



SRIKRISHNA COLLEGE



Bagula ○ Nadia ○ W. B. ○ India
ESTD. : 1950 ○ Govt Sponsored

Affiliated to the University of Kalyani

Re-accredited by NAAC, Grade-B+ (Cycle-III)

FIELD WORK REPORT AT DARINGBADI IN ODISHA

Department of Geography had organized an educational tour cum field survey with 2nd semester (NEP system) 35 students including 2 teachers from 26th August to 30th August 2025. According to the syllabus of University of Kalyani it is a mandatory field work for 2nd semester students. We had started our journey from Bagula, Nadia, West Bengal and ended in Bhubaneswar. We had done our field work at Patta and Sareju village in Daringbadi, Kandhamal, Odisha. Daringbadi is a picturesque hill station in Odisha's Kandhamal district, known as the "Kashmir of Odisha". We were also covered Gopalpur-on-Sea, Chilika, Surada Dam, Taratarini Temple, Emu Bird Sanctuary, Coffee Plantation, Pine Forest, Daringbadi Water Falls etc. This field study work focused on Patta and Sareju hilly forest tribal villages of Daringbadi, seeks to highlight the tribal women are the backbone of the rural economic condition as well as their participation in different income generating activities. The main topic was Women Empowerment. The name of the topic of the field work is "***Critically Analysis For A Study Report on The Contribution of Women Empowerment in Tribal Economy of Patta and Sareju Village in Daringbadi, Kandhamal, Odisha***". In this regard the survey was carried out on 287 rural tribal people belonging to 65 families which spread only two villages. It is totally a hamlet settlement.

Signature of the HOD

Dipankar Ghosai 01.9.26
Signature of the Supervisor

REPORT ON FIELD WORK (2025 – 2026)

1. TOPIC NAME : - *“Critically Analysis For A Study Report on The Contribution of Women Empowerment in Tribal Economy of Patta and Sareju Village in Daringbadi, Kandhamal, Odisha”*
2. SEMESTER NAME OF PARTICIPATION : - 2nd Semester,2025
3. PLACE :- Daringbadi, Kandhamal, Odisha
4. DURATION :- 26.08.2025 to 30.08.2025
5. STUDENT LIST OF PARTICIPATION :- 35
6. COURSE CODE :- GEOG-SEC-P-2

FIELD WORK CUM EDUCATIONAL STUDY TOUR**DEPARTMENT OF GEOGRAPHY****SRIKRISHNA COLLEGE, BAGULA, NADIA, WEST BENGAL****DARINGBADI VIA CHILIKA AND GOPALPUR****(26.08.20025 TO 30.08.2025)**

SL.N O.	NAME OF THE STUDENTS	REGISTRATION NO.	GENDER	AGE	Date of Birth
1	ANKITA BHAUMIK	33533	F	19	10-06-2006
2	APARAJITA PAL	33535	F	18	31-07-2006
3	ARPITA ROY	33536	F	19	26-05-2006
4	ARPITA SIL	33537	F	19	19-04-2005
5	DIYA BISWAS	33540	F	19	05-08-2005
6	DIYA SARKAR	33542	F	19	12-10-2005
7	JOYASHREE HOWLADER	33543	F	20	15-05-2005
8	KOYEL DUTTA	33545	F	19	04-12-2005
9	KOYEL MONDAL	33547	F	19	02-07-2006
10	KOYEL MONDAL	33548	F	19	11-05-2006
11	MITRA BISWAS	33550	F	19	12-05-2006
12	NANDITA BAIDYA	33552	F	19	02-12-2005
13	NIPA BARAI	3553	F	18	21-04-2007
14	PRIYANKA BHAUMIK	33557	F	19	10-06-2006
15	PRIYANKA KIRTANIA	33558	F	18	05-10-2006
16	PUJA KUNDU	33559	F	19	03-08-2005
17	SONALI MAJUMDAR	33564	F	18	19-02-2007
18	SRILEKHA MOULIK	33567	F	18	07-11-2006
19	SUTRISHNA ROY	33570	F	18	13-01-2007
20	TANUSHREE THAKUR	33572	F	19	06-06-2006
21	AKASH MANDAL	33573	M	19	12-02-2006
22	ANKUR BISWAS	33576	M	20	28-05-2005
23	ANKUR SAHA	33577	M	18	05-12-2006
24	ARITRA MALAKAR	33580	M	19	02-06-2006
25	DWIP BISWAS	33592	M	18	28-01-2007
26	JEET KARMAKAR	33596	M	19	25-08-2005
27	NILOY MAJUMDAR	33608	M	18	30-08-2006
28	PALASH MANDAL	33609	M	19	15-03-2006
29	PRNOB BISWAS	33613	M	19	12-10-2005
30	RAHUL SAHA	33616	M	18	23-02-2007
31	RUDRAPRATAP PAL	33626	M	19	02-10-2005
32	SAIKAT TARAFDAR	33629	M	19	16-10-2006
33	SATYAM BAIDYA	33631	M	18	29-11-2006
34	SUBHAJIT BISWAS	33641	M	19	21-12-2005
35	SUBHODEEP BISWAS	33643	M	19	30-01-2006
	NAME OF THE STAFFS		GENDER	AGE	
	SMT. ASIMA SING	(TEACHING FACULTY)	F	34	
	MR. DIPANKAR GHORUI	(TEACHING FACULTY)	M	46	



Dr. Sukdeb Ghosh
Principal
Srikrishna College
Bagula Nadia,
W PIN-741502



**Critically Analysis For A Study Report on :-
"CONTRIBUTION OF WOMEN EMPOWERMENT IN TRIBAL
ECONOMY OF PATTI AND SAREJU VILLAGE IN
DARINGBADI, KANDHAMAL, ODISHA"**



Our Survey Team at Daringbadi, Odisha.

Registration No: 033596 Session: 2024-2025

Roll No: 8121137-2432751

Subject: Geography

Course Title: Field Work



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Ref. No.:

Date :

TO WHOM IT MAY CONCERN

It is for kind information that A group of 35(thirty five) students, ~~2~~ (two) teachers of Geography Department is going to organize Study Tour Cum Field Work at *Daringbadi Via Gopalpur , Chilika* and neighbouring places on 26th August to 30th August, 2025.

All concerned are requested to offer their help and co-operation for success of the same.

Dr. Sukdeb Ghosh
Principal
Srikrishna College
Bagula Nadia,
W.B. PIN-741502



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TO WHOM IT MAY CONCERN

This is to certify that Smt. Diya Sarkar Roll NO. 8122137 - 2432697, Registration No. 033542 is a student of 2nd Semester (Major), 2025 of the Department of Geography, Srikrishna College, Bagula, Nadia affiliated to the University of Kalyani. She has successfully completed the study report entitled "CONTRIBUTION OF WOMEN EMPOWERMENT IN TRIBAL ECONOMY OF PATTA AND SAREJU VILLAGE IN DARINGBADI, KANDHAMAL, ODISHA". She has done her study report under my guidance and supervision as per schedule.



Ghorui
16.09.25.

Mr. Dipankar Ghorui

Department of Geography

Srikrishna College, Bagula,

Nadia.

INTRODUCTION

Daringbadi is a picturesque hill station in Odisha's Kandhamal district, known as the "Kashmir of Odisha" for its cool climate, pine forests, and coffee plantations. It offers stunning natural attractions like waterfalls, valleys, and viewpoints, along with unique features such as coffee and pepper gardens, an Emu farm, and a Butterfly Park. This tourist destination is situated at a height of 915 Metre from mean sea level that makes it a perfect summer resort where people comfortably spend summer season. Daringbadi is also notable for being the only place in Odisha that experiences snowfall in winter.

A. IMPORTANCE OF FIELD SURVEY IN GEOGRAPHY:

Geography is the essentially a field science which discuss about the physical and cultural phenomena clearly and create a smooth relationship between man and environment. The degree of man nature relationship depends upon a number of criteria which observed through field survey. The theoretical conception but to visualize the actual interaction between society of human existence and his surrounding the observation is needed. This necessity reveals the way of field survey in geography.

Geography is a subject, which discuss about the physical and cultural phenomena and a smooth relationship between men and environment. Through the field survey, the theoretical concept to visualize the man-nature relationship is very much being recalled in this subject matter in geography.

B. IMPORTANCE OF THE TOPIC:

The role of tribal women in the rural economy of the Kandhamal district of the state of Odisha in eastern India is highly significant and multifaceted their contribution is not just limited to household work but enters to agriculture forest-based livelihoods. Animal husbandry, handicrafts as well as household economy management. The tribal women are the key decision makers in family health, nutrition, education and different cultural rituals.

C. SELECTION OF THE TOPIC:

Tribal woman are the backbone of the rural economic condition as well as their participation in different types of income generating activities.

It is very essential to find out the role of tribal women where agriculture, forest based livelihoods, animal husbandry are the main source of income.

