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SOCIO-ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF-HELP GROUPS: AN EMPIRICAL STUDY IN THE BARGARH DISTRICT OF ODISHA

***[1]Dr. Jyoti Sahu, [2]Dr. Pooja Sahu**

Former Research scholar[1], Assistant Professor[2]

School of Studies in Geography, Pt. Ravishankar Shukla University, Raipur, Chhattisgarh

Department of Psychology, PG College Malikpura, Ghazipur, Uttar Pradesh.

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***Corresponding Author: Dr. Jyoti Sahu**

Former Research scholar, School of Studies in Geography, Pt. Ravishankar Shukla University, Raipur, Chhattisgarh.

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ABSTRACT

The collectivization of women into self-help groups (SHGs) for their socio-economic empowerment has received considerable attention and legislative support over the past three decades. This study examines the socio-economic effects of Self-Help Groups (SHGs) on women in Odisha's Bargarh district. The study assesses changes in income, decision-making authority, and social standing using a multi-stage sample technique across significant blocks. 80 SHG women were selected for the study across all blocks of the Bargarh district of Odisha to examine the effects of SHG membership on additional employment, income, spending, and savings. Additionally, it evaluated how various factors affect SHG members' decision-making capacity. The results show a strong positive impact of SHG participation on household financial stability, despite ongoing issues with digital literacy and market saturation. After joining the SHGs, all members (100%) reported having more money. After joining an SHG, the women's Gini ratio, a measure of inequality, improved from 0.489 to 0.154. There has been a noticeable increase in spending, with 85% of women spending more than INR 2000 after joining SHG, compared to only 11.25% before joining. Before joining SHGs, only 25% of women saved INR 100 or more per month; however, 85.25% of members reported saving INR 100 or more per month after joining SHGs. Even after joining a Self-Help Group, women's ability to make financial and domestic decisions remains heavily influenced by their age, number of working days, and level of education.

KEYWORDS: SHG, Socio-economic, Decision Making, Finance, Savings, Expenditure.

INTRODUCTION

Self-Help Groups (SHGs) are small, neighborhood-based organizations whose members pool their resources to support one another financially, often focusing on credit and savings initiatives. These organizations are essential to the development of sustainable livelihoods, financial inclusion, and the empowerment of marginalized populations. The purpose of this article is to examine the composition, goals, and effects of self-help groups in depth, emphasizing their role in socioeconomic advancement. In rural Odisha, the Self-Help Group (SHG) movement has transformed the socioeconomic landscape by evolving from a small micro-savings program into a potent tool for women's empowerment. Through SHGs under the Mission Shakti program, women in the Bargarh district, known for its thriving agricultural economy and rich handloom heritage, have been able to confront historical gender-based power imbalances. These organizations help people work for themselves and reduce their reliance on dishonest local moneylenders by pooling their limited resources and securing bank credit. In this context, empowerment is multifaceted, encompassing greater authority in household decision-making, greater financial independence, and higher social standing. Women account for half of the global population, and their participation is critical to society's long-term growth. Women with low resource endowment are dispersed and marginalized, and their abilities and potentialities are not properly developed and progressed for their well-being, which is one of the main reasons given for this depressing situation. Due to several socioeconomic barriers, Indian women, especially those from rural areas, have less ownership in their businesses, less access to formal financial services, a weak capacity to absorb credit, and insufficient opportunity to engage in institutional interventions, despite significant advancements in institutional credit expansion over the past few decades (Rangarajan, 2008).

