

Occupational Status of Women Beneficiaries in Self-Help Groups (SHGs) in Chhattisgarh: A Study of Empowerment and Economic Participation

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Abstract

Self-Help Groups (SHGs) have emerged as crucial tools for empowering women, especially in rural India. This paper explores the occupational status of women who are beneficiaries of SHGs in Chhattisgarh, a state in central India. SHGs are community-based financial structures that have been designed to provide financial support and promote social development. The focus of this research is to examine how these groups have impacted the occupational roles, income generation, and socio-economic status of the women involved. Through qualitative and quantitative analysis, the study investigates how SHGs have contributed to the socio-economic empowerment of women, with a particular emphasis on their occupational transformation.

Keywords: Self-help groups (SHGs), Women Empowerment, Occupational Status, Chhattisgarh, Socio-Economic Development

Introduction

Women in rural India face numerous challenges, including limited access to education, healthcare, financial resources, and employment opportunities. Self-Help Groups (SHGs), formed by women to collectively address these issues, have become an important part of rural development programs in many Indian states, including Chhattisgarh. SHGs serve as platforms for rural women to come together for mutual support, savings, and income-generating activities. In Chhattisgarh, SHGs have been integral in providing financial assistance, skill development, and networking opportunities. However, there is limited research focused specifically on the occupational status of women who belong to SHGs in this region. This paper aims to fill this gap by analyzing the occupational roles of SHG beneficiaries, their income sources, and the broader impact of SHGs on their livelihoods. Several studies have examined the role of SHGs in women's empowerment, both globally and within India. Women's involvement in SHGs is often linked to increased decision-making power, financial independence, and access to community resources¹. In India, a researcher highlighted that SHGs are crucial for providing rural women with income-generating activities and enhancing their occupational skills². In Chhattisgarh, women involved

in SHGs showed greater financial independence and had improved access to credit, allowing them to engage in small-scale business ventures³. Despite the positive impact, the occupational status of these women remains under-researched. This study aims to explore this issue further.

India's rural women have long faced challenges in accessing resources and opportunities for economic participation. The Self-Help Group (SHG) model, which provides a collective platform for women to address social and economic issues, has been particularly impactful in addressing these barriers. SHGs operate on the principle of mutual cooperation, enabling women to pool resources, access credit, and embark on income-generating activities. Chhattisgarh, a state in central India, has been proactive in promoting SHGs to empower rural women. This research paper aims to explore the role of SHGs in shaping the occupational status of women beneficiaries in the state, examining their involvement in economic activities, the types of occupations undertaken, and the extent to which their participation has enhanced their social and economic standing. Self-Help Groups have gained recognition as an effective strategy for poverty alleviation and women's empowerment. SHGs provide women with a platform to access financial resources and build entrepreneurial skills⁴. These groups foster greater self-reliance and facilitate increased participation in decision-making processes both within households and communities⁵. SHGs have led to improved occupational status for women by enabling them to diversify their income-generating activities⁶. One research in Chhattisgarh, the SHGs have provided economic opportunities, the benefits are often limited by inadequate access to markets, credit, and training opportunities⁷. Moreover, SHGs contribute to economic empowerment, their impact on women's social empowerment, particularly in terms of participation in public life and decision-making, remains mixed¹. Social and cultural barriers often hinder women from fully utilizing the potential of SHGs. Therefore, this study was attempted to assess the occupational status of women beneficiaries of SHGs in Chhattisgarh. Specifically, to analyse the types of occupations pursued by women in SHG, evaluate the socio-economic impact of SHGs on women's employment and income generation and identify challenges faced by SHG members in maintaining or improving their occupational status.

Material and Methods

This study employs a mixed-method approach, combining both qualitative and quantitative research methods. Data was collected from three districts in Chhattisgarh: Janjgir-Champa, Balrampur, and Kondagaon. A total of 120 women from SHGs were selected for the study (40 women from each district). The data collection methods included structured interviews, focus group discussions (FGDs), and surveys (Plate-1). The interviews focused on understanding the types of income-generating activities women were involved in before and after joining SHGs. The surveys captured socio-demographic details, annual income sources, and participation in SHG activities. The study also conducted FGDs to understand the challenges women face in managing their income sources and the impact of SHG membership on their socio-economic status.



Plate-1: Data collection from three selected districts (Janjgir-Champa, Balrampur, and Kondagaon) in Chhattisgarh, India.