Their participation in handcrafts and wage labor plays a vital role in supporting household income and ensuring food security.

This topic is selected to understanding who tribal women contribute economically and what type face.

For understanding the barrier to economic empowerment live barriers to economic empowerment live of market opportunities.

In this field work attempts have been made to investigate these factors which are more responsible for their crucial fact in the rural Kandhamal districts.

D. OBJECTIVE OF THE STUDY:

The objectives the study is to carry out an in depth study is to carry out an in depth study of the following aspects.

- (i) To study the role of the tribal women in rural economic activities as well as their participation in income generating activities.
- (ii) To Identify the different challenges and opportunities in enhancing their economic participation.
- (iii) To analyze their contribution to household income through various types of livelihood houses.
- (iv) To analyze the various factors effecting tribal people as demographic socio-economic cultural environmental and infrastructure.
- (v) To suggest measures for empowering tribal women and improving hilly forested rural economy.

E. REVIEW OF LITERATURE:

According to Khan S. and Hasan Z. (2020), there is a misconception that tribal women have historically had a greater social position in their communities than Indian women as a whole. Some legal research, however, challenges this notion. In tribal civilizations, women play a crucial and prominent role. Tribal women experience issues with reproductive health, economic disadvantage, and education, just like other social groups.

The present paper focuses on the harmful effects of gender disparities among tribal women through an analysis of GDI indicators like literacy rate, health, work participation, poverty, and economic resources. The research used both primary and secondary data.

According to Biswas S. and Pal. S. (2020), tribal communities in India are the most underprivileged. They are socially and economically disadvantaged. The primary cause of socioeconomic marginalization is tribal people's isolation from their land, territory, and resources.

According to Das RR and Mahapatra P (2017), one of the key concerns in the global development process is the empowerment of tribal women. It is a concept with many facets, dimensions, and layers. Women's empowerment is a process that gives them a bigger say in deciding how decisions are made at home, in their communities, in society, and at the national level. The native women, however, had a lot of issues in our society. Men have a core cultural and psychological propensity to rule over women, and this is also true among tribal men.

A one-of-a-kind study by Sarang et al. (2022) of the impact of immigrants and indigenous entrepreneurs on development in the state of Odisha. Indigenous entrepreneurs have demonstrated a positive impact by increasing overall employment opportunities and facilitating access to immediate employment and adequate livelihoods for marginalized low-skilled workers.

According to research by Maharana and Nayak (2017), the low literacy rate of PVTGs in Odisha was caused by a number of factors, including a high rate of poverty, parents' disapproval of education, a lack of qualified teachers, inadequate educational infrastructure, a lack of community support, a lack of social interaction between students and teachers as well as between teachers and parents, a belief in religious conversion, and the presence of superstitious beliefs and myths.

According to Maharana (2015), the reason why parents didn't want their kids to go to school was due to the schools' subpar facilities, the teachers' lack of interest in the students, and the lack of any immediate benefits.

According to Mishra (2015), failure to bring ST girls up to par with others in terms of education is due to their parents' illiteracy, poor financial standing, and lack of knowledge of government benefits and other benefits relating to employment opportunities for educated ST girls.

According to Wangdibou (2015), obstacles to education include long commutes to educational institutions, the present organization and content of education, the medium of teaching, and agricultural and wage-earning facilities.

Agricultural education in India can help encourage entrepreneurship and follow the best methodologies to succeed in it, as a study by Banerjee et al. (2020) there is a correlation between the desire to work in entrepreneurship, career planning, and agricultural labor capacity. An Indian agricultural university's students were the subjects of this study.

F. RESEARCH HYPOTHESIS:

The assumptions are scientifically termed as “Research Hypothesis”. The following hypothesis of the work has been derived. Which are as follows:-

- i) Tribal women play a significant and positive role in the rural economy through their contribution in agriculture, forest produce collection, animal husbandry, handicrafts, and wage labour.
- ii) Participation of tribal women in income-generating activities does not significantly improve their household income or socio-economic status.
- iii) The economic status of tribal women significantly depends on their level of income, education, and access to resources.
- iv) Participation of tribal women in income-generating activities significantly improves their household income, socio-economic status, and decision-making power
- v) There is a significant positive association between the role of tribal women in the rural economy and their level of participation in income-generating activities.
- vi) The use of industrial and luxurious items increase with increasing income.

G. CHOICE OF THE STUDY AREA:

Daringbadi has been selected for study tour due to the named “Kashmir of Orissa” is a unique significant location for socio-economic research. It is situated in the Easternghat hill of the Kandhamal district of Orissa, characterized by its hilly terrain, dense forests, and predominantly tribal population.

The selection of DaringbadiTahasil as the study area was based on the following considerations:

- I. Environmental situation.
- II. Socio-economic condition/challenges.
- III. High tribal concentration.

IV. Unique geographical location.

H. METHODOLOGY:

Methodology in the way to achieving the goal. With the objectives of the study of geographical personality of the study area and the interaction of the different conventional and non-conventional methods have been adapted with the logic behind their uses.

Different methods are applied for field study like –

- Pre-field study
- Field study, and
- Post field study

Pre-field method is related with the data collection and to get information's of the study are, like- Map, census data, climatic data, about culture and activities of the tribal people.

Field study is related to (a)Intensive study of the visited area (b) Door to door survey to collect different information's form the village people (c) Survey on agriculture land to get information of different agro products. (d) Study about forest produce collection etc.

Post field method is related to the analytical study of collected data from field study and different reports on demographic, financial data, economic activities of women, land and assets, expenditure pattern etc have been made very carefully.

Most of the observations have been based on intensive field work. Field reports is based on available data, photographs which are taken from the field at the time of study.

I. STUDY AREA:

The present study in confirmed to the highlighted section to the hilly forested rural area under DaringbadiTahasil of Kandhamal district. The survey was carried out on 287 rural tribal people belonging to 65 families which spread only 2(two) villages.

Village Name

1. Patta
2. Sareju

Period of study:*Period of study was 27th to 29th August 2025.*

J. COLLECTION OF DATA:

The clearly fulfill the field work the types of data have been collected.

1. Primary Data
2. Secondary Data

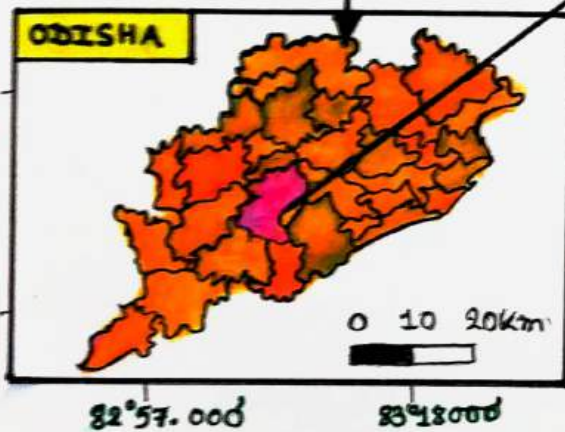
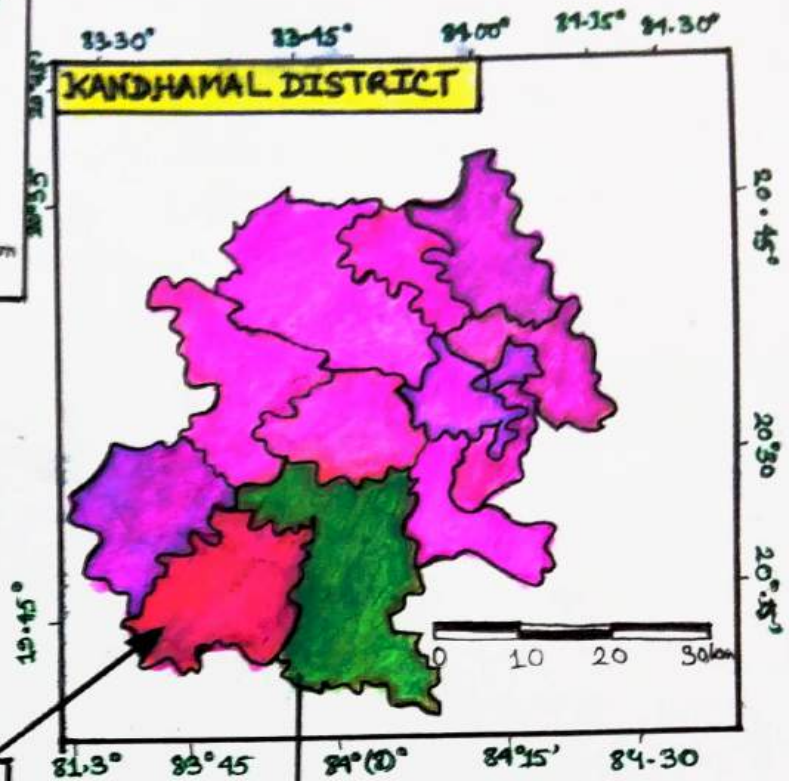
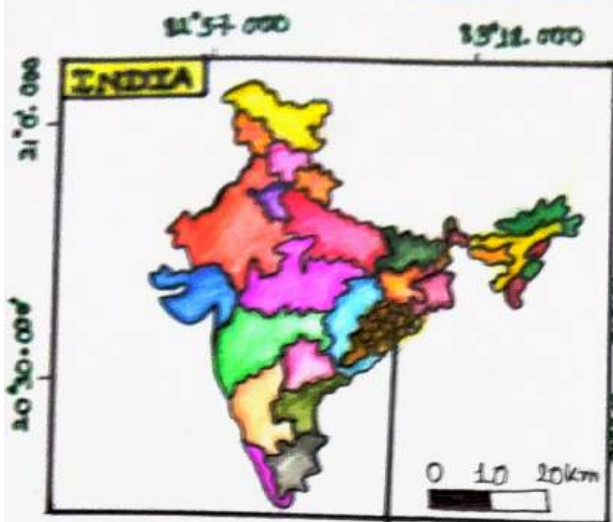
1. **Primary Data:-** Data are collected personally and surveyed through questionnaire method. The information was gathered through primary data. The information of the study are was divided into three stages.

