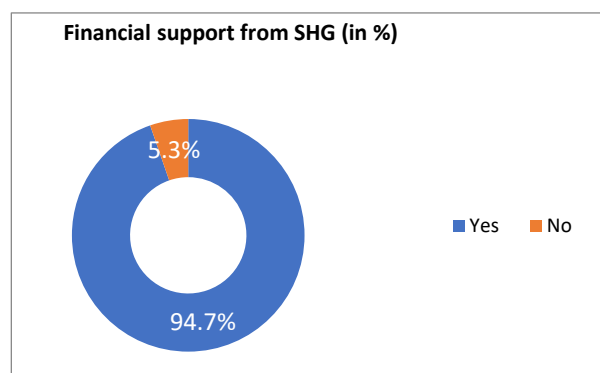
3.8. 3. Details of sharing of work / responsibilities while women attend SHG meetings

When asked who takes care of the household responsibilities when the SHG Members attended SHG meetings, 18.8% of them mentioned husbands, whereas 58.8% of them mentioned other family members (children, parents). 31.4% mentioned that there wasn't any specific arrangement and the work remained pending. While 6.5% of them mentioned that the work was shared between family members, a negligible number of them mentioned community members/neighbours. None of the SHG Member mentioned paid help (domestic workers).

When asked how they managed the household work or responsibilities when they attended SHG meetings, the majority of the SHG Members (73.9%) mentioned prioritizing and completing essential tasks before the meeting, whereas 11.8% of them delegated tasks to other family members or community. While 13.9% of them had no specific arrangements and had work pending, none of them sought assistance from neighbours or friends.

3.8. 4. Details of financial support received from SHG

Almost every SHG Member (94.7%) covered under the study mentioned about receiving financial support or loans from SHG. While majority of them (78.4%) addressed household needs or emergencies with the money, 42.7% of them started or expanded a business with financial assistance, and 15.5% invested in education or skill development.



3.8. 5. Details of additional meetings for thematic activities under the OLM program

42.9% of the SHG members mentioned attending additional meetings for thematic activities under the OLM program. The majority of them (84.8%) mentioned that they attended the same once in a month, whereas 12.4% of them mentioned that they attended it twice a month. While 81.5% of the SHG Members in Jagatsinghpur, 86.4% in Deogarh, and 96.3% in Ganjam attended the thematic meetings once a month, 96.3% of the SHG Members attended it once a month.

3.8. 6. Details of women attending GPLF meetings

While about half (50.5%) of the SHG Members who attended additional meetings for thematic activities mentioned that the GPLF office was within 1 km of their residence, 44.8% of them mentioned it was 1-3 km from their residence. 63% of the SHG Members in Ganjam, 50% in Deogarh, 59.3% in Jagatsinghpur mentioned that the GPLF office was within 1 km of their residence, but only 31% in Nayagarh said the same.

Majority (86.7%) of them walked to the GPLF office for the meetings. Private/personal vehicle was used by 7.6% of them, whereas SHG Members using bicycle and public transport were found to be low in percentage (2.9% each).

3.8. 7. Details of restriction of women in attending additional meetings

The majority (83.8%) of the women mentioned facing no challenge in reaching the GPLF office.

Among those, who faced difficulty in attending additional meetings, 70.6% mentioned the lack of transportation options. While 35.3% found meeting timings to be difficult, 29.4% felt the tasks after the meetings were difficult. 23.5% feared travelling alone, whereas 17.6% mentioned that nobody was at home to take care of children/elders in the family, and 5.9% mentioned safety concerns while travelling. None of the SHG Member was found to mention family or societal restrictions, expenses to be borne, and files/registers to be carried as the difficulties.

Most of the women (91.4%) were allowed to travel alone for these meetings. Almost none of the women mentioned any restriction in families on attending the additional meetings.

