



From Dependence to Empowerment: Mission Shakti's Role in Strengthening Rural Women's Self-Help Groups in Koraput District, Odisha

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Abstract: *This study explores the impact of Mission Shakti, a prominent initiative, on the empowerment of rural women through self-help groups in Koraput District, Odisha. Utilizing Structural Equation Modeling (SEM), the research examines the relationships between key factors such as capacity building, entrepreneurship, and empowerment. The findings reveal that while certain interventions have a significant positive effect on women's empowerment, the overall impact remains low, highlighting the need for targeted strategies and continuous evaluation. The study underscores the importance of enhancing the effectiveness of rural development programs to improve socio-economic conditions, promote gender equality, and reduce poverty in underserved communities. The research contributes valuable insights for policymakers, managers, and practitioners involved in rural empowerment initiatives, offering a framework for designing and implementing more impactful and sustainable development interventions.*

Keywords: *Rural Women Empowerment, Self-Help Groups, MissionShakti, Structural Equation Modeling (SEM), Livelihood*

1. Introduction

Gender equality and women's empowerment are essential, as reflected in the Millennium Development Goals (MDGs). Mahatma Gandhi highlighted that a society's civilization is measured by the status of its women, stating, "Train a man and you train an individual, Train a woman and you build a nation." The term 'Women's Empowerment' was defined by the United Nations at the 1995 Beijing Conference, emphasizing five key components: self-worth, choice, access to resources, control over life, and the ability to influence social change (United Nations, 1995).

In India, particularly in Odisha's Koraput district, Mission Shakti has significantly impacted women's empowerment by promoting self-help groups (SHGs). Launched on International Women's Day in 2001, the Odisha Mission Shakti Scheme aims to financially empower women through SHGs by providing institutional support, skill development, and market linkages. The program offers seed money, revolving funds, and interest-free loans, enhancing women's independence and financial capability. Participation in SHGs leads to improved income, savings, and skills, fostering economic,

social, political, and psychological empowerment. Regular SHG meetings build social capital and access to resources, enabling women to make empowered choices and contribute to sustainable development (United Nations, 1995).

2. Background and Context of the study

India has prioritized women's empowerment for social and economic progress. Mission Shakti, launched in Odisha in 2001, is crucial in this effort, particularly in rural areas like Koraput. The initiative promotes Women-led Self-Help Groups (WSHGs) to enhance women's economic, social, and political status. Koraput, with its tribal population and challenging terrain, has seen significant interventions from Mission Shakti, including microcredit support, leading to improved financial inclusion and livelihoods for rural women (Mishra &Hota, 2015; Panda &Rath, 2020).

Numerous studies highlight the positive impacts of SHGs and Mission Shakti on women's empowerment, financial inclusion, and social status in Odisha (Satapathy&Prusty, 2018; Patnaik &Biswal, 2021; Singh et al., 2021). Despite these advancements, further research is needed to

understand the specific mechanisms and challenges in empowering rural women (Mohanty&Pattanaik, 2019). The unique socioeconomic conditions of Koraput necessitate a rigorous assessment of Mission Shakti's impact, focusing on SHG participation, financial inclusion, and livelihood improvements, to inform future strategies and enhance the program's effectiveness in empowering women in the region (Pani&Mohapatra, 2021; Dash &Sahoo, 2021).

2.1. Research Gap and Statement of Problem

There is a gap in existing literature regarding Mission Shakti's specific impact on women's empowerment in Odisha's Koraput district, particularly in areas such as SHG participation, financial inclusion, livelihood improvement, and social empowerment. Although microcredit programs and SHGs have been studied broadly, a detailed analysis focused on this region is lacking.

Despite government efforts like Mission Shakti, the program's actual impact on rural women in Koraput remains underexplored. This study seeks to fill this gap by evaluating how effectively Mission Shakti promotes women's empowerment in this unique context. This study addresses a critical gap in understanding the impact of Mission Shakti on rural women's empowerment in Koraput district, Odisha. By providing a detailed analysis of the program's outcomes and challenges, it offers valuable insights for policymakers and development practitioners, enabling them to refine strategies for enhancing women's empowerment.

2.2. Objectives of the Study

The study focuses on evaluating the impact of the Mission Shakti program on rural women's empowerment in the Koraput district of Odisha. Specifically, the objectives include: (i) assessing Mission Shakti's influence on socio-economic empowerment; (ii) examining its role in the formation and sustainability of SHGs; (iii) analyzing factors influencing women's participation in SHGs; and (iv) investigating the program's impact on financial inclusion and livelihood improvement. These objectives aim to provide a comprehensive understanding of Mission Shakti's effectiveness in promoting women's empowerment through self-help groups in this region.

2.3. Hypotheses of the study

The study hypothesizes that the Mission Shakti program positively impacts rural women's empowerment in Koraput district, Odisha, particularly through the formation and functioning of self-help groups (SHGs). The specific hypotheses are:

H1: Access to Financial Resources (AFR) has a significant positive effect on Empowerment of Rural Women (ERW).