Self-help groups (SHGs) are a proven way to unite marginalized women and improve their incomes and economic prospects (World Food Program, 2020). Better financial access through SHG initiatives raises people's socioeconomic status (Saravanan, 2016). In rural areas nowadays, self-help groups are crucial to reducing poverty (Atibudhi, Pal, & Subhadeep, 2013). Women's participation in Self-Help Groups (SHGs) has been shown to increase women's empowerment (Basistha, 2020). Additionally, women are more likely to receive and follow health-related advice in Self-Help Groups (Joshi, 2019). Das & Pattnaik (2012) observed that self-help groups serve as a systematic framework for women's

empowerment, supporting a shift from marginalization to social and economic mainstreaming, based on studies conducted in Odisha. According to Dash (2012), the Self-Help Group (SHG) model in Odisha is an organized social engineering approach aimed at helping women move from social and economic marginalization to the mainstream. In India, the Self-Help Group (SHG) movement has become the mainstay of rural development. Mission Shakti, launched in 2001, gave the movement in Odisha an unparalleled boost. The process of empowerment is multifaceted. It is an extension of people's capacity to make strategic life decisions in situations where that capacity had previously been denied (Kabeer, 1999). Panda (2009) contends that empowerment through SHGs occurs in rural Odisha in three ways: first, Income generation, asset building, and credit availability. Secondly, Social: increased mobility and family standing; and finally, Political Participation in Gram Sabha and awareness of rights.

In Western Odisha, Sarangi (2007) discovered that SHG membership significantly reduced reliance on local moneylenders, who frequently charged outrageous interest rates. Tripathy et. al. (2011) found that SHG members in Bargarh were more likely than non-members to invest in livestock and small-scale irrigation. According to recent research on the Odisha Livelihoods Mission, women in Bargarh are shifting away from conventional paddy farming toward handloom (Sambalpuri textiles), floriculture, and mushroom cultivation, all of which are supported by SHG credit (Nayak, 2018).

The Significance and Scope of the Research

The study examined the effectiveness of Self-Help Groups (SHGs) in improving members' lives. The results of this study will help policymakers effectively support the SHG movement, as it is regarded as a developmental tool and is being promoted by the state government as a crucial strategy for women's empowerment.

Study area

This study purposively selected the Bargarh district to examine the socio-economic impact of SHG interventions. The Bargarh district, which borders Chhattisgarh, is located in the western region of Odisha. It borders the districts of Mahasamund and Raigarh in Chhattisgarh to the northwest, the Jharsuguda district to the north, the Sambalpur district to the east, the Subarnapur and Balangir districts to the south, and the Nuapada district to the west. The Bargarh district, commonly known as the "Rice Bowl of Odisha". It was first part of the Sambalpur subdivision until it became a separate district on April 1, 1993. It is located

between latitudes 20°43' and 21°41' North and longitudes 82°39' and 83°58' East. Bargarh is primarily an open plain with a few minor hill ranges. Geographically, this area is located in Odisha's westernmost region. The Jira, Ong, and Danta are significant rivers that pass through the district. 83,651 people lived in Bargarh as of the 2011 Indian Census. Men make up 52% of the population, while women make up 48%. Bargarh has an average literacy rate of 76%, higher than the national average of 59.5%, with 57% of males and 43% of women being literate. The Oriya-speaking population comprises the Kuiltas, Dumals, Agharias, Bhulia/Meher, Teli, and other significant groups. Bargarh's economy is highly dependent on agricultural output. To further stimulate the economy, the town also has a cement industry, a sugar mill, and a tread mill. A good harvest is guaranteed in a portion of the district that is well-irrigated by a system of canals that originate from the Mahanadi River. Because of its exceptional paddy production, the Attabira block is referred to as Odisha's "rice bowl." The district of Bargarh produces the most paddy in Odisha, with an annual production of over 6,00,000.00 MT. "Sambalpuri Sarees" were first produced in the district. In the Bargarh district of Odisha, there are 12 community development (CD) blocks: Ambabhona, Attabira, Bargarh, Barpali, Bhatli, Bheden, Bijepur, Gaisilet, Jharbandh, Padampur, Paikmal, and Sohella. There are 3 blocks (Ambabhona, Attabira, Barpali) chosen for this study.