Results and Discussion

Demographic characteristics of the respondents belongs to self help group (SHGs)

The socio-demographic data presented in Figure-1 provides a detailed view of the characteristics of women beneficiaries from Self-Help Groups (SHGs) in three selected districts: Janjgir-Champa, Balrampur, and Kondagaon. This discussion analyzes key parameters such as age, marital status, social category, education, family structure, and family size, offering insights into how these factors influence the participation and empowerment of women in SHGs. The age distribution of the respondents reveals a predominantly middle-aged group involved in SHGs. In Janjgir-Champa, 62.5% of respondents are in the 33 to 53 age range, while 47.5% of respondents from Balrampur and 57.5% from Kondagaon belong to this category. This suggests that SHGs tend to attract women who are in the prime of their life, often with family and household responsibilities, which may drive them to participate in such groups for income generation and social support⁸. The proportion of younger women (under 32) is relatively low, particularly in Balrampur (47.5%), which may be due to socio-cultural factors or less perceived economic need among younger women⁹. The presence of older women (over 54) in Kondagaon (22.5%) and other districts highlights the role of SHGs in supporting economically marginalized groups, especially in rural settings where older women may face greater economic challenges. Marital status data reveals a high percentage of married women across the districts, with 87.5% in Janjgir-Champa, 75% in Balrampur, and 90% in Kondagaon. This aligns with previous studies indicating that SHGs

predominantly serve married women, as they are often the primary caregivers and economic providers within the household¹⁰. Widowhood also stands as an important factor, particularly in Balrampur (15%), where the loss of a spouse may lead women to rely more on SHGs for financial stability and social support. Divorced women, though fewer (2.5% in Balrampur), face significant social and economic marginalization, and SHGs may provide them a critical lifeline in rebuilding their livelihoods¹¹. The absence of unmarried women in Janjgir-Champa and the small proportion in Kondagaon (2.5%) may indicate that SHGs in these districts are more focused on supporting women who have familial obligations.

The social category distribution reflects the diverse demographic makeup of the study areas. In Balrampur, a significant proportion of respondents belong to the Scheduled Tribes (ST) category (82.5%), which corresponds with the district's high tribal population. In contrast, Janjgir-Champa has a higher representation of Scheduled Castes (SC) women (52.5%). This demographic distribution highlights the unique challenges faced by women from marginalized communities in accessing resources and opportunities (Figure-1). SHGs have been found to be particularly effective in empowering women from disadvantaged backgrounds, providing them with a platform for financial inclusion¹². The presence of women from Other Backward Classes (OBC) (45% in Janjgir-Champa and 27.5% in Kondagaon) further emphasizes the diversity of women participating in SHGs and the importance of addressing the specific needs of each group¹³. Educational attainment is another critical factor influencing women's participation in SHGs. A large proportion of respondents in all districts are illiterate (30%), which underscores the challenges faced by women in rural and tribal areas in accessing education¹⁴. The low literacy rate is consistent with broader trends in rural India, where women often face barriers to education due to cultural norms, poverty, and lack of infrastructure¹⁵. However, a significant proportion has completed primary or pre-secondary education (around 25-30% in each district), suggesting that there is some level of educational outreach and improvement. Despite this, very few women have completed high school or higher education, indicating the need for targeted interventions to promote female education in these areas. SHGs could potentially be a means of providing further educational and vocational training to enhance women's skills and employability¹⁶.

The majority of women belong to nuclear families, particularly in Janjgir-Champa (75%) and Kondagaon (80%). Nuclear families are often associated with greater autonomy, and women in such families may be more motivated to participate in SHGs to secure financial independence and improve their household's living conditions (Das & Soni, 2019). On the other hand, joint families are more common in Balrampur (32.5%), reflecting the traditional family structure in many rural and tribal areas. The dynamics of joint families might influence the participation of women in SHGs, as extended families may provide a more supportive environment, reducing the need for individual economic initiatives¹⁷. Family size plays a crucial role in the economic conditions of the women participants. In Janjgir-Champa, 55% of women belong to families with 5 to 9 members, and 45% are from families with fewer than 4 members. Similarly, in Kondagaon, 52.5% are from smaller families, while 42.5% belong to families with 5 to 9 members. Balrampur, however, has a larger proportion of women from families with 5 to 9 members (62.5%), which could indicate a higher economic burden on women in these families (Figure-1). Larger families generally require more resources, and women may turn to SHGs to meet household expenses and improve their financial stability¹⁸.

