

Self-Help Group and Rural Women's Socioeconomic Empowerment in India: An SDG Perspective

Maitrayee Rout^{1,*}, Suraj Agrawal², Shiv Ram Pattnaik³

Abstract

This research examines the impact of Self-Help Groups (SHGs) on rural women in Khurda District, Odisha, and their contribution to achieving the United Nations' Sustainable Development Goals (SDGs). The central aim of the study is to understand whether participation in SHGs helps women improve their socioeconomic conditions and move closer to global development goals, such as poverty reduction, food security, better health, improved education, and gender equality. To assess this, the study compares the living conditions of women before and after joining SHGs using data collected through a large-scale survey. The research focuses on three key areas: changes in the socioeconomic background of the women, improvements in their income and savings, and their level of awareness about legal and social rights. By examining these factors, the study highlights the broader role SHGs play in empowering rural women and strengthening community development. The findings show that SHGs have a significant positive impact on women's lives. Women who became members of SHGs and received financial assistance were able to start small businesses and income-generating activities. This helped them increase their earnings and build financial stability through regular savings. Beyond economic benefits, participation in SHGs also improved women's confidence, self-respect, and decision-making power within their households. Moreover, women involved in SHGs reported greater awareness of their rights and increased participation in community activities. They felt more comfortable working outside the home, interacting with others, and contributing to family and social decisions. These changes demonstrate that SHGs do more than provide financial support—they create opportunities for social empowerment and personal growth. The study concludes that Self-Help Groups are an effective tool for empowering rural women. By improving economic independence, awareness, and social participation, SHGs contribute not only to individual and family well-being but also to broader community development and progress toward sustainable development goals.

Keywords: Microcredit India, rural women, self-help groups, socioeconomic development, sustainable development goals (SDGs)

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INTRODUCTION

Debanjan Basak and Indrajit Roy Chowdhury [8] take a close look at how Self-Help Groups (SHGs) help women break through the barriers that have trapped them for generations. Earlier, Dyson, and Moore [13] pointed out that rural women's lack of autonomy often comes down to social isolation and rigid family structures. Desai and Jain [12] talked about how chores like fetching water and childcare keep women stuck at home, while Gautam and colleagues [14] said rural development really needs to connect agriculture, nutrition, and other fields. Basak and Chowdhury [8] build on all this, arguing that SHGs fill these gaps. They give women the kind of agency and decision-making power that Alkire et al[4]. described.

