Impact of Self-Help Groups (SHGs) on Encouraging Rural Women to Become Entrepreneurs: An Analysis of Mission Shakti Khordha, Odisha

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Abstract

In the rural state of Odisha, women make up over 53.90 percent of the labour force, and over 46.10 percent of them are unemployed. Indeed, allowing women to pursue careers as entrepreneurs will liberate them. The current study focuses on the substantial role that self-help organisations have in encouraging rural women from economically disadvantaged backgrounds to become potential entrepreneurs. The current study is being deliberately carried out in the Odisha district of Khordha in order to make it easier for the researcher to obtain relevant data. Through the use of stratified random sampling, the Self-help Groups were selected. The majority of SHG members were able to obtain supplementary work through various SHG finance-related initiatives. Their income level also rose as a result of additional jobs. Their salary level considerably rose following their participation in group activities. The members all receive an equal share of the income growth. Additionally, SHGs contribute to raising living standards, which enables rural households to invest more in children's education and family health. Encouraging members to participate in social and economic decision-making as members of a family is one of SHGs' greatest accomplishments. Taking into account each of these women's empowerment factors, it can be said that the Khordha district's SHG has contributed significantly to the district's overall socioeconomic success among its rural populace. As a result, initiatives for the group members' sustainability and stability should be taken. Thus, the government and non-governmental organizations may take action to encourage women to form self-help organizations, connect them to banks, and engage in certain profitable ventures for the group's financial benefit.

Keywords: Empowerment, Income & Employment Generation, Decision making

Introduction

A noteworthy turning point in the development of Mission Shakti, the narrative of 70 lakh women in Odisha, has been reached. In order to develop business models that support microeconomics in cities and villages, thousands of women have gathered in their homes, farms, and workplaces. Economies that offer young people work, boost earnings, enhance family and community well-being, and ultimately

provide women a strong voice in public venues. The three main drivers of women-owned businesses access to capital, the development of networks, and the acquisition of relevant skill sets have been Mission Shakti's focus.

Gender equality is protected in the Indian Constitution. For social justice and human rights, it is indispensable. For all the rights afforded by the constitution, rural women remain the most disadvantaged category. Making decisions working for a living, and being self-employed all have underappreciated benefits. It is just cultural rigidity and illiteracy that are to fault. The whole range of government sponsored employment opportunities and initiatives, especially those that support self-employment, are not extended to them in India. In light of this, they need to be motivated and taught to take part in job oriented, skill-based training programmes offered by the Indian government's numerous development projects. Ensuring and advancing the economic and social well-being of the population through the application of justice principles is the principal task of the government in every welfare state. At the local level, women need to be empowered to develop into potential entrepreneurs by being included in a variety of economic activities. This will help address the problem of employment for an increasing number of people throughout the nation.

Women have been recognized as important agents of sustainable community development since the 1990s, and a more comprehensive strategy for creating new, sustainable patterns and processes of development must priorities' their equality and empowerment (Handy and Kassam, 2004). According to the World Bank (2001), a crucial component of any social development initiatives should be the empowerment of women. Women in rural India have always been marginalized and disregarded. They were doing various household tasks and other helpful duties in the family sector. Despite making up a substantial portion of the population. Their authority over money and possessions is limited.

The first self-help groups were founded in 1975 at the Grameen Bank, formerly known as the Bangladesh Grameen Bank, by Bangladeshi academic Mohammed Yunus. In an attempt to organize a group of women at the local level, he tried to teach the impoverished in rural areas to practice thrift. The primary message of this small but effective endeavor was disseminated around the world. This led to the proliferation of women's self-help groups in the 1990s, especially in India. Self-help organizations consider their tenets and views to be the best available support.

Women remain only permitted in the home and are viewed as inferior to men in Indian society. In ancient and orthodox Indian society, the home was considered the domain of women, who were also assigned major duty for childrearing, childrearing, and other household tasks. "Even nearly 73 years after India's independence, women are still seen to be vulnerable and marginalized populations in Indian society."

The phrase "empowerment" was first used in the context of the International Women's Conference in Nairobi, Kenya, in 1985. Social, economic, cultural, legal, and political empowerments are just a few of the numerous facets that make up women's empowerment. Enhancing a person's or a group's capacity to make decisions and translate those decisions into anticipated actions and outcomes is the process of empowerment.

Corresponding to this, on March 8, 2010, the eve of International Women's Day, the Government of India declared the National Mission of Empowerment of Women for the overall betterment of women. Women Self-help Groups, or WSHGs, were originally founded in India in 1986–1987 as a result of an initiative by the National Bank for Agricultural and Rural Development (NABARD). But the real effort began in 1991–1992, when self-help groups were linked to banks. In 1992, there were 225 Groups. Self-

help groups were given permission by the Indian Reserve Bank to create savings accounts and make use of banking services in 1993. NABARD claims that 33 million members of 2.2 million self-help groups in India have accessed bank loans through its linkage scheme, as per a report from 2006. As of November 2023, SHGs have used NABARD's SHG-Bank Linkage Programme to acquire bank loans totaling Rs. 7.68 lakh crore during 2013–14. Village Level programmes assist with loan repayment, SHG account opening, and credit linking. NABARD financed 27,589 VLPs in 2022–2023; these covered 5.52 lakh participants. In all, Odisha has 5,31,901 self-help groups. A comprehensive initiative for women's empowerment, Mission Shakti was introduced as a general plan for women's safety, security, and empowerment. Through SHGs, the goal seeks to increase financial inclusion by giving women access to banking and credit facilities. It is suggested for women to take out loans and accumulate money for a variety of sources of income.

