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Empowerment of Tribal Women through Self-Help Groups in Odisha

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Abstract

The objective of this research paper is to study the extent to which tribal women in Odisha have been economically, socially, and politically empowered through Self-Help Groups (SHGs). While SHGs are widely promoted as devices of empowerment, limited research focuses specifically on their impact on tribal women in Odisha. The study is based on secondary data collected from books, journals, government reports, and other institutional publications. This paper analyses the economic, social, and political dimensions of empowerment. The findings reveal that participation in SHGs has significantly contributed to the improvement of tribal women's financial conditions, social awareness, and political participation in local-level governance. It has enhanced their income-generating capacity, leadership skills, decision-making ability, and social status. However, structural challenges such as limited market access and low literacy rate continue to constrain their full potential. The study highlights the need for policy interventions to strengthen institutional support and capacity-building initiatives.

***Keywords*:** Empowerment, SHGs, Social Awareness, Leadership Skills

9.0 Introduction

Women constitute half of the world's population, and they play a key role in the development of society's social and economic spheres (World Bank 2020). Despite their contributions to society, they suffer inequalities in many fields, including employment, education,

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access to financial resources, and even decision-making. These inequalities are more pronounced in rural and tribal areas, where women are restricted from various opportunities due to limited infrastructure and traditional social structures. However, Indian society is largely patriarchal in nature, while men make major decisions, women are given a cold shoulder. The persistence of gender inequality, particularly in Indian society, has brought new challenges, leaving women economically disadvantaged. Yet women in the developing world primarily engage in economically productive work and early incomes (Mehra 1997). In India, women are also not free from this experience, especially women from tribal communities. Historically, tribal women are considered underprivileged and backward. Tribal communities denote a significant portion of the population and are characterised by unique cultural traditions, livelihoods, and social systems. Although many tribal societies provide women with greater social mobility than other communities, they still face significant challenges, such as economic marginalisation and inadequate access to institutional support systems (UNDP 2018 and Ministry of Tribal Affairs 2019). A significant number of tribal women depend on forest-based livelihoods, agriculture, and wage labour for survival, yet their contributions are frequently undervalued and underpaid.

To empower women and improve their status, the Government of India has taken major initiatives in general, and the Odisha Government has taken initiatives in particular. Odisha is not an exception in empowering women. The state of Odisha has taken major steps, such as development programmes, Self-help Groups, and others, to empower and emancipate women in general and to promote their economic development and self-reliance in particular. No doubt, SHGs have played a major role in the country's economic development (Pattnaik et al. 2024). Most research papers have already highlighted that SHGs are an economic driving force at the rural level, guaranteeing rural women's economic development.

In recent times, SHGs have developed as a definitive roadmap for promoting women's empowerment and rural development. SHGs work on the rule of "by the women, of the women, and for the women" (Mallick et al. 2025). SHGs are small financial associations comprising 12-15 women, usually between the ages of 18 and 50, who share a similar socio-economic profile from the local community and promote mutual support and empowerment (Soren 2025). Through these groups, women have opportunities to develop their leadership skills, participate in community decision-making, and improve their financial knowledge.

SHGs have played an important role in the country's economic development (Pattnaik et al. 2024). It is considered a tool for fast socio-economic development of the financially backward people of both rural and urban areas (Das & Bhusan 2013). SHGs are upgrading women's status as decision-makers, participants, and beneficiaries in the democratic, social, economic, and cultural spheres of life (Dhiraj & Pushpa 2013). The SHGs have developed self-confidence among rural women, which helps them manage their day-to-day activities (Ritu Jain et al. 2003). Women in many parts of the country successfully participate in decision-making processes because of SHGs. As a member of SHGs, she is well understood for her role, rights, and responsibilities as a dignified member of society (Meenakshi 2011).