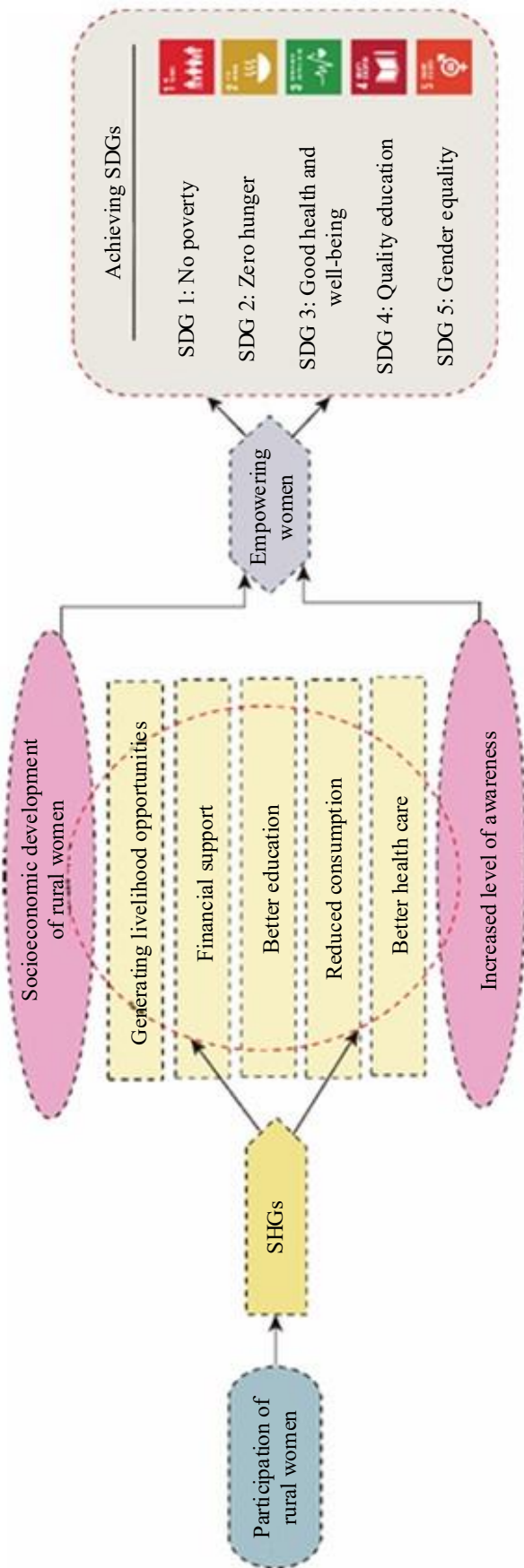


Figure 1. Conceptual framework for the role of SHGs to achieve SDGs. SHGs, self-help groups, SDG, sustainable development goal.

In their comparative study in Khurda District, Basak, and Chowdhury [8] show that SHGs turn women into the real decision-makers at home. Suddenly, they are not just on the sidelines—they are shaping family norms and driving progress toward the first five Sustainable Development Goals (SDGs 1–5). Drawing on Alsop et al [6], who see empowerment as turning choices into real developmental change, the authors frame SHGs as the practical force making this possible in Khurda.

The research backs up Mayoux's [17] idea that microcredit does not just help women start small businesses—it also lifts families out of poverty and gives women more say at home. By weaving in ideas, who stress that empowerment needs more than just money—it is about skills and a growth mindset too—Basak and Chowdhury [8] show that SHGs tackle a whole range of problems, from environmental damage to women's low social status.

At the core, the study argues that SHGs, by giving women access to microcredit, offer a local solution for reaching the UN's SDGs. Women move from passive roles to becoming strong voices in both their families and communities. By grounding their work in the theories of Alsop et al [6] and Mayoux [17], the authors fill a key research gap: they show how microcredit can truly empower women in Khurda District, Odisha.

Empowerment as turning choices into real change, Chowdhury [9] zero in on whether rural women's participation in SHGs actually helps meet the SDGs. They focus on two main questions: How much does being in an SHG change women's socioeconomic status? And does it boost their awareness of their rights, both legal and social, compared to before they joined? In the end, they argue that SHGs are not just about money—they are powerful platforms that build the agency and mindset women need to fight poverty, improve health, and push for gender equality from the ground up.

LITERATURE REVIEW

The authors lean into the idea that women's development is not fixed—it keeps shifting and growing. They pull together a large amount of research to show how Self-Help Groups, or SHGs, have become the main way women hit big milestones around the world. Kilby [15] point out that when women band together, they build real collective power. This is not just about feeling stronger; it actually lets them push back against the old ideas and systems that keep them down.

Abidin and Prasetyani [1] and Adeaga [2] go even further. They argue that women only really gain standing in society when they have access to things like good jobs, healthcare, legal rights, and technology. The authors do not just talk theory—they point to actual results, like India's SHG Bank Linkage Program [5], and similar programs in Pakistan [21] and Maharashtra [27]. These successes make SHGs look less like local experiments and more like a global movement [22].

In the end, the authors say this steady, connected growth through SHGs helps women break through social and economic barriers. It is not just talk—it leads to more decision-making power, better access to money, and real progress toward the United Nations' Sustainable Development Goals [23].

Self-Help Groups (SHGS) and Their Role in Accomplishing the Sustainable Development Goals (SDGS)

Giving small loans through these groups really changes lives. Women, families, and children end up healthier and happier. These loans even help families get insurance—so if someone gets sick or something goes wrong, they have a backup. Out in the countryside, microcredit keeps families afloat. Their children can stay in school instead of working the fields, which opens up a whole new world for them. When families feel secure about money, children do not have to drop out just to help out.

Honestly, having enough food and staying healthy matters to everyone. Studies show women with access to these small loans eat better and do not go hungry as often. More money means families can actually take care of themselves. (Figure 1) Poorer families usually struggle more with health problems,

but microcredit gives them a real chance to turn things around. Women who join Self-Help Groups get more independent and support their families in new ways. These groups give out microloans, so women can start businesses or finally buy what they need. It does not just help the women—it lifts up their whole families. With this support, families can afford food and the basics, and life just gets better.

