

Capacity Building and Economic Development of Beneficiaries : A Study of National Rural Livelihoods Mission in Odisha

Bibhu Prasad Behura

Research Scholar

Biju Patnaik University of Technology, Odisha

Dr. Karunakar Patra

Professor

Rourkela Institute of Management Studies

Chhend, Rourkela-769015

ABSTRACT

This study explores the impact of the National Rural Livelihoods Mission (NRLM) on capacity building and the economic development of rural women in Odisha, with a particular focus on the Puri district. As a flagship initiative of the Government of India, the NRLM seeks to alleviate rural poverty by promoting self-employment, strengthening institutions, and fostering financial inclusion through the formation and support of Self-Help Groups (SHGs). Employing a mixed-methods approach, the research integrates both qualitative and quantitative tools to evaluate the effectiveness of capacity-building interventions in enhancing income, diversifying livelihoods, and empowering women.

The findings reveal that NRLM's structured training programs, community mobilization strategies, and decentralized implementation through the Odisha Livelihoods Mission (OLM) have significantly enhanced financial literacy, entrepreneurial skills, and socio-economic agency among rural women. Nevertheless, the study also highlights ongoing challenges, including limited market access, insufficient post-training support, and infrastructural deficiencies, which collectively hinder the sustainability of development outcomes. The paper underscores the importance of adaptive, localized, and continuous capacity-building interventions to fully harness NRLM's transformative potential. These insights contribute to the broader discourse on rural development by identifying best practices and offering policy recommendations aimed at improving the effectiveness of livelihood missions across India.

1. Introduction

The rural area in India, which is residence to very around 65 per cent of the citizens, still suffers with problems of Poverty, unemployment, low productivity and social marginalisation especially of the women. marginalized communities. Although policy focus and budgetary provision remain persistent over time, there is still a poor level of awareness in the rural areas. The issue of poverty in India continues to be a complicated problem that requires creative, lasting, and inclusive solutions development models. In this respect, the Deendayal Antyodaya Yojana National Rural project is a milestone. Livelihoods Mission (DAY-NRLM) is the outline of one of the most ambitious and organized attempts directed to reducing rural poverty by institute-based support, social mobilization, and capacity building.

The NRLM framework is all about capacity building. It is not only a side business but is a core element that defines the efficacy and sustainability of the Mission. Capacity building entails training, exposure, hand-holding and skill building classes to enable the poor to run their institutions and to involve in economic activities. Capacity building in the rural set up especially in underdeveloped states such as Odisha involves behavioural changes, creation of awareness as well as building of confidence in the women so that they break out of the shackles of socio-cultural denizens and demand a place in the decision-making process both at household and community levels.

Odisha is one of the most socioeconomically disadvantaged states of India that offers a crucial platform to evaluate the impact and implementation of DAY-NRLM. In spite of its rich natural resources and an impressive cultural heritage, Odisha is highly subject to rural poverty, especially in the districts like Kandhamal, Kalahandi and Koraput and in the coastal districts like Puri. Most of the people rely on agriculture that is mainly subsistence-based. Under those conditions, the integrated capacity building, institution-building and livelihood support through NRLM becomes extremely critical to transform the economic situation of the rural households.

Odisha Livelihoods Mission (OLM) is leading the execution of NRLM in Odisha having a decentralized structure down to the level of gram panchayat. Through this system women are organized into SHGs and into higher-order federations, taught many different livelihoods skills in tailoring, animal husbandry, mushroom cultivation, food processing and digital literacy. Community Resource Persons (CRPs) enable this process as they are people living

inside the community and have been trained to both lead and mentor SHGs both technically and managerially. Moreover, the mission encourages the relatedness to banks and markets, hence; the realization of capacity building that would create economic benefits.

Yet, while the program has succeeded in organizing thousands of SHGs and disbursing crores in loans, the real test lies in evaluating how far capacity building has translated into tangible economic development of the beneficiaries. Have the women gained confidence and skills to manage microenterprises independently? Has income risen in a sustained manner across groups and geographies? Are women now more involved in financial and community-level decision-making? Have the interventions led to better social indicators such as education, health, and reduced gender violence?