Indicators of Empowerment

Domain	Indicators
Socio-cultural Empowerment	Self-confident
	Reduction in alcoholic habits
	Attitude towards the education of daughters
	Attitude towards the education of sons
	Mobility
	Access to markets
	Adoption of small family norm
	Discontinuation of early marriage
	Reduction in domestic violence
	Decision making in the family
Economic Empowerment	Access to control over family recourse
	Credit worthiness
	Freedom from money lenders
	Bargaining power
	Self-employment potential
	Banking habits
	Aware of property rights
	Marketing skills
	Productive skills
	Reduction in wasteful expenditure
Political Empowerment	Access to political leaders
	Improvement in political awareness
	Improvement in voting
	Participation in election
	Interest in politician news
	Discussion of political issues
	Participation in government programmes
	Ability to meet government officials

	Ability to meet non-government officials

Components of SHG

Sambal	It serves to protect and secure women. It incorporates the Women Helpline (WHL), One Stop Centre (OSC), and Beti Bachao Beti Padhao (BBBP) programmes along with the assistance and facilitation of gender justice and conflict resolution in households and society provided by Nari Adalats, women's collectives.
Samarthya	It is intended to empower women. Integrated Child Development Services (ICDS) oversees Samarthya, which encompasses pre-existing programmes like the Pradhan Mantri Matru Vandana Yojana (PMMVY) and the National Creche Scheme for children of working mothers.

Literature Review

Asis Kumar Senapati and Kalpana Ojha (2019) found that microcredit without collateral is the primary factor in improving their economic situation. Women Self Help Groups (WSHGs) operate numerous microbusinesses in developing nations like India in the twenty-first century, claims Bh. Srivatsala (2018). Banarjee (2002) in his study conducted in Tamil Nadu state reported that members in the age group of above 40 years participated actively in the group activities. Groups which were more than 3 Years old has 42 per cent of the members of age above 40 years. On the other hand, increased participation of members below 40 years was observed among newly formed groups.

Basargekar (2009) concluded that utilisation of loan provided through the microfinance programme for micro entrepreneurship or productive purposes is positively associated with the duration of association with SHGs and has a strong bearing on the economic as well as overall empowerment of women.

Danish Ahmad Ansari (2016) came to the conclusion in his study, that there are significantly less rural women entrepreneurs in India than in other nations.Drushti (2003) found that 10.59 per cent members were literate, 11.76 per cent had primary education and 57.65 per cent had studied up to middle school, 4.71 per cent up to higher education, and 4.71 per cent up to degree.

Dr. V. S. Dhekale (2016) rural women business owners. make financial contributions to the community and to their own family's well-being. They generate employment for both themselves and others. Gangaiah *et al*. (2006) reported that 67.3 per cent of the selected women members belonged to the age group of 26-40 years and 11.9 per cent of them to the age group up to 25 years.

Hemant kumar, P. Bulsara, Jyoti Chandwani, and Shailesh Gandhi (2014) assessed rural women's entrepreneurship and improved the index of their economic and social well-being. They contend that female business owners spur on the creation of jobs. Similar to their male colleagues, they provide a significant contribution to the nation's GNP. But urban middle class women mostly benefit from

government-sponsored development programmes. Rajendra *et al*. (2011) found that 77 per cent of the respondents are below 40 years of age, and 33 per cent respondents are above 40 years. Among the respondent, about 59 per cent of the respondents studied up to 10th standard and only 2 per cent were graduated.

Objective of the study
1. Researching the role that women's literacy performs in Odisha's economic empowerment of women.
2. To study about the contribution of SHGs on additional employment generation of members.
3. Decision making role of women SHG members in the family.

Methodology
This chapter primarily outlines the methodological approaches taken to accomplish the objectives of the study. It includes an explanation of the study region, the sampling plan, and the analytical tools that were employed. As a result, this chapter provides an overview of the conceptual framework that guides the research design. The present study employs a general heading structure to address several facets of the approach employed in its execution.

Description of study area
Thirty districts constitute the administrative divisions of the state of Odisha, which is located in eastern India. It comes in eighth place by area and eleventh place by population. The third-largest Scheduled Tribe population in India resides in this state. The district of Khordha is one among these. Khordha was one of the new districts created after the former Puri District was split up on April 1st, 1993. The other newly formed district from Puri was Nayagarh. In 2000, the district was renamed Khordha as opposed to Khurda.

It is the most urbanised district in all of Odisha. Khordha is the fifth-smallest district in terms of population but the sixth-smallest district in terms of territory. The districts of Bhubaneswar, Jatni, Balipatna, Balianta, Khordha, Bolagarh, Begunia, Tangi, Banpur, and Chilika are divided into ten blocks. The district is further subdivided into Khordha and Bhubaneswar. All block headquarters, significant towns, and the district headquarters are connected by all-weather roads. Khordha district is located in the lower region of Odisha and covers 2813 square kilometres, or 1.81% of the state's total area.
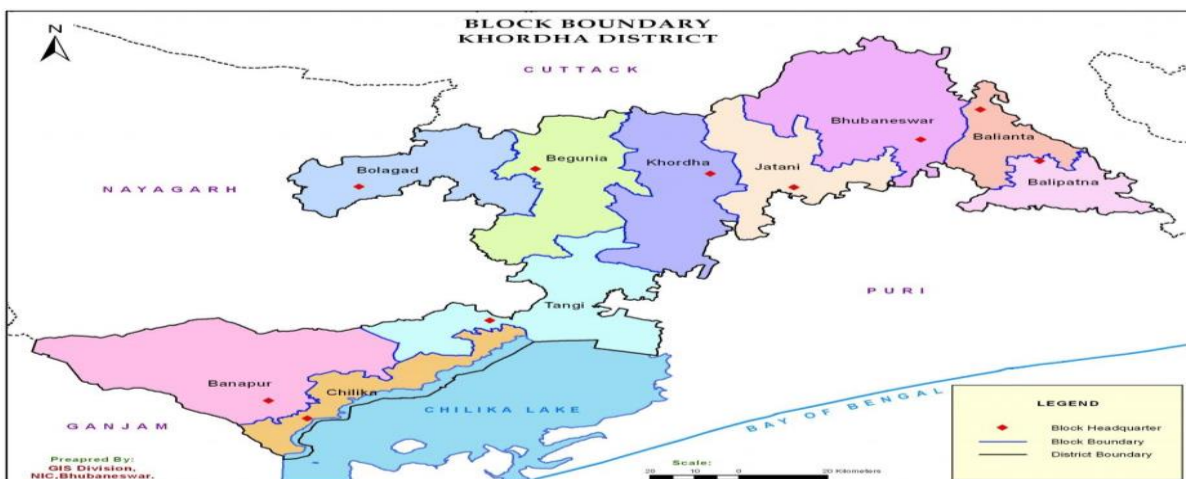
(Block-wise)Map of Khordha district