3.8. 8. Perception of women on these meetings

In the opinion of majority (88.6%) of the SHG Members, the additional meetings had helped them. While majority of them mentioned that the meetings had improved their knowledge and skills (83.9%), and also increased their income (83.9%), around two-thirds (66.7%) felt that it had increased their social connections, and 40.9% felt that the meetings had increased their decision-making skills.

Most of the SHG Members (92.5%) found the meetings' themes very important for their personal development, and almost every one of them (98.1%) felt empowered because of attending the meetings. 68% felt increase in confidence, about one-fifth (20.4%) felt increase in decision-making abilities, and 11.7% mentioned increase in financial independence by attending these meetings.

Almost none of the SHG Members who attended the additional meetings felt negative consequences as a result of attending the meetings.

Interestingly, 45.7% of the SHG Members who attended the meetings were of the view that attending the meetings added extra drudgery to their lives.

The FGD participants were found to be satisfied with SHGs as they got to improve their knowledge, received financial benefits, learnt organizational skills, felt being a part of a social group, made social connections etc.

3.8. 9. Experiences of balancing work and attending meetings

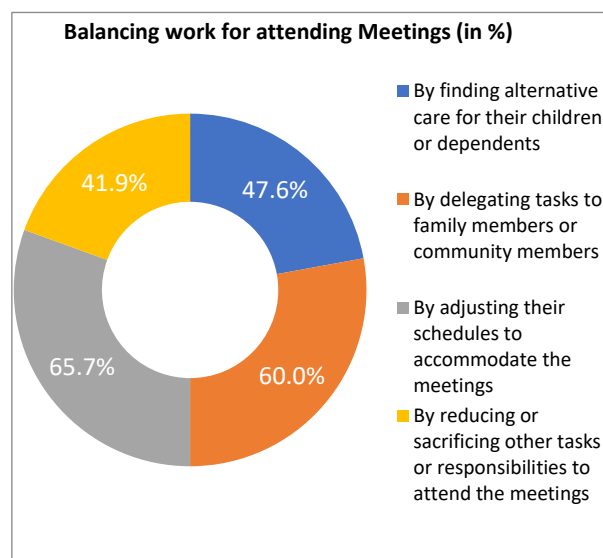
When asked how they balanced attending the meetings with their other responsibilities and tasks, three fifths (60%) of the SHG Members did it by delegating tasks to family members or community members, whereas around two-thirds of them adjusted their schedules to accommodate the meetings. 47.6% of them mentioned about finding alternative care for their children or dependents, 41.9% reduced or sacrificed other tasks or responsibilities to attend the meetings.

According to 64.9% of the SHG Members, their daily workload had increased since they started attending SHG meetings, whereas 34.3% felt that the workload remained the same. Extremely negligible portion mentioned that the workload had decreased since they started attending the meetings.

It was felt by 36.3% of the SHG Members that after attending SHG meetings it had become harder for them to balance their household responsibilities with their other activities, whereas it was felt by 22.9% of them that it had become harder for them. About two-fifths (40.4%) of them didn't feel any difference.

44.9% of the SHG Members felt that those women who didn't attend SHG meetings faced lesser drudgery compared to the women who attended the meetings.

According to the FGD participants, it was difficult for them to balance household activities with SHG meetings or leadership roles. It was difficult for them as they had to work hard at



both the ends. And when they were unable to finish their household chores due to SHG responsibilities, they had to listen to complaints by their families.