Research Objectives of the Study

The study's general objective was to consider three main areas:

1. Assessing SHG members based on a variety of socioeconomic parameters;
2. How SHGs affect the creation of livelihood opportunities, income generation, and financial services access;
3. How various factors affect the SHG members' capacity to make decisions regarding their households and finances; and
4. The main challenges that SHGs face in their further development.

DATA AND METHODOLOGY

The study used primary and secondary data to assess the stated objectives. The District Rural Development Agency supplied secondary data on the quantity of SHGs. For an empirical study in Bargarh, a descriptive-analytical research design employing multi-stage sampling is used. In Stage 1 (Block Selection), selected 4 blocks representing different economic zones that are: Attabira (highly irrigated agricultural), Ambabhona (semi-irrigated/agricultural), Barpali (handloom intensive), and Padampur (rain-fed/drought-prone). In Stage 2 (Gram

Panchayat Selection), randomly select 2 GPs from each block. In Stage 3 (SHG Selection), select 10 SHGs per GP that have been active for at least 3 years to ensure impact is measurable. Eight SHGs were chosen at random from a list of 902 that DRDA had provided for the study. To collect primary data and demographic details from the participants, a questionnaire was administered to each member of the eight self-help groups. The sample comprises 80 respondents, and their SHG status is noted.

Tools for Analysis

- **SHGs' effect on household income**

To ascertain whether the mean difference between two sets of observations (income, expenditure, savings, etc.) is zero, the paired sample t-test, also known as the dependent sample t-test, was used. Each subject or entity is measured twice in a paired-samples t-test, yielding pairs of observations. The test was used to compare the monthly revenue levels before and after joining SHGs. The test statistic is given as:

$$t = \frac{\bar{x} - \bar{y}}{\sqrt{s^2\left(\frac{1}{n_1} + \frac{1}{n_2}\right)}}$$

where,

x = Independent sample (before joining SHG),

y = Independent sample (after joining SHG)

n_1 and n_2 = size of population. s2 is the standard deviation of the population.

- **SHG for income equality**

The Gini coefficient and the concentration ratio were used to evaluate the extent of differences in the income distribution of SHG members' households before and after joining SHGs for individuals engaged in different activities in the study area. The Gini ratio ranges from 0 to 1. A Gini ratio of zero would indicate perfect equality in distribution, meaning that each person would set aside precisely the same amount of money. A Gini ratio of 1 indicates perfect income inequality, where a person would save their disparate income. The following formula was used to determine the Gini ratio:

$$G = 1 - \frac{\sum_{k=1}^{n} (P_k - P_{k-1})(Q_k - Q_{k-1})}{100}$$

Where,

G = Gini coefficient of concentration

P_k = the cumulative percentage of SHG membership frequency;

Q_k = the cumulative percentage of income, and

N = the number of classes used in the analysis.

A Lorenz curve was then created by plotting the cumulative percentage of households against the cumulative proportion of respondents' household income. In the event of perfect equality in the distribution of the variables, the Lorenz curve would align with the diagonal; in the event of perfect inequality, it would align with the horizontal line and the right-hand vertical line. The closer the curve was to the 45-degree line, the more equal the distribution was.

Constraint Analysis

Garrett's approach was used to rank the respondents' preferences for different aspects. Limits and advantages are transformed into numerical scores using Garrett's Ranking Technique. Instead of using a simple frequency distribution, this tool sets the limits based on respondents' severity assessments. This method involved asking participants to rank each factor, and the following formula was used to convert the rankings into scores.

Percent Position = $\frac{100(Rij-0.5)}{Nj}$

Where Rij = Rank provided by jth responders for the ith variable

Nj is the number of variables ranked by the jth respondent.

Garrett's Table is used to convert the estimated current location into scores. The mean and overall scores are then calculated by summing the individual scores across factors. Elements with the highest mean values are the most important.