Odisha has 62 tribal communities, out of which 13 tribes have been recognised as Particularly Vulnerable Tribes (PVTs) (Soren 2025). The third most populous tribal populated state in India is Odisha (Mallick et al. 2025). Under Article 244 (Fifth Schedule) of the Indian

Constitution, several districts in Odisha, including the Scheduled Area, are Balasore, Mayurbhanj, Keonjhar, Koraput, Gajapati, Sundargarh, Ganjam, Malkangiri, Rayagada, Kalahandi, Nawarangpur, Sambalpur, and Phulbani (Nayak 2015). As per the 2011 Census, Odisha's total tribal population is 9,590,756, which is 22.8% of the total population and 9.17% of India's population, with women including 4,863,024 (50.7%). The sex ratio among the tribal people in Odisha is 1003, which is better, but this does not necessarily indicate a better-quality status for tribal women (Mallick et al. 2025).

Tribal women face several challenges in their lives. Apart from household responsibilities, they are involved in multiple agricultural activities, such as weeding, harvesting, breaking up soil clods, winnowing, and threshing. They also contribute to their family income by collecting forest goods and selling them in the market. Despite their contribution and hard work, they always face discrimination inside the family and community. They are also not involved in the decision-making process. Another fact is that due to the patriarchal system, the male person is dominant over the tribal women (Mallick et al. 2025). This research paper examines how the SHGs socially, economically, and politically empower the tribal women in Odisha.

9.1 Research Questions

Main objectives of the paper are:

i. To what extent do Self-Help Groups contribute to the economic empowerment of tribal women?
ii. How do SHGs influence the political participation of tribal women?
iii. To what kinds of social transformations are experienced by tribal women through participation in SHGs?

9.2 Justification of the Study

Tribal women's empowerment is a key concept in development studies and gender equality. In Odisha, many tribal community women are facing challenges like illiteracy, poverty, restrictions on access to financial resources, and limited participation in the decision-making process (Census 2011). Despite their significant contributions to agriculture, household management, and forest-based livelihoods, tribal women are severely limited in the social, political, and economic spheres of society (Desai & Joshi 2014). Thus, it is necessary to develop their socio-economic condition and empower them.

Self-Help Groups emerged as an important tool for promoting women's empowerment and financial inclusion at the grassroots level. The SHG approach encourages women to save regularly, access microcredit, and participate in income-generating activities, thereby strengthening their economic independence (NABARD 2022). In Odisha, government initiatives such as Mission Shakti have played a crucial role in organising women into SHGs and providing them with financial assistance, training, and livelihood opportunities (Government of Odisha 2023).

Several academic works are available on women's empowerment and tribal women's empowerment in India, including political, social, and economic empowerment. However, it is difficult to find comprehensive studies, and very little research has been conducted to analyse SHGs as tools for empowering tribal women in Odisha, particularly their economic, political, and social empowerment. This research paper analyses how the tribal women of Odisha are empowered through SHGs, economically, politically, and socially

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9.3 Review of Literature

Self-Help Groups (SHGs) are globally recognised as vital tools for promoting socio-economic development, especially for marginalised women in low- and middle-income countries (Hoop et al. 2014). Originally designed as platforms for microfinance and financial inclusion, they have evolved into multifunctional organisations that combine economic activities with social mobilisation and government welfare programmes (Tripathi et al. 2025). This comprehensive approach allows SHGs to serve as key drivers of rural development, focusing on group progress rather than individual achievement (Suresh et al. 2024: 959). Such collective efforts improve access to finance, encourage entrepreneurship, and build social capital and leadership skills through ongoing interactions and peer learning (Pandhare et al. 2024). In addition to economic gains, SHGs are crucial for skill development and increased employability through vocational training (Bhadauria 2023: 668). These initiatives enable women to move beyond small micro-enterprises, make more meaningful contributions to economic growth, and improve their independence and social status (R & B 2025 and Sarkar et al. 2023: 2). The non-financial, long-term impacts of SHGs are often significantly underestimated; they empower women by enhancing social and political capital, improving access to healthcare, and reducing domestic violence (Mahato et al. 2022 and Sultania 2024: 2640). They play a vital role in increasing women’s political awareness and involvement, leading to greater participation in elections and leadership in local governance (Alemu et al. 2018). This includes a better understanding of government programmes and active campaigning during elections (Mahato & Jha 2024). The enduring benefits of these activities extend beyond finances to include social, cultural, and capacity-building initiatives such as vocational training, entrepreneurship, and awareness of rights, which are often overlooked in traditional success measures (Sultania 2024: 2642). SHGs enable tribal women, who often face unique socioeconomic challenges, to achieve greater self-reliance and community integration (Mallick et al. 2025). This includes improvements in income, employment, and savings, which are critical indicators of financial upliftment, especially when comparing pre- and post-SHG participation (Sarkar et al. 2023).