Rural Women's Involvement in SHGs in Odisha's Khordha District

Government support has helped Self-Help Groups (SHGs) grow fast in Khordha District, Odisha, but you can still see big gaps in how they are spread out across the region. Because land reforms left people with tiny plots, farming remains the main way people make a living in these rural areas. To boost their own status and support their families, a lot of rural women have joined SHGs. These groups do more than just bring women together—they help members start small businesses, get loans, save money regularly, and keep up with debt payments.

SHGs usually follow one of two main models. In the first, women pool their savings every month and then take out low-interest loans from the group's fund. The second model has women making things like handicrafts or processed foods, then splitting the profits among themselves. Both ways, SHGs have made a real difference in the lives of rural women.

Just look at the numbers: Figures 2 and 3 show how SHGs spread and what kind of impact they have had in Khordha. The biggest jump in new groups happened in 2017, when 7,461 SHGs formed—that is 21.54% of all groups. 2015 and 2016 also saw strong growth, at 17.47% and 15.55%. Household participation hit its highest point in 2017, too, at 22.08%. But after that, things changed. Participation took a sharp dive—down to 2.94% in 2020, and just 0.32% in 2021.

So, SHGs played a huge role early on in lifting up rural women and helping their communities. But lately, both growth and participation have slowed down quite a bit. (Table 1–2)

Materials and Methods

This research relies on a field survey and adopts a direct quantitative approach to both collecting and analyzing data. As the study is survey-based, we utilized a cross-sectional design—meaning we captured everything at one point in time, not in repeated waves. That met the study's goals effectively.

Table 1. Year-wise distribution of self-help groups (SHGs) from 2010 to 2025.

Year	No. of SHGs
2010	1,600
2011	1,700
2012	1,650
2013	1,200
2014	3,200
2015	6,000
2016	5,500
2017	7,500
2018	3,800
2019	2,500
2020	800
2021	50
2022	300
2023	750
2024	1,400
2025	2,200

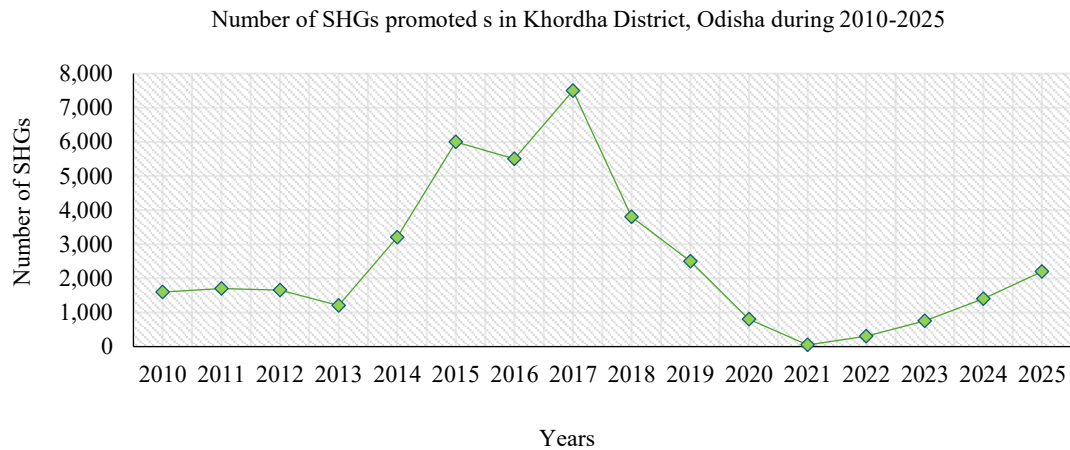


Figure 2. No. of SHGs promoted in Khordha district, odisha during 2010–2025.

Table 2. Year-wise number of households associated with self-help groups (2010–2025).

