

Seeds Of Change: Self-Help Groups And Entrepreneurial Growth Among Tribal Women

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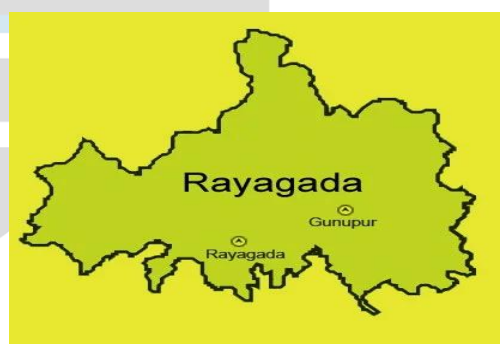
Abstract— The purpose of the study is to explore the changing role of gender in society and to focus on how Self-help groups (SHGs) empower women in rural Odisha. Women's empowerment through micro-enterprises helps overcome traditional cultural boundaries and foster economic independence. SHG's assistance in setting up micro-enterprises has had a positive impact on the social and economic condition of women in rural areas. This research examines the role of micro-enterprises for women in Odisha, with reference to family background, education, and family size. Descriptive statistical methods were used to interpret the results and identify reasons for joining micro-enterprises, using frequency distributions, percentages, means, and standard deviations. The results show that micro-enterprise programmes have had a strong impact on women's economic security and position. Economic independence is a key enabler of women's participation in household and community decision-making; however, empowerment requires a mindset shift. Education, resources, and policies are needed to support rural women in Odisha in their economic and social development. This paper highlights the importance of SHGs in women's empowerment. It discusses the current state of women's economic participation in India, underlining the need for continuous efforts in policymaking, education and financial inclusion.

Index Terms— *Financial Inclusion, Micro-enterprises, Sustainable Livelihood, Self-help groups (SHGs), Women Entrepreneurship.*

I. INTRODUCTION

Self-help groups (SHGs) are an integral part of the microfinance and community development landscape in India. They are small, informal associations of people, usually from similar socio-economic backgrounds, who come together to address common issues and work towards mutual development. SHGs provide a platform for members to save money, access credit, and engage in various income-generating activities. Government organisations, non-governmental organisations (NGOs), and financial institutions frequently

support these groups. Self-help groups have become critical instruments of change in Odisha. It is the first state to use these to reduce poverty through the National Rural Livelihoods Mission – there are 385,382 such groups in the state with 4.1 million members, and they reach 2.8 million households. Generally, each household has at least one woman member of a self-help group, and there are 10-12 such groups in each village. The district of Rayagada comprises one agricultural sub-division with multiple Tahasils, including Rayagada, Gunupur, and Kashipur. The district is divided into tribal-dominated blocks, such as Kashipur, Bisam Cuttack, Kalyansingpur, Muniguda, Chandrapur, and Gudari, as well as other administrative blocks, such as Rayagada and Gunupur. Rayagada falls under the Eastern Ghats Agro-Climatic Zone, with an average annual rainfall of 1400 mm, mostly received during the monsoon months of June to September. However, winter and summer rainfall remain scanty, uncertain, and erratic. The district is heavily reliant on agriculture, horticulture, and forest-based livelihoods, making it one of the backward districts of Odisha. Approximately 47% of the population belongs to tribal communities, with over 86% of the total population engaged in agriculture. Women play a crucial role in agricultural production. Tribal women cultivate various horticultural crops, including cotton, ragi, oilseeds, vegetables, cashew, paddy, and pulses. The rise of micro-enterprises in the region has led to economic diversification, greater income opportunities, and increased participation in productive economic activities, significantly contributing to the economic development of rural households in Rayagada. Women's empowerment is about giving women control over resources. These resources include money, knowledge and the ability to make decisions. It also means having independence and being able to control money. This concept is also about having a say in the community and society. It is about women having the power to decide things at home. This makes them feel empowered.