Sampling design and Collection of data

The district's secondary data, including the quantity of Self-help Groups and their effectiveness. derived from the District Rural Development Agency (DRDA) headquarters. Following the acquisition of information about the effective self-help groups, eight of the 902 self-help groups on the list were selected at random. Self-help Groups were selected using a stratified random sampling procedure. Interviews were conducted with every member of the eight self-help groups in order to gather primary data. 80 responders in all, 10 of them were SHG members. Where the scheduled interview takes place. Five rounds of interviews were used to gather the data in order to give each goal enough time.

Analytical tools

1. Paired t-test

To find out if the mean difference between two sets of observations is zero, statisticians employ the paired sample t-test, also known as the dependent sample t-test. Every subject or entity is measured twice for a paired sample t-test, producing pairs of observations. The test was used in the current study to compare the monthly income 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 & n_2 = size of population

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

df = n_1+n_2-2

2. Logit Analysis

Marketers employ logit analysis, a statistical technique, to determine how far a product especially a new one can be accepted by consumers. It measures the actual buying behaviour by converting the degree or intensity of customers' purchase intentions into a metric. Using a set of well-defined factors, logit analysis was used to determine the likelihood that a woman would be involved in decision-making. Financial and household decisions were subjected to independent analyses. Using all the factors under household decisions, the average number of decisions made by women was determined. When the household decision score was 20 or higher, the dependent variable was given a value of "one," and it was given a value of zero otherwise.

When making a financial decision, a value of one was allocated if the score was five or higher, and zero otherwise.

Logit analysis described as

$Y_i = A + B_iX_i + \epsilon_i$

Let Y_i = 1st women taking part in decision or not

X_i = independent variable

Assuming E (ϵ_i) = 0 we have

E (Y_i given X_i) = A + B_iY_i

If P_i = probability that

Y_i= 1 probability that women makes a decision then

$1-P_i$ = probability that women does not make a decisions

Now E (Y_i given X_i) = ΣY_i (probability y)

= 0 $(1-P_i)$ + 1 (P_i) = (p_i)

Comparing (4) and (5) we have

E (Y_i given X_i) = A + $B_i Y_i$ = P_i

Given the current level of independent variables, the above equation represents a linear probability model (LPM) that provides the conditional likelihood of women participating in decision-making. We cannot use ordinary least square (OLS) to estimate a linear probability model because,

1. Because the option is binary, €i becomes discrete and the error team €i is not normally distributed.
2. Variables €i are discrete and heteroscedastic.
3. Because the expected values fall even outside of the (0, 1) range, the OLS estimations of pi might not be between zero and one.
4. Regardless of the independent variables, estimates of the linear probability of women participating in decision-making rise at a steady rate.
5. The relationship between pi and xi is not linear in reality. Since Pi = E (Y_i = 1 given X_i), the probability pi of women participating in decision-making approaches zero at slower rates as Xi gets small and the likelihood reaches one at slower rates as Xi becomes high. Non-linearity rises as Xi does. Take Pi to be the logistic function of Zi as provided by

$$P_i = \frac{1}{(1+e_i^{(-z)})}$$

Where Z_i = A + $B_i X_i$

It can be observed that Pi ranges from 0 to 1 in non-linearity related to Z, while Z ranges from - ∞ to + ∞.

If $\quad P_i = \frac{1}{(1+e_i^{(-z)})}$

Subtracting P_i from 1 on both sides in equation

$(1 - P_i)$ = 1- $\frac{1}{(1+e_i^{(-z)})}$

$1 - P_i = \frac{E_i^{(-z)}}{(1+e_i^{(-z)})}$

Or,

$1 - P_i = \frac{1}{1/e_i^{(-z)}+1}$

Then, $1 - P_i = \frac{1}{1+e_i^{(-z)}}$

From above equation

$\frac{P_i}{1- P_i} = e_i^z$

Here $\quad P_i/1-P_i$

is known as the odds, and it represents the ratio of the number of chances that women will participate in decision-making to the one possibility that they won't. By using logarithms to calculate the odds ratio and bringing it down to the base of e, we can obtain

$$\text{Or } L^* = A = \Sigma B_i X_i$$

Given that L^* complies to logistical distribution, it is referred to here as the logit. The caveats of ordinary least square in estimation of linear probability model the maximum likelihood estimation procedure has to be employed in estimating equation.

The mean of all the variables was examined separately for decision makers and non-decision makers, and then multiplied by the corresponding coefficient to obtain Z_i, which was then put to the method to determine the likelihood of decision makers and non-decision makers.

The following variables were selected to be used in the logistic regression analysis for household decision-making:

Y_i = ith women take part in household decision or does not take part.

X_1: Age of women

X_2: Education of the women

X_3: Education of Husband

X_4: Husband as Head of the Family

X_5: Number of Adult males in the Family

X_6: Alcoholic Husband

X_7: Number of days of working

The assertions are assigned a weight of 2 if women agree with them, a score of 1 if they somewhat agree, and 0 if they disagree in order to evaluate the effect of SHG membership on employment. The scores are totaled. The women's empowerment was classified as high, medium, and low, depending on the score's magnitude. Women who scored above the mean plus half of the standard deviation were considered to be highly empowered; those who scored below the mean minus half of the standard deviation were considered to be lowly empowered; and those who scored between these two ranges were considered to be medium empowered.