Decision making

Using a set of clearly defined factors, logit analysis assessed the probability that SHG members would participate in decision-making. Household and financial decisions were studied separately. The standard deviation of women's decisions was calculated across all household decision-making criteria. The dependent variable was recorded as "one" if the household decision score was 20 or more, and as "zero" if it was less than 20. For financial decisions, a score of five or more was recorded as "one", and a score below five as "zero".

Logit analysis is defined as: $Yi = A + BiXi + \varepsilon i$

Where Yi = 1 if the first woman participated in the decision or not, and 0 otherwise.

Xi = independent variable.

Assuming that the expected value of εi is zero, we have:

E (Yi given Xi) = A + BiXi (1)

If Pi = the probability that Yi = 1, i.e., the probability that women take part in decision-making,

then 1 - Pi = the probability that women do not take part in decision-making.

E (Yi given Xi) = Σyi (probability y) now

= 0 (1 - Pi) + 1 (Pi)

= (Pi) (2)

By comparing (1) and (2), we have:

E(Yi given Xi) = A + BiXi = Pi (3)

Equation (3) represents a linear probability model that estimates the conditional probability of women's participation in decision-making, given the independent variables. To determine the probabilities for decision-makers and non-decision-makers, the mean of all variables was calculated separately for each group. Then each mean was multiplied by its respective coefficient to obtain Zi. This was then applied to the formula.

The variables used in the logistic regression analysis for household decisions were as follows:

Y_i = whether the i-th woman participates in household and financial decisions.

X_1 = Age of the woman, X_2 = Education level of the woman, X_3 = Education level of the husband,

X_4 = Whether the husband is the head of the family, X_5 = Number of adult males in the family,

X_6 = Whether the husband is an alcoholic, X_7 = Number of days worked

The statements were assigned weights: 2 if women agreed, 1 if they somewhat agreed, and 0 if they disagreed, to measure the effect of SHG membership on employment. These scores were then summed up. Based on the score values, women were divided into three empowerment categories: high, medium, and low. Women were categorized as having medium empowerment if their score was between these two ranges, low empowerment if it was below the mean minus half the standard deviation, and high empowerment if it was above the mean plus half the standard deviation.

RESULTS AND DISCUSSION

1. Socio-economic Profile of the SHG Members

According to the caste system, the majority of SHG members (46.25%) were OBCs. The majority of them (57.5%) were between 25 and 45 years old. Family size and income, 78.75% of respondents stated that their family consisted of fewer than four people. In comparison, 88.75% stated that their family consisted of 5. In terms of education, 23.75% of members have finished matriculation, while 42.5% have just completed primary school. Nearly all members (86.25%) were married, while a small percentage were divorced (2.5%) or widowed (11.25%). The households consisted of at least two earners. 35% of members earn money through small

businesses and tailoring, despite 60% working largely at home. Only 5% work for the government, and even then, their positions are contract. The profile of the polled participants is further detailed in the table that follows (Table 1).

Table 1. Demographic status of the participants.

Age Group	**Number of Respondents**	**Percentage**
Below 25	2	2.50
25-45	46	57.50
45-55	27	33.75
Above 55	5	6.25
Total	80	100.00
Caste	Number of Respondents	Percentage
SC	10	12.50
ST	9	11.25
OBC	37	46.25
General	24	30.00
Total	80	100.00
Educational Status	Number of Respondents	Percentage
Primary	34	42.50
Middle	30	37.50
Matriculate(10^{th})	19	23.75
College	3	3.50
Total	80	100.00
Marital Status	Number of Respondents	Percentage
Single	0	0.00
Married	69	86.25
Widow	9	11.25
Divorced	2	2.50
Total	80	100.00
Family Size	Number of Respondents	Percentage
Less than 4	63	78.75
4-8	8	10.00
Above 8	9	11.25
Total	80	100.00
Number of Earner	Number of Respondents	Percentage
1	9	11.25
2	57	71.25
3	4	5.00
Above 3	10	12.50
Total	80	100.00
Occupational Status	Number of Respondents	Percentage
Housewife	48	60.00
Small Business	16	20.00
Tailoring	12	15.00
Govt. job (contractual)	4	5.00
Total	80	100.00