Women's empowerment is very important for the development of our rural and tribal communities. Women in these areas face many challenges. They have to deal with not having money, not being able to go to school, and not being able to make their own decisions. The empowerment of women is about making women more independent and giving them a voice in their lives in these areas. Self-Help Groups have proved to be a good option to address these issues. They assist women in launching their enterprises and becoming economically self-supporting. Self-Help Groups have made significant strides in improving the lives of women, particularly in remote areas such as the Rayagada district of Odisha, where numerous tribal communities reside. This work has been so effective with Self-Help Groups, where women have become more independent and confident. Rayagada is one of the underdeveloped districts in Odisha, and it has a significant tribal population. The women of Rayagada are very important to the farms and the homes in this region. Women of Rayagada often

have to deal with poverty, and they are not able to read or write. Women of Rayagada also face a lot of problems because of their gender.

Their involvement in activities has been limited in the past due to cultural restrictions and a lack of funds. With the help of Self-Help Groups (SHGs), these women have been able to overcome these obstacles and become independent business owners. In Rayagada, SHGs have helped tribal women start businesses, including tailoring, broom-making, raising chickens, growing vegetables, and making handicrafts. The women in Rayagada have really benefited from this. It has helped women in Rayagada become entrepreneurs. This has improved their lives. These activities have given women in Rayagada income sources. Women in Rayagada can now achieve independence. Women in Rayagada can contribute to household expenses. The impact of Self-Help Groups extends beyond empowering women in Rayagada. Women in Rayagada experience increased decision-making power within their families. Women in Rayagada have access to healthcare. Women in Rayagada have improved their children's education. Despite the things about Self Help Groups, problems still exist. Many SHGs struggle to sell their products, understand money, and stay strong over time. Women often find it hard to compete with businesses because they lack knowledge of marketing and the right tools. Also, sometimes the rules in society and culture make it hard for women to get the most out of SHGs. To fix these problems, we need policies that help women access money and provide regular training to improve their business skills, and SHGs need to provide more support to women. SHGs and women need to work to overcome these challenges.

II. LITERATURE REVIEW

III. **Behera D et al. (2025), examined in their paper “social interaction patterns within Self-Help Groups (SHGs) in Rayagada District”.** Using an ex-post facto research design, data were collected from 90 SHG members across three villages. The findings showed that SHGs significantly contributed to women’s economic empowerment, financial access, entrepreneurship, and community participation. Strong interaction among members and NGOs enhanced group functioning, though government linkage remained weak due to educational and geographical barriers. However, SHGs were less effective in promoting social and political empowerment. The study concluded that institutional support, skill development, and government involvement are essential for strengthening SHGs and sustainable rural development.

Renjini KK and Veena (2024) examine how Self-Help Groups and Microfinance Institutions support women's empowerment in their paper "Empowering Women through Self-Help Groups-led Microcredit: A Novel Initiative". The study focuses on the Nemom Block area of Kalliyoor Panchayat, Thiruvananthapuram. The study used an interview method called stratified random sampling. Using structured questionnaires, group discussions were conducted. The study shows that self-help groups help women achieve financial independence. Self-help groups also help women build friendships and connections in their community and benefit the community as a whole. Self-Help Groups and Microfinance Institutions are very important for women's empowerment, and Self-help groups make a difference in women's lives.

Lohania and Ramb (2024), in their study "Microfinance, Self-Help Groups and Women Empowerment: An Impact Study in Rural Parts of Hilly Districts of Kumaon Region in Uttarakhand State Under NRLM Scheme", analyse the socio-economic impact of SHGs on rural women. Their study finds a positive effect of the National Rural Livelihood Mission (NRLM) on women's empowerment, particularly among Below Poverty Line (BPL) families engaged in the primary sector. It highlights the need for skill training, improved access to credit, and digital marketing support for SHG products. The study emphasises strengthening SHG-Bank linkages and market integration to enhance economic opportunities for women in hilly regions.