A Few Business Interests of Mission Shakti

● Reading an electricity meter, billing and collecting fees

- **Paddy Procurement-**
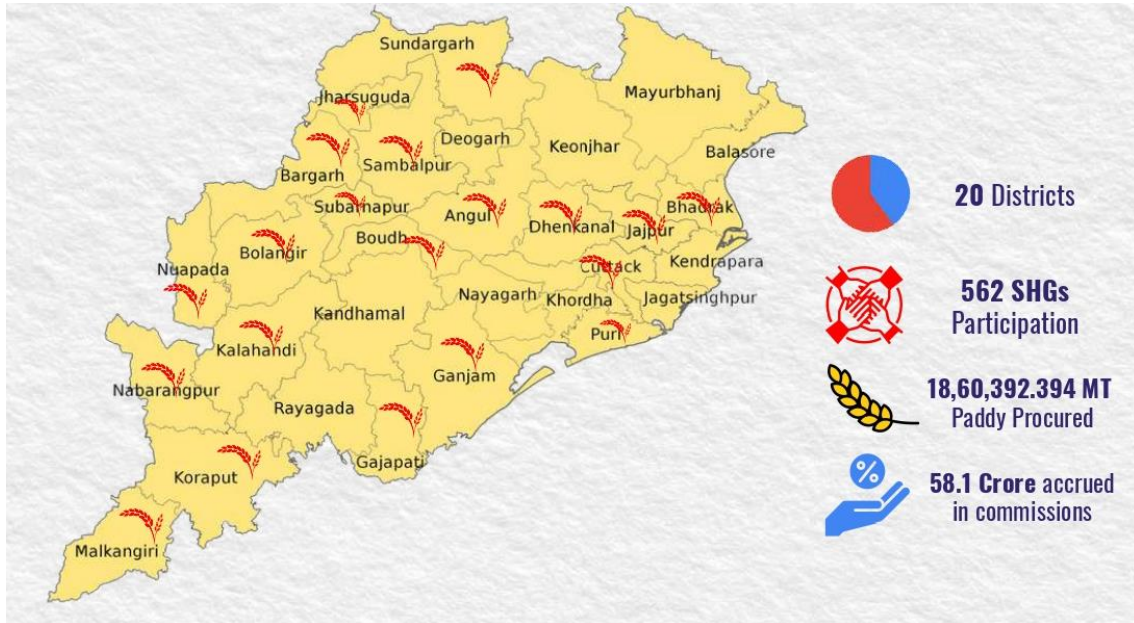
- **Development of Fisheries and Animal Resources (Throughout the State) -**

Name of the Work Done	SHG Activity Number	Total Members Engaged	Revenue (in lakhs)
Fishing in the GP Tank	7491		15,896.11
Farming of Broilers	1744		18,690
Layer Farming	1002		2,855.7
Backyard Poultry Farming		1000	2,850

- **Supporting Women SHGs With A Livelihood Using Horticulture (Commercial Vegetable and Mushroom Farming) –**
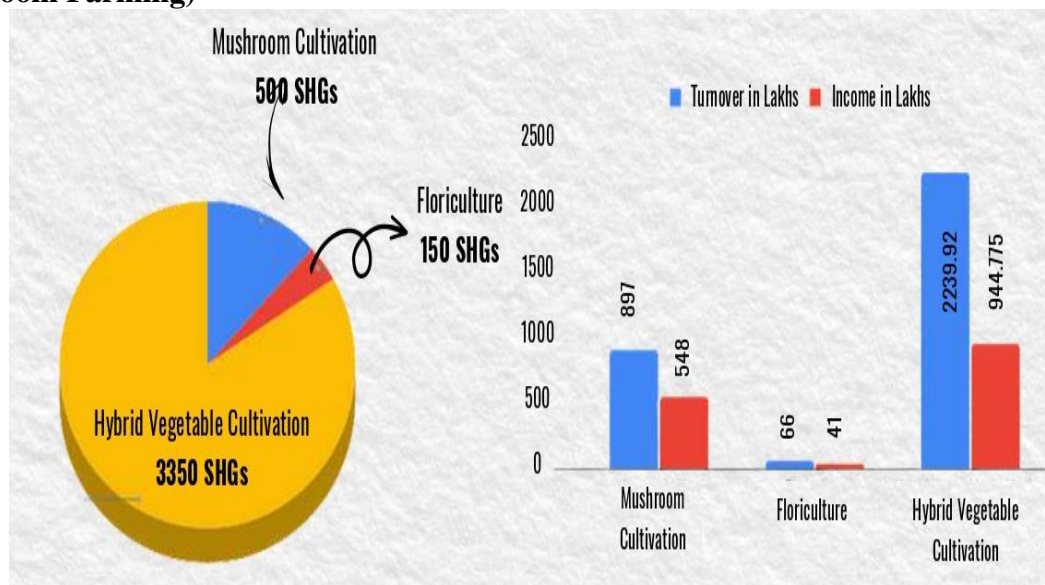
- **Mid-Day-Meal –**

Children aged 6 to 14 benefits from one of the biggest school feeding systems in the world, called Mid-Day Meal (MDM). SHGs have been heavily involved in this nutrition supplements scheme, which guarantees the nutritional security of students throughout the state. 8172 SHGs working in MDM management have been crucial in maintaining quality and carrying out this project effectively while also addressing children's nutritional concerns.

- **Training focused on skills to enable SHG members to engage in agriculturally oriented revenue-generating endeavors in alignment with OUAT-**

As part of their partnership with Odisha University of Agriculture & Technology (OUAT), Mission Shakti and twelve KVKs are providing skill-based training to 3000 members of SHGs (250 members per KVK) with the goal of enhancing the sustainable livelihood potential of women's SHGs in the agricultural sector and enhancing their ability to participate in agri-based income-generating endeavors. Members of the Mission Shakti SHG are receiving training in seven agriculture-related businesses, including the production of oyster mushrooms, paddy straw mushrooms, vermicompost, vegetables raised in nurseries, beekeeping, poultry farming, and goat farming. The Department of Mission Shakti is essential to the trained SHGs' ability to access markets and finance.