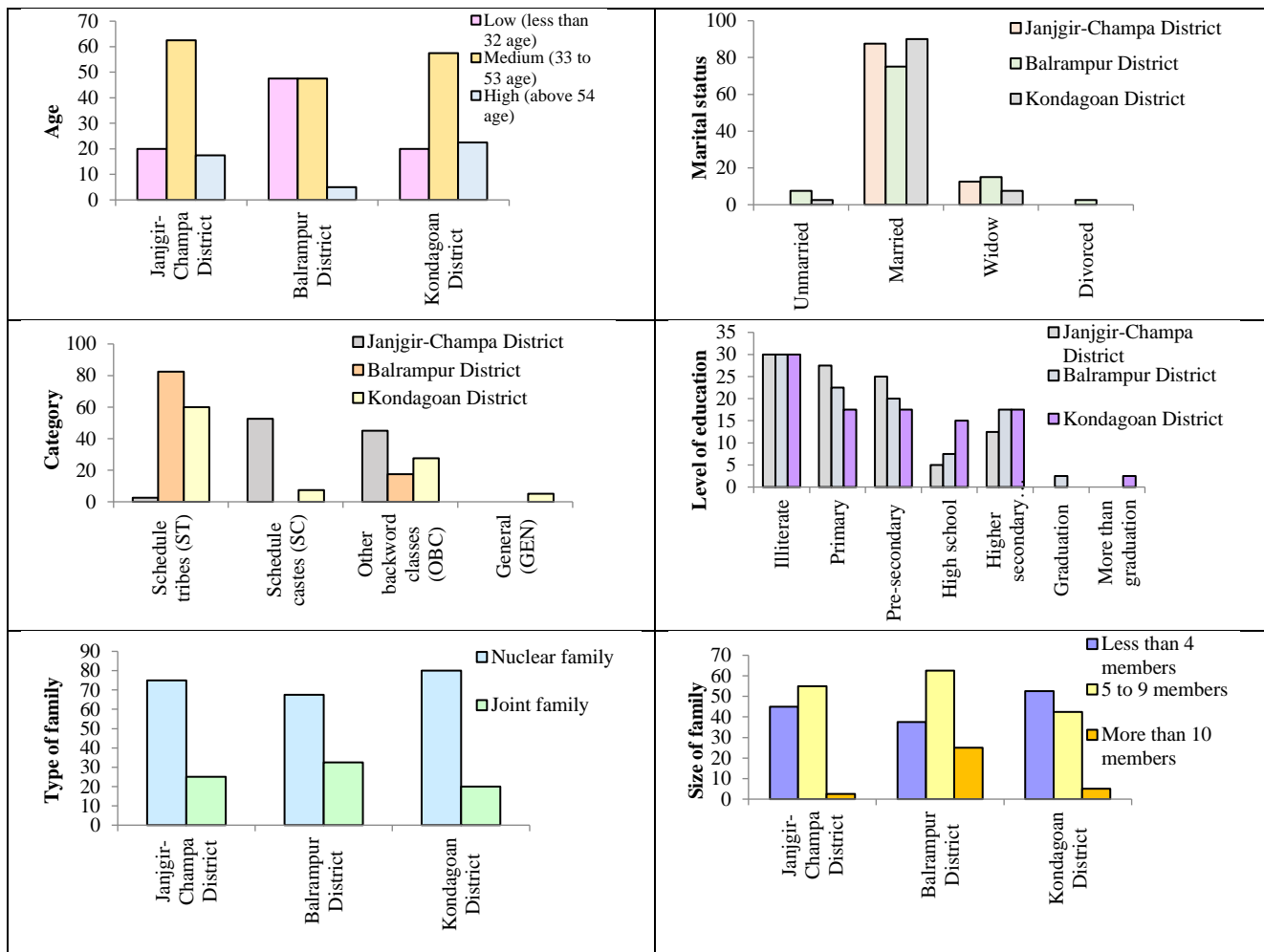


Figure-1: Socio-demography of the beneficiaries' women belongs to self-help group (SHGs) participated in the interviews.