This study focuses precisely on these questions. It aims to assess the nature, depth, and impact of capacity-building initiatives undertaken under NRLM in Odisha, with a particular focus on how these initiatives have influenced the economic development of rural women beneficiaries. It also examines the institutional architecture, training quality, field-level implementation, and community response to the program, offering a ground-level perspective that complements existing policy narratives.

In the Indian context, where development is often measured in outputs rather than outcomes, and schemes are evaluated based on disbursement rather than empowerment, this paper takes a more nuanced approach. It goes beyond numbers and statistics to understand processes, perceptions, and progress from the perspective of the women who are at the heart of the Mission (Matta et al., 2022). The study uses Puri district as its focal point, as it provides a representative mix of coastal economy, SHG saturation, and varied livelihood activities supported under NRLM.

The Odisha bank new system has Four core features namely the network with over 13,000 SHGs and the Puri district in the OLM; long-term support via federations at block level, cluster facilitation units and CRP-linked learning. There are special issues in the region too: climate vulnerability, seasonal migration, cultural barriers, and lack of economic growth. That is why, the point of assessing capacity building and economic development in this regard has significant value not only in Odisha, but also in other provinces following the strategy of the NRLM implementation.

Innovations of verticals of livelihoods, i.e., non-farm enterprises, agriculture extension, value chain development, and convergence with other schemes has widened the scope of NRLM beyond the conventional activities of SHGs. The beneficiaries are now into collectivity farming, producer groups, micro-processing units and digital transactions which need new kind of skills as well as institutional capacity. The significance of tailor-made, localized, and long-term capacity-building is then hard to overestimate in such a situation.

At the same time, there are operational bottlenecks. Many SHGs report delayed fund transfers, lack of post-training handholding, poor market access, and limited diversification of livelihood options. While some groups have thrived, others struggle due to weak leadership, poor record-keeping, or lack of support from local authorities. This duality — of promise and pitfalls — forms a core part of the study's analysis.

In summary, this research paper seeks to contribute to the broader discourse on rural development and women's empowerment by providing an in-depth examination of capacity-building interventions and their linkages to economic outcomes among NRLM beneficiaries in Odisha. It investigates the interplay of policy, practice, community engagement, and socio-cultural dynamics to understand how far capacity building under NRLM has empowered women to become active economic agents in their communities.

By anchoring the study in field-level evidence and contextual realities, the paper hopes to offer recommendations for strengthening training modules, improving implementation structures, and designing more responsive livelihood support mechanisms. It also aims to identify best practices and lessons that can inform future capacity-building strategies across rural India.

2. Literature Review

National Rural Livelihoods Mission (NRLM), started by the government of India in 2011, is a major initiative to solve the rural poverty problem by creating self-employment and entrepreneurship of the poor living in the rural world, especially women. This flagship initiative focuses on capacity building, institution building and financial inclusion to generate sustainable opportunities to livelihoods. The effects and realities of NRLM have been studied by many researchers and practitioners of development particularly with regards to capacity building and empowerment of the beneficiaries in economic terms. The review has the capacity to compile what has already been available on theoretical and empirical aspects of the understanding of how NRLM, in particular, Odisha, contributes to the economic growth of the beneficiaries through capacity building.

Concept of Capacity Building in Rural Development

The term capacity building in the development scenario is broadly used to refer to a process where individuals and communities acquire knowledge, skills, resources, and confidence to get into the development scene. Eade (1997) terms capacity building as more than training but a process that involves developing leadership capacity, strengthening the organizations and reform of institutions. As an exercise in NRLM, maximum capacity building is organized as a part of a programmatic process comprising the following components: skill training, livelihood promotion, financial literacy, leadership building, and SHG mobilization (MoRD, 2013).

Baser and Morgan (2008) consider capacity as the capacity of individuals, organizations and the society at large to control the way they manage themselves. In NRLM, this is implemented through the way Self Help Groups (SHGs) come up as federations and even bigger community-based organizations which are able to maintain livelihood interventions. This literature comes out to emphasize on dimensional aspect of capacity building pointing emphasis on the core emergence of capacity building in economic empowerment.

Economic Development Through SHGs and Livelihood Programs

There is a lot of literature that has addressed the issue of Self-Help Groups in the provision of economic empowerment. Kabeer (2005) supports the idea that SHG model can be used to empower women through financial and social capital so that women are allowed to take part in income generating activities, as well as exercise increased agency in the household. Through the tie-ups of SHGs with microfinance institutions within NRLM, the members obtain formal credit lines so that they enable enterprise growth and entrepreneurship (NABARD, 2014).