Year	No. of households
2010	13,000
2011	14,500
2012	13,500
2013	10,000
2014	32,000
2015	62,000
2016	58,000
2017	82,000
2018	42,000
2019	28,000
2020	11,000
2021	1,000
2022	4,500
2023	9,800
2024	17,000
2025	26,000

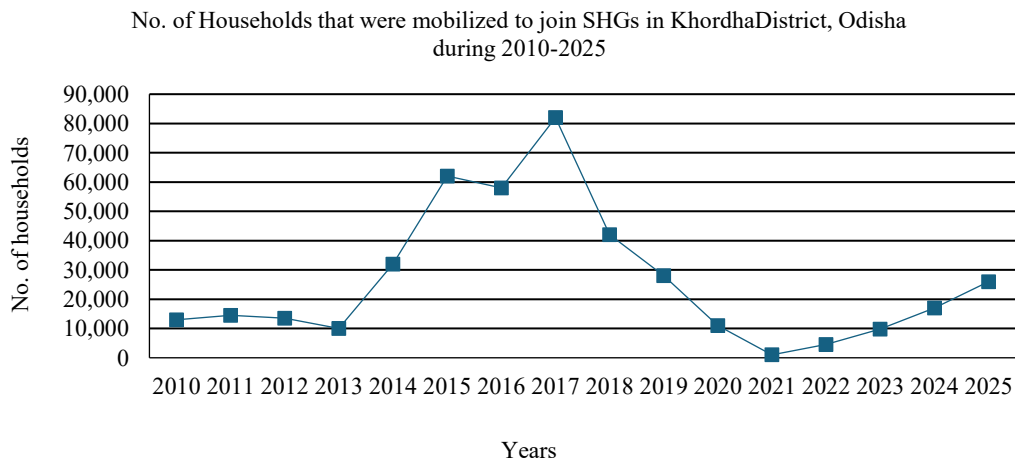


Figure 3. No. of Households that were mobilized to join SHGs in Khordha district, Odisha during 20210–2025.

To gather the main data, we used a carefully designed questionnaire. It was structured, systematic, and let us apply statistical tools to see if being in Self-Help Groups (SHGs) really shapes the socioeconomic development and awareness of rural women.

Women in SHGs across the rural areas of Khurda District, Odisha. Because there is no complete list of all SHG members, we relied on convenience sampling. Khurda has a huge network of SHGs—54,213 groups with 576,357 women in total. We landed on a sample size using Yamane's (1967) formula, keeping the margin of error at 5%.

In the end, we picked 400 respondents from different community development blocks in the district and collected data between November 2022 and April 2023. The questionnaire was all close-ended questions, split into two parts: one looked at women's participation in SHGs and the impact on their socioeconomic situation; the other measured changes in their awareness before and after joining. We built the questions after digging into existing research and talking with experts in the field—people known for their work on women's empowerment and SHGs in India.

To check if our questionnaire actually worked, we ran a pilot study. We measured socioeconomic development and awareness using a five-point Likert scale, and the reliability looked good—Cronbach's alpha came in at 0.794. We also spoke directly with SHG participants to get extra details on their economic situation before and after joining.

For analysis, we stuck with descriptive statistics and paired *t*-tests to spot any changes tied to SHG participation. There is also a detailed Figure (Figure 4) that maps out our whole research process step by step, showing the solid methods we used to make sure our findings are trustworthy.