3.9. Women's Leadership and Household Responsibilities

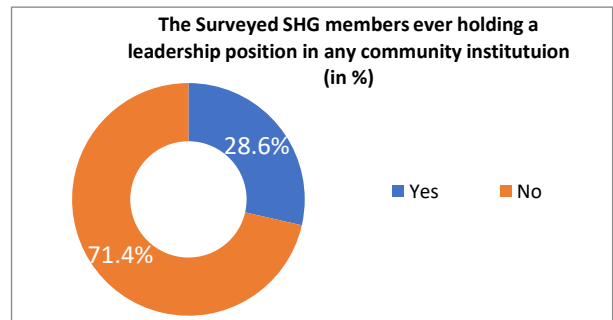
3.9.1. Leadership positions held by women in SHG / Cluster level

28.6% of the SHG Members were found to hold a leadership position in a community institution, such as a Self-Help Group or federated structure, and most (85.7%) of them continued in the same position. While 76.9% of the SHG Members in Ganjam, 75% in Nayagarh, and 70% in Deogarh had held a leadership position, 63.3% of the SHG Members in Jagatsinghpur held the same.

3.9.2. Experiences of women in leadership positions

The majority (88.6%) of those who held a leadership position felt that it had elevated their status at home and in society. 7.1% felt that it had elevated their status in society but not at home, and a lesser percentage (4.3%) felt that it had not impacted their status at home or in society.

According to 72.9% of them, they felt a significant impact on power relations at home after the improvement in their leadership skills or promotion in the SHG hierarchy. While 18.6% felt some impact, 8.6% felt little or no impact on power relations at home.



About two-thirds (66.7%) of those who felt little or no impact on power relations at home felt that it might be due to the insignificant contribution of their leadership role to the total household income, and about two-thirds (66.7%) also mentioned the reason to be the existing social norms in the community that limit the role of women. One-third of them (33.3%) gave the reason to be the absence of other female members in the household to share responsibilities.

About two-thirds (66.7%) of those who did not experience any positive change in power relations at home despite their leadership position felt the insignificant contribution of their leadership role to the total household income was the reason. The same percentage of them (66.7%) mentioned the reason to be the existing social norms in the community that limit the role of women, and about one-third (33.3%) mentioned the reason to be an absence of other female household members to share responsibilities.

It was opined by the FGD participants who were in leadership positions that their status in the eyes of their family members and neighbors underwent a positive change after they assumed leadership positions in their SHGs.

3.9.3. Suggestions to improve women leaders' situation to continue in their position

When asked how to improve the situation for women leaders who continue to face challenges balancing their responsibilities at home and in their leadership position, 69% of the SHG Members who were in leadership positions mentioned increased support from community, organization, and family, and 69.4% asked to address social norms that limit the role of women. While 45.3% of them felt the need of training and resources to help women leaders balance their responsibilities, 8.6% of them wanted issues of domestic violence and abuse addressed.

3.9. 4. Perceived change in the behaviour or attitude of family members or community members towards women in leadership positions

It was opined by most of the SHG Members (93.5%) that women in the communities who hold leadership positions were respected and valued. It was also mentioned by the majority (72.7%) of the SHG Members that there had been positive changes in the behaviour or attitude of family or community members towards women who hold leadership positions, whereas no change was observed by 27.3% of them.

3.9. 5. Women's responsibilities at home

When asked about their responsibilities at home in addition to the role at SHG, almost every SHG Member (99.2%) mentioned household chores, 61.6% mentioned their role as primary caregiver for children, and 30.2% of them mentioned their role as elder care responsibilities.

In the opinion of 73.5% of the SHG members it is difficult to balance responsibilities at SHG and home. While 61.7% of the SHG Members in Nayagarh and 71.7% in Deogarh mentioned it, 78.5% in Ganjam, and 81.7% in Jagatsinghpur felt the same.

3.9. 6. Experiences of domestic violence

In Ganjam, 6.2% reported experiencing domestic violence, whereas Nayagarh and Deogarh had percentages of 6.7% and 10.0%, respectively. Jagatsinghpur stood out with a slightly higher incidence at 11.7%. The overall percentage of respondents experiencing domestic violence or abuse across all districts was 8.6%, with the majority (91.4%) reporting no such experiences.

3.9. 7. Type of support needed for women in leadership positions coupled with responsibilities at home.