Despite these documented successes, there remains a critical need to rigorously evaluate the nuanced impacts of SHGs, particularly concerning financial mismanagement and savings habits among tribal women, to ensure the sustainability of these initiatives (Mallick et al. 2025). In Odisha, tribal women are developing their financial literacy through participation in SHGs, increasing their savings (Patel 2016). Participation in SHGs significantly enhances the literacy levels of tribal women (Jena & Dash 2018). SHGs help tribal women develop their confidence and become aware of their legal rights (Nayak and Mishra 2019).

While several studies in India have examined the role of SHGs from the perspective of women’s empowerment, especially financial empowerment, limited research has been conducted in Odisha, one of the most tribal-populated states in India. Existing studies usually discuss the impact of SHGs on tribal women’s economic self-sufficiency, social mobility, and political participation in general. Odisha's large tribal population and active SHG initiatives need robust research to understand local realities and outcomes.

9.4 Concept of Empowerment

Empowerment symbolises an individual's state of mind and attitude. It is a method through which people or societies develop their control over their own lives and decisions. Empowerment is defined as the act of providing people the opportunity to make decisions by increasing their autonomy in decision-making (Shuhaimi et al. 2023). Several scholars have defined empowerment.

1. "A process by which individuals, groups, and communities develop the capacity to act on their own behalf and gain a sense of power in their personal, interpersonal, and environmental interactions" (Reichert 2006: 10).

2. "A process through which people become strong enough to participate within, share in the control of, and influence events and institutions affecting their lives and that, in part, empowerment necessitates that people gain particular skills, knowledge, and sufficient power to influence their lives and the lives of those they care about" (Torre 1986: p. 18).

Thus, empowerment is the process by which individuals gain the ability, confidence, resources, and opportunities to make their choices and influence decisions that affect their lives. From the perspective of women, empowerment means enhancing their status, self-sufficiency, and participation in family, society, and governance (Kabeer 1999). It can be understood through three major dimensions: economic, social, and political.

Economic empowerment refers to women's access to income, employment, productive resources, credit, and control over financial decisions. It empowers women to achieve financial freedom and improve their standard of living (Mayoux 2001).

Social Empowerment involves self-confidence, education, awareness, mobility, social recognition, and freedom from discrimination. It strengthens women's capability to participate equally in family and community life (Sanyal 2009).

Political empowerment means women's participation in political processes, leadership roles, decision-making processes, and governance bodies. It ensures that women's voices are represented in public affairs and policy decisions (Batliwala 1994).

SHGs are closely associated with empowerment outcomes. Through savings and credit activities, SHGs promote economic empowerment by enabling women to undertake income-generating activities and achieve financial independence. Through regular meetings, training programmes, and collective action, SHGs foster social empowerment by building confidence, awareness, and solidarity while reducing marginalisation. Participation in SHGs also contributes to political empowerment by increasing awareness of rights, encouraging participation in Gram

Sabha[1] (GS) meetings, and preparing women for leadership roles in Panchayati Raj Institutions (Kabeer 2005 and Deininger & Liu 2013).

9.5 Methodology

The present study is based on secondary data analysis to examine the role of Self-Help Groups (SHGs) in empowering tribal women in Odisha. The study is qualitative and descriptive-analytical in nature, relying mainly on document review and content analysis of published sources. Secondary information has been collected from reliable sources such as government reports, academic journals, books, policy papers, census documents, and official publications related to women's empowerment, tribal development, and rural livelihoods. Data have also been drawn from reports issued by the National Bank for Agriculture and Rural Development, the Government of Odisha, and Mission Shakti, which provide insights into the functioning, outreach, and impact of SHGs.