Tamizharasan and Rao (2024), in their paper "Growth and Performance of Self-Help Groups (SHGs) and Its Role in Women's Empowerment in India", examined the relationship between Self-Help Groups and microfinance, using data from 1992 to 2021. study found that Self-Help Groups are getting more connected to banks. This is helping women to be more stable with money. Women are also getting better at leading and taking care of themselves. Women are learning things like how to plan their families and take care of their health. They are also learning how to manage their money. When there are money problems, the money they saved is very helpful. SHGs help women be better off and able to take care of themselves. Self-Help Groups also help women stay strong when facing financial problems. The government is helping, and microfinance activities are underway. All these things are helping women to be more empowered.

Pandhare A et al. (2024), in their study "Transforming Rural Women's Lives in India: The Impact of Microfinance and Entrepreneurship on Empowerment in Self-Help Groups", examine the impact of microfinance and entrepreneurship on women in Maharashtra. Rural women in Maharashtra started businesses, such as dairy farming and running grocery shops. They also engaged in tailoring, food processing and even goat and poultry farming. This enabled rural women in Maharashtra to earn some cash and to be self-reliant. Microfinance enabled rural women in Maharashtra to secure financing to start their enterprises. The study recommends assisting the Self-Help Groups for their future growth in a manner most suitable to each region. Some issues remain to be addressed, such as tailoring, in order to ensure inclusion.

Madapana and Rao (2023) examine the **role of Self-Help Groups (SHGs) in empowering women in Rayagada District, Odisha**, Study used a mix of methods. Surveys, interviews and group talks. To gather information. The data was then analysed using models, correlation tests, and the identification of common themes. The results showed that being part of a Self-Help Group helps women become financially independent, own assets, and earn more. This in turn boosts their power. Self-Help Groups play a role in this process, and women in these groups see real changes in their financial lives. The study found that Self-Help Groups are important for women's empowerment. Social empowerment is driven by participation in protests, awareness campaigns, and family decision-making. Psychological confidence improves through children's education, while political and health empowerment emerge via activism and discussions on hygiene and family planning. Overall, SHGs significantly contribute to sustainable development.

Naveen, Parida, and Panda (2023) examine the “**impact of entrepreneurship on tribal women’s empowerment in Mayurbhanj District, Odisha**”. Using interviews and Focus Group Discussions with 111 Santhal women entrepreneurs, the study applies a linear regression model and the Women’s Empowerment Index (WEI). Findings show a significant increase in empowerment, with WEI rising from 0.61 to 1.26. Entrepreneurship enhances financial independence and decision-making power within families. The study suggests stronger government and organisational support to expand educational and financial opportunities for women, fostering further economic growth and self-sufficiency through entrepreneurship. **Pradhan and Patnaik (2019)** examined in their paper titled “**entrepreneurial empowerment of tribal women through SHGs in Gajapati District, Odisha**” they concluded that SHGs had minimal impact due to low education, unemployment, and deficient assets. They emphasised market-driven income activities and media advocacy to inspire women farmers, stressing a multi-layered approach to empowerment. **Jena (2012)** in his study “**Emancipation through Participation: A Study of Women's Empowerment through SHGs in Rayagada District of Odisha**” examines the role of Self-Help Groups (SHGs) in empowering women. Using a mixed-methods approach, the study employs case studies, participatory research tools, and a three-stage stratified sampling design involving 75 women from 25 SHGs. Statistical analyses such as ANOVA, ratio analysis, and paired-sample tests reveal that SHGs enhance financial independence, self-identity, and social standing. The study shows that SHG federations are important. Government and NGOs should work together. They need to create support systems that will last. This way, SHGs can help women and their communities in the short term. SHGs help women become more powerful. They also help the community grow.

IV. Need and Scope of the Study

SHGs are recognised worldwide as a means of empowering women socially and economically. When women achieve socio-economic empowerment, it improves their living standards, promotes gender equality, and raises their status within the household. By creating income opportunities, SHGs lead to lasting empowerment. Women’s involvement in community and social activities also boosts their self-esteem and helps them build stronger social networks. SHGs focus on women’s psychological growth and overall development. Therefore, this study examines the role of SHGs in improving women’s empowerment across various aspects of life.