- a. Area level
- b. Personal level
- c. Family level

2. **Secondary Data:-** All the secondary data in gathered by consus book and other demographic data from so many magazine and journals and district planning department. The climatic data have been collected from the website of Odisha Government.

K. SCHEME OF REPRESENTATION:

LOCATION MAP



Phary
16.9.25

CHAPTER-4

PERSONAL INFORMATION AND ECONOMIC ACTIVITIES OF WOMEN

INTRODUCTION:

It is noted that the demographic and social structure of rural tribal areas is different from that of the Urban areas. Daringbadi in Kandhamal district of Odisha, along with the hamlets of Patta and Sareju, is one such region where women play a vital role in both household and livelihood. To study their condition, it is necessary to analyze their personal profile and economic contributions of tribal women. Before we enter directly into the topic “PERSONAL INFORMATION AND ECONOMIC ACTIVITIES OF WOMEN IN DARINGBADI”, emphasis should be laid on aspects like (a) Age of respondent women’s, (b) Marital status, (c) Age of marriage, (d) First child, (e) Educational status, (f) Occupation, (g) Working activities and (h) sources of income. Because the personal information of tribal women as well as their economic activities of the society related to the social organization of the society.

Table No.- 4.1: AGE OF RESPONDENT AT SURVEY PERIOD

Age Group	No. of Women's	% of Women's
Below 20	3	4.615384615
21 – 30	24	36.92307692
31 – 40	21	32.30769231
41 – 50	9	13.84615385
51 – 60	5	7.692307692
Above 60	3	4.615384615
Total	65	100

Source: Personal survey, 2025

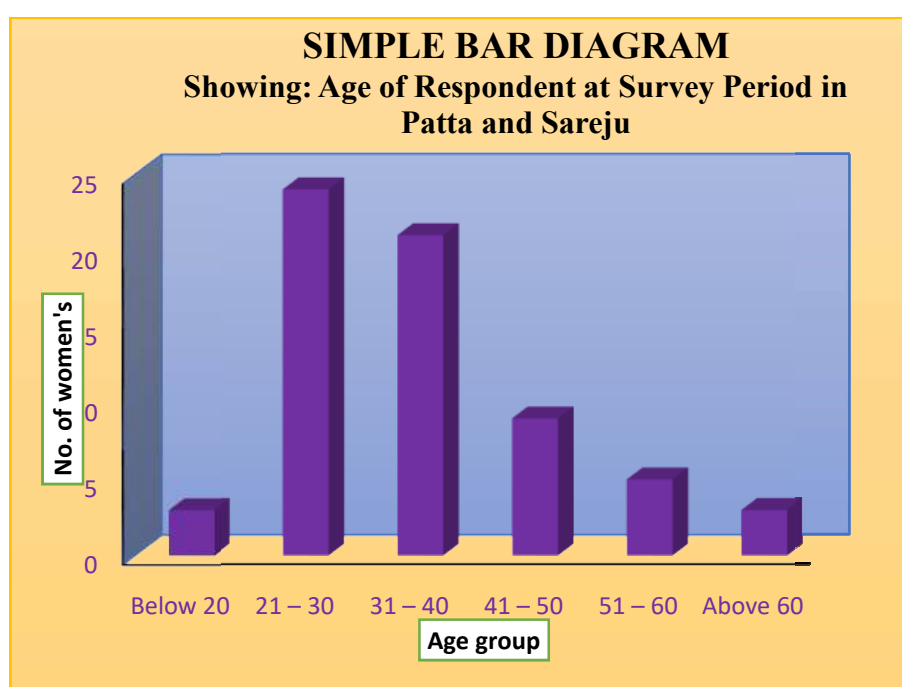


Fig. No. – 4.1

The table no. 4.1 shows that the majority of the respondents belong to the age group of 21–30 years (36.92%), followed by 31–40 years (32.30%). A smaller proportion of women fall under 41–50 years (10.76%) and 51–60 years (7.69%), while only 4.61% are above 60 and below 20 years.

Table No.- 4.2: MARITAL STATUS OF RESPONDENT WOMEN

Respondent	Married	Unmarried	Widow
No.	64	0	1
%	98.4615385	0	1.538461538

Source: Personal survey, 2025

According to the given table no. 4.2 and fig. no. 4.2 represents the marital status of the respondents reveals that 94% (61 out of 65) are married, while only 1 respondent (1.53%) is a widow. No unmarried women were recorded in our study sample.

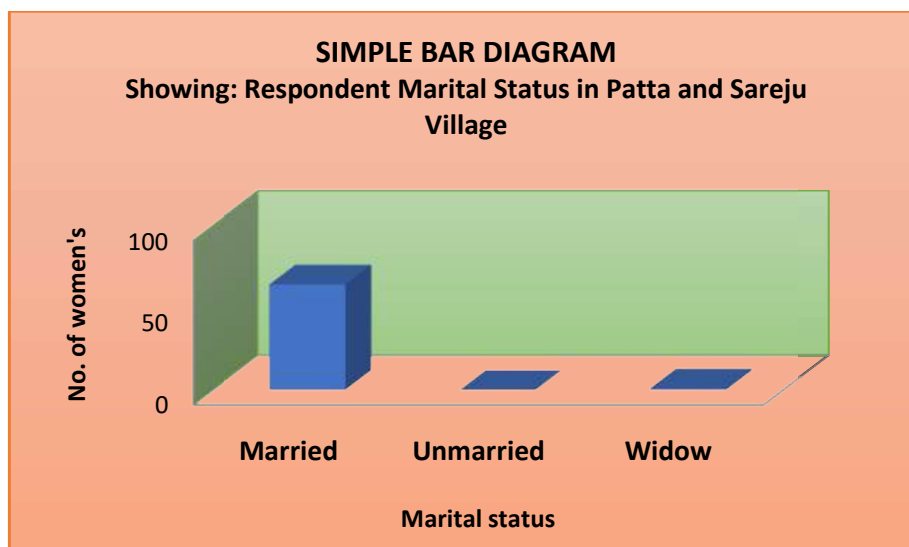


Fig. No. – 4.2

Table No.- 4.3 : AGE OF MARRIAGE OF THE TRIBAL WOMEN’S

Age of Marriage	No. of Women’s	% of Women’s
Below 18	27	41.53846154
18 – 25	32	49.23076923
25 – 30	2	3.076923077
Above 30	4	6.153846154

Source: Personal survey, 2025

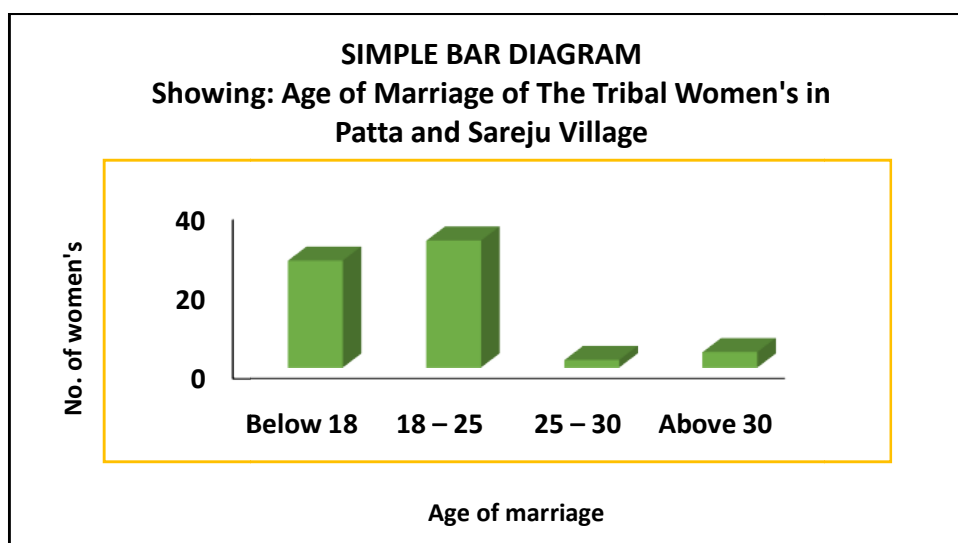


Fig. No. 4.3

The data reveals that the majority of tribal women (49.23%) get married between the ages of 18–25, which falls within the socially accepted age group. However, a large proportion (41.53%) marry below the age of 18, indicating the prevalence of early marriage in the community. Only 3.07% marry between 25–30 years, and 6.15% above 30 years, showing that delayed marriage is very rare among tribal women. (Table No.: 4.3, Fig. No.: 4.3)