The study uses both descriptive and analytical methods. The descriptive method summarises existing information on the socioeconomic status of tribal women, the growth of SHGs, and livelihood initiatives in Odisha. The analytical method interprets available evidence and assesses the extent to which SHGs contribute to the economic, social, and political empowerment of tribal women. The analytical framework is based on three dimensions of empowerment: economic (income, savings, credit access, decision-making), social (awareness, mobility, collective identity), and political (participation in Gram Sabha, leadership, representation, public decision-making).

The study has certain limitations. It depends on the availability, quality, and timeliness of published data. Secondary sources may not fully capture regional variations among tribal communities or recent on-the-ground changes. Without primary fieldwork, personal experiences and local perceptions of tribal women could not be directly examined. Despite these limitations, the study provides a useful understanding of the contribution of SHGs to the empowerment of tribal women in Odisha.

9.6 Concept and Functioning of Self-Help Groups

The Government of India, through the National Rural Livelihood Mission (NRLM), has accelerated the spread of SHGs since 2011. It is mandated to enrol one poor woman from every household into SHGs (Nichols 2021). By May 2019, the programme had reached nearly 60 million women in nearly 6 million SHGs (GoI 2019). Building on the SHG concept, the Government of India, in collaboration with non-governmental organisations (NGOs) and funding agencies, has increasingly sought to 'deliver development' through SHGs by layering thematic interventions on core savings and credit activities (Nichols 2021). SHGs have emerged as a transformative force and a tool for poverty reduction and women's empowerment at the grassroots level (Soren 2025). SHGs are small, community-based organisations. Members of these groups pool their money, knowledge, skills, or equipment to support one another, mainly through regular savings and small-credit activities. These groups play a major role in backward communities by enhancing access to sources of financing, promoting group participation, and creating sustainable livelihood opportunities (NABARD 2018).

The SHGs are promoted to encourage members to save and provide them with small loans from the accumulated corpus at low interest for personal or income-generating needs. The SHG believed in a democratic approach in which every member of the group equally participated in the decision-making process and decisions were made collectively. SHG provides training programmes for women in various areas, including financial literacy, skill development, and entrepreneurship, and empowers them to run their businesses effectively.

9.6.1 Objectives of SHGs

Self-Help Groups (SHGs) are formed with several important objectives, intending to improve the socio-economic conditions of marginalised communities, particularly women. The major objectives include:

- ***Facilitating access to credit and promoting entrepreneurship*****:** SHGs enable members to obtain small loans and encourage income-generating activities.
- ***Building confidence among marginalised groups*****:** These groups help develop self-confidence and collective strength among members, especially women, fostering a strong sense of community.
- ***Linking unbanked populations with formal financial institutions*****:** SHGs act as intermediaries that connect financially excluded people with the formal banking system.
- ***Enhancing skills, awareness, and decision-making abilities*****:** Participation in SHGs improves members' knowledge, leadership skills, and capacity to take part in social and economic decisions.
- ***Improving the standard of living*****:** "Through sustainable livelihood activities and financial support, SHGs contribute to raising the living standards of poor households" (National Bank for Agriculture and Rural Development 2018 and Ministry of Rural Development 2011).

9.6.2 History of SHGs in India

The development of Self-Help Groups (SHGs) in India started with small women's welfare and skill-based initiatives in the 1950s. A pivotal moment came with the formation of SEWA in 1972, which organised poor self-employed women and improved their economic security. During the 1980s, several non-governmental organisations sponsored small savings and credit groups in rural areas to reduce rural indebtedness and counter exploitative moneylending practices. Later, NABARD's SHG-Bank Linkage programme (1992) and RBI policy support (1993) connected SHG with the formal banking system. From 1999 onward, government programmes such as SGSY, NRLM, Mission Shakti, and Kudumbashree expanded SHGs across India and made them key tools of rural development and women's empowerment (Chen 2005, Harper 2002, NABARD 2018 and Bhatt 2006).