V. Objective of the Study

To analyse the impact of Self-Help Groups (SHGs) on women's economic empowerment through entrepreneurship.

VI. Hypothesis of the Study:

H01: There is no significant relationship between an increase in monthly income and improvement in living conditions after joining an SHG.

H02: There is no significant association between income and expenses with entrepreneurial activities after joining an SHG.

H03: There is no significant association between Participation in entrepreneurial activities and improvement in living conditions after joining a self-help group.

VII. Research Methodology:

The present study adopts a descriptive research design that combines quantitative and qualitative methods to assess the effects of Self-Help Groups (SHGs) on the study group's entrepreneurial activities, income, and living conditions. The study was carried out in the Rayagada District of Odisha, comprising one agricultural sub-division, four Tahasils, and 11 tribal blocks. Three blocks (Rayagada, Gunupur, and Puttasing) were chosen for study based on the maximum number of effective SHGs. From these blocks, 17 villages and 40 SHGs were selected, and 200 respondents were selected randomly. Primary data were gathered on entrepreneurial activities and annual family income. Various statistical tools were employed to analyse the effects of participation in SHGs on income, expenses, and living conditions, including frequency distributions, percentages, means, standard deviations, mean score analyses, and Pearson's Chi-Square Test. This study assesses the income growth, expenditure behaviour, and living standards after SHG membership. The findings are expected to emphasise the economic gains and financial security that women gain through their participation in SHGs in Rayagada District.

VIII. Data Analysis and Interpretation

Table 1 presents the Entrepreneurial activities performed by the beneficiaries.

| The entrepreneurial activities performed by the beneficiaries | | | | | | | | |
|---|-----------|------------|-----------|------------|---------|------------|----------|----------------|
| Activities | Ne ver | Percentage | Sometimes | Percentage | Regular | Percentage | Seasonal | Percenta ge |
| Cotton cultivation | 1 | .5 | 55 | 27.6 | 32 | 16.1 | 111 | 55.8 |
| Tailoring | 4 | 2.0 | 60 | 30.2 | 127 | 63.8 | 8 | 4.0 |
| Broom weaving | 4 | 2.0 | 29 | 14.6 | 151 | 75.9 | 15 | 7.5 |
| Vegetable cultivation | 0 | 0.0 | 36 | 18.1 | 127 | 63.8 | 36 | 18.1 |
| Khali Business | 2 | 1.0 | 71 | 35.7 | 97 | 48.7 | 29 | 14.6 |
| Cashew nut cultivation | 4 | 2.0 | 22 | 11.1 | 67 | 33.7 | 106 | 53.3 |
| Rearing | 8 | 4.0 | 24 | 12.1 | 140 | 70.4 | 27 | 13.6 |
| Brick Industry | 5 | 2.5 | 116 | 58.3 | 61 | 30.7 | 17 | 8.5 |
| Mushroom cultivation | 38 | 19.1 | 118 | 59.3 | 17 | 8.5 | 26 | 13.1 |
| Ragi | 0 | 0.0 | 21 | 10.6 | 31 | 15.6 | 147 | 73.9 |

Source: Primary data

Table 1 highlights the various entrepreneurial activities undertaken by women after joining Self-Help Groups (SHGs). The data shows that broom weaving (75.9%), ragi cultivation (73.9%), and rearing (70.4%) are the most commonly performed activities. Additionally, a significant number of women engage in vegetable cultivation (63.8%), tailoring (63.8%), and cashew nut cultivation (53.3%). Seasonal activities like cotton cultivation (55.8%) indicate that many women depend on agricultural livelihoods.