Table No.- 4.4 : AGE OF TRIBAL WOMEN AT FIRST CHILD

Age Group	No. of Women's	% of Women's
Below 18	17	26.15384615
Above 18	41	63.07692308
Above 30	1	1.538461538
No Child	6	9.230769231

Source: Personal survey, 2025

The data shows that most women (63.07%) had their first child after the age of 18, which indicates adulthood motherhood. However, 26.15% had their first child below 18 years, reflecting the persistence of early motherhood. Very few women (1.53%) delayed motherhood until after 30, while 9.23% reported having no children.(Table No.: 4.4, Fig. No.: 4.4)

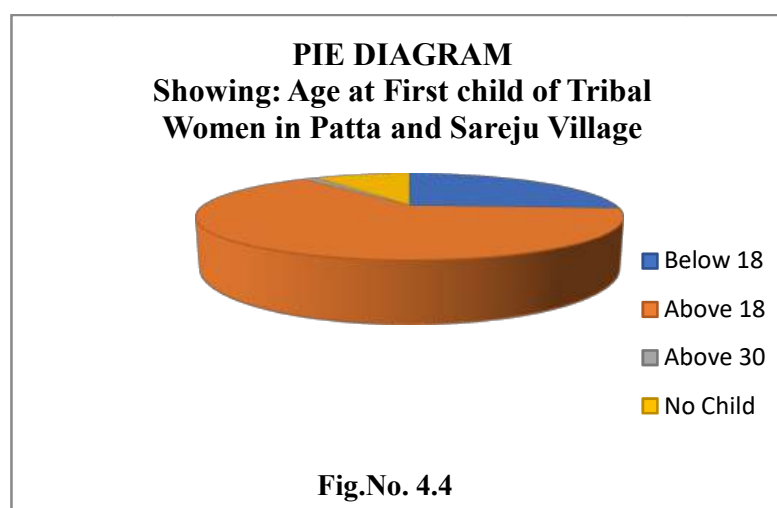
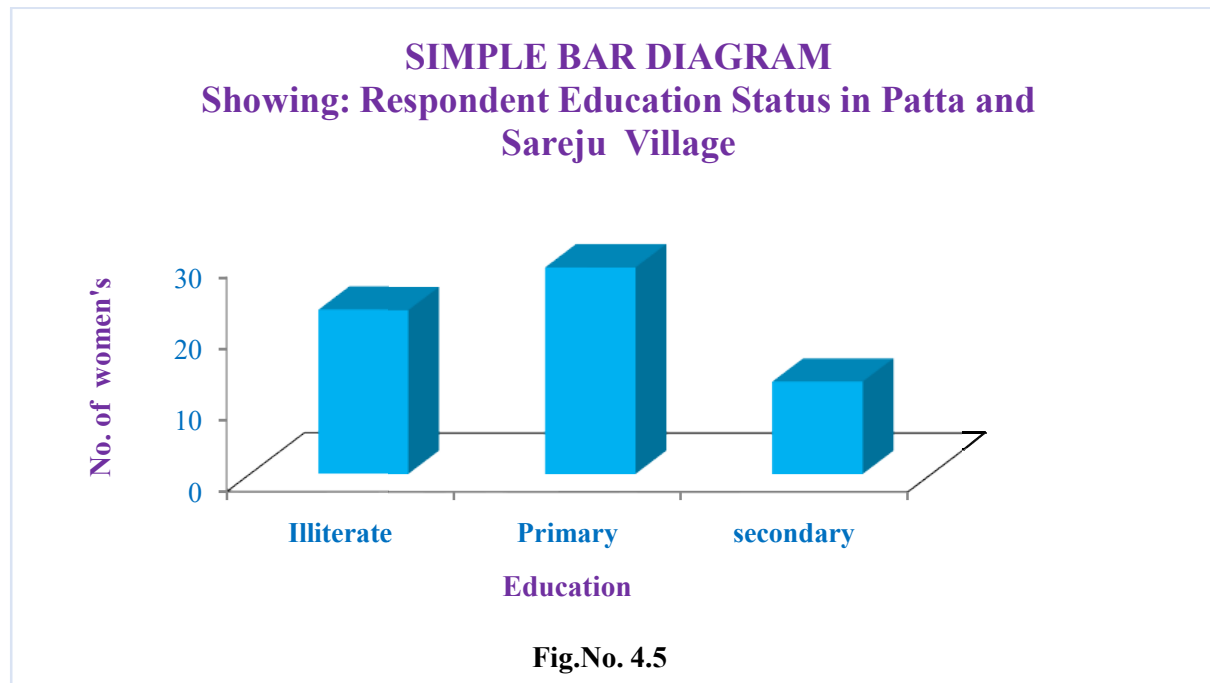


Table No.- 4.5 : EDUCATIONAL STATUS OF THE RESPONDENT WOMEN

Education	No. of women's	% of women's
Illiterate	23	35.384615384615%
Primary	29	44.615384615384%
secondary	13	20%

Source: Personal survey, 2025

The table highlights low educational attainment among women. About 35.38% are illiterate, while the highest proportion (44.61%) studied up to primary level. Only 20% of women reached secondary education, showing that access to higher education is very limited.(Table No.: 4.5, Fig. No.: 4.5)



CHAPTER-5

OCCUPATINAL STRUCTURE

Table No. - 5.1 : OCCUPATIONAL STRUCTURE OF TRIBAL WOMEN

Occupation	No. of women's	% of women's
Agriculture	53	81.58461538461%
Forest produce collection	4	6.1538461538461%
Daily wage labour	2	3.0769230769230%
Handicrafts	1	1.5384615384615%
Animal Husbandry	2	3.0769230769230%
Others	3	4.6153846153846%

Source: Personal survey, 2025

The major portion of the tribal women (81.58%) depend on agriculture as their main source of livelihood. A smaller percentage are engaged in forest produce collection (6.15%), daily wage labour (3.07%), and animal husbandry (3.07%). Very few women are involved in handicrafts (1.53%) or other occupations (4.61%), which shows that women's work opportunities are not diversified beyond agriculture.(Table No.: 5.1, Fig. No.: 5.1)

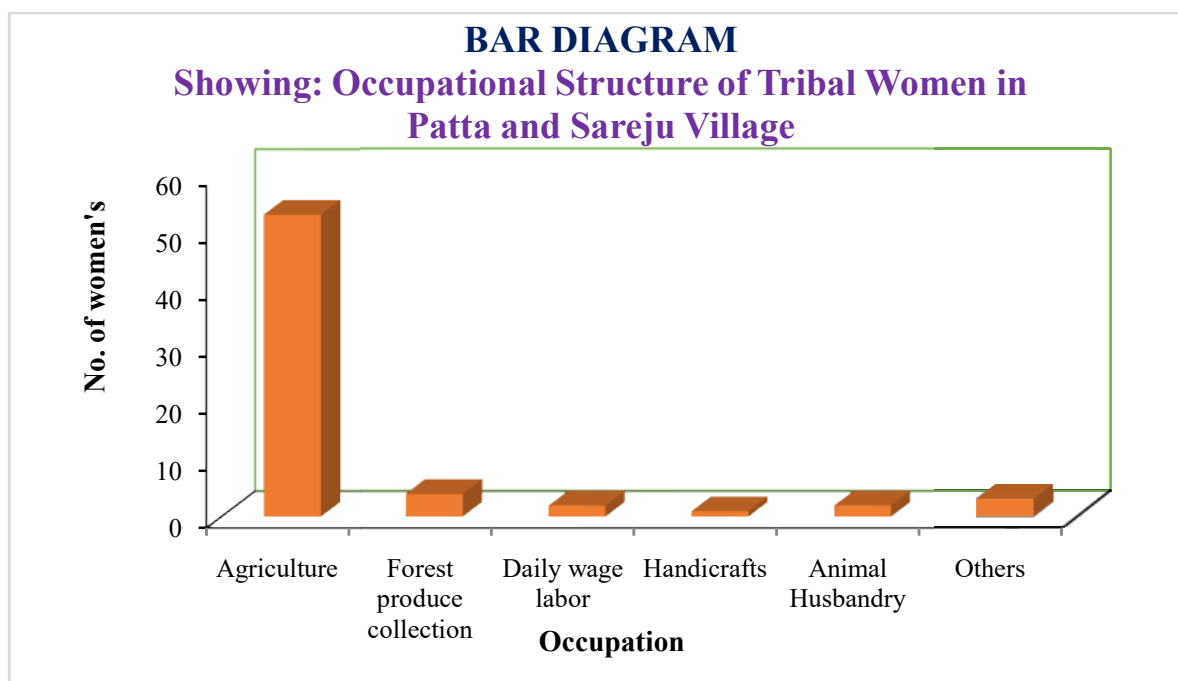


Fig. No.- 5.1

Table No.- 5.2 : WORKING STATUS

Women's	Seasonally	Whole year
No.	27	38
%	41.538461538461%	58.461538461538%

Source: Personal survey, 2025

The table indicates that 58.46% of women are engaged in work throughout the whole year, while 41.53% work only seasonally. This suggests that though a majority of women remain economically active year-round, a significant portion still depend on seasonal employment. (Table No.: 5.2 Fig. No.: 5.2)