Occupational Status of Women Beneficiaries in Self-Help Groups (SHGs)

The occupational status data presented in Table-1 provides valuable insights into the types of economic activities engaged in by the women beneficiaries of Self-Help Groups (SHGs) across three districts: Janjgir-Champa, Balrampur, and Kondagaon. These findings reflect the socio-economic conditions of rural and tribal women, highlighting their roles in agricultural and non-agricultural labor, self-employment, and other forms of livelihood generation. Understanding the employment patterns of these women is essential for assessing the effectiveness of SHGs in fostering financial independence and empowerment. Agricultural labor is a significant occupation for women in rural India, and the data reflects this trend across the study areas. In Janjgir-Champa, 27.5% of the women are engaged as agricultural laborers. This highlights the prevalent reliance on manual labor for agricultural activities, often underpaid and characterized by precarious working conditions¹⁹. In contrast, Balrampur and Kondagaon report much lower frequencies (7.5% and 0%, respectively) of women working solely as agricultural laborers, suggesting a greater diversity in occupational choices in these districts. Agricultural labor often represents one of the most vulnerable forms of employment for women, given the seasonal nature of the work and the lack of social security benefits²⁰. The presence of women engaged in agricultural labor underscores the importance of SHGs in providing alternative income-generating opportunities. The data reveals a stark contrast in agricultural employment across the

districts. In Balrampur, 72.5% of the women are directly engaged in agricultural activities, reflecting the district's agricultural dependence and perhaps the availability of land or agricultural resources for women to work on. This trend is consistent with findings from other studies showing that rural women in India often work on family-owned farms or in community-level agricultural projects, though they may face challenges in terms of land rights and access to capital ²¹. In Janjgir-Champa, only 22.5% of women report working in agriculture, which may reflect a more diversified economy or lower dependence on agricultural livelihoods. Kondagaon, with 7.5% engaged in agricultural work, suggests that the women in this district may be more dependent on alternative sources of income.

A significant proportion of women in Janjgir-Champa (55%) and Balrampur (32.5%) are involved in a combined form of agricultural wage labor and other activities. In contrast, only 7.5% of women in Kondagaon are engaged in this occupation. This category likely represents women who take up agricultural work during peak seasons and supplement their income with wage labor in other areas, such as domestic work, local businesses, or small-scale trading. Wage labor combined with agriculture is often seen as a coping strategy for rural women to balance the seasonal nature of agricultural work with the need for steady income ²². This dual role reflects the fluidity of women's labor markets in rural areas, where they are often expected to juggle multiple tasks to support their families ²³. Self-employment, while less common overall, shows an interesting distribution in the data. Kondagaon stands out with 7.5% of women engaged in self-employment (Table-1). This could include small-scale entrepreneurship such as running local businesses, crafts, or services, which reflects the growing trend of women using SHGs as a platform for starting their own micro-enterprises²⁴. The lack of self-employment in other districts may indicate limited access to capital or entrepreneurial training. As SHGs often provide access to credit and skills development, the involvement in self-employment might grow as SHGs expand their scope to include business development support ²⁵.

In Janjgir-Champa and Balrampur, some women are engaged in a combination of agricultural work and self-employment (2.5% in each district). This dual occupation suggests that women are diversifying their income sources, potentially to mitigate the risks associated with dependence on a single occupation, such as the vulnerability to crop failure or market fluctuations (Sengupta & Chakrabarti, 2019). The combination of agriculture and self-employment is reflective of rural women's adaptive strategies in the face of economic challenges and limited opportunities in the formal job market. The data also reveals smaller categories of employment, such as women involved in jobs (12.5% in Janjgir-Champa), agricultural labor combined with self-employment (27.5% in Balrampur), and agricultural labor plus wage employment (15% in Balrampur). In Kondagaon, there is also a small proportion (2.5%) of women working as Krishi Sakhi (agriculture facilitators), which reflects the efforts of the government and NGOs to create roles for women in agricultural extension and education (Table-1). These roles empower women by enhancing their knowledge and providing them with a platform to influence agricultural practices in their communities (Pattanaik, 2016). However, the absence of women in government jobs and political roles, such as Sarpanch (village head), points to the underrepresentation of women in formal governance and administrative positions in these areas, despite the progressive involvement of women in SHGs (Singh, 2017).

Table-1: Occupational status of the beneficiaries' women belongs to self help group (SHGs) participated in the interviews.