These findings are also corroborated by Nair and Tankha (2015) and Reddy and Manak (2005) which have shown that SHGs enhance financial inclusion and positively affect savings behaviour, behaviour on risk taking and livelihood asset investments. These are however dependent on the quality of capacity building, maturity of the group and the supporting institutional ecosystem.

The case has been presented in Odisha where SHGs have been found to have engaged in other economic activities like poultry, goat rearing, mushroom cultivation, leaf plate making and agri- allied enterprise since the implementation of NRLM (OSDA, 2021). But the performance differs significantly because of capacities, leadership and market access, and support by the local governments.

Implementation and Institutional Mechanism of NRLM in Odisha

Odisha Livelihoods Mission (OLM) a state enterprise of NRLM has resorted to a decentralized community-based model of livelihood promotion. Panda and Mishra (2020) state in literature that Odisha has achieved a lot in other spheres such as mobilizing communities and institutions. Their role of Community Resource Persons (CRPs) and the current development of social capital have played key roles in building the institutions of the grassroots.

According to the study by Behera (2018), frequent training programs, exposure visits, and handholding support were also found to be very effective in boosting confidence levels and leadership capacity and business knowledge, among beneficiaries. Nevertheless, the literature also presents other implementation challenges including fund disbursement delays, insufficient convergence with other schemes, market connects and asymmetries within capacity of SHGs.

Role of Capacity Building in Women's Empowerment and Economic Outcomes

The connection between the women empowerment and accountable capacity building programs has been ascertained by several empirical studies which have concluded as strongly linked. Mayoux (2000) points out that economic empowerment itself cannot take place in absence of increasing the ability of individuals to access and commanding resources. The NRLM capacity building projects, especially to women, helps in addressing such limitations as illiteracy, inability to move freely, and being sidelined in general life.

According to Jain and Sharma (2016), the capacity building has resulted in a quantifiable enhancement of significance as well as competence in decision-making, confidence, mobility and leadership among SHG members. In the state of Odisha, the Department of Panchayati Raj and Drinking Water (2022) records similar results when the department established that capacity-building interventions have improved the effectiveness of SHG-switched micro-enterprises monitored by women.

Additionally, electronic training, accounting classes and exposure into the market have been major contributors to changing natural talents into economic activities. Research by Das and Tripathy (2019) established that women that

have attended skill-building programs had a greater probability of participating in an income-generating activity and a better access to markets and government schemes.

Impact Evaluations and Monitoring Outcomes

Impact evaluation studies offer quantitative evidence of the NRLM's effectiveness. A World Bank assessment (2019) covering Bihar, Odisha, and Madhya Pradesh found significant improvement in asset ownership, household income, savings, and access to credit among SHG members. Similarly, NRLM's internal monitoring reports and data from Mission Antyodaya surveys have highlighted improvements in livelihood diversification and nutritional status in SHG households.

However, several scholars caution that the mere formation of SHGs or delivery of training does not guarantee economic upliftment. The quality of training, post-training support, mentorship, and market linkages are critical success factors (Harper, 2002). In Odisha, despite good SHG coverage, gaps remain in terms of graduation to producer groups, aggregation, branding, and sustainable enterprise development.

Gaps in Literature and Future Research Directions

Despite a growing body of literature on NRLM and SHG-led empowerment, gaps remain in assessing long-term sustainability, inter-group disparities, and contextual determinants of success. Most studies are qualitative or case-based, with limited panel data or comparative studies over time. There is also limited research on the role of digital interventions, climate-resilient livelihoods, and post-COVID impacts on SHG functioning in Odisha.

Further, while women's economic empowerment has been studied extensively, fewer studies explore intersections with caste, tribal identity, and regional inequality, especially in Odisha's backward districts. There is also scope to examine how capacity building contributes to resilience, especially during livelihood shocks such as disasters or pandemics.

3. Objectives:

- 1) To study the Capacity Building and Trainings conducted under ongoing and completed projects under NRLM.
- 2) To study the socio-economic impact as well as livelihoods development of the beneficiaries under the Scheme.