Table-2 Reason for Joining SHG

| Sl. No | Reason for joining SHG | Frequency | Percentage |
|--------|----------------------------|------------|--------------|
| 1 | Income generation activity | 68 | 34.0 |
| 2 | Poor financial condition | 102 | 51.0 |
| 3 | No other source | 29 | 14.5 |
| | Total | 199 | 100.0 |

Table 2 highlights the key motivations behind joining SHGs, emphasising the financial needs of rural individuals. According to Table 5, 51% of respondents cited poor financial conditions as the primary reason for joining an SHG, followed by income-generating activities (34%) and a lack of other financial sources (14.5%). This indicates that financial vulnerability is a major driver of SHG membership.

Table 3: Chi-Square Analysis

H01: There is no significant relationship between an increase in monthly income and improvement in living conditions after joining an SHG.

| Table-3.1. Correlation between an increase in monthly income and an improvement in living conditions. | | | | |
|--|--|------------|---------|---------------|
| | Correlation | r | P-Value | Accept/Reject |
| 1 | increase in monthly income and expenditure | r = -.172* | 0.015 | |
| 2 | Change in living conditions | | | |

Source: Primary data

Table 3.2: ANOVA

After joining SHG, an increase in Monthly Income and Expenditure

| | Sum of Squares | df | Mean Square | F | Sig. |
|-----------------------|----------------|------------|--------------|--------------|-------------|
| Between Groups | 1.451 | 1 | 1.451 | 5.988 | .015 |
| Within Groups | 47.745 | 197 | .242 | | |
| Total | 49.196 | 198 | | | |

Tables 3.1 and 3.2 present the ANOVA results for the impact of SHG participation on increases in monthly income and expenditure. The results show that the Between Groups sum of squares is 1.451 with 1 degree of freedom (df), and the Within Groups sum of squares is 47.745. With 197 degrees of freedom. The F-value is

5.988, with a significance level (Sig.) of 0.015. As the p-value (0.015) is less than 0.05, the results suggest a statistically significant difference between the two groups. Before and after joining the SHG, the income and expenditure are recorded. This indicates that SHG participation has had a meaningful impact on its members' financial status, leading to increases in both income and spending.

H02: There is no significant association between income and expenses with entrepreneurial activities after joining SHG.

Table- 4: Crosstab

Table- 4: Crosstab

| Entrepreneurial activity | | After joining SHG, an increase in Monthly Income and Expenditure | | | Value | df | Asymp. Sig. (2-sided) |
|--------------------------|-----------|--|-----|-----|---------------------|----|-----------------------|
| | | NO | YES | | | | |
| Cotton cultivation | Never | 0 | 1 | 1 | 77.052 ^a | 3 | .000 |
| | Sometimes | 8 | 47 | 55 | | | |
| | Regular | 1 | 31 | 32 | | | |
| | Seasonal | 80 | 31 | 111 | | | |
| Total | | 89 | 110 | 199 | | | |
| Cashew nut cultivation | Never | 0 | 4 | 4 | 87.671 ^a | 3 | .000 |
| | Sometimes | 4 | 18 | 22 | | | |
| | Regular | 5 | 62 | 67 | | | |
| | Seasonal | 80 | 26 | 106 | | | |
| Total | | 89 | 110 | 199 | | | |
| Tailoring | Never | 1 | 3 | 4 | 48.297 ^a | 3 | .000 |
| | Sometimes | 6 | 54 | 60 | | | |
| | Regular | 80 | 47 | 127 | | | |
| | Seasonal | 2 | 6 | 8 | | | |
| Total | | 89 | 110 | 199 | | | |
| Broom weaving | Never | 0 | 4 | 4 | 63.895 ^a | 3 | .000 |
| | Sometimes | 1 | 28 | 29 | | | |
| | Regular | 85 | 66 | 151 | | | |
| | Seasonal | 3 | 12 | 15 | | | |
| Total | | 89 | 110 | 199 | | | |
| Vegetable cultivation | Sometimes | 11 | 25 | 36 | 76.611 ^a | 3 | .000 |
| | Regular | 70 | 57 | 127 | | | |
| | Seasonal | 8 | 28 | 36 | | | |
| Total | | 89 | 110 | 199 | | | |
| | Never | 1 | 37 | 38 | 75.197 ^a | 3 | .000 |