Source: Field survey

2. SHGs' Contribution to Increasing Household Income

Unemployment is one of the main causes of poverty in rural India. Women work in the home and have limited employment opportunities. Employment gives a person purchasing power, and when more family members work, the family's financial security is guaranteed. By engaging in various production activities, the sampled SHG respondents in this study are receiving extra work opportunities. The following table displays employment created by self-help groups' actions and interventions. Table 2 shows that 32.50 percent of members work 5 to 10 days, 37.50 percent work 10 to 15 days, 21.25 percent work 15 to 20 days, and 8.75 percent work more than 20 days.

Table 2. Contribution of SHG on employment generation. (income is in rupees)

Employment generation	No. and Percentage of Respondents (%)	Monthly Household income	Before joining SHG (%)	After joining SHG (%)
(1) 5-10Days	26 (32.50)	Less than Rs 2000	64(80.00)	0
(2) 10-15Days	30 (37.50)	Rs 2001-4000	10(12.50)	34(42.50)
(3) 15-20 Days	17 (21.25)	Rs 4001-5000	2(2.50)	25(31.25)
(4 Above 20 Days	7 (8.75)	Above Rs5000	4(5.00)	21(26.25)
Total	80 (100)		80 (100)	80 (100)

The data suggest that the majority of SHG members (37.50%) were able to obtain extra work for 10 to 15 days a month as a result of their involvement in SHG. The family's standard of living increases because the second job raises both the individual's and the family's income. When a woman gains authority through greater access to financial resources, she is considered economically empowered. Increasing income, gaining access to financing, and making decisions about how to use money are ways to achieve economic empowerment. One such tool for development in that direction is SHG and family credit.

Income

The primary factor influencing people's standard of living is their income. After joining SHGs, members' incomes have grown. As a result, they can cover their own expenses and make a larger contribution to the home's income. The respondents' monthly incomes before and after joining SHG are also shown in Table 3.

Table 3. Income from activities (income is in Rs)

Sl. No.	Activity	Avg. Income (Rs.)
1	Badi and Masala Badi Making	8,680
2	Fish Cultivation	2500
3	Badi, Papad, and Arisha Pitha Making and Tailoring	1620
4	Papad, Badi making, and School bag	1120
5	Chatua	2350
6	Badi, Arisha Pitha, making and Tailoring	1527
7	Sanitation Work and School MDM	1700
8	Badi making and Tailoring	2640

80 percent of the respondents had a household income of less than Rs. 2000 per month before joining SHG, while 12.50 percent, 2.5 percent, and 5 percent, respectively, had monthly incomes between Rs. 2000-4000, Rs. 4001-5000, and beyond Rs. 5001. It is interesting to note that none of the respondents had a family income below Rs. 2000 per month after joining SHG. Currently, 42.50 percent earn between Rs 2001 and Rs 4000. 31.25 percent of members now make between Rs 4001 and Rs 5000, compared to just 2.5 percent before joining the organization. After joining the organization, a staggering 26.25% of respondents earn more than Rs 5,000. The feasibility of income augmentation through SHG efforts was confirmed by the paired t-test statistic for the difference between income before and after joining an SHG, which was significant at the 1% level. When it comes to spending, saving, loan agreements, and other aspects of the family budget, SHG members' income share is crucial. A rise in the percentage of females in the family's overall income enables women to take part in family decision-making to a greater extent.

Table 4. Paired t-test for the significance difference in income generation before and after joining SHG

Joining SHG	Mean	SD	df	t-value
Before	2393	4725	158	25.83
After	4753			

SD- Standard Deviation, df- degree of freedom **p<.05, **p<.01: the t-value is significant at the 1% level.*

Table 4 above makes it clear that the highest average income is Rs. 8,680 from making Badi and Masala Badi, followed by Rs. 2,350 from making Chatua, Rs. 1,700 from Sanitation work and School MDM, Rs. 1,620 from making Badi, Papad, Arisha pitha, and tailoring, Rs. 1,527 from making Badi, Arisha pitha, and tailoring, and Rs. 1,120 from making Pampad, Badi, and selling school bags.