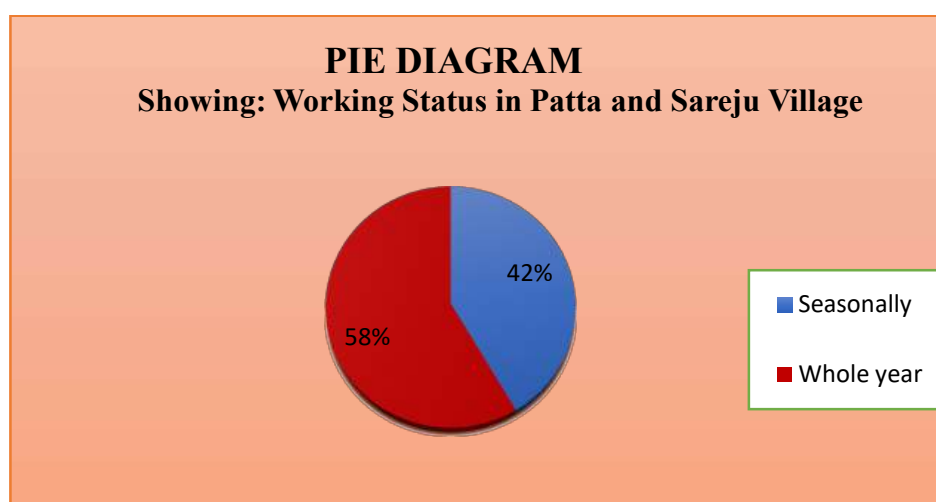


Fig No. 5.2

Table No.- 5.3 : DAILY WAGES OF WOMEN'S:

Wages in Rs.	No. of women's	% of women's
Less than 150	18	27.692307692307%
150-200	25	38.461538461538%
200-300	14	21.538461538461%
300-500	5	7.6923076923076%
Above 500	3	4.6153846153846%

Source: Personal survey, 2025

The (Table No.: 5.3 Fig. No.: 5.3) data shows that the majority of women earn very low daily wages. About 38.46% of women earn between Rs.150–200 per day, while 27.69% earn less than Rs.150. Around 21.53% of women earn Rs.200–300, whereas only 7.69% earn Rs.300–500. A very small proportion (4.61%) earn above Rs.500. This clearly indicates that most women fall

under the low-income group, reflecting economic vulnerability and limited access to higher-paying opportunities.

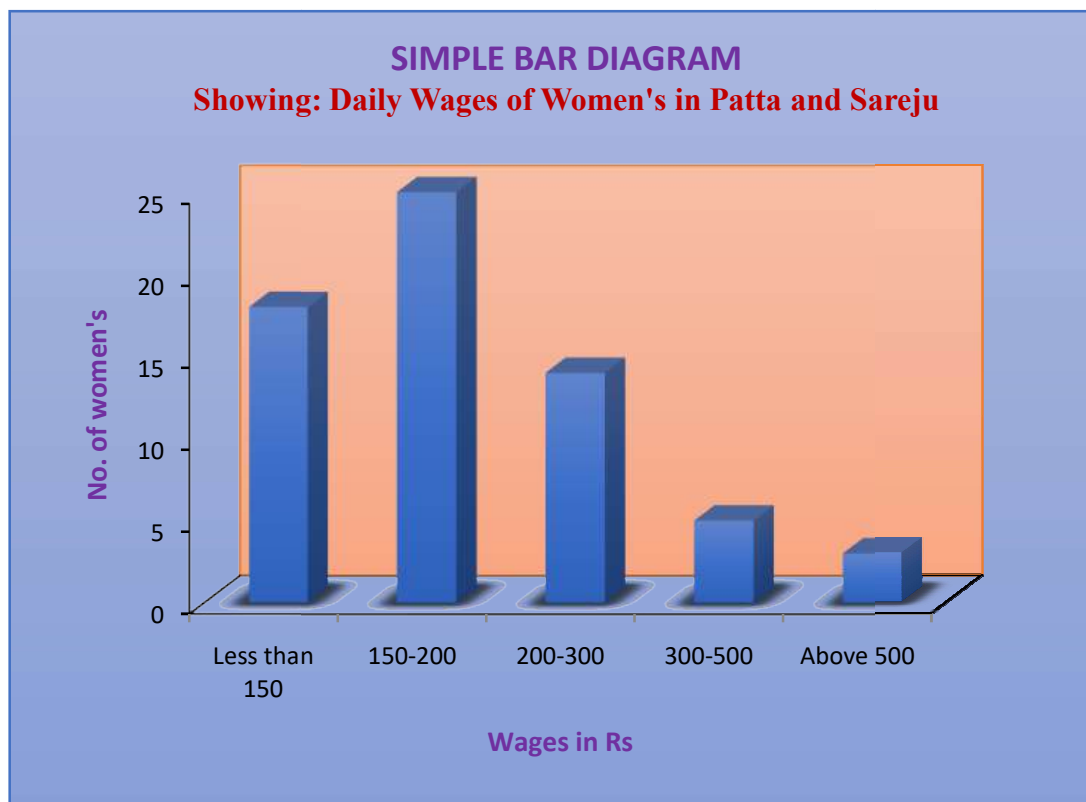


Fig No- 5.3

CHAPTER – 7

FINANCIAL STATUS

INTRODUCTION:

It is observed noted that the demographic and social structure of the rural areas different from that of the urban areas. The reason for this is their financial condition. This is exactly what we observed during our survey in Daringbadi, Kandhamal district, also known as ‘Kashmir of Odisha’. The tribal community primarily resides here. The tribal women of this area play an important role in agriculture, forest resource collection and labor. Despite their active contribution, their financial situation is currently poor due to low income and lack of stable opportunities. These woman rely on small saving and Self-Help Groups (SHG) to support their families. On such aspect as women’s income, monthly household income, bank account in their own name, bank account operate independently, have access to credit/lone facilities, money savings activities.

Table No. - 7.1: WOMAN’S MONTHLY INCOME STATUS

Monthly Income (Women’s)	No. of Family	% of Family
Below 3000	35	55.56%
3000-5000	20	31.75%
5000-10000	5	7.94%
10000-15000	3	4.76%
Total	63	100%

Source: Personal Survey, 2025

The table is prepared on the bases of women’s Monthly Income’ from the table no.6.1 where the highest income in Daringbabdi, Patta village 55.56% and the lowest income 4.76%.

Table No.- 7.2 : HOUSEHOLDS MONTHLY INCOME

Monthly Household Income	No. of Family	% of Family
Below 5000	22	33.85%
5001-10000	22	33.85%
10000-15000	14	21.54%
15000-20000	7	10.77%
Total	65	100%

Source: Personal Survey, 2025

The table no. 7.2 shows that the 'Households Monthly Income' from the table no.6.2. Where the highest household monthly income is 38.85% and the lowest household monthly income is 10.77%.