When asked what types of support or resources would be most helpful to women who hold leadership positions and also have responsibilities at home, most of them suggested household help (95.1%) and financial support (87.8%), whereas about half (50.6%) of them suggested childcare support, and 6.5% suggested emotional care.

37.6% of the SHG Members were found to have discussed the challenges of balancing their responsibilities at home and in the SHG with other women in similar positions.

3.9. 8. Role of men in undertaking household responsibilities to support women in leadership positions

Almost every SHG Members (98.8%) believed that men should take a more active role in household responsibilities to support women who held leadership positions.

3. 10. Qualitative Findings of FGDs with SHG members

3.10. 1. Details of women's daily activities on an average day

The SHG Members in the FGDs were asked about the routine activities they were involved in on a typical day. **Most of them mentioned that they were engaged in household chores almost every day.** Most of the days of the FGD participants were spent in sweeping, washing utensils, washing clothes, household cleaning, taking care of family, children, and cattle, cooking and serving food,

fetching water, worshipping God, gardening, children care, farming, cattle grazing, collecting forest produce etc.

3.10. 2. Details of Income-Generating Activities

Most of the FGD participants were found to be involved in family farming, and daily wage work in farms or construction sites, and MGNREGS work. Many of the women in Deogarh were also involved in Bidi making. Some of the FGD participants were found to collect forest produce like Mahula flowers, Kendu leaves, and sell it. Some of them were also found to be involved in tailoring, catching fish, poultry farming, mushroom farming, small shop, incense stick making etc.

3.10. 3. Support from Family / Community provided to women in undertaking key IGA activities

Most of the SHG Members in the FGDs were found to do household work alone. Some of the FGD participants mentioned that they were being helped by other female family members (mother, daughter, sister, mother-in-law, daughter-in-law, sister-in-law etc.) in household works. It was also mentioned that the whole family, especially husband, helped in farming-related works. Some of the participants mentioned that their families were supportive for women undertaking income-generating activities.

3.10. 4. Role of Women in Decision making in the Family

According to the FGD participants, most of the household decisions were made by themselves. But decisions related to activities outside the household like farming were taken by the male members of the families, mostly husbands. A few of the FGD participants also mentioned that they had to get their families' permission to attend SHG meetings and other related activities.

3.10. 5. Time Management of women on an average day

While some of the FGD participants mentioned that they didn't get any leisure time as they remained engaged in household or other work throughout the day. However, it was mentioned by other FGD participants that they find 2-3 hours of free time every day after work. Many of them entertain themselves with programs on TV or phones or games in their free time. While some of them mentioned gossiping with their neighbours, some of them also mentioned resting and sleeping in their free time. Some of them also talked about doing stitching work in their spare time.

3.10. 6. Drudgery experienced by women in performing various activities.

Most of the FGD participants found doing household chores to be physically straining and time-consuming. Cooking for large families, washing everyone's clothes, cleaning large spaces, fetching water, tending to children and in-laws etc. were found to be physically exhausting and time-consuming by many of the FGD participants. **Along with the household work, many of the FGD participants also found farm-related activities, daily wage work, bidi making, SHG work etc. to be physically stressful. In addition to the physical stress, the FGD participants also mentioned getting mentally stressed by doing the above-mentioned activities.**

Interestingly, along with the mental and physical stress, many of the FGD participants also shared their happiness and satisfaction in doing household activities and taking care of their family members.

A few widows were mentioned by the FGD participants, who found it physically and financially difficult to run their households and take care of their families. The women whose whole families were involved in daily wage work were also found to be experiencing drudgery. One of the ladies was found to be experiencing drudgery as she broke her leg in an accident. Another lady was experiencing drudgery due to huge losses in business.

According to some of the FGD participants, those who had their businesses or had salaried jobs, were well off and didn't face much drudgery.

3.10. 7. Strategies or tools adopted by women to reduce the burden of tasks

According to the FGD participants, they used to plan beforehand or the previous day to manage their work. Sometimes, they were found to do some of the tasks the previous night so that they were free to do other work the next day. They also woke early to finish their work early. If they had to go outside, they tried to finish their household work first before venturing out.