- **Preschool Uniforms are supplied to Anganwadi Centres:**

Under ICDS Scheme, SHGs supply of pre-school uniforms in AWCs. The Sishu Poshak Karyakram under the Malati Devi Prak Vidyalaya Paridhan Yojana 2019–20 has taken up the procurement and distribution of uniforms to preschool-aged children in AWCs through women SHGs. Two sets of preschool uniforms in the required colour scheme are given to 20.24 lakh preschoolers in the state as part of this programme.

- **Bank Interconnection and Interest Subvention -**

In order to guarantee that Women Self Help Groups have the ability to obtain institutional finance and, consequently, promote sustainable livelihoods, Mission Shakti has launched the SHG-Bank Linkage Programme, a major initiative in Financial Inclusion. The Interest Subvention Scheme for Women Self-Help Groups (WSHGs) was announced by the State Government to speed up the SHG bank linkage programme in the State and to enhance the ability of women's self-help groups to sustain them. Effective April 1, 2019, this scheme will allow women's self-help groups to borrow up to Rs. 3 lakhs at an effective rate of 0% APR.

The state's goal for FY 2022–2023 was to connect over 3.5 lakh SHGs with over 8500 crores in bank accounts, as well as to cover all of Odisha's unbanked general practitioners.

- **Mission Shakti Loan– State Interest Subvention Program-**

As the state nodal agency, the Department of Mission Shakti has settled interest subvention claims amounting to Rs. 162.17 crore for 2.87 lakh eligible Self-Help Groups (SHGs), enabling them to recoup the interest they paid on bank loans. This is the claim that has settled the largest amount of interest subvention from the start of the financial years.

- **Millet Enterprises-**

Under the brand name "Millet Shakti," Mission Shakti and the Odisha Millets Mission (OMM) are assisting in the opening of Tiffin Centres and food trucks, creating possible business prospects for Self Help Groups and their Federations. The first Millet Shakti Cafe in Odisha launched for business in Keonjhar town on October 29, 2021. Selected SHGs received 484 ragi threshers to add value to millets. Three Millet Shakti Cafés and 104 Millet Shakti tiffin Centres have been established. The manufacture

of Ragi laddu mix and its supply to AWCs has been initiated by 21 SHGs in Keonjhar district and 38 SHGs in Sundergarh district.

• **Mission Shakti Bazaar-**

At Mission Shakti Bazaar, you may get genuine, eco-friendly arts and crafts in addition to a wide range of other product categories like apparel, stationery, corporate gifts, and home goods. The female artists give their works a sustainable voice by sharing moral perspectives on material reuse and recycling. Our unique pieces are all made in odisha, which helps to disseminate the message that well produced items are inherently precious and ought to be conserved.

Operational Mission Shakti Bazaar Outlets

Total	73	132	331.85

At a Glance

- Total No of districts : **9** districts
- Total No of MS Bazaar : **33** Bazaar
- Total No of outlets : **73** nos
- No. of SHGs selling Products : **132** SHGs
- Turnover from the MS Bazar during current FY : **3.32 Cr**
- Income from the MS Bazar during current FY : **1.23 Cr**
- Average turnover per SHGs : **2.51 lakh**
- Average Income per SHGs : **0.92 lakh**
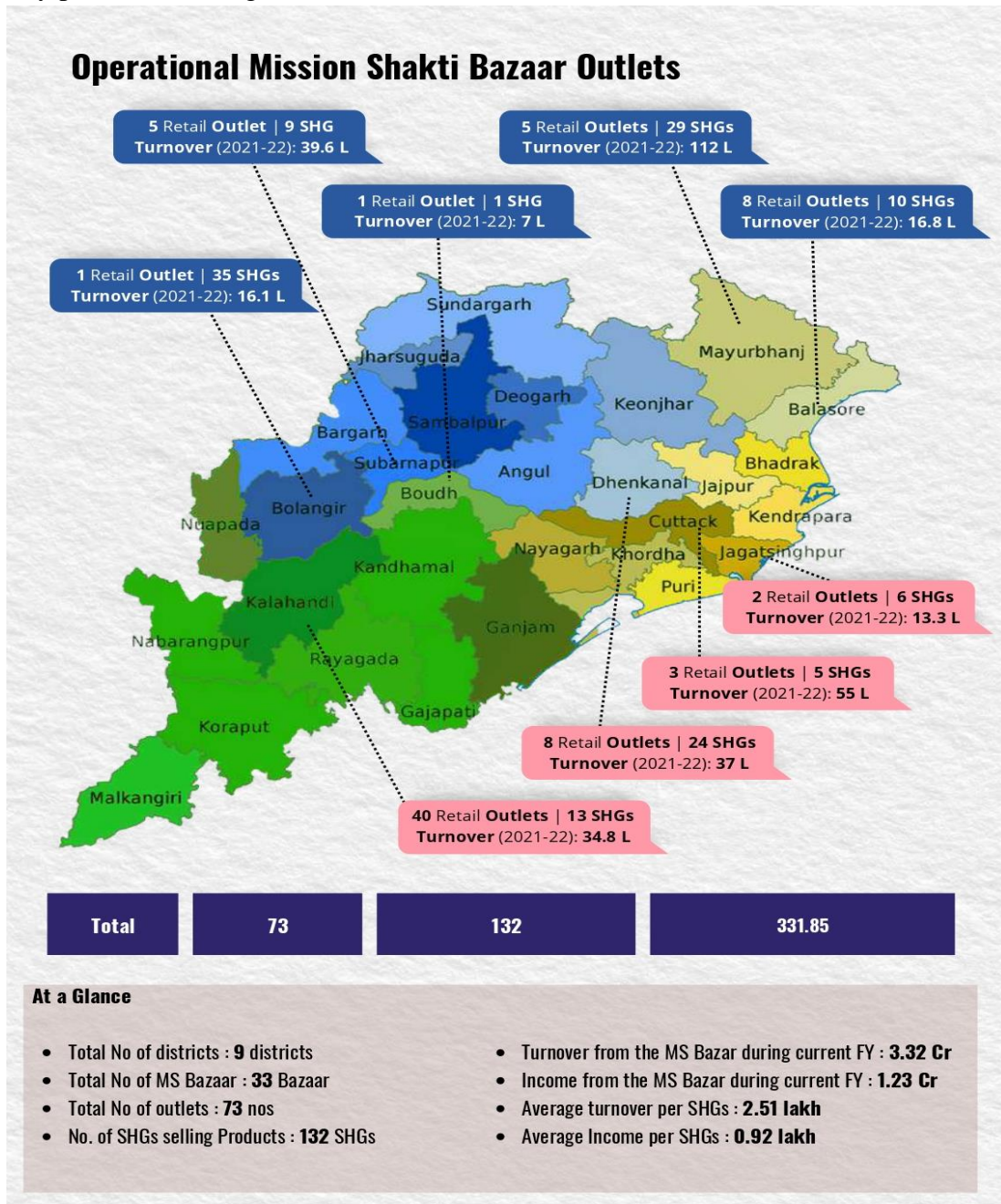
• **Mission Shakti Gruha & Bhawan-**