$$n = \frac{N}{1+Ne^2}$$

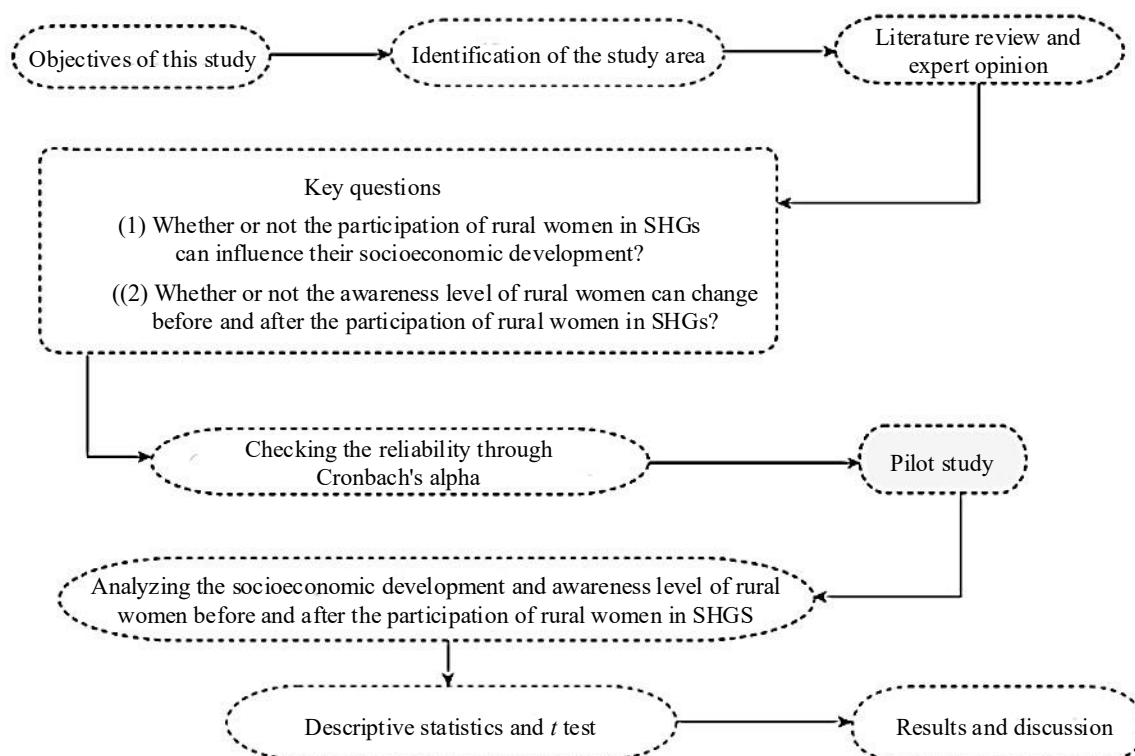


Figure 4. Methodological flow chart of this study.

where n is the sample size; N is the population size; and e is the margin of error established at 5%. Between November 2022 and April 2023, 400 rural women from different Khordha District community development blocks participated in the survey. One section of the structured questionnaire focused on socioeconomic growth and SHG participation, while the other part examined awareness levels before and after joining SHGs. Expert comments and a review of the literature served as the foundation for the development of these structures. Using a five-point Likert scale, a pilot study was carried out to verify reliability (Cronbach's alpha = 0.794). Interviews were also conducted as part of the data gathering process to compare the conditions of participants before and after their involvement in SHGs. t -tests and descriptive statistics were employed for analysis. The comprehensive study process is depicted in Figure 4.

Table 3. Sociodemographic characteristics of the respondents.

Sociodemographic characteristic	Category	Frequency	Percentage (%)
Age (years old)	<30	47	11.75
	30–39	132	33.00
	40–49	135	33.75
	50–59	78	19.50
	>60	8	2.00
Marital status	Single	95	23.75
	Married	233	58.25
	Widow	43	10.75
	Divorce	29	7.25
Religion	Hindu	297	74.25
	Muslim	103	25.75
Caste	Scheduled Caste	251	62.75
	Scheduled Tribe	0	0.00
	General	149	37.25
Level of education	Illiterate	97	24.25
	Literate	303	75.75
Family size (persons)	<3	126	31.50
	4–6	197	49.25
	>6	77	19.25
Size of land holding (hm ²)	<0.80	117	29.25
	0.80–1.62	247	61.75
	>1.62	36	9.00
Occupation	Labour	87	21.75
	Agriculture	173	43.25
	Business	91	22.75
	Other	49	12.25
Number of years of participation in SHGs (a)	<5	97	24.25
	5–10	189	47.25
	>10	114	28.50
Size of SHGs (persons)	<15	116	29.00
	15–20	202	50.50
	>20	82	20.50
Type of income-generating activities conducted by SHGs	Food processing	97	24.25
	Handicraft	167	41.75
	Nursery	89	22.25
	Animal rearing	47	11.75

Table 4. Descriptive statistics and paired *t*-tests to spot any changes tied to SHG participation.