3.10. 8. Measures to reduce women's burden of work

According to the FGD participants, **cooperation and sharing of household work would greatly reduce women's burden of work.**

Use and impact of modern tools on women

3.10. 9. Tools/equipment used by women

Household equipment used by the FGD participants included a grinder, gas stove, fan, and pressure cooker, and some of them also had fridges, water pumps, and washing machines. Farming or other non-farming equipment used by the FGD participants included a water pump set, grass cutter, sewing machine, power tiller, tractor, sprayer, garden forks, thresher, ploughing machine etc.

Most of the FGD participants were found to be renting out farming equipment like tractors, power tillers, spray machines, threshers etc. The rent of the tractor was found to be varied from INR 400-to-INR 1000 per hour, whereas the rent of the power tiller is about INR 600-to-1200 per day, and at the same time the rent of the thresher was INR 800 per hour, INR 100 per day for the medicine sprayer etc.

Some of the FGD participants couldn't use the aforementioned household, farming, and non-farming equipment due to a lack of financial resources.

3.10. 10. Perception of women on the tools that reduce their workload

Most of the FGD participants talked about how the household equipment had made their lives easier by reducing their workload significantly. With a mixer-grinder, they could easily grind spices and other things with almost no physical exertion and much less time, whereas earlier it was physically exhausting and time-consuming to do it on stones. They also mentioned how pressure cookers saved them a lot of time in cooking. Those who had washing machines save a lot of time, and energy in washing clothes.

3. 11. Women's experience of being involved in the SHG

3.11. 1. Experience with SHG

Every FGD participant was found to be quite satisfied with SHG. According to most of them, **joining SHG had improved their knowledge base significantly. They got to know financial stuff like saving, depositing, loaning, withdrawing, etc. They could get financial benefits like loans for various financial needs, start small businesses at low interest rates etc. and start their own small business**

as a group. They could also learn organizational skills through maintaining registers, organizing meetings etc.

Joining SHG also brought social benefits for the FGD participants. They felt good about being a part of a small group. The monthly meetings gave them an excuse to get out of their homes once in a while, meet other ladies, make social connections, meet government and bank officials etc.

3.11. 2. Income-generating activities undertaken through SHG

According to the FGD participants, the SHG members were involved in income-generating activities as individuals as well as a group. While as SHGs, the FGD participants mentioned starting businesses of **packaged drinking water, packaged spices etc., as individuals the FGD participants mentioned starting mushroom farming, incense stick making, garden farming, tailoring, pickle making, poultry farming, goat farming, snacks making, compost making, etc.**

3.11. 3. Training received at SHG

Various training sessions through SHGs were mentioned by the FGD participants, which included training on animal husbandry, farming, vermicompost, beekeeping, vegetable farming, mushroom farming, goat farming, tailoring, incense stick making, beauty parlour etc.

3.11. 4. Perception of women on assuming leadership positions – changes in family or community **In the opinion of some of the FGD participants, their families and neighbours started looking at them more positively when they assumed leadership positions in their SHGs.**

3.11. 5. Challenges faced in balancing leadership roles with household responsibilities

The FGD participants faced difficulties in balancing their household work with their leadership work at SHG. According to them, they had to work extra hard physically to do justice at both ends. They also had to wake up earlier than usual to finish both the works. Sometimes, when the household work didn't get finished, they had to listen to the complaints of their family members.

3. 12. Qualitative findings of KIIs with key stakeholders

3.12. 1. Motivation to join the service

Most of the key stakeholders covered under the study were found to be motivated to join the service so that they could help and serve people and empower women at the grassroots by helping them earn their livelihoods.