The growth of SHGs implies that women's empowerment in India is gradually shifting from welfare assistance to collective self-reliance and economic participation. It shows that when women are organised into groups, they gain access to savings, credit, training, leadership opportunities, and stronger bargaining power. For tribal women, SHGs have a deeper and more transformative impact because they often face greater poverty, illiteracy, remoteness, and exclusion from mainstream institutions. SHGs help tribal women access small loans, livelihood opportunities, government schemes, and local markets. They also increase confidence, mobility, and participation in village decision-making. However, tribal women may still face barriers such as language differences, poor infrastructure, low awareness, and limited market access, which can reduce the full benefits of SHGs compared to non-tribal women. Therefore, SHGs are especially important for tribal women but require stronger support systems to be fully effective.

9.6.3 SHG in Odisha

Odisha has been one of the leading states in promoting SHG-based development programmes, particularly through initiatives such as Mission Shakti and Shubhadra Shakti. In Odisha, SHG was introduced on 8th March 2001 under Mission Shakti. Nearly 7 million women have formed 6 lakhs SHGs in both rural and urban areas in Odisha (*About Department | Department of Mission Shakti*, n.d.). The state government of Odisha, in collaboration with NGO and the Corporate section, made a favourable environment for women empowerment in the state (Pattnaik et al. 2024)

“Mission Shakti” has been a substantial effort for women’s empowerment in Odisha. The ‘SHG-Bank Linkage Programme’ is a major financial inclusion project under Mission Shakti. In 2013, the government of Odisha launched an ‘Interest Subvention Scheme’, intending to promote sustainable livelihoods and ensure affordable credit for women SHGs. Under this programme, the state government provides loans for SHGs at a low interest rate of 2 percent per annum for up to ₹ 3 lakhs. Further, in 2015, the state government of Odisha reduced the interest rate for SHGs to 1 percent on loans up to ₹ 3 lakhs to encourage greater investment in livelihood activities. With the growing demand for credit and the need to reduce the financial burden on SHGs, the scheme was further revised in 2019 to provide loans at 0 percent interest per annum, subject to timely repayment. This benefit is available for loans up to ₹3 lakhs and applies to both rural and urban SHGs, irrespective of the agency promoting them (Mission Shakti 2020).

9.7 Empowerment through SHGs

Empowerment refers to the process of allowing individuals or groups to improve their ability, authority, and assurance to make decisions and control their own lives (Mallick et al. 2025). During the 1990s, heightened attention was paid to human development; scholars argue that “development, if not engendered, is endangered.” It was also argued that women’s empowerment is of utmost importance for the effectiveness and sustainability of development programmes (Mallick et al. 2025). For development, women’s empowerment and autonomy are most needed, as emphasised by the International Conference on Population and Development. Also, in 1995, the World Conference on Women in Beijing highlighted gender equality and women’s empowerment as key policies for achieving this goal.

Social and economic empowerment play a significant role in creating favourable conditions for active women’s participation in the developmental process and in enabling them to access new opportunities. Economic empowerment enabled financial stability for women throughout the year. Microcredit has become an important instrument for promoting the economic empowerment of women by providing them with access to small loans and financial resources (Mallick et al. 2025). Out of the total population, 66.61 million poor people worldwide have accessed microcredit services, of which a significant proportion, i.e., 29.1%, belongs to India (Mallick et al. 2025). Within this context, SHGs play a prominent role.

SHGs work on the policy of "by the women, of the women, and for the women." These groups are voluntary associations created by people with common interests to reach shared social and economic goals. SHGs are structured for mutual support and benefit and operate democratically without political interference (Mallick et al. 2025). It has been stated, "The empowerment of tribal women is important to build a good nation; a stable society is assured when women are empowered" (Soren 2025). Women constitute an important part of the world population and make a significant contribution to socio-economic development. When women cooperatively work towards empowerment, the benefits extend beyond individuals to their families, communities, and the broader society and nation. Empowerment enables women to make their decisions independently.