4. Methodology

The present study adopts a mixed-method approach combining both qualitative and quantitative research techniques to analyze the impact of NRLM on rural beneficiaries, with a particular focus on women associated with Self-Help Groups (SHGs). The methodology is designed to assess how NRLM interventions contribute to capacity building and subsequent economic upliftment.

1. Research Design

A descriptive and analytical research design has been employed. The descriptive aspect helps in outlining the structure and functioning of NRLM and the capacity-building strategies, while the analytical component focuses on assessing the socioeconomic outcomes of these interventions.

from diverse socio-economic backgrounds.

2. Sources of Data

a) Secondary Data:

- Collected from government reports, NRLM guidelines, Odisha Livelihoods Mission documents, published research papers, and databases such as the Ministry of Rural Development, NABARD, and Odisha State Livelihood Mission portals.

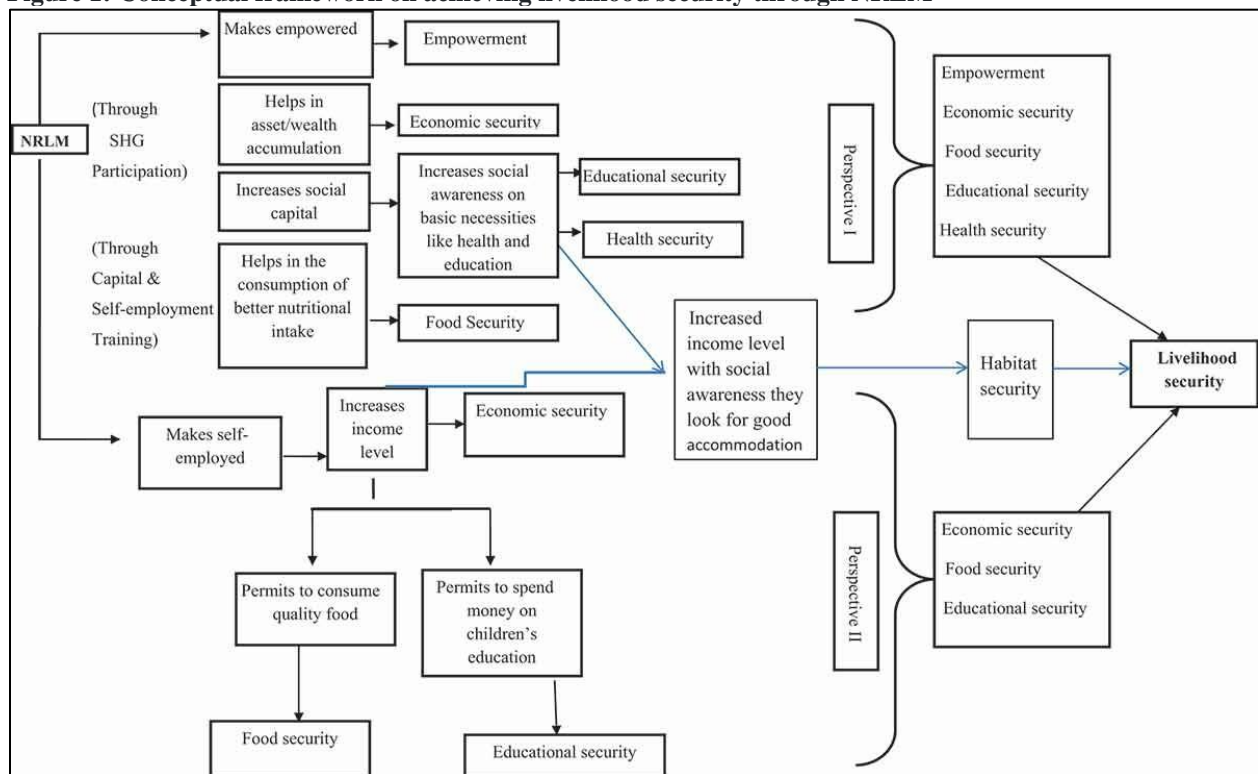
3. Tools and Techniques for Data Collection

- Questionnaires covered aspects such as training received, income generation activities, financial literacy, access to credit, and overall socio-economic development.
- Interview schedules were used for institutional stakeholders.
- FGDs explored qualitative dimensions such as self-confidence, decision-making, and group dynamics.