Statement	Before the participation of rural women in SHGs		After the participation of rural women in SHGs		<i>t</i> value
	Mean	Standard deviation	Mean	Standard deviation	
Rural women's freedom of mobility	3.90	1.033	4.10	1.070	4.605*
Rural women's community recognition	3.90	1.210	3.99	1.136	2.100*
Rural women's family recognition	2.76	1.519	3.39	1.394	10.325*
Rural women's literacy levels	2.78	1.454	3.11	1.419	5.807*
Rural women's general awareness	3.19	1.193	3.78	1.291	9.653*
Rural women's work skills	2.67	1.281	3.17	1.240	8.012*
Rural women's individual income	4.00	1.126	4.09	1.037	2.131*
Rural women's family income	4.07	0.803	4.17	0.795	2.468*
Rural women's interaction skills	4.04	0.889	4.25	0.774	5.745*
Rural women's participation in developmental programs	3.90	1.070	4.10	1.033	4.605*
Rural women's involvement in decision making	3.79	1.210	3.99	1.136	2.100*

RESULT AND DISCUSSION

Sociodemographic Characteristics of the Respondents

An analysis of the respondents' sociodemographic profile was carried out and is presented in Table 3. These characteristics are important determinants of the respondents' level of development. The variables examined include age, marital status, religion, caste, educational attainment, family size, size of landholdings, occupation, duration of participation in Self-Help Groups (SHGs), SHG size, and the types of income-generating activities undertaken by the SHGs.

Comparing Rural Women's Socioeconomic Improvement Before and After They Joined Self-Help Groups

This research relies on a field survey and adopts a direct quantitative approach to both collecting and analyzing data. As the study is survey-based, we utilized a cross-sectional design—meaning we captured everything at one point in time, not in repeated waves. That met the study's goals effectively.

To gather the main data, we used a carefully designed questionnaire. It was structured, systematic, and let us apply statistical tools to see if being in Self-Help Groups (SHGs) really shapes the socioeconomic development and awareness of rural women.

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Rural Women's Level of Economic Awareness

Self-Help Groups (SHGs) consist of small collectives of rural women who share similar socioeconomic and demographic characteristics, enabling them to relate to one another and develop a strong sense of social cohesion [24]. This shared background fosters a feeling of belonging among members. SHGs are widely recognized as an effective mechanism for poverty reduction and for strengthening the economic position of women in India [25]. The observed increase in the mean score for control over resources—from 4.04 prior to SHG participation to 4.25 after joining SHGs—demonstrates a significant improvement in women’s capacity to manage and control economic resources [10]. Moreover, respondents reported that SHG membership played a crucial role in enhancing their creditworthiness and enabling access to loans through formal banking institutions [11]. Participation in SHGs also led to improved access to financial resources and an overall enhancement in quality of life. In addition to financial benefits, SHGs have emerged as an important platform for promoting self-employment opportunities, strengthening communication abilities, and developing entrepreneurial skills. These findings are consistent with previous studies by Ali and Kamraju [3], Bargavi and Haseeb [7], and Siddeswari and Gopal (2021).

Awareness Level of Rural Women in the Political Dimension

Participation in Self-Help Groups (SHGs) has significantly enhanced rural women’s awareness of social and political issues, thereby strengthening their self-confidence and sense of self-worth [19, 20]. Following their involvement in SHGs, the mean score increased from 3.98 to 4.35, indicating improved access to information related to various government schemes and programs [18]. Respondents strongly perceived SHGs as a collective platform for promoting awareness of women’s rights and advocating for equal property ownership [16]. Correspondingly, the mean values for awareness of women’s rights and knowledge regarding equal property ownership increased from 4.55 to 4.68 and from 4.91 to 5.57, respectively.

In addition, the study observed a notable rise in women’s participation in development-oriented initiatives, as reflected by an increase in the mean score from 6.99 before SHG participation to 7.57 after participation. These findings underscore the role of SHGs in fostering political awareness and civic engagement among rural women [26].

CONCLUSION

A recent study in Khordha District found something quite significant: when women in villages get small loans through Self-Help Groups (SHGs), their lives start to change in real ways. Investigators interviewed 400 women in these groups and observed a very clear pattern. After joining, these women earned more, understood health and education better, and felt more confident in themselves. So, it is not just about the money—it is about women growing stronger. And honestly, when women feel empowered, the whole community moves a little closer to being fair and equal.

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