9.7.1 Economic Empowerment through SHGs

SHGs have emerged as an important instrument for the economic empowerment of tribal women. It encourages women to save regularly, access small credit, and enables tribal women to invest in agriculture, livestock rearing, handicrafts, and other small enterprises. These livelihood activities generate regular income and strengthen household economic stability. When women start making financial contributions to the family, their bargaining power within the family increases. As a result, they often lead to greater participation in decisions regarding household spending, children's education, savings, healthcare, and future investments. Therefore, access to credit creates a pathway from income generation to enhanced decision-making power, thereby advancing the economic empowerment of tribal women (Kabeer 2005 and Deininger & Liu 2013).

Women SHGs in Odisha have taken up several Income Generating Activities such as "Agriculture (Rice, Sugarcane, Onion, Ground Nut etc.), Vegetable cultivation, Organic farming (all kinds of Millets, rice, Turmeric, rajma etc.), Apiculture, Badi and Pampad making, Bamboo crafts, Candle Making, Chhatua Making, Civil Construction, Door Mat Making, Flour mill, Floriculture, Fly Ash Brick Business, Goatery, Horticulture, Handloom, Incense sticks making, Livestock rearing (Dairy, Goatery, Sheep rearing, Piggery, Poultry farming), Mid-Day Meal Preparation in School, Milk and Milk Products (Curd, Paneer etc) selling, Mixture making, Mushroom Farming, Organic fertilisers making, Paper/Leaf Plate Making, PDS Dealership, Phenyl making, Pickle Making, Puffed Rice Business, Retail Shop, Sabai Grass Craft, Silk thread jewellery, Spices making, Stone carving, Sweets, Snacks and Pitha Business, Tailoring, Tent house Business, Thread work, Toiletry items cosmetics and oil, Weaving, Wood Craft etc." (Government of Odisha 2021).

Tribal women, after participation in SHGs, are financially more independent and have reduced their dependence on moneylenders (Behera 2015). It has also developed their ability to contribute to family income and participate in the financial decision-making process. Thus, SHGs have become an important instrument for the economic empowerment and sustainable development of tribal women in Odisha (Government of Odisha 2023 and NABARD 2022).

9.7.2 Political Empowerment through SHGs

Self-Help Groups (SHGs) act as an important pathway for the political empowerment of tribal women. Women are aware of their political rights, government schemes, and local governance because of participation in SHGs. This awareness inspires tribal women to attend and participate actively in Gram Sabha and village-level meetings, where they can raise their issues regarding their community and contribute to decision-making. Regular engagement in the democratic process helps women develop their confidence, communication skills, and public recognition. Over time, several women have entered leadership roles by contesting elections or serving in Panchayati Raj Institutions and other local committees. Thus, SHGs transform women from passive beneficiaries into active political participants and community leaders (Kabeer 2005, Sanyal 2009, Deininger & Liu 2013 and Behera & Dutta 2025).

The Government of Odisha, under the Mission Shakti programme, mobilised millions of women into SHGs and provided a platform to enhance leadership skills and participation in the grassroots democratic process. SHG members are more actively involved in politics and community activities compared to non-members (Dalai 2025).

9.7.3 Social Empowerment through SHGs

Self-Help Groups (SHGs) help as an important pathway for social empowerment of tribal women. By participating in SHGs, women develop a sense of collective identity, solidarity, and mutual support through regular meetings and shared activities. This collective identity reinforces their confidence and public networks, and enables them to raise their voice about common concerns. As tribal women become more organised and visible in community life, traditional obstacles of isolation, exclusion, and social marginalisation gradually decline. SHGs also make opportunities for greater participation in community discussions, social efforts, and access to welfare services. Therefore, SHGs transform individual vulnerability into collective strength, leading to reduced marginalisation and greater social inclusion (Kabeer 2005 and Sanyal 2009).

In Odisha, the government has provided a platform through Mission Shakti for SHG women members, enabling them to build social networks and participate in community development activities. As a result, tribal women gradually improve their social participation and decision-making (Government of Odisha 2023).