Approximately Rs. 4 to 5 lakh is allocated for each Mission Shakti Gruha at the GP level of construction. Out of the 3,648 Mission Shakti Gruhas that have been fully constructed in rural regions

thus far, 3,309 have been assigned to Self-Help Groups (SHGs) and its federation. 547 Mission Shakti Gruhas are now being used for various livelihood activities, while 2,762 Mission Shakti Gruhas are being used by SHGs for meetings and training sessions. In order to support women's SHG Block Level Federations (BLFs) with regular meetings, training sessions, the storage and sale of SHG merchandise, and other daily office operations, Block Mission Shakti Bhawans, at the ICDS project level, offer basic infrastructural assistance.

At an estimated cost of Rs. 50 lakh per Bhawan, the State Government has sanctioned the building of 338 Block Mission Shakti Bhawans. Currently, 178 ICDS projects are building Block Mission Shakti Bhawans. The Department's goal for the current fiscal year is to complete all Block Mission Shakti Bhawans.

● **Success Story in Khordha-**
Maa Mangala SHG from Khordha is renowned for her vibrant and daring appliqué work. The members skillfully create symmetrical and vibrant patterns with embroidery work by stitching classic patterns like elephants, peacocks, and flowers on umbrellas, canopies, lamp shades, and wall hangings on cloth backgrounds. Their yearly revenue is ten lakhs.

Results & Discussion:
In accordance with the objectives of the study, the results of the analysis of the secondary data collected from multiple sources and the field data are presented in this chapter.

1. Women's Academic Achievement and Literacy in Odisha
Economic Empowerment and Human Resource Development are inextricably linked. Odisha is working to improve its human resource base in order to raise the literacy rate among women. The State's literacy rate is trending rising, which is reducing the gender disparity in the literacy movement. The level of education attained by women and their continuous access to it are among the most significant indications of their empowerment. According to Table 1, Odisha does fairly well when it comes to the percentage of literate women, with almost 70% of them falling into this group. Odisha's score is very similar to the 71% national average.

Table 1: Rate of Women's Literacy as of 2021

Country / State	Urban/Rural	Literate women (in percent)
India	Urban	83
	Rural	65.9
	Total	**71.5**
Odisha	Urban	81.9
	Rural	66.7
	Total	**69.5**

Source: National Family Health Survey 5, 2019-21

2. Contribution of SHGs on Additional Employment Generation of Members
One of the main causes of poverty in rural India is unemployment; women who work in the home are able to obtain enough jobs to provide a better standard of life for their families. In order to improve their own and their families' financial situation, the women in the family must organise self-help groups to generate employment prospects. Through participating in various manufacturing activities inside Self-

Help Groups (SHGs) and conducting customer-facing product promotion, the sample respondents in this study are able to obtain further employment options.

Table 2.1 Contribution of SHGs to the creation of employment

Sl. No.	Employment generation	No. of respondents	Percentage
1	5-10Days	26	32.50
2	10-15Days	30	37.50
3	15-20 Days	17	21.25
4	Above 20 Days	7	8.75
	Total	80	100.00

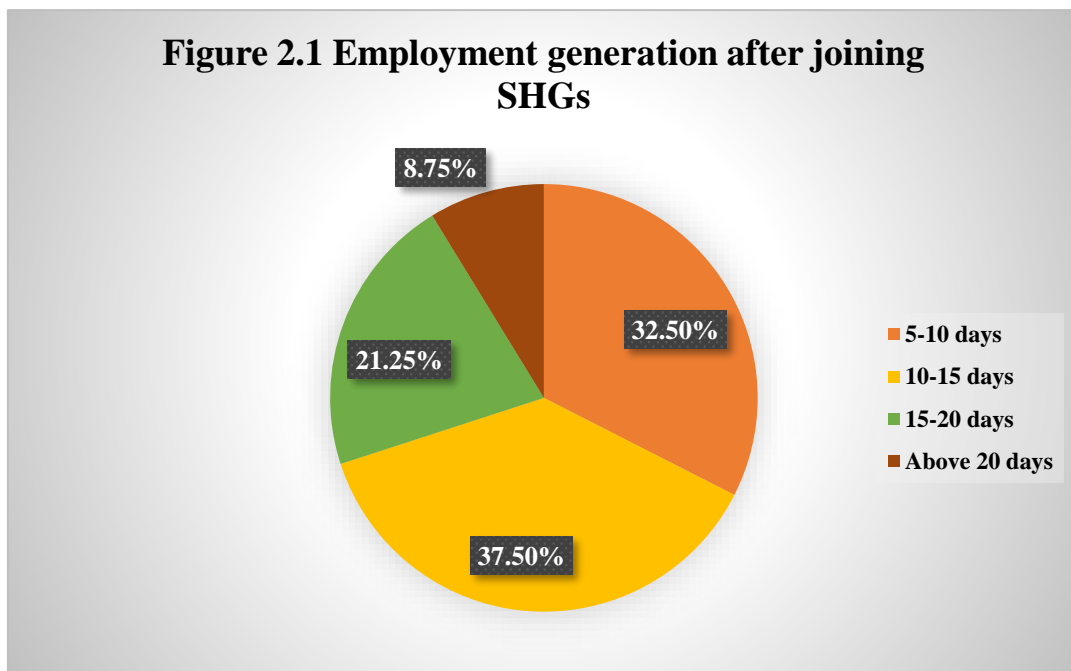Figure 2.1 Employment generation after joining SHGs