| | | | | | | | |
|----------------------|-----------|----|-----|-----|---------------------|---|------|
| Mushroom cultivation | Sometimes | 82 | 36 | 118 | | | |
| | Regular | 0 | 17 | 17 | | | |
| | Seasonal | 6 | 20 | 26 | | | |
| Total | | 89 | 110 | 199 | | | |
| Ragi | Sometimes | 3 | 18 | 21 | 39.668 ^a | 2 | .000 |
| | Regular | 1 | 30 | 31 | | | |
| | Seasonal | 85 | 62 | 147 | | | |
| Total | | 89 | 110 | 199 | | | |
| Rearing | Never | 1 | 7 | 8 | 33.878 ^a | 3 | .000 |
| | Sometimes | 5 | 19 | 24 | | | |
| | Regular | 81 | 59 | 140 | | | |
| | Seasonal | 2 | 25 | 27 | | | |
| Total | | 89 | 110 | 199 | | | |
| khali business | Never | 0 | 2 | 2 | 15.847 ^a | 2 | .000 |
| | Sometimes | 19 | 52 | 71 | | | |
| | Regular | 70 | 27 | 97 | | | |
| | Seasonal | 0 | 29 | 29 | | | |
| Total | | 89 | 110 | 199 | | | |
| Brick industry | Never | 0 | 5 | 5 | 76.611 ^a | 3 | .000 |
| | Sometimes | 81 | 35 | 116 | | | |
| | Regular | 2 | 59 | 61 | | | |
| | Seasonal | 6 | 11 | 17 | | | |
| Total | | 89 | 110 | 199 | | | |

Source: Primary data

Table 4 shows no relationship between entrepreneurial activities and income/expenditure after joining SHGs. The Chi-Square test indicates a significant relationship ($p < 0.05$) across all activities, indicating that SHG participation has positively influenced income and spending. Activities such as cotton cultivation, cashew nut cultivation, tailoring, broom weaving, vegetable cultivation, mushroom cultivation, ragi cultivation, rearing, khali business, and the brick industry have led to higher earnings and expenses. Since all activities are statistically significant, H_0 is rejected, supporting the view that involvement in entrepreneurial activities through SHGs is important for enhancing financial stability.

H03: There is no significant association between Participation in entrepreneurial activities and improvement in living conditions after joining a self-help group.

Table-5 Entrepreneurial activities and improvement in living conditions after joining a self-help group.

| Entrepreneurial activity | | Change in living condition | | | Value | df | Asymp. Sig. (2-sided) |
|--------------------------|-----------|----------------------------|-----|-----|---------------------|----|-----------------------|
| | | NO | YES | | | | |
| Cotton cultivation | Never | 0 | 1 | 1 | 29.420a | 3 | .000 |
| | Sometimes | 52 | 3 | 55 | | | |
| | Regular | 32 | 0 | 32 | | | |
| | Seasonal | 108 | 3 | 111 | | | |
| Total | | 89 | 110 | 199 | | | |
| Cashew nut cultivation | Never | 2 | 2 | 4 | 26.471a | 3 | .000 |
| | Sometimes | 22 | 0 | 22 | | | |
| | Regular | 65 | 2 | 67 | | | |
| | Seasonal | 103 | 3 | 106 | | | |
| Total | | 192 | 7 | 199 | | | |
| Tailoring | Never | 3 | 1 | 4 | 5.788a | 3 | .122 |
| | Sometimes | 58 | 2 | 60 | | | |
| | Regular | 123 | 4 | 127 | | | |
| | Seasonal | 8 | 0 | 8 | | | |
| Total | | 192 | 7 | 199 | | | |
| Broom weaving | Never | 1 | 3 | 4 | 62.163 ^a | 3 | .000 |
| | Sometimes | 29 | 0 | 29 | | | |
| | Regular | 147 | 4 | 151 | | | |
| | Seasonal | 15 | 0 | 15 | | | |
| Total | | 192 | 7 | 199 | | | |
| Vegetable cultivation | Sometimes | 33 | 3 | 36 | 7.709a | 2 | .021 |
| | Regular | 126 | 1 | 127 | | | |
| | Seasonal | 33 | 3 | 36 | | | |
| Total | | 192 | 7 | 199 | | | |
| Mushroom cultivation | Never | 37 | 1 | 38 | 2.034a | 3 | .565 |
| | Sometimes | 115 | 3 | 118 | | | |
| | Regular | 16 | 1 | 17 | | | |
| | Seasonal | 24 | 2 | 26 | | | |
| Total | | 192 | 7 | 199 | | | |
| Ragi | Sometimes | 20 | 1 | 21 | 1.364a | 2 | .506 |
| | Regular | 31 | 0 | 31 | | | |