Expenditure and Saving Habit

It has also been observed that spending increases once SHG members' incomes improve. Members can spend freely and sensibly on family necessities thanks to the additional revenue generated by SHG activities. By comparing the respondents' monthly family expenditures before and after joining SHGs, the effect of SHGs on family spending is examined.

Table 5. Saving amount per month by individual member. (saving is in Rupees)

Monthly Household expenditure (Rs)	Number and percentage of Respondents		Monthly Saving Amount (Rs)	Number and percentage of respondents	
	Before Joining SHGs	After Joining SHGs		Before Joining SHGs	After Joining SHGs
Less than 2000	71(88.75)	12(15.00)	Less than Rs. 100	60(75.00)	15(18.75)
2000-4000	5(6.25)	46(57.50)	Rs. 100 - 300	20(25.00)	55(68.75)
4000-6000	4(5.00)	22(27.50)	More than Rs. 300	0	10(12.50)
Total	80(100.00)	80(100.00)		80(100.00)	80(100.00)

Table 5 shows that before joining the SHG, 88.75 percent of respondents had monthly household expenditures under Rs. 2000. However, after joining the SHG, this percentage dropped to 15 %, indicating that their monthly household expenditures increased as a result of increased income. Merely 6.25% of the participants had monthly expenses ranging from Rs. 2000 to Rs. 4000, but this rose to 57.5%. Just 5% of people spent between Rs. 4000 and Rs. 6000 per month before joining the SHG; now, 27.5% spend the same amount. These results demonstrated substantial correlations between rising income and increased family spending, which may be achieved by encouraging women to organize groups and participate in livelihood activities. Developing members' saving habits is one of a self-help group's main goals. Women can mobilize their resources and reduce their reliance on external support by engaging in savings practices. Savings can be used to buy homes and consumables or to create additional assets.

Effect of SHG on Income Inequality

The Gini ratio, which measures income inequality before and after women join Self-Help Groups, has significantly decreased. The Gini ratio was 0.489 before joining the SHG, but after joining, it decreased significantly to 0.154. They may have been able to earn and own more equally as a result of their collectivization into a strong affinity group. Income equality

tends to decrease as a woman takes advantage of livelihood opportunities and earns more money with greater ownership of her earnings. Therefore, women's involvement in SHGs can be linked to their empowerment, as reflected in improved income equality.

Income inequality has dramatically decreased, as measured by the Gini ratio, which compares income disparity before and after women join and engage in self-help groups. Before joining the SHG, the Gini ratio was 0.489; however, it dramatically dropped to 0.154 once they started collecting through SHGs. Their collectivization into a strong-affinity group might have allowed them to earn and own more uniformly. As women take advantage of livelihood opportunities, increase their income, and gain greater ownership of their earnings, income equality tends to decline. Consequently, women's empowerment, as reflected in greater economic equality, can be linked to their participation in SHGs (Fig. 1).