3.12. 2. Services provided by the key stakeholders

The various services mentioned by the key stakeholders were as follows:

- Training facilities to 18–45-year-old women for their capacity building
- Engagement in various income generating schemes
- Empowering women through farm and non-farm activities financially (loans and subsidies)
- Guiding women through farm and non-farm activities with necessary information
- Training the women in financial inclusion
- Promoting women SHGs
- Financial Literacy
- Community funds and mobilization
- Training for sustainable livelihood.

3.12. 3. Participation of community women in meetings

According to the key stakeholders, weekly meetings were conducted (4 meetings/month). Earlier monthly meetings were conducted and the participation of women was low. Now, the participation has improved significantly. Women were found to schedule the meetings themselves. Meetings were generally conducted in late mornings or afternoons so that most of the women could get time to participate. Compulsory SHG meetings were conducted every month. Emergency meetings were also conducted if needed. While SHG meetings took 1-2 hours, CLF and GPLF meetings took 2-3 hours. According to one of the stakeholders, normal SHG members attended 4 meetings per month, CLF members attended 5-6 meetings per month, and GPLF member attended **7-8 meetings per month**.

3.12. 4. Challenges faced by women in the community to attend meetings

In the opinion of the key stakeholders, the primary problem faced by the women in their communities was to juggle their domestic work with the meetings. It was also added that the families objected sometimes to the women attending meeting as domestic chores remained pending. To decrease the difficulties of women, the meetings were organized at times and places suitable to most of the members.

3.12. 5. Domestic, farm, and non-farm activities performed by community women in a typical day

According to the key stakeholders, the community women were engaged in goat farming, cow farming, selling milk, fishery, agricultural activities, attending SHG, CLF, GPLF meetings etc. Domestic activities included cooking, cleaning, washing, taking care of children and other family members etc.

3.12. 6. Support received by community women for farm, non-farm, and domestic activities

In the opinion of the key stakeholders, the women received support from their families for all activities. Earlier, the women were much more dependent on their families financially, but lately, the dependency has decreased due to their SHG-related work. Now, most of the family support was for household activities.

In addition to that, the key stakeholders also mentioned support provided by OLM, MBN, MBK, Krishi Mitra, Prani Mitra, CRP, block staff etc.

3.12. 7. Various challenges faced by women for SHG activities

In the opinion of the key stakeholders, some of the women found it difficult to convince their husbands and in-laws to join SHGs and attend its activities. Sometimes, transportation became a problem for women staying in interior and far-off areas. No challenge related to safety was mentioned.

3.12. 8. Managing household responsibilities by attending meetings

According to some of the key stakeholders, the women planned and finished their household responsibilities in advance to attend the meetings. Conveying the schedule and location of the meetings in advance significantly helped them in the management. It was also mentioned by other stakeholders that **in the absence of the women at home, the other female members took over the household responsibilities.**

3.12. 9. Perceptions on meetings adding extra drudgery to women's lives

Some of the key stakeholders felt that meetings weren't adding any extra drudgery to the women's lives. They felt that women were happier with SHG meetings as they were earning extra money, getting exposure, going out etc. **But according to some other key stakeholders, attending**

meetings added extra drudgery to the women's lives as they had to do SHG work in addition to the household work they were already busy in. The situation was harder for women who were involved in farm work or daily wage work, and whose families didn't support them in domestic activities.

3.12. 10. Measures to avoid or reduce drudgery in household, farm, non-farm and intermediate activities

In the opinion of the key stakeholders, **the drudgery of women in household, farm, non-farm, and intermediate activities could be avoided or reduced if the women used household appliances and farming machinery. It was also added that the support of families and sharing of responsibilities by them was also key to the avoidance or reduction of drudgery of women.**

3.12. 11. Modern tools used by women in the community for household work

According to the key stakeholders, the modern tools used by women in the community for household work included gas stoves, LPG gas, grinders, refrigerators, coolers, water heaters, washing machines etc.