5. Data Analysis and Interpretation:

The Ministry of Rural Development and Poverty Alleviation conducted a revision of all projects related to Rural Development and Poverty Alleviation, including programs such as "DWCRA (Development of Women and Children in Rural Areas), SITRA (Supply of Improved Toolkits to Rural Artisans), GKY (Grameen Kaushalya Yojana), and MWS (Million Wells Scheme), which are components of the Integrated Rural Development Programme (IRDP). , Swarnjayanti Gram Swarozgar Yojana (SGSY) integrates all of these schemes into one self-employment initiative. The "Cabinet Committee on Economic Affairs" (CCEA) approved it during a meeting on March 16, 1999, and it became effective on April 1 of that year. The 'SGSY' program aims to enhance the incomes of families in rural poverty while providing grassroots design flexibility to align with local needs. Through SHG and self-employment training NRLM mission works for the development of the society and Nation as a whole. It helps in assets development and wealth development of underprivileged people which in turn provides family, social and economic security (Figure 1).

Figure 1: Conceptual framework on achieving livelihood security through NRLM



Source: Mishra &Debata (2021)

Table 2 explains the no. of SHGs established in different states of India. West Bengal leads list with highest no of SHGs accounted to 10,84,303. Odisha being one of the smallest states has never disappointed the nation and it accounts a total of 5,44,365 SHGs in the state. Which means nearly it is half of the total of neighbor state West Bengal.

Table 1: No of SHGS State wise

Sr No.	State Name	Total Number of SHGs	SC	ST	Minority	Others	Total Member	PWDs
1	ANDHRA PRADESH	8,40,816	17,38,527	5,52,284	32,984	60,22,709	83,46,504	2,36,260
2	ASSAM	3,51,675	3,77,576	6,74,801	11,94,667	15,77,282	38,24,326	9,949
3	BIHAR	9,92,366	26,60,587	3,26,471	11,31,062	61,50,384	1,02,68,504	43,996

4	CHHATTISGARH	2,65,737	3,50,259	11,09,451	17,951	12,70,178	27,47,839	78,492
5	GUJARAT	2,79,544	2,82,492	8,08,368	79,830	14,57,208	26,27,898	30,195
6	JHARKHAND	2,82,978	5,02,621	9,63,324	1,98,020	13,75,705	30,39,670	19,796
7	KARNATAKA	2,45,898	5,03,987	2,35,679	1,41,456	17,18,145	25,99,267	93,083
8	KERALA	2,45,234	3,81,858	65,294	5,96,973	21,68,815	32,12,940	83,831
9	MADHYA PRADESH	4,68,625	10,02,051	18,80,249	85,342	23,29,213	52,96,855	68,637
10	MAHARASHTRA	6,11,864	8,05,609	9,00,807	2,24,861	39,84,912	59,16,189	1,10,330
11	ODISHA	5,44,365	9,94,270	12,51,491	89,606	30,50,931	53,86,298	85,784
12	RAJASTHAN	2,51,597	6,27,401	7,69,128	81,792	10,06,910	24,85,231	51,605
13	TAMIL NADU	3,01,514	9,68,193	62,689	1,34,462	21,40,080	33,05,424	2,52,077
14	TELANGANA	3,91,808	8,32,990	5,05,048	1,24,908	23,66,301	38,29,247	22,483
15	UTTAR PRADESH	7,83,840	28,53,396	99,876	5,28,227	48,05,650	82,87,149	2,62,673
16	WEST BENGAL	10,84,303	36,48,456	7,71,483	28,09,950	36,42,965	1,08,72,854	89,751
	Sub Total	79,42,164	1,85,30,273	1,09,76,443	74,72,091	45,06,73,88	8,20,46,195	15,38,942
NORTH WEST STATES								
1	HARYANA	58,644	2,78,002	2,536	40,161	2,56,062	5,76,761	2,473
2	HIMACHAL PRADESH	41,991	1,01,761	17,680	3,032	2,12,741	3,35,214	2,333
3	JAMMU AND KASHMIR	86,723	86,842	60,193	3,423	5,17,696	6,68,154	3,722
4	PUNJAB	50,343	3,45,374	282	15,652	1,27,484	4,88,792	6,266
5	UTTARAKHAND	63,489	1,18,188	27,863	22,322	2,93,689	4,62,062	8,937
	Sub Total	3,01,190	9,30,167	1,08,554	84,590	14,07,672	25,30,983	23,731
NORTH EAST STATES								
1	ARUNACHAL PRADESH	10,691	470	73,862	1,572	6,339	82,243	1,734
2	MANIPUR	11,363	4,636	41,602	10,264	56,805	1,13,307	506
3	MEGHALAYA	45,199	3,693	3,72,966	16,959	4,982	3,98,600	5,798
4	MIZORAM	9,184	95	65,058	16	56	65,225	865
5	NAGALAND	14,466	126	1,09,744	4	311	1,10,185	2,961
6	SIKKIM	5,774	3,127	18,943	5,540	22,477	50,087	662
7	TRIPURA	50,457	1,01,225	1,50,811	34,687	1,50,318	4,37,041	2,773
	Sub Total	1,47,134	1,13,372	8,32,986	69,042	2,41,288	12,56,688	15,299