Occupation	Selected districts of the study (% Frequency)		
	Janjgir-Champa	Balrampur	Kondagaon
Agricultural Labour	27.5		7.5
Agricultural		22.5	72.5
Wege labour with Agriculture	55	32.5	7.5
Private job	-	-	-
Government job	-	-	-
Forest product collection	-	-	-
Self-employ	-	-	7.5
Agricultural+ self-employ	2.5	2.5	
Agricultural+ self-employ+ Agricultural Labour	-	15	-
Agricultural Labour + self-employ	2.5	27.5	-
Job	12.5	-	-
Krishi sakhi	-	-	-
Agricultural+ Krishi sakhi	-	-	2.5
Agricultural+Job	-	-	2.5
Sarpanch	-	-	-

District-wise occupational status of women beneficiaries in self-help groups (SHGs)

Table 2 provides a detailed district-wise descriptive analysis of the occupational status of women beneficiaries involved in Self-Help Groups (SHGs). The parameters presented include the mean (M), standard error (SE), variance, standard deviation (SD), minimum (Min.), maximum (Max.), and the mean confidence interval (CI). These statistical measures offer valuable insights into the variability, central tendency, and distribution of the occupational status of women across the three districts: Janjgir-Champa, Balrampur, and Kondagaon. The occupational status of women in Janjgir-Champa shows a mean value of 32.51, with a standard deviation of 7.24 and a variance of 52.44. The range of occupational status is between 0 and 22, suggesting that the women in this district are relatively diverse in terms of their involvement in various occupations. The mean confidence interval of 4 ± 2.29 reflects moderate variability, indicating that while the majority of women are likely to have an occupation close to the average value, there are still significant outliers. This variability can be attributed to the mixed nature of work patterns in rural areas, where agricultural labor, self-employment, and other informal sector activities are common¹⁴. The relatively high standard deviation suggests a higher degree of fluctuation in the types of work women engage in, with some women participating in multiple occupations while others may be engaged in single, more stable types of work, such as agricultural labor. The lower minimum value (0) also indicates that some women may be without work or employed in informal, seasonal, or part-time occupations, which aligns with broader trends of underemployment in rural India, especially among women¹⁰. This data is in line with findings by⁹, who noted that rural women in India often experience fluctuating labor market participation due to agricultural cycles and the seasonal nature of employment opportunities.

In Balrampur, the mean occupational status is significantly lower, at 17.08, with a standard deviation of 5.25 and a variance of 27.56. The confidence interval of 4 ± 1.66 suggests a relatively more concentrated distribution around the mean, with fewer outliers compared to Janjgir-Champa. The range of occupational statuses is between 0 and 13, indicating that the majority of women in Balrampur engage in occupations that are within this narrower band. This suggests that the economic activities available to women in Balrampur may be more standardized or consistent across the population, with agricultural work and wage labor being dominant ¹⁹. The lower variance and standard deviation imply that the occupational distribution in Balrampur is less diverse than in Janjgir-Champa. It is possible that the relatively higher engagement in agriculture in Balrampur leads to fewer variations in occupational status, as women predominantly rely on agricultural labor or related activities (Table-2; Figure-2). This concentration of labor could reflect a district-specific agricultural economy that does not offer much opportunity for diversification¹⁷. Moreover, the absence of self-employment opportunities or jobs outside agriculture may also contribute to the more homogenous occupational status in this district.

Kondagaon presents the highest mean occupational status at 48.90, with a standard deviation of 8.88 and variance of 78.89, the highest among the three districts. The confidence interval of 4 ± 2.81 indicates that there is a large degree of variability in the occupational status of women in this district, with women engaged in a wide range of economic activities, from agriculture to self-employment. The maximum value of 29 further supports this, suggesting that some women in Kondagaon are engaged in diverse, potentially multiple occupations. This could be indicative of a district where SHGs play a particularly strong role in helping women diversify their sources of income, either through facilitating self-employment or enabling participation in agricultural and wage labor simultaneously ²⁴. The higher standard deviation and variance in Kondagaon suggest that while many women may still rely on agricultural labor, a considerable number are branching into self-employment and other income-generating activities (Table-2; Figure-2). This reflects the growing trend of rural women moving beyond traditional occupations, supported by SHGs that provide access to microfinance and entrepreneurial training ²⁵. Furthermore, the broader distribution of occupational statuses in Kondagaon might be due to the diverse socio-economic and cultural makeup of the region, which may provide more opportunities for women to engage in varied economic activities.

Table-2: District wise descriptive analysis for occupational status of the beneficiaries' women belongs to self helps group (SHGs) participated in the interviews.

