



A Case Study

A micro level study of TRIPTI programme: A case study in Cuttack district of Odisha

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ABSTRACT : Odisha is the state where villages are located in rural areas with little connectivity and extremes of seasonality and dominated by 37 per cent of small and marginal farmers with high level of unemployment. And as development approach Microfinance has evolved to benefit the socially and economically underprivileged facing difficulty in accessing institutional finance. It is particularly attractive as a tool to help the poor, since it is widely seen as improving livelihoods, reducing vulnerability, and fostering social as well as economic empowerment. TRIPTI stands for “Targeted Rural Initiatives for Poverty Termination and Infrastructure”, an IDA (World Bank) assisted livelihood project being implemented by Orissa Poverty Reduction Mission (OPRM) under Panchayati Raj Department in the state of Odisha. TRIPTI focuses mostly on institutional building (Promotion and strengthening of SHGs and their federation) and the livelihood options of the community with the participation of all types of stake holders. For the further refinement of the programme, an understanding about the extent of people participation has studied by using binary logit model to primary data. An attempt to evaluate the performance of TRIPTI in terms of access to finance revealed that TRIPTI membership was having significant influence upon access of credit. As TRIPTI programme was found having significant influence upon credit access, it is to appreciate the factors influencing participation in TRIPTI which hence forth revealed the significant role of education and good extension contact through binary logit model.

KEY WORDS : Micro level study, Panchayati Raj, Unemployment

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