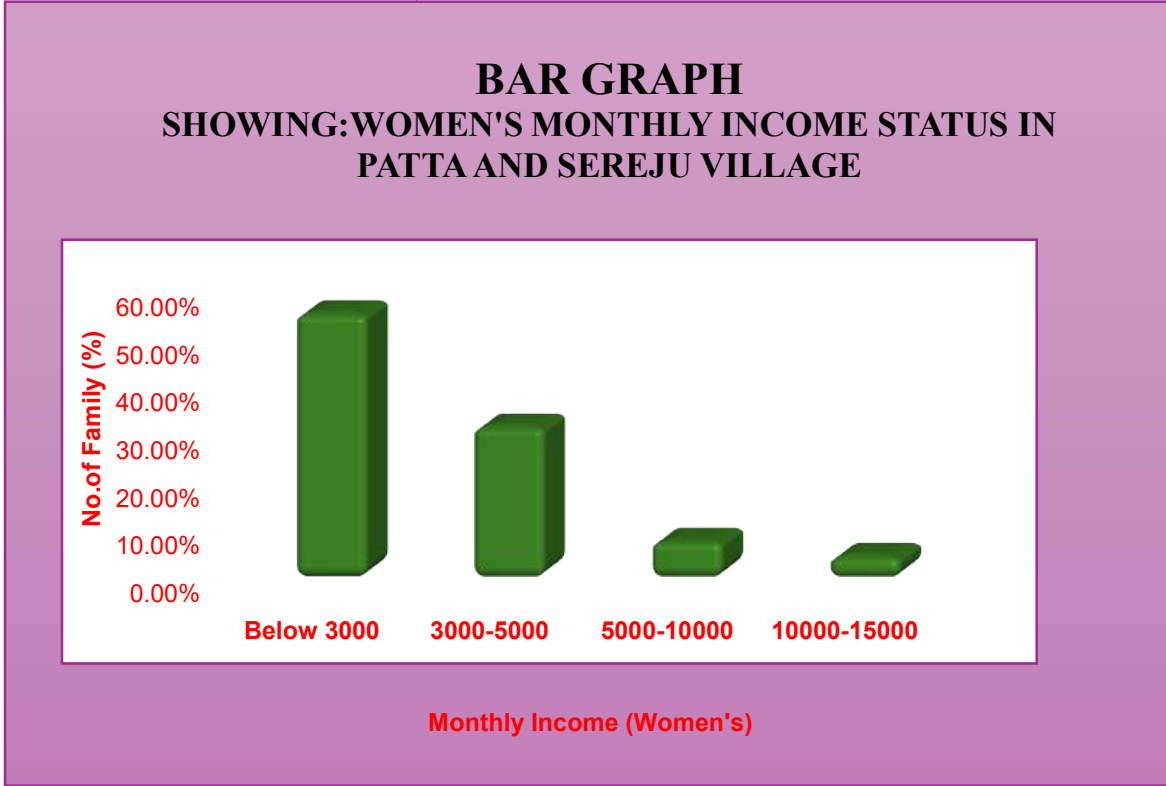


Fig. No. – 7.1

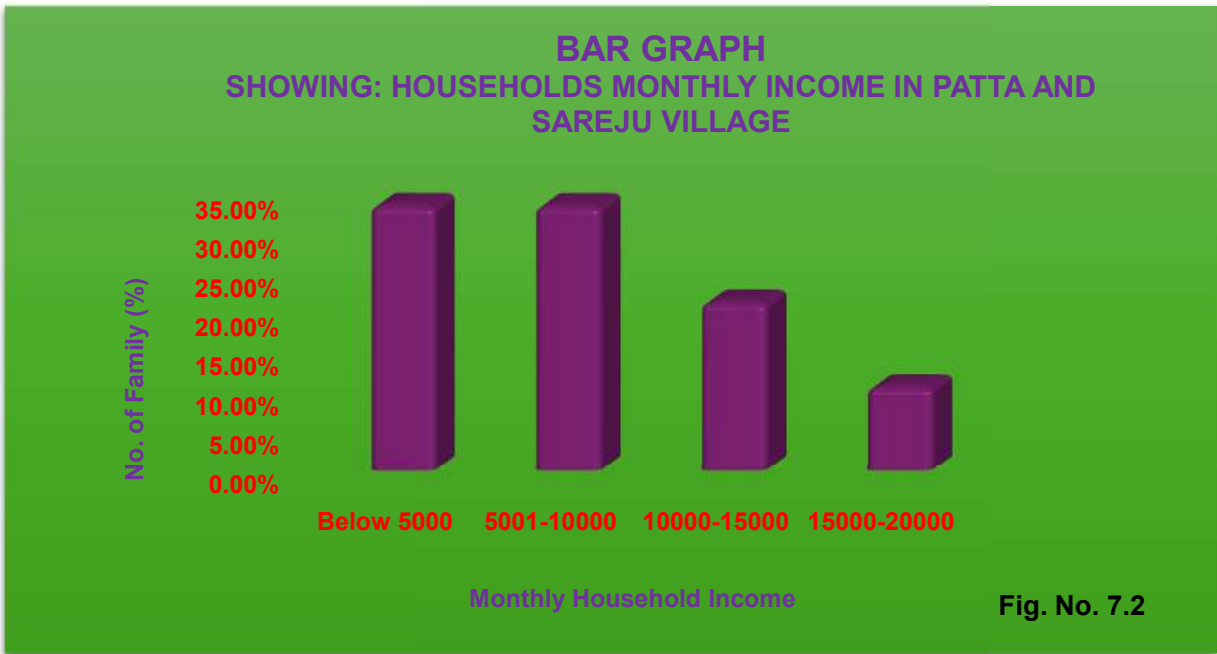


Fig. No. 7.2

Table No.- 7.3 : AVAILABILITY OF BANK ACCOUNT IN WOMEN’S NAME

Bank Account	Yes	No
Available	57	8
%	87.69%	12.31%

Source: Personal Survey, 2025

In this table shows ‘The Availability of Bank Account in Women’s Name’ The account was availability 57 women’s and 8 women’s account was not available, total women’s numbers 65. The account available 87.69% and available is 12.31%

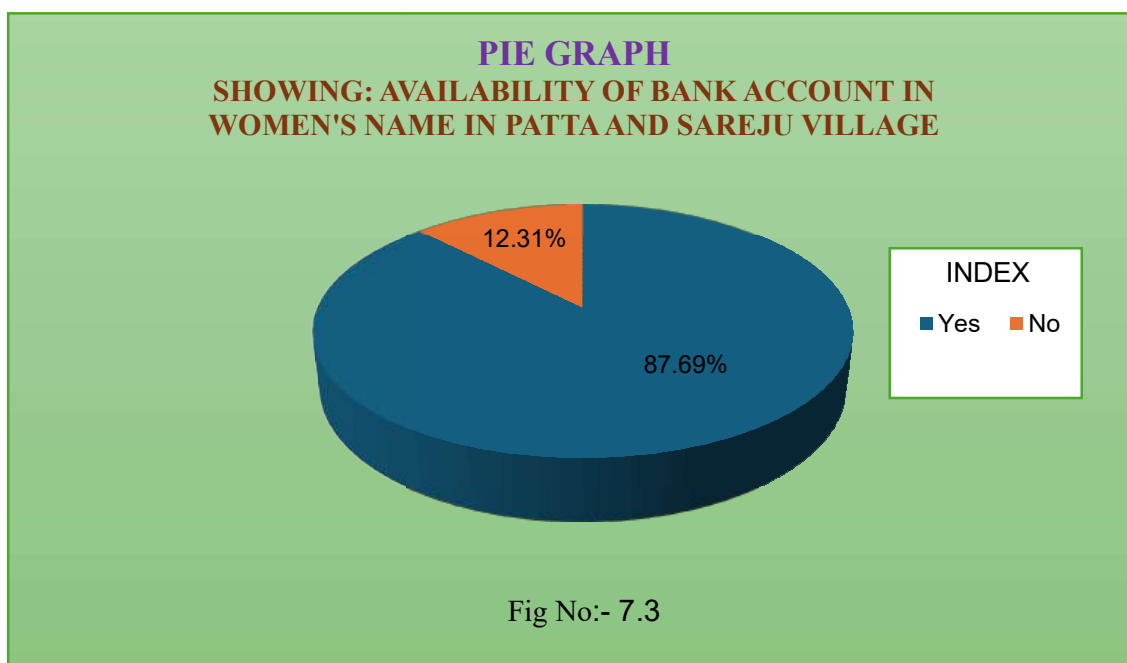


Table No.- 7.4 : BANK ACCOUNT OPERATE INDEPENDENTLY

Bank Account Operate	Yes	No
Independently	45	20
%	69.23%	30.77%

Source: Personal Survey, 2025

In the study area 69.23% of tribal women can manage their bank passbooks themselves. 30.77% of women are dependent on others to manage their bank passbooks

Table No.- 7.5 : SELF HELP GROUP (SHG) BY THE WOMEN'S

Member of any (SHG) Group	Yes	No
Member	31	34
%	47.69%	52.31%

Source: Personal Survey, 2025

In the study area 47.69% of tribal women are associated with Self Help Groups (SHG). 52.31% of tribal women are not associated with any Self Help Groups.