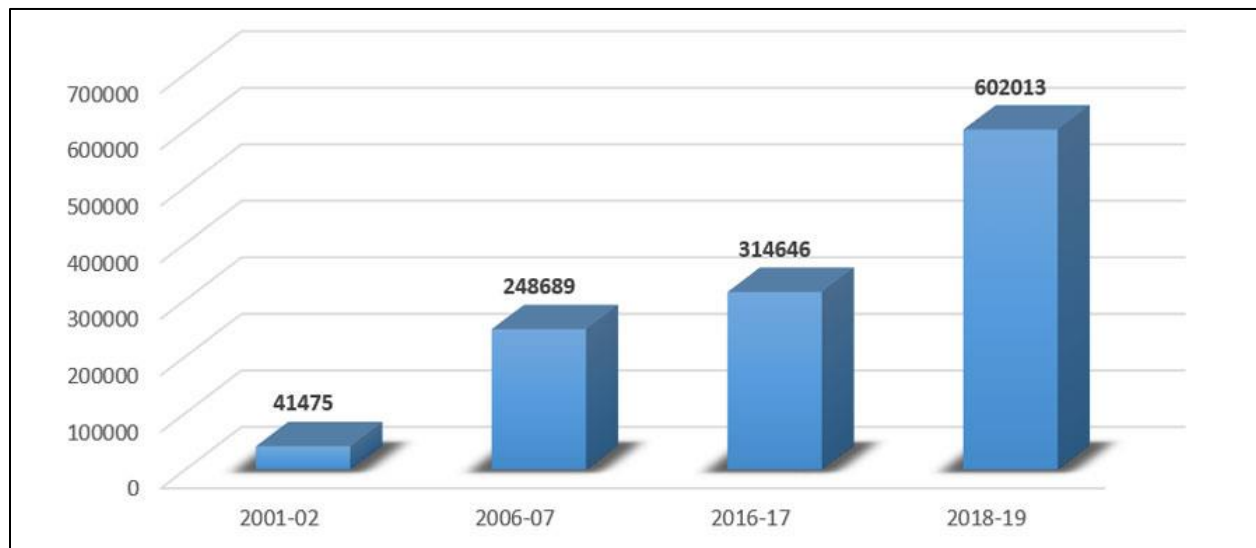
Source: <https://nrlm.gov.in>

Table 2: Demographic distribution of Odisha

Demographic Characteristics	
Total Population	4.70 crore
Rural Population	83%
STs	22.9%
SCs	17.2%
Sex Ratio	979
Education	73.45%

Table 2 depicts the demography of Odisha. The total population of Odisha is 4.70 crore which is near about 3.33 percent of the country. A state having maximum of rural population about 83%. Education of the state is 73.45%. Sex ratio of the state is 979 out of 1000.

Figure 2: Progress of Women SHGs (In Number) in Odisha



Source: <https://missionshakti.odisha.gov.in/>

The Government of Odisha has identified women's empowerment as one of the key development initiatives. Women's social empowerment is significantly bolstered by their economic empowerment, a fact that is widely recognized. Thus, assisting women in attaining economic independence through the facilitation of independent work and income has been prioritized above all else. As a result, the promotion of Women's Self-Help Groups (WSHG) through the 'Mission Shakti' program was adopted in 2001 as a primary strategy for attaining women's empowerment. Figure 2 explains the growth of SHGs (in No.) from 2001 to 2019. It seems there have been multiple growth in the number of SHGs in Odisha. That explains the policymakers and Govt. of Odisha worked hard in the direction of rural development.