Study Site (Districts)	M \pm SE	Variance	SD	No. beneficiaries' women	Min.	Max.	Mean Confidence Interval
Janjgir-Champa	4 \pm 2.29	52.44	7.24	40	0.00	22.00	32.51
Balrampur	4 \pm 1.66	27.56	5.25	40	0.00	13.00	17.08
Kondagaon	4 \pm 2.81	78.89	8.88	40	0.00	29.00	48.90

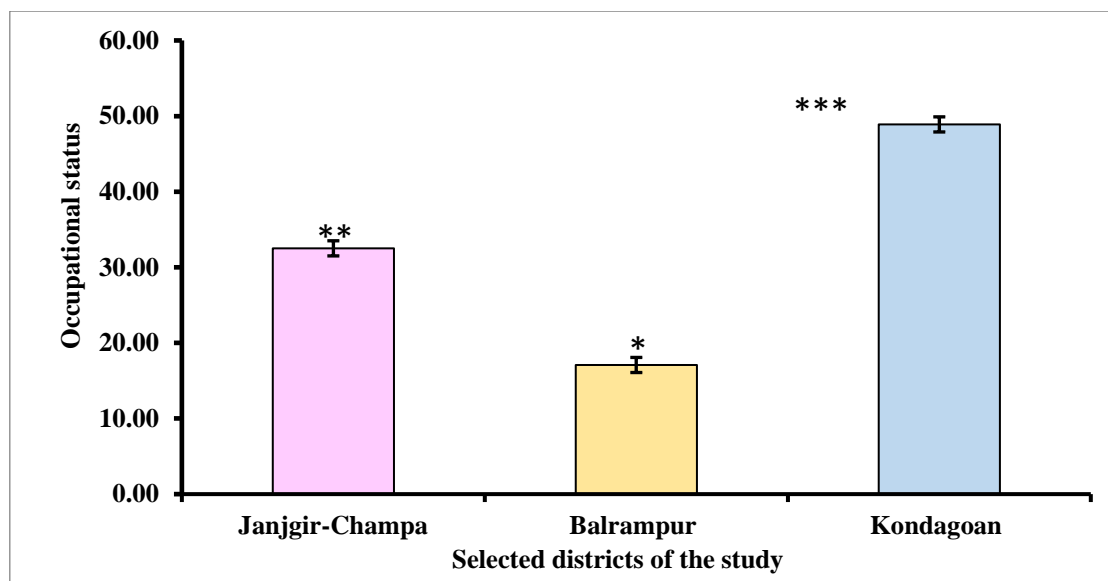


Figure-2: District wise occupational status of the beneficiaries' women belongs to self helps group (SHGs) participated in the interviews.

Principal Component Analysis (PCA) of occupational status of women beneficiaries in self-help groups (SHGs)

Principal Component Analysis (PCA) is a powerful statistical tool used to reduce the dimensionality of complex datasets while retaining most of the variance. In the context of the occupational status of women involved in Self-Help Groups (SHGs), PCA is particularly useful in identifying patterns and relationships between various occupational categories. Table 4 presents the results of the PCA applied to the occupational status of the SHG women, highlighting the component loadings (PC1, PC2, and PC3) for each occupational variable, as well as the district-wise scores across these components. The first principal component (PC1) captures the largest variation in the data. It is most heavily influenced by "Wege labour with Agriculture" (0.37), "Agricultural Labour" (0.15), and "Agricultural+ self-employ" (0.38). These variables show positive loadings, suggesting that women in these occupational categories share common characteristics and are more likely to cluster together along PC1. On the other hand, "Agricultural" and "Self-employ" exhibit negative loadings on PC1 (-0.38 and -0.38, respectively), indicating that women engaged in these occupations are distinct from those in agricultural labor or mixed agricultural occupations. This highlights a clear distinction between women relying solely on agriculture and those engaged in more diverse or self-employment activities, such as farming combined with small-scale entrepreneurship (Rani, 2017). PC2 explains another dimension of variation, where "Agricultural Labour + self-employ" (-0.49), "Agricultural+ self-employ+ Agricultural Labour" (-0.51), and "Job" (0.43) have substantial loadings (Table-3; Figure-3). This suggests that PC2 primarily differentiates women who engage in multi-occupation models (e.g., agricultural labor combined with self-employment) from those who have more formal jobs or mix agricultural labor with Krishi Sakhi activities. The negative loadings for mixed agricultural/self-employment categories indicate that these women may be clustered in a specific socio-economic group that participates in multiple, interlinked income-generating activities¹⁹. This component might represent the extent of women's economic diversification and involvement in non-agricultural income opportunities. The third principal component (PC3) reveals the least variance but still provides insights into the differentiation between occupational

statuses. "Self-employ" (0.52), "Agricultural+Krishi sakhi" (0.41), and "Agricultural+Job" (0.41) have notable positive loadings. This indicates that women involved in both agricultural activities and additional roles, such as Krishi Sakhi (a rural extension worker program), are positioned along this component. The distinctiveness of these occupations in PC3 suggests that women in such roles may have more agency or autonomy, indicating the empowerment potential of programs like Krishi Sakhi in rural areas²⁵. The negative loadings of "Agricultural Labour" and "Agricultural+ self-employ" along PC3 further separate these occupations from those in PC1 and PC2.