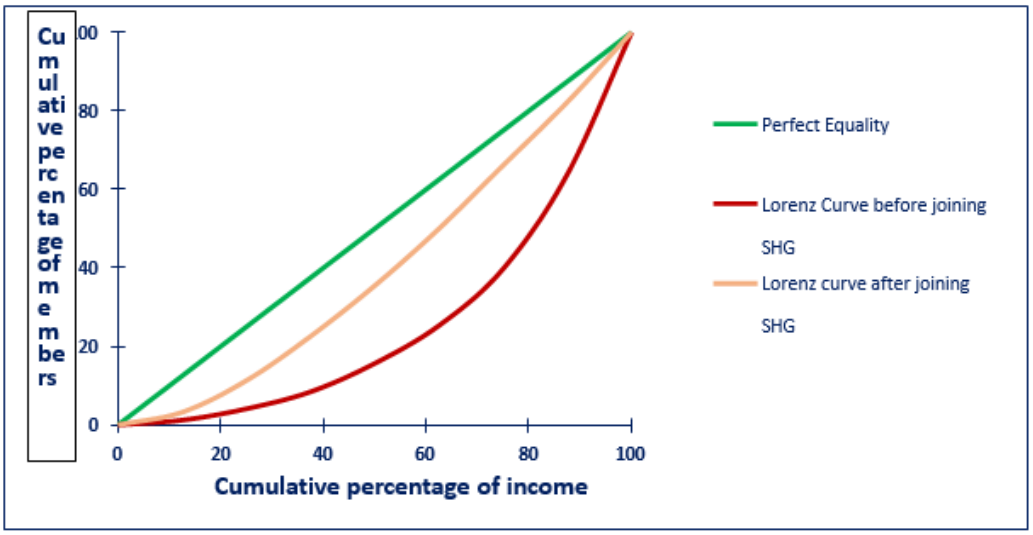

Fig. 1. Lorenz curve for income distribution.

DECISION-MAKING

Household Decision

The various elements influencing SHG members' household decision-making are shown in Table 6. Women's opinions are typically taken into account regarding food preparation, family planning, children's education, health and hygiene, and participation in ceremonies, among other things. The estimated logit model used to assess the various parameters influencing the scope of SHG women's household decision-making is presented below.

$$L^* = -21.47 + 0.28\ X1 + 0.62\ X2 + 0.24\ X3 - 0.42\ X4 + 0.84\ X5 - 1.62\ X6 + 0.48\ X17$$

The Logit model's findings show that the variables, including the number of working days of SHG members, the husband's education, the women's age, and their level of education, were

all positive and significant. However, factors such as the number of adult male family members and the presence of an alcoholic husband had a detrimental effect on decision-making. Women's education among SHG members was a significant positive variable, suggesting that educated members are crucial to family decision-making. The accuracy was 84% for Y=0 and 87% for Y=1.

85% of the predictions were correct for the entire model. The exponential increases the likelihood of being involved in decision-making for every unit rise in a specific variable, and it was high for women's age, education, and husband's education. Table 6 tabulates the information.

Table 6. Response estimates of the probability of women's participation in household financial decision-making by Self-help group members.

Variables		Household Decision			Financial Decision		
		Logit Coefficient	**t-value**	**Exponential**	**Logit Coefficient**	**t-value**	**Exponential**
1	Age of the Women	0.28	2.24**	1.36	0.32	3.21**	1.46
2	Education of the Women	0.62	4.26*	1.42	0.42	4.64*	2.75
3	Education of the Husband	0.24	2.24**	1.32	0.082	1.85	2.06
4	Number of Adult Males in the Family	-0.42	0.92	0.64	-0.41	1.64	0.92
5	Husband as Head of the Family	0.84	1.02	0.29	0.92	0.85	0.76
6	Alcoholic Husband	-1.62	-1.44	0.32	-0.96	0.72	0.98
7	Number of Days of Working	0.48	2.32**	1.04	0.37	3.1**	1.25
8	Constant	-21.47	-	-	-16.27	-	-
9	Predicted percentage correct	84	-	-	84	-	-
10	Predicted Y=0, Y=1	87	-	-	89	-	-
11	Overall	85	-	-	86	-	-
11	Probability of non-decision	0.48	-	-			
12	Probability of decision makers	0.94	-	-			

*Note: ** indicates significance at the 5 % level, * indicates significance at the 1 % level*

Financial Decision

Table 6 further demonstrated how several factors influence members' financial decisions. Women's opinions are typically taken into account when making decisions about borrowing and repaying loans, conserving money, purchasing home goods, attending ceremonies, and

purchasing clothing and decorations, among other things. The following was the approximated logit equation.