Table 2.2: Replies' monthly household income both before and after joining SHGs

| Sl. No.	Monthly earnings for the household	Number of respondents	
		Before joining SHG	After joining SHG
1	Less than 2000/-	64(80.00)	0
2	2001-4000/-	10(12.50)	34(42.50)
3	4001-5000/-	2(2.50)	25(31.25)
4	Above 5001/-	4(5.00)	21(26.25)
	Total	80(100.00)	80(100.00)

Note: The percentage to total indicated by the figures in brackets

Table 2.3: Before and after the responder joined SHGs, their per capita income

Sl. No.	Income Per Capita	Number of Respondents	
		Before Joining SHG	After Joining SHG
1	Rs1000-2000/-	35(43.75)	14(17.50)

2	Rs2000-3000/-	21(26.25)	32(40.00)
3	Rs3000-4000/-	18(22.50)	24(30.00)
4	Above Rs4000/-	6(7.50)	10(12.50)
Total		**80(100.00)**	**80(100.00)**

Note: The percentage to total indicated by the figures in brackets

Figure 2.3. Per capita Income of Respondents
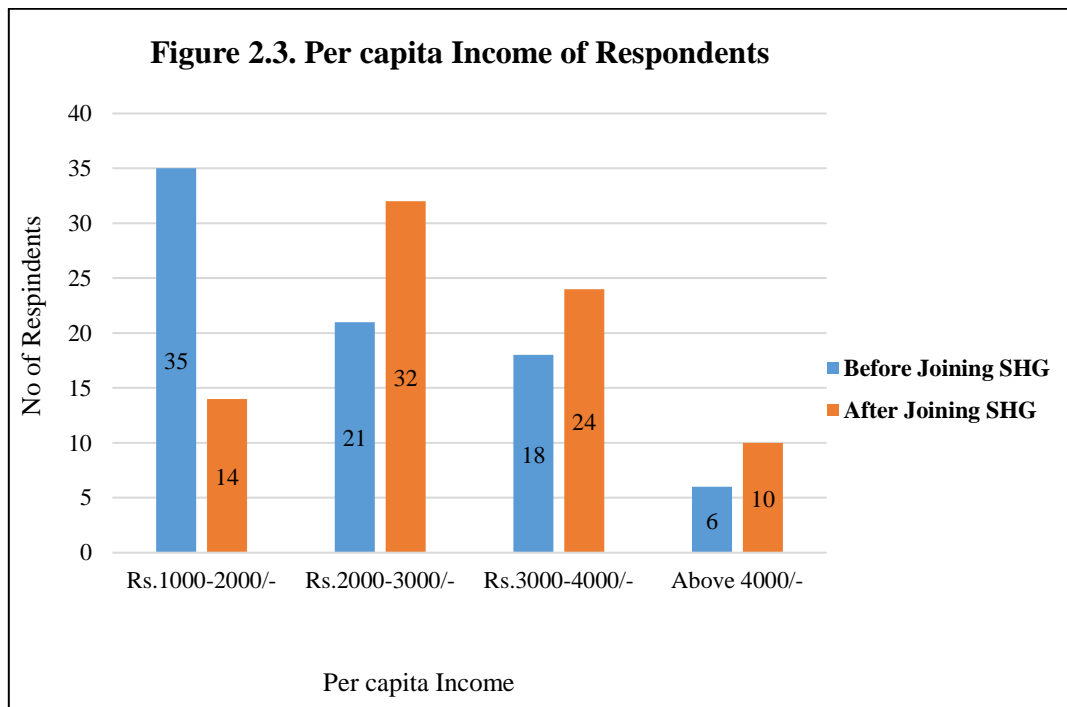
2.4 Average Amount of Money Made by SHGs

Economic empowerment of women benefits the entire family and propels the nation's progress. The accompanying Table shows the average revenue from SHG activities.

Table 2.4: Revenue from ventures

Sl. No.	Activity	Average Income (Rs.)
1	Badi and Masala Badi Making	8,680/-
2	Fish Farming	2,500/-
3	Badi, Pampad and Arisha Pitha Making and Tailoring	1,620/-
4	Making Pampad, Badi and School bag	1,120/-
5	Chatua	2,350/-
6	Making Badi &Arisha Pitha and Tailoring	1,527/-
7	Sanitation Work and School MDM	1,700/-
8	Making Badis and Tailoring	2,640/-

(Selling of products in Khordha Mahotsav 2019 by Kasturi SHG)

(Making of Chatua mixing different ingredient by Baba Kapileswar SHG Members)

3 Decision making role of women SHG members in the family

Women are important family members who contribute significantly to the prosperity of family life in the homes. Thus, an effort has been made in this chapter to determine the part that SHG members play in their particular families' decision-making, both financially and in terms of home (social) matters. However, in the male-dominated Indian society, women input is either disregarded or not given priority when it comes to important family decisions.