District-wise Scores and Interpretation

The district of Janjgir-Champa shows the highest positive score on PC1 (11.48), suggesting that the majority of women in this district are more engaged in agricultural and labor-based occupations, with a strong presence of women in mixed agricultural roles (e.g., "Wege labour with Agriculture" and "Agricultural Labour"). The positive score on PC2 (11.13) reflects the presence of multi-occupation women who combine agriculture with other forms of work, while the negative score on PC3 (-5.73) suggests that the women in Janjgir-Champa are less involved in occupations like "Agricultural+ Krishi Sakhi" or other less agricultural-dependent roles. This pattern highlights the dominance of traditional agricultural work in this district (Singh & Rani, 2016). In Balrampur, PC1 (4.42) and PC2 (-6.90) show low positive and negative scores, respectively, suggesting that women here are less concentrated in the mixed agricultural labor occupations compared to Janjgir-Champa. The negative score on PC2 indicates fewer women engaging in multi-occupation activities, reflecting a more uniform participation in agricultural work. The score on PC3 (-1.52) is also relatively neutral, suggesting that women's engagement in more diversified, self-employment, or Krishi Sakhi roles is limited in this district. This could be due to the more constrained economic environment in Balrampur, where agricultural activities dominate, and less opportunity exists for diversification into other sectors¹⁷. Kondagaon has the lowest score on PC1 (-11.47), suggesting that women in this district are less involved in traditional agricultural labor roles compared to other districts. This is consistent with the higher mean occupational score observed earlier, where Kondagaon showed greater involvement in diversified occupations. The score of 8.79 on PC3 indicates that women in Kondagaon are more likely to be engaged in a broader range of occupations, including self-employment and roles like "Agricultural+ Krishi sakhi" (Table-3; Figure-3). This highlights the district's relative success in promoting economic diversification among SHG women, driven by the support and opportunities provided by SHGs for self-employment and training²⁵.

Table-3: Principle Component Analysis (PCA) of occupational status of the beneficiaries' women belongs to self help group (SHGs).

Variable of occupation among SHGs	PC1	PC2	PC3
Agricultural Labour	0.15	0.50	-0.15
Agricultural	-0.38	-0.09	0.25
Wege labour with Agriculture	0.37	0.18	-0.09
Self-employ	-0.38	0.08	0.52
Agricultural+ self-employ	0.38	-0.08	-0.41
Agricultural+ self-employ+ Agricultural Labour	0.14	-0.51	-0.14
Agricultural Labour + self-employ	0.17	-0.49	-0.12
Job	0.24	0.43	-0.33

Agricultural+ Krishi sakhi	-0.38	0.08	0.41
Agricultural+Job	0.00	0.08	0.41
Scores			
Study Site (Districts)	PC1	PC2	PC3
Janjgir-Champa	11.48	11.13	-5.73
Balrampur	4.42	-6.90	-1.52
Kondagaon	-11.47	-0.04	8.79