Table 3: Score and ranking of ecological security index (ESI), social equity index (SEI), economic efficiency index (EEI) and composite sustainable livelihood security index (CSLSI) for the 30 districts of Odisha.

District	ESI	Rank	SEI	Rank	EEI	Rank	CSLSI	Rank
Sambalpur	0.612	7	0.619	9	0.64	1	0.624	1
Ganjam	0.625	3	0.671	3	0.52	10	0.605	2

Sundargarh	0.616	4	0.651	7	0.519	11	0.595	3
Jagatsinghpur	0.615	5	0.613	10	0.556	6	0.595	3
Cuttack	0.53	15	0.661	6	0.572	5	0.588	4
Bargarh	0.581	9	0.546	15	0.599	2	0.575	5
Khordha	0.354	27	0.772	1	0.573	4	0.567	6
Angul	0.613	6	0.56	14	0.484	15	0.553	7
Keonjhar	0.629	2	0.479	22	0.528	9	0.545	8
Puri	0.47	21	0.601	11	0.545	7	0.539	9
Baleshwar	0.493	18	0.664	4	0.456	18	0.537	10
Jharsuguda	0.422	24	0.693	2	0.488	14	0.534	11
Sonepur	0.455	22	0.544	16	0.582	3	0.527	12
Nayagarh	0.601	8	0.565	13	0.394	24	0.52	13
Kendrapara	0.419	25	0.663	5	0.461	17	0.514	14
Koraput	0.511	16	0.488	20	0.508	13	0.502	15
Boudh	0.552	11	0.514	18	0.426	21	0.497	16
Jajpur	0.346	28	0.599	12	0.537	8	0.494	17
Mayurbhanj	0.698	1	0.449	25	0.325	28	0.491	18
Bhadrak	0.346	28	0.621	8	0.483	16	0.484	19
Deogarh	0.561	10	0.458	24	0.43	19	0.483	20
Rayagada	0.546	13	0.479	22	0.42	22	0.482	21
Nuapada	0.495	17	0.523	17	0.429	20	0.482	21
Dhenkanal	0.534	14	0.477	23	0.43	19	0.481	22
Kalahandi	0.477	20	0.41	28	0.514	12	0.467	23
Gajapati	0.448	23	0.504	19	0.362	25	0.438	24
Bolangir	0.483	19	0.415	27	0.407	23	0.435	25

Nabarangpur	0.401	26	0.486	21	0.33	27	0.406	26
Kandhamal	0.548	12	0.289	29	0.335	26	0.391	27
Malkangiri	0.319	29	0.443	26	0.269	29	0.344	28

Pani & Mishra (2022)

Table 3 reveals the district-wise overall sustainable livelihood performance and the ranking results. It reflects the inter-district variations among the districts of Odisha towards the achievement of SLS. The SLSI is computed between zero and one, where one represents maximum sustainability, and zero defines no sustainability. However, this index value does not mean an accurate measurement of the sustainability of livelihood security; instead, the value of the index focuses on a variation in the relative ranking position of the studied districts. So far, Sambalpur (0.624) is in the first place, whereas Ganjam gets the second position (0.605), and Sundargarh and Jagatsinghpur (0.595) get the third place. Malkangiri, on the other hand, is the least performing district in sustainable livelihood, with an index value of 0.344. Kandhamal (0.391), Nabarangpur (0.406), and Bolangir (0.435) are ranked the second, third, and fourth from bottom, respectively; the positions of these four districts in the ranking reveal an alarming scenario.

6. Conclusion

The National Rural Livelihoods Mission (NRLM) has emerged as a transformative initiative in rural India, particularly in Odisha, where it has significantly contributed to enhancing the capacity and economic well-being of marginalized communities, especially rural women. Through the creation and strengthening of Self-Help Groups (SHGs), skill development programs, financial inclusion initiatives, and market linkages, NRLM has been instrumental in empowering beneficiaries to pursue sustainable livelihoods, improve household incomes, and participate more actively in community development.