| | | | | | | | |
|----------------|-----------|-----|---|-----|---------|---|------|
| | Seasonal | 141 | 6 | 147 | | | |
| Total | | 192 | 7 | 199 | | | |
| Rearing | Never | 5 | 3 | 8 | 29.260a | 3 | .000 |
| | Sometimes | 24 | 0 | 24 | | | |
| | Regular | 136 | 4 | 140 | | | |
| | Seasonal | 27 | 0 | 27 | | | |
| Total | | 192 | 7 | 199 | | | |
| khali business | Never | 2 | 0 | 2 | 7.989a | 3 | .046 |
| | Sometimes | 65 | 6 | 71 | | | |
| | Regular | 96 | 1 | 97 | | | |
| | Seasonal | 29 | 0 | 29 | | | |
| Total | | 192 | 7 | 199 | | | |
| Brick industry | Never | 2 | 3 | 5 | 48.551a | 3 | .000 |
| | Sometimes | 113 | 3 | 116 | | | |
| | Regular | 60 | 1 | 61 | | | |
| | Seasonal | 17 | 0 | 17 | | | |
| Total | | 192 | 7 | 199 | | | |

Source: Primary data

Table 5 shows no relationship between entrepreneurial activities and living conditions after joining the SHG. The results of the Chi-Square test showed that, for a few of the activities, living conditions are significantly better, as in the cases of cotton cultivation, cashew nut cultivation, weaving, rearing, khali business and brick industry ($p < 0.05$), where H_{03} was rejected. But the tailoring, mushroom and ragi cultivation show a weak impact. This indicates that agriculture and production-based activities would have a greater influence on the well-being of SHG members, whereas small-scale activities would have a smaller impact on well-being.

IX. CONCLUSION:

Self-help groups have promoted women's active involvement in income generation, resulting in financial stability and self-reliance. These activities have enabled women to contribute to household income, improve their standard of living, and achieve economic independence. Overall, the data indicate the positive role of SHGs in promoting rural women's empowerment by providing them with opportunities for entrepreneurship, skill-building, and financial inclusion, thereby enabling them to contribute to their families and communities. High participation in SHG activities with broom weaving (75.9%), ragi cultivation (73.9%) and rearing (70.4%) as the most common ones. The main reasons women joined SHGs were a poor financial situation (51%) and earning income (34%). Since their involvement in SHGs, women have been able to increase their income and spending. All kinds of entrepreneurial activities are helpful to income growth. Some farmers' activities, such as cotton, cashew nut, and vegetable farming, significantly affect incomes and living conditions. There is a slight effect on living conditions due to tailoring, mushroom cultivation, and ragi

cultivation. SHGs provide women with economic security and reduce their financial vulnerability. Activities based on production, such as the brick industry, rearing, and khali business, greatly enhance living conditions. Increased financial independence from SHG participation, which enables women to invest in essential needs. In general, women's financial stability and quality of life improve due to SHGs.

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