9.8 Challenges Faced by Tribal Women in SHGs

Despite several positive aspects in tribal areas, SHGs face a lot of challenges, which are discussed in the following manner:

9.8.1 Structural Barriers

Geographically, tribal communities are situated in forest or hilly areas, where the road infrastructure and transportation are not so good, which makes a significant obstacle for tribal women in their community and restricts them from participating in SHGs and other financial, i.e., income-generating activities. The market plays a crucial role in the financial sustainability of

SHGs. In many instances, tribal women create high-quality handicrafts and textiles and cultivate agricultural products, but, unfortunately, due to limited market access in tribal areas, they are unable to sell their commodities at standard prices (Soren 2025).

9.8.2 Institutional Barriers

Institutional barriers such as inadequate banking access, complex loan procedures, insufficient credit support, weak policy implementation, and lack of administrative coordination continue to hinder the effective functioning and growth of SHGs in tribal areas.

9.8.3 Socio-cultural barriers

Social and cultural barriers continue to limit the full potential of SHGs. In many rural areas, deep-rooted gender discrimination and patriarchal norms prevent women from fully participating in economic activities. Some families discourage tribal women from joining SHGs, fearing a loss of traditional roles. Awareness programmes, community engagement, and supportive policies can help break these barriers and promote greater acceptance of SHGs in society (Sethy & Sha 2025).

9.8.4 Individual barriers

Lack of education makes it difficult for tribal members to maintain financial records or interact with formal institutions. The tribal women are educationally backward; therefore, they are unable to learn modern skills, handicrafts, techniques, and entrepreneurial skills and practices. Due to low awareness tribal are unable to access the information about the facilities which are obtainable for them, including loans, skill development programmes, and market opportunities for buying and selling goods (Soren 2025).

9.9 Suggestions

1. This study observed that, due to limited market access, the tribal women SHGs in Odisha are unable to sell their commodities at a standard and proper price. So, the government should act to develop market accessibility in the tribal areas.
2. This study also reveals that, because of poor standards of communication and transportation systems in this area, the tribal women are not participating in SHGs' other financial activities. So, the government needs to develop the road infrastructure and communication level.
3. Educationally, tribal women are very poor, and they are not much more aware of the SHGs and the financial benefits that are available for them through SHGs. So, through the Mission Shakti initiative, the government must start the awareness campaign and provide a capacity-building and training programme through which tribal women are aware of the SHGs.

9.10 Conclusion

In the 21st century, SHGs play an important role in empowering women in the spheres of economics, society, and politics in rural areas. As members of the SHGs, women are improving their leadership skills, developing their livelihoods, and actively participating in the decision-making process at the family and community level. By providing opportunities for savings, credit access, and collective learning, SHGs strengthen women's economic independence and social participation.

In Odisha, through the 'Mission Shakti' initiative, the government has provided several socio-economic benefits to women in SHGs. Tribal women in Odisha have developed their social networks and participate in community development activities. SHGs also help the tribal women to develop their communication skills, build confidence, and actively participate in local government activities. The SHG has become an important tool for the economic empowerment and sustainable development of the tribal women in Odisha.

Major challenges facing tribal women in Odisha include a lack of infrastructure and transportation, which significantly constrain their participation in SHGs. Limited market access prevents them from selling their products at standard prices. Another weak point of SHGs is limited access to banking services, complicated loan procedures, inadequate credit assistance, weak policy implementation, and poor administrative coordination, which continue to constrain the effective functioning and expansion of Self-Help Groups (SHGs) in tribal areas. The government has effectively taken a major step toward the development of SHGs in Odisha.

The SHG has become an important tool for the economic empowerment and sustainable development of the tribal women in Odisha. Because of active participation in SHGs, women are improving their political skill in local level and are socially advanced.

Endnote

1. Gram Sabha: Gram Sabha refers to the general body of all adult voters in a village, constituted under the Panchayati Raj system to participate in local governance, planning, and decision-making.

Declaration on AI Use

We hereby declare that limited artificial intelligence (AI) tools were used only for language refinement, grammar correction, formatting assistance, and organisational support in preparing this manuscript. The core ideas, interpretations, analysis, arguments, and conclusion are entirely our own original academic work. The authors remain solely responsible for its authenticity, accuracy, and ethical integrity. No AI-generated content was used as primary research data or as a substitute for fieldwork, ethnographic interpretation, or scholarly analysis.

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