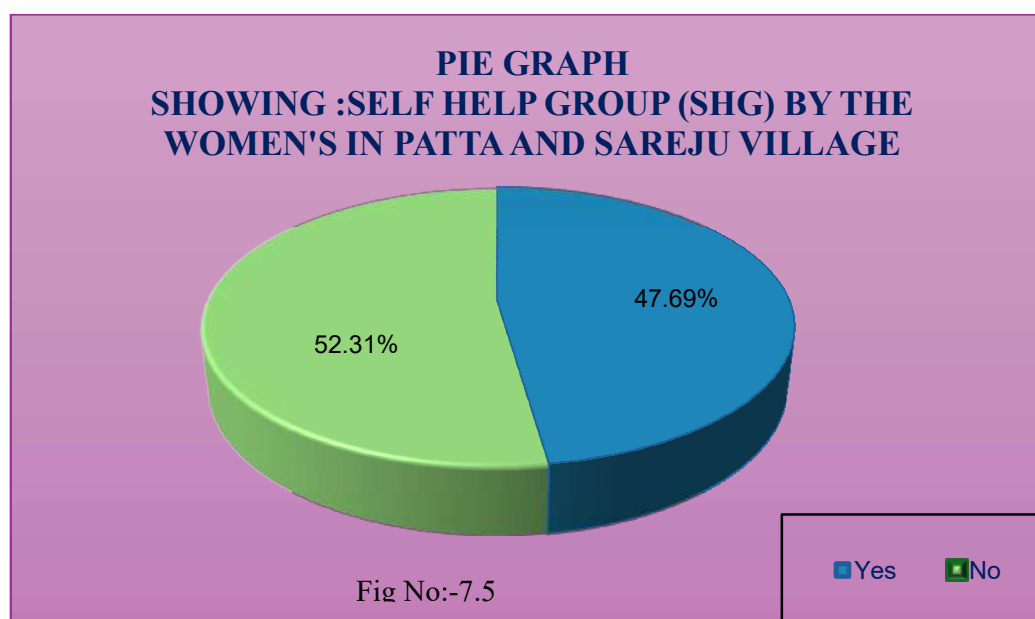
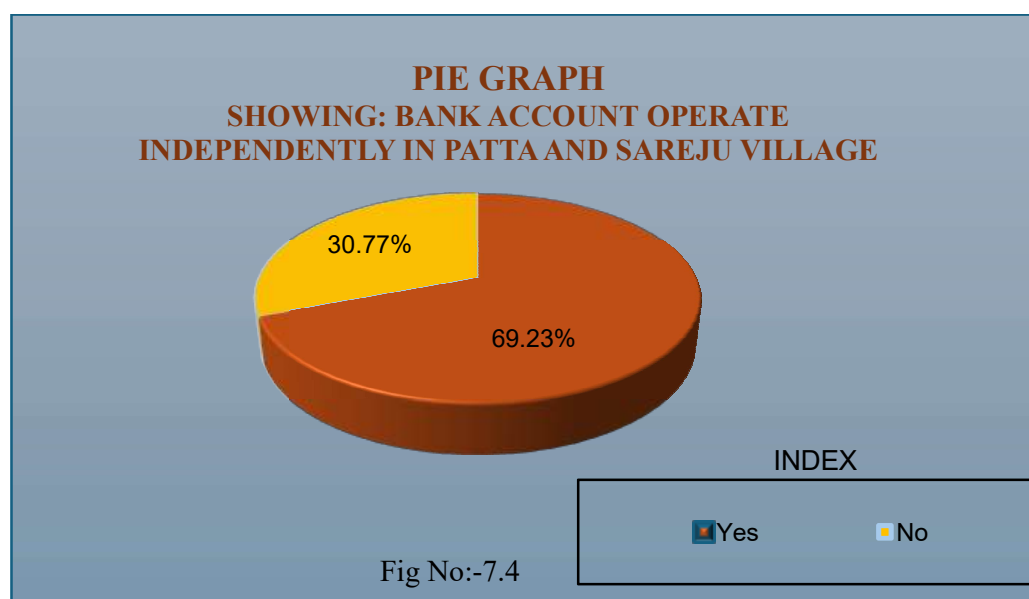


Table No.- 7.6 : ACCESS CREDIT / LONE BY THE WOMEN'S

Access to Credit / Lone Facilities	Yes	No
Credit / Lone Agree	18	47
%	27.69%	72.31%

Source: Personal Survey, 2025

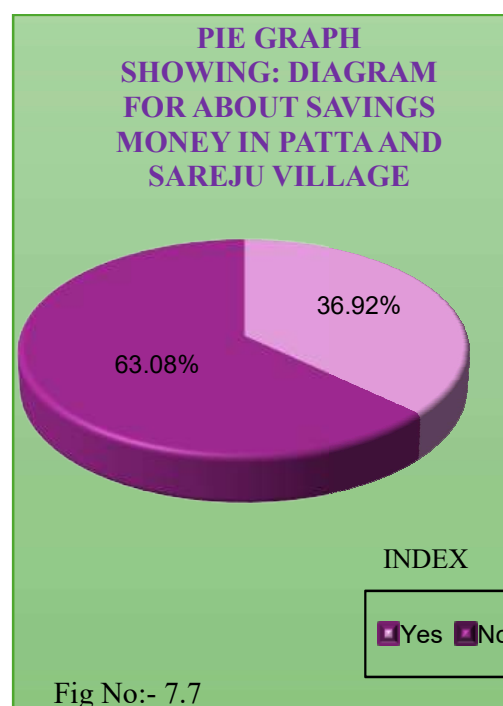
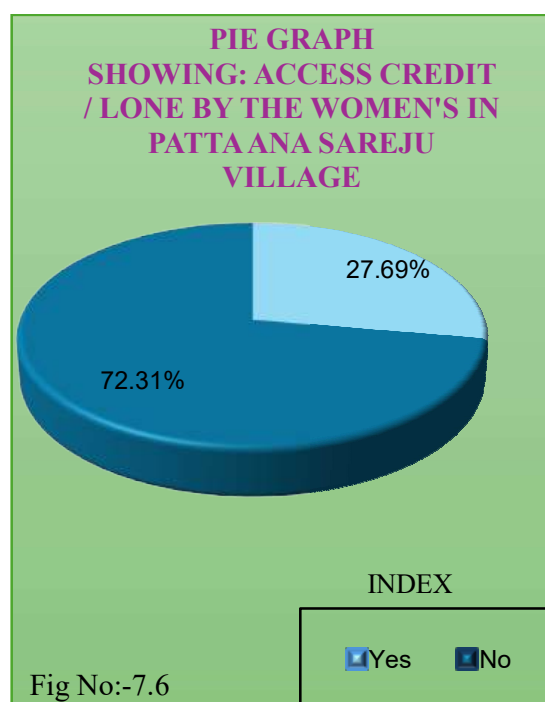
In the study area 27.69% of tribal women have taken loans for family problems or business. 72.31% of tribal women have no-loans.

Table No.- 7.7 : TABLE FOR ABOUT SAVINGS THE MONEY

Save Money Regularly	Yes	No
Savings	24	41
%	36.92%	63.08%

Source: Personal Survey, 2025

In the 36.92% of tribal women save money daily to help their families financially. 63.08% of tribal women do not save money.



MAJOR PROBLEMS AND ISSUES

- Very young women are forced into marriage and early childbirth creates health problems like malnutrition, anemia and financial burden for women.
- Lack of education prevents women from getting skilled jobs or government benefits therefore most of the woman work in agriculture or household tasks, which limits their income and independence.
- Seasonally work income insecurity, food insecurity and unemployment during off seasons.
- Poor irrigation, lack of appropriate skills, and inadequate financial support contribute to the economic distress in the region.
- Dringbadi dose not have its own railway station, this poor connectivity creates major obstacles goods. Which reduces career and business opportunities.
- Women may faced barriers in accessing education and training opportunities. Hindering their economic empowerment.
- Limited opportunities for the working age population may lead to underemployment and most of the people don't have bank accounts also can't use their own bank accounts.
- Since most people don't have bank accounts, they can't do anything with a loan. Most people can't save money because they do not have bank accounts.
- A large proportion of kutcha house(16.92) shows weak housing durability. Wooden house(4.62%) suggest unsafe and temporary shelter conditions.
- About 12.31% of households lack lavatory systems, increasing health risks. Most families have small landholdings, reducing agricultural, productivity and income.
- Heavy financial pressure on food and health expenses limits expending in other sectors.
- Most households frequently or occasionally face financial shortages.
- Limited access to modern resources to and technology other then mobile phones.
- Awareness about government schemes is still limited. A large amount of households have not benefited from government schemes.

SOLUTIONS FOR BETTERMENT AND DEVELOPMENT

1. Financial Literacy Programs: Conduct workshops to enhance financial literacy among women, focusing on independent bank account operation, benefits of SHGs, accessing credit, and importance of savings.

2. Encourage SHG Membership: Promote SHGs among women to increase membership, fostering community support, financial inclusion, and access to credit.

3. Facilitate Access to Credit: Collaborate with financial institutions to simplify loan processes for women, increasing access to credit facilities.

4. Savings Promotion: Encourage regular savings habits through awareness campaigns and possibly incentives for saving regularly.

5. Financial Literacy Programs: Conduct workshops to enhance financial literacy among women, focusing on independent bank account operation, benefits of SHGs, accessing credit, and importance of savings.