3.12. 12. Support or resources needed by women to balance leadership positions with responsibilities at home

In the opinion of the key stakeholders, **to balance leadership positions with responsibilities, women should be provided with modern household equipment to make their domestic work easier and faster, and LPG gas cylinders should be delivered at home at low rates.** It was also added by some of the stakeholders that the women's SHG work would be eased if they were provided transportation facilities and mobile phones.

3.12. 13. Perceptions of women on men taking active roles in household activities to support women in leadership positions

The key stakeholders believed that men should take an active role in household activities and help women to balance their leadership roles with their household commitments. According to the stakeholders, men should learn cooking, washing, cleaning, and taking care of the children and elders, so that in the absence of women, they could do basic management of the family.

Chapter IV

Conclusions

The present research study tried to dig deep into the routine lives of the SHG Members in the study areas to assess the status of drudgery in their lives and elicit measures to reduce the same from their lives, so that they could live healthy and fulfilling lives. The conclusions drawn are as follows:

Modern tools and implements did have a significant impact on saving time and effort for the users, esp. the women workers.

- The household appliances were found to be a boon for the SHG Members as they made most of the household work easier and faster. The SHG Members were found to be saving

their efforts, energy, and time by using modern household equipment like LPG gas cylinders, gas stoves, pressure cookers, grinders, washing machines etc.

- Farming equipment also made the farm work significantly easier and faster for the families of SHG Members. Equipment like tractors, combine harvesters, threshers, sprayers, pump sets, power tillers, etc. saved a lot of time, and energy for the users.
- It not only increased the incomes of the households but also saved the women from added drudgery. The extra time and energy could be used for recreation and other income-generating activities.

Though different thematic activities under OLM added to the physical and mental effort and time poverty of the SHG women, the benefits received in return made it worth their effort and time.

- It was found that the SHG-related and other thematic activities added to the household and farm work of the SHG Members. But it also provided them with benefits like financial support at low-interest rates for small businesses and other financial needs, extra income, important information, financial literacy, social connections, social and financial exposure, income-generating opportunities, training on income generation etc.
- The benefits were found to offset the efforts put in by the SHG Members, which kept them satisfied and happy with SHG-related and other thematic activities.

Though leadership position in community institutions was slowly elevating the status of these women at home and in the larger society as well, the change wasn't found to be significant.

- Positive changes in the status of SHG Members holding leadership positions were observed among the families and community members, but it was not significant. Possible reasons could include a lesser amount of time dedicated to domestic chores by the members and lower earnings from SHG-related activities at present. However, it is expected that the positive change in the perceptions will be faster and more significant once the income generated from SHG-related activities increases.

The various possible drudgery reduction measures that could be adopted, as mentioned by the respondents, included:

- the use of time-saving household and farming tools and technologies,
- sharing of household responsibilities by family members,
- resource-sharing at the community level,
- provision of subsidies and finance at low interest-rates for household appliances or farming equipment,
- training on efficient farming techniques and equipment,
- and efficient time management.

Recommendations

Based on the findings of the research study, the following recommendations are made which would help in reducing drudgery among the women of the study areas:

- Counseling sessions should be organized for the family members (especially husbands, and mothers-in-law) to draw their attention towards the drudgery experienced by the women of their families and nudge them towards sharing their workload. The counseling of the family members of the SHG leaders should be prioritized.
- Financial help should be provided at low-interest rates for buying household appliances, and farming equipment.
- Banks and other financial institutions could be roped in through SHGs to supply the finance.
- The government should form policies to incentivize financial institutions to provide finance for household appliances, and farming equipment.
- Technical know-how and training should be provided to the women to operate farm equipment more efficiently and safely without depending on others. Manufacturers of the farm equipment could be roped in for the same.
- Training for better small business opportunities should be provided to SHGs to increase the earnings of the SHG Members.
- Some kind of transportation facility or transport allowance could be explored to ease the travel of SHG members to various meetings.
- Community members could be encouraged and sensitized about the benefits of resource-sharing.