The research staff notes that capacity building does not only involve training or the learning of skills, but it involves a whole process that will give one self-confidence, decision making capability, entrepreneurial skills and bargaining power. At the grassroot level, the grass roots mobilization works and the community-based institution platform created under the NRLM have helped in allowing the beneficiaries to take a sense of ownership and responsibility. This has been translated to the improvement in savings culture, accessibility to credit and multiplying of income generating activities.

Nevertheless, difficulties of limited access to advanced markets, poor infrastructural support, and socio-cultural barriers still need to be addressed to realize the full potential of the NRLM outcomes. To deal with these gaps, a combined effort to ensure robust convergence with other development schemes, perpetual hand holding unit with digital tools to bring efficiency and reach will have to be put in place.

NRLM in Odisha proved that economic development among poor rural people- particularly among the poor women of rural India- is achievable, by providing a strategic capacity-building interventions and institutional support. The mission has done more than abating the livelihood of beneficiaries since it has opened up doors to social empowerment as well as inclusive growth. Policies, their consistent attention, and the implementation, as well as, innovation flexibility, are fundamental to continuing and repeating the impact of NRLM in future years.

References

1. Baser, H., & Morgan, P. (2008). Capacity, change and performance: Study report. European Centre for Development Policy Management (ECDPM).
<https://ecdpm.org/work/capacity-change-performance-study>
2. Behera, D. (2018). Capacity Building of Rural Women through SHGs: A Case Study in Odisha. *International Journal of Rural Development and Management Studies*, 12(1), 45–56.
3. Das, S., & Tripathy, K. K. (2019). Capacity Building and Livelihood Enhancement through SHGs: A Case Study from Odisha. *Journal of Rural Development*, 38(4), 527–542.
4. Eade, D. (1997). *Capacity-building: An approach to people-centred development*. Oxfam.
5. Government of India. Ministry of Rural Development (MoRD). (2013). Framework for Implementation of National Rural Livelihoods Mission (NRLM). <https://aajeevika.gov.in>

6. Harper, M. (2002). Promotion of self help groups under the SHG Bank Linkage Programme in India. NABARD.
7. Jain, R., & Sharma, A. (2016). Women Empowerment through Capacity Building: Role of SHGs in India. *Indian Journal of Economics and Development*, 12(3), 565–570.
8. Kabeer, N. (2005). Is Microfinance a 'Magic Bullet' for Women's Empowerment? Analysis of Findings from South Asia. *Economic and Political Weekly*, 40(44/45), 4709–4718.
9. Matta, R., H. Purohit, and D. Mohanty. 2022. “Impact of CSR Committee on ESG Reporting Quality: Evidence From India.” *Orissa Journal of Commerce* 43, no. 4: 174–185.
10. Mayoux, L. (2000). Micro-finance and the empowerment of women: A review of the key issues. ILO Working Paper. <https://www.ilo.org>
11. Mishra, A., & Debata, B. (2021). Livelihood security among rural poor: Evaluating the impact of Rural Livelihood Mission in Odisha, India. *Cogent Economics & Finance*, 9(1). <https://doi.org/10.1080/23322039.2021.1978705>
12. Nair, A., & Tankha, A. (2015). *Microfinance India: State of the Sector Report 2014*. Sage Publications.
13. National Bank for Agriculture and Rural Development (NABARD). (2014). *Status of Microfinance in India 2013–14*. NABARD.
14. Odisha Skill Development Authority (OSDA). (2021). *Annual Report on Livelihood Promotion through SHGs in Odisha*. Government of Odisha.
15. Pani, B. S., & Mishra, D. (2022) Sustainable livelihood security in Odisha, India: A district level analysis, *Regional Sustainability*, Volume 3, Issue 2, Pages 110-121, <https://doi.org/10.1016/j.regsus.2022.07.003>.
16. Panda, D. K., & Mishra, S. (2020). Community-Based Livelihood Promotion through NRLM: Insights from Odisha. *Development Dynamics*, 17(2), 101–118.
17. Reddy, C. S., & Manak, S. (2005). *Self Help Groups: A Keystone of Microfinance in India—Women Empowerment & Social Security*. APMAS.
18. The World Bank. (2019). *Empowering Rural India: Implementation and Impact Assessment of NRLM*. <https://www.worldbank.org>
19. Department of Panchayati Raj and Drinking Water, Government of Odisha. (2022). *Progress Report of SHG and Mission Shakti under NRLM*.