$L^* = -16.27 + 0.32 X1 + 0.42 X2 + 0.082 X3 – 0.41 X4 + 0.92 X5 – 0.96 X6 + 0.37 X7$

The model demonstrates that factors such as age, women's educational attainment, and the number of working days have a favorable and substantial impact on household financial decision-making. Members' ability to make financial judgments has been adversely impacted by factors including the number of adult male family members and the alcoholic spouse.

SHG's CONSTRAINTS

The elements that hinder SHGs' ability to function progressively are referred to as constraints. Numerous obstacles appear to undermine the SHG's overall efforts. The Garett ranking technique was used to analyze the data and rate the various limitations by severity. The intense market rivalry is the second-biggest obstacle. The third-ranked barrier is financial difficulties stemming from insufficient funding. Other issues that this SHG frequently deals with include incomplete training facilities (4th), a lack of infrastructure (5th), delayed loan payments (6th), a lack of storage facilities (7th), a lack of coordination (8th), difficulties obtaining raw materials (9th), and ugly packaging (10th).

CONCLUSION AND RECOMMENDATIONS

The data make clear that the Self-Help Group in Bargarh district, Odisha, has significantly improved women's well-being. In addition to demonstrating how SHGs have helped women grow, the current study supports the widespread belief that SHGs have a good impact on their members. Most SHG members were able to obtain additional work through SHG-sponsored activities, significantly increasing their income. After joining SHGs, the income is also more evenly divided among all members. Women's creation of Self-Help Groups (SHGs) also contributed to raising living standards, as seen by their increased spending on family expenses, such as children's education. It also encouraged saving, a habit essential to sound financial management.

According to the study's findings, Self-Help Groups (SHGs) have effectively closed the gap between rural women and official financial institutions and served as a potent catalyst for change in the Bargarh district. Women have changed from being "passive domestic contributors" to "active economic agents" because the Mission Shakti projects have not only raised household income in the weaving communities of Bheden and the agricultural heartlands of Attabira, but they have also promoted a "collective consciousness." Increased

family bargaining power and increased involvement in local governance are examples of this. However, social empowerment remains a gradual process, whereas economic empowerment is reflected in greater access to credit and savings. Many groups are still unable to scale into high-growth micro-enterprises due to structural issues, including the digital divide and limited direct market access. In the end, the Bargarh SHG model can serve as a model for rural change if the emphasis shifts from credit delivery to entrepreneurial sustainability.

SHGs have significantly improved women's ability to make financial and household decisions, among other things. Age, the number of working days, and women's educational attainment are important factors in both situations. Membership in SHGs also increased access to and understanding of institutional financing sources. SHGs have become a potent tool for ending poverty and empowering marginalized groups in society. Given women's multiple vulnerabilities and their evidence-based contributions, SHGs require more governmental assistance. The impact of Self-Help Groups (SHGs) on women's economic empowerment has been studied and proven, with increased income, improved employment opportunities, and greater access to savings in the post-SHG scenario compared to the pre-SHG scenario. Nonetheless, the SHGs have certain common limitations that require immediate attention. Some of the main obstacles that must be addressed promptly and effectively to increase the SHG's influence include challenges in promoting their goods, fierce market rivalry, a lack of funding, and limited access to training facilities. It is also recommended that appropriate measures be adopted to encourage women's entrepreneurial spirit, particularly among socially vulnerable groups. Members should receive regular marketing training with an emphasis on backward and forward connections, identifying product wholesalers, and brand development, as product marketing is a major obstacle. Additionally, these SHGs might receive operational and financial support to market and sell their goods at various fairs and exhibitions. Eventually, this will result in the group's and its business operations' sustainability. To provide each of these SHGs with the assistance they require for growth, a targeted facilitation plan must be developed. This is especially true given that the advancement of these SHGs will ultimately support women's overall empowerment.

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