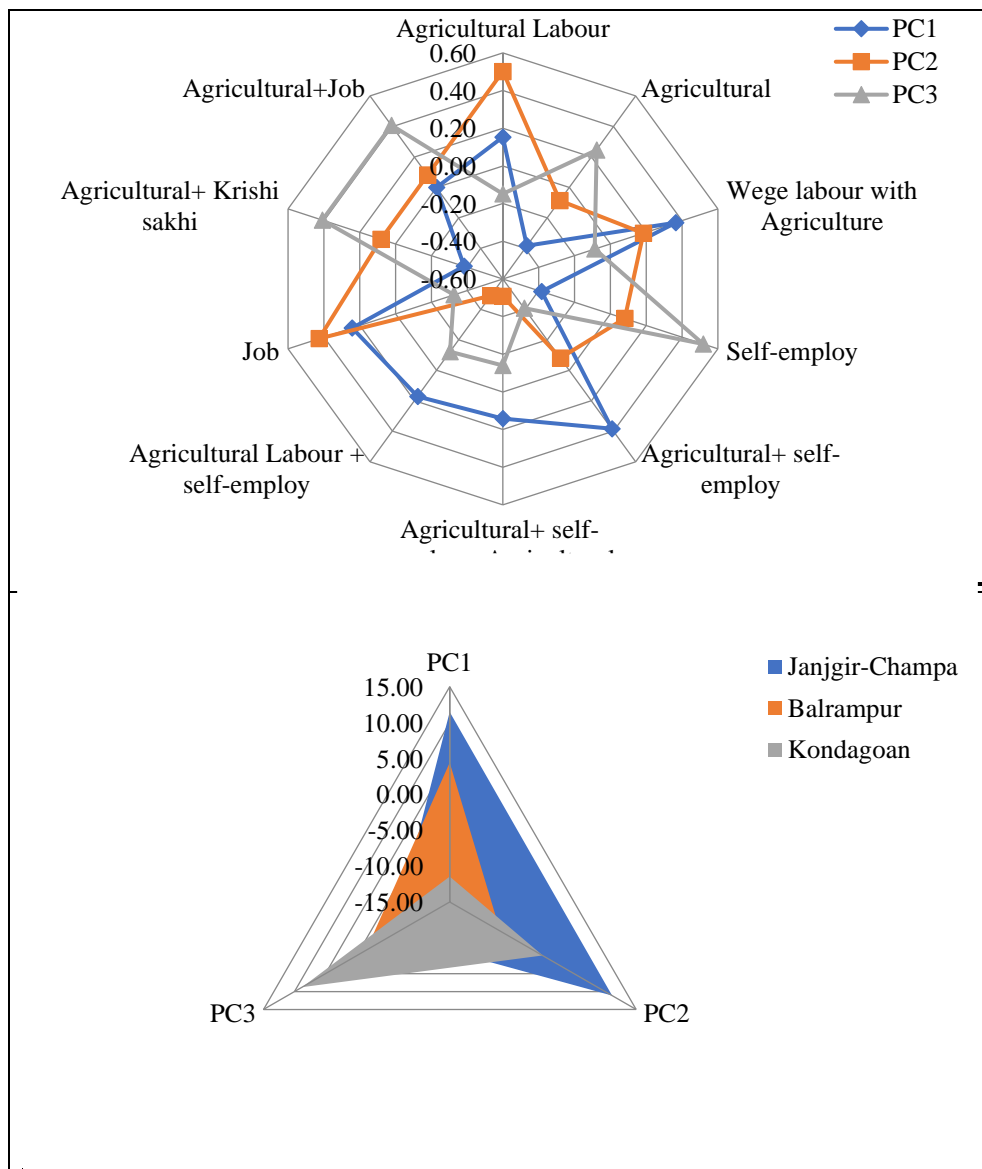


Figure -3. Principle Component Analysis (PCA) of occupational status of the beneficiaries' women belongs to self help group (SHGs).

Conclusion

The socio-demographic profile of women beneficiaries in SHGs highlights the significant impact of age, marital status, social category, education, and family structure on their participation in these groups. While SHGs provide crucial support for economically marginalized women, particularly from rural and

tribal areas, there is a need for continued efforts to improve educational access, increase financial literacy, and offer targeted support to women from different social categories. The findings underscore the importance of designing SHG programs that are responsive to the diverse needs of women based on their socio-demographic characteristics, ultimately empowering them to become more financially independent and socially active. The occupational status of women beneficiaries in SHGs across Janjgir-Champa, Balrampur, and Kondagaon highlights the critical role of agriculture and wage labor in shaping their livelihoods. While many women still rely on agricultural labor or agricultural-related work, there is a significant diversification of income sources through self-employment and other informal occupations, especially in districts like Kondagaon. The findings suggest that SHGs can serve as a catalyst for women's economic empowerment by offering opportunities for skill development, financial inclusion, and entrepreneurship. However, further support is needed to ensure that women can transition from subsistence-based occupations to more sustainable and diversified livelihood options, especially in rural and tribal areas where access to formal employment and resources is limited. The district-wise descriptive analysis of the occupational status of women beneficiaries in SHGs highlights significant variation in the types of employment and the distribution of occupational status across the three districts. While Janjgir-Champa and Kondagaon show more variability in occupational engagement, Balrampur exhibits a more homogeneous pattern, with women largely engaged in agriculture or wage labor. The data underscores the role of SHGs in fostering economic diversification, particularly in districts like Kondagaon, where women are able to engage in self-employment and other occupations. However, challenges remain in ensuring that all women, particularly those in districts like Balrampur, have access to the resources and training needed to diversify their livelihoods and improve their economic status.

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