Table 3.1. Decision-making role of women in the home (scores)

Domains of Decision Making	Before joining SHGs						After joining SHGs					
	NI	OS	OC	JD	ID	Score	NI	OS	OC	JD	ID	Score
Food Preparation	3	10	18	12	37	**3.5**	3	11	18	12	36	**3.7**
Health & Hygiene	20	17	23	14	6	**2.1**	27	13	23	10	7	**3.2**
Family Planning	16	24	13	19	8	**1.4**	7	15	15	10	33	**2.7**
Participation in Social	20	13	21	11	15	**2.8**	22	15	21	8	14	**2.8**

Organisation												
Participation in ceremonies	17	10	24	19	10	**2.2**	15	10	24	14	17	**2.9**
Children's Education	23	11	19	22	5	**1.4**	17	11	19	13	20	**2.7**
Total Score	**13.4**						**18**					

X_1: Age of women

X_2: Education of the women

X_3: Education of Husband

X_4: Husband as Head of the Family

X_5: Number of Adult males in the Family

X_6: Alcoholic Husband

X_7: Number of days of working

Table 3.2 Self-help group members' response estimates of the likelihood that women will participate in household decision-making

Variables	Logit Coefficient	t-value	Exponential
Age of the Women	0.28	2.24**	1.36
Education of the Women	0.62	4.26*	1.42
Education of the Husband	0.24	2.24**	1.32
Number of Adult Males in the Family	-0.42	0.92	0.64
Husband as Head of the Family	0.84	1.02	0.29
Alcoholic Husband	-1.62	-1.44	0.32
Number of Days of Working	0.48	2.32**	1.04
Constant	-21.47	-	-
Predicted percentage correct	84	-	-
Predicted Y=0, Y=1	87	-	-
Overall	85	-	-
Probability of non-decision	0.48	-	-
Probability of decision makers	0.94	-	-

Note: ** highlights significance as 5 per cent

* highlights significance at 1 per cent level

Logit was run for SHG members only

$L* = -21.47 + 0.28 X_1 + 0.62 X_2 + 0.24 X_3 - 0.42 X_4 + 0.84 X_5 - 1.62 X_6 + 0.48 X_{17}$

The Logit model's findings show that positively and significantly correlated with the variables were the number of working days for SHG members, the husband's education, the women's age, and their level of education. Determining factors that negatively impacted decision-making included things like the amount of adult male family members and the husband's alcoholism. Family decision-making is greatly influenced by the educational background of the members of the SHG, as seen by the positive and significant results of variables like the women's education.

For Y=0, the percentage of correct predictions was 84%, while for Y=1, it was 87%. The whole model's accuracy rate for correct predictions was 85%. The exponential shows how likely a woman is to be

involved in decision-making for every unit rise in a given variable, and it was high for wife education, age, and level of education.

Table 3.3 Women's role in financial decision-making (scores)

Decision Areas	Before						After					
	NI	OS	OC	JD	ID	Score	NI	OS	OC	JD	ID	Score
Borrowing & Repayment of Loan	28	12	9	19	12	**1.2**	16	12	16	16	20	**2.6**
Saving	30	16	10	17	7	**1.4**	20	16	12	19	13	**2.8**
Expenditure on Household articles	22	19	12	20	7	**2.2**	25	19	15	12	9	**2.4**
Expenditure on Ceremonies	17	21	5	23	14	**2.6**	21	21	10	12	16	**2.6**
Expenditure on Ornaments & Clothes	20	14	10	27	9	**1.9**	16	14	13	24	13	**2.6**
Total Score	**9.3**						**13**					

X_1: Age of women

X_2: Education of the women

X_3: Education of Husband

X_4: Husband as Head of the Family

X_5: Number of Adult males in the Family

X_6: Alcoholic Husband

X_7: Number of days of working

Table 3.4. Estimates of self-help group members' responses to questions about the likelihood of women participating in financially significant household decisions

Variables	Logit Coefficient	t-value	Exponential
Age of the Women	0.32	3.21**	1.46
Education of the Women	0.42	4.64*	2.75
Education of the Husband	0.082	1.85	2.06
Number of Adult Males in the Family	-0.41	1.64	0.92
Husband as Head of the Family	0.92	0.85	0.76
Alcoholic Husband	-0.96	0.72	0.98
Number of Days of Working	0.37	3.1**	1.25
Constant	-16.27	-	-
Predicted percentage correct	84	-	-
Predicted Y=0, Y=1	89	-	-
Overall	86	-	-

Note: ** highlights significance as 5 per cent

 * highlights significance at 1 per cent level.

$L* = -16.27 + 0.32 X_1 + 0.42 X_2 + 0.082 X_3 - 0.41 X_4 + 0.92 X_5 - 0.96 X_6 + 0.37 X_7$

The calculated Logit probability model for SHG members' involvement in household financial decision-making. Table No. 4.4.4 is where it looks. Based on the model, household financial decision making is positively and significantly influenced by variables including age, women's education level, and number

of working days. Financial decisions made by SHG members for the household were negatively impacted by factors such as the number of adult male family members and an alcoholic spouse.

84% of the correctly guessed values for Y=0 were accurate. Regarding Y=1, it was 89%. 86% of correct predictions were made by the model as a whole. The wife's education (2.75), the husband's education (2.06), and the women's age (1.46), among other variables, have high exponentials.

Conclusion

Self-help organizations have, in fact, assisted women in gaining authority and developing a life free from dependency. Microfinance has been essential in mitigating the disparities experienced by women, particularly with regard to credit deprivation. These organizations make a lasting impact on women, helping them to maximize their potential and achieve their goals. The focus SHGs provide on monetary accountability and decision-making will have a positive impact on a large number of rural households. The study discloses that self-help groups have the capacity to strengthen and organize collaborative management among marginalized groups and to improve women's equality in the constitutional social, cultural, and economic domains by allowing them to participate, make decisions, and benefit from them. SHGs empower women to invest and use saving to increase our resource access and control, as well as to develop autonomy and dignity. Their small group also assists women in developing a shared awareness and communication channel for their issues. Self-help groups that empower women will benefit not only the particular woman's group but also family as well as community at large by taking a united effort for growth. Through a variety of SHG finance-related efforts, the majority of SHG members were able to secure additional work. The extra occupations also increased their income level. As a result of their involvement in group activities, their pay level increased significantly. Each member gets an equal portion of the gain in revenue. SHGs also help to improve living conditions, allowing rural households to allocate more funds for family health and children's education. These findings suggest that various SSG-related organisations monitor members' credit usage closely and encourage them to use credit for credit-worthy projects so they can earn consistent income that may eventually enable them to open a bank account for savings.

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