6. Encourage SHG Membership: Promote SHGs among women to increase membership, fostering community support, financial inclusion, and access to credit.

7. Facilitate Access to Credit: Collaborate with financial institutions to simplify loan processes for women, increasing access to credit facilities.

8. Savings Promotion: Encourage regular savings habits through awareness campaigns and possibly incentives for saving regularly.

9. Skill Development Program: This programme could help women move to higher wage brackets as well as initiatives to promote better-paying job opportunities

SUGGESTIVE MEASURES

- ✓ Promote women's education and literacy programs to reduce the gender gap in education.
- ✓ Create employment opportunities, especially for the 15-45 age groups, through skill development and small-scale industries.
- ✓ Strengthen healthcare and social welfare schemes for the elderly population.
- ✓ Improve childcare and education facilities for children to secure the future generation.
- ✓ Encourage awareness programs on gender equality and community participation in development.
- ✓ If you are part of a Self-Help Group (SHG) you can protect yourself and gain financial benefits.
- ✓ If you do not have a bank account, you can open a bank account and get loans and various benefits from bank.
- ✓ Strengthen laws against child marriage and ensure strict enforcement. Promote awareness about the negative impacts of early marriage also improve access to healthcare and family planning services.
- ✓ Increase access to quality education for girls and women. Provides vocational training to empower women for skilled jobs.
- ✓ Encourage women to explore diverse career options through skill development and fair wages and recognition for work in agriculture and household tasks.
- ✓ Implement social security measures for women in seasonal work and encourage skill development for diverse income-generating activities.
- ✓ Create alternative income opportunities such as poultry farming, goat rearing, handicrafts and small-scale business. Expand education and vocational training programs for women to enhance their skills and employability.
- ✓ Provide vocational training and skill development programs tailored to local opportunities to encourage self-reliance.
- ✓ Involve local NGOs, government bodies, and community leaders in collaborative initiatives to ensure sustainability of development programs.

CONCLUSION:

From the data it is observed that the majority of the population at patta and sareju village in daringbadi (60.29%) belongs to the working age group (15-49 years), while children (0-14) and elderly (>60) from similar proportions. The sex ratio is slightly imbalanced with males (52.61%) outnumbering females (47.39%). Educationally, a large portion of the population is literate (77.7%) but illiteracy still persists specially among females. This trend shows that while the villages have a strong working age base and relatively good literacy levels, they remain gaps in gender balance and education.

The survey shows that most households at saharaju and patta village in daringbadi live in semi-pucca houses (53.31%) followed by pucca (26.15%) and kutcha house (16.92%). A considerable portion of lavatory system is kaccha (38.46%) and semi pucca (38.46%) while 12.31% of household have no lavatory facilities at all, which indicates sanitation challenges. On a positive note, electricity coverage is high, with 90.77% of household having access overall, while housing and electrification have seen improvement, sanitation and housing quality still.

Surveying at Sareju and Patta village in Daringbadi women's economic conditions, their problem's and situation. We saw that they spent most of their earnings in food and a small amount of people affords health, education and other facilities. We know if someone fulfills his basic need then he will think about other things like health, education etc. Our survey shows that most of the family spent their income in food so we can say that the families are not financially stable and we also discover that in every family most of the time husband decides that where to spend and how to spend money. In those village above 50% people know about government schemes but below 50% of people benefited from those schemes. We also learn about their ration (PDS) systems are they get ration (PDS) or not. We saw around 66% people are benefited by Ration (PDS). So in the end we can say in those villages lots of families are not financially stable, most of their income's are spent on food and lots of people does not get benefit from government.

From the survey data, it is observed that the majority of household (95.38%) own land, but women's direct ownership of land is lower (75.38%). The size of landholding is also very small as nearly 57% of household possess less than one acre, limitations in agricultural income. Women's assets are mainly livestock, where goats (43.07%) and cattle (36.92%) play a major role in their economic contribution. In terms of modern assets, women are increasingly using mobile phones (61.53%) and bicycles (30.76%) which help in communication and mobility. However

womens ownership of agricultural assets negligible(1.53%),showing limited control over farming resources

Daringbadi's financial status , characterized by a mix of subsistence agriculture and burgeoning tourism , shows mixed results , with a conclusion of potential for improved livelihoods through sustainable tourism and agri-horticulture initiatives . Though challenges related to robust local market linkages remain . Income is derived from traditional farming , but the growing tourism sector offers a new pathway for economic growth , which , when combined with agri-horticulture models and improved market access could significantly uplift the communities financial standing , according to academia edu

Surveying at Sareju and Patta village in Daringbadi women's economic conditions , their problem's and situation . We saw that they spent most of their earning's in food and a small amount of people affords health , education and other facilities . We know if someone fulfil his basic need then he will think about others things like health , education etc . Our survey shows that most of the family spent their income in food so we can say that the families are not financial stable and we also discover that in every family most the time husband decides that where to spent and how to spent money . In those village above 50% people knows about government schemes but below 50% of people benefited from those schemes . We also learn about their ration (PDS) systems are they get ration (PDS) or not . We saw around 66% people are benefited by Ration (PDS) . So in the end we can say in those villages lots of families are not financially stable , most of their income's are spent on food and lots of people does not get benefit from government .

The findings of the survey clearly indicate that women in Daringbadi face multifaceted challenges that limit their economic progress, with healthcare and education emerging as the most critical concerns. At the same time, the data reveals that 51% of women are willing to engage in income-generating activities if provided with adequate training and support, which shows strong potential for positive change. By improving healthcare, expanding education, creating job opportunities, and ensuring access to financial support, a significant improvement in women's economic and social conditions can be achieved. Therefore, a holistic and integrated approach focusing on health, education, skill development, and empowerment is essential for sustainable development and for improving the quality of life of women in Daringbadi.

Photograph No: 1



Photograph No: 1.1
Golapur Lighthouse



Photograph No: 1.2
Brahmapur Station(Boys)



Photograph No: 1.3
Patta Village's Midubandha Falls



Photograph No: 1.4
Brahmapur Station(Girls)



Photograph No: 1.5
Patta Village, Odisha

Name of all photograph:
Our Survey Team

Photograph No: 2



Photograph No: 2.1

House which
made by Bricks



Photograph No: 2.2

House which
made by Bambu



Photograph No: 2.3



Photograph No: 2.4
Kaccha Houses



Photograph No: 2.5
Unstable Housing Condition

Name of the Photograph:
Housing Conditions

Photograph No: 3

Economic Activities of Women

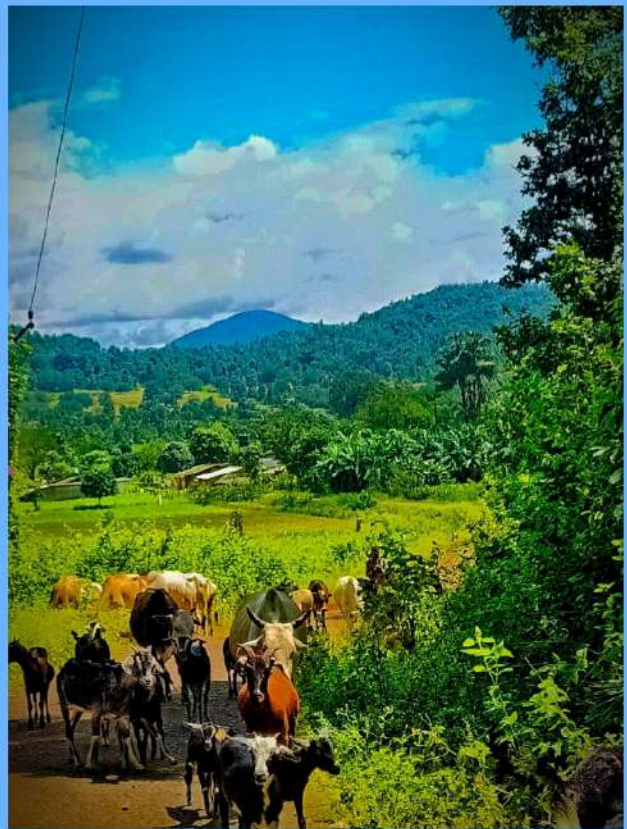
3.1: Shallot dish made by Women



Photograph No: 3.1



Photograph No: 3.2



Photograph No: 3.3

3.2&3.3:
Animal
husbandry



Photograph No: 3.4

3.4: Poultry
Farming

Photograph No: 4



Photograph No: 4.1
Agriculturel Fild



Photograph No: 4.3
Termite mounds in Odisha



Photograph No: 4.2
Cultivating Turmaric



Photograph No: 4.4
Surada Dam

Land and Assets



Photograph No: 5.1
Tubewell System



Photograph No: 5.2
Water supply
system run by
soller



Photograph No: 5.3

Poor
condition
Houses



Photograph No: 5.4

Wells



Photograph No: 5.5