H2: Capacity Building and Skill Development (CBSD) has a significant positive effect on Empowerment of Rural Women (ERW).

H3: Entrepreneurship and Livelihood Promotion (ELP) has a significant positive effect on Empowerment of Rural Women (ERW).

H4: The effect of Entrepreneurship and Livelihood Promotion (ELP) on Empowerment of Rural Women (ERW) is significantly mediated by Mission Shakti (MISS).

H5: The effect of Access to Financial Resources (AFR) on Empowerment of Rural Women (ERW) is significantly mediated by Mission Shakti (MISS).

H6: The effect of Capacity Building and Skill Development (CBSD) on Empowerment of Rural Women (ERW) is significantly mediated by Mission Shakti (MISS).

H7: Mission Shakti (MISS) significantly moderates the relationship between Entrepreneurship and Livelihood Promotion (ELP) and Empowerment of Rural Women (ERW).

H8: Mission Shakti (MISS) significantly moderates the relationship between Capacity Building and Skill Development (CBSD) and Empowerment of Rural Women (ERW).

H9: Mission Shakti (MISS) significantly moderates the relationship between Access to Financial Resources (AFR) and Empowerment of Rural Women (ERW).

These hypotheses are tested to assess the program's effectiveness in achieving its objectives and to identify areas for potential improvement.

3. Methodology

The study adopts a descriptive, cross-sectional research design to assess the impact of Mission Shakti on women's empowerment in the Koraput district. Primary data is collected through structured surveys administered to SHG members, beneficiaries, and program coordinators, focusing on SHG functioning, participation, financial inclusion, and livelihood outcomes. To avoid selection bias, participants are chosen specifically from SHGs that have received loans under Mission Shakti. Data analysis involves the use of descriptive statistics to summarize key indicators and inferential statistics, including correlations and regression analysis, to explore relationships between variables and test the study's hypotheses, thereby providing comprehensive insights into the program's effectiveness.

3.1. Research Instruments

The study employs structured survey questionnaires to test the hypotheses, focusing on various aspects of women's empowerment through Self-Help Groups (SHGs). These aspects include SHG participation, financial inclusion, livelihood improvement, and social empowerment. The questionnaires incorporate Likert scale items that are adapted from established scales to ensure the validity and reliability of the measurements.

3.1.1. Formation and Functioning of SHGs

The purpose of this instrument is to measure the effectiveness of SHGs in fostering collective action, mutual support, and socio-economic development. The questionnaire includes items that assess the formation of SHGs, the regularity of meetings, the decision-making processes, levels of participation from members, and the socio-economic outcomes of these activities. Sample items include questions such as "How often do your SHG meetings occur?" "To what extent does your SHG provide mutual support?" and "What socio-economic benefits have you experienced?"

3.1.2. Capacity Building and Skill Development

This instrument is designed to assess the impact of training programs on women's skills, knowledge, and confidence in engaging in income-generating activities. It measures the effectiveness of the training, the acquisition of new skills, and the practical application of these skills in economic activities. Sample items include "How would you rate the effectiveness of the training programs?" "What new skills have you learned?" and "How confident are you in applying these skills?"

3.1.3. Access to Financial Resources

The purpose of this instrument is to evaluate women's access to microcredit, savings, and financial services, as well as their financial resilience. It assesses how Mission Shakti has facilitated access to financial resources, the utilization of microcredit, and savings behaviours among the participants. Sample items include "Have you received microcredit through your SHG?" "How has your saving pattern changed?" and "How prepared do you feel to handle financial emergencies?"

3.1.4. Entrepreneurship and Livelihood Promotion

This instrument aims to measure the impact of livelihood promotion initiatives on women's economic independence and sustainability. It evaluates the support provided for entrepreneurship, the development of micro-enterprises, and the economic benefits derived from these activities. Sample items include "What type of livelihood activities have you engaged in?" "How has your economic situation improved?" and "What challenges have you faced in sustaining your enterprise?"

3.1.5. Empowerment through Collective Action

The purpose of this instrument is to assess the sense of solidarity, collective action, and leadership within SHGs and their communities. It explores leadership opportunities, group cohesion, and the benefits of collective action among women participating in SHGs. Sample items include "Do you feel a sense of solidarity with other members of your SHG?" "Have you taken on leadership roles?" and "What collective actions has your group undertaken, and what were the outcomes?"

4. Data Analysis and its Interpretation

Data analysis converts raw information into insights by using quantitative methods like SEM and EFA (Hair et al., 2014) alongside qualitative thematic analysis (Braun & Clarke, 2006) for comprehensive understanding. Integrating quantitative methods like descriptive statistics, EFA, and SEM with qualitative thematic analysis allows for a comprehensive understanding of Mission Shakti's impact on women in SHGs (Braun & Clarke, 2006; Hair et al., 2014). This study contextualizes statistical findings within the lived experiences of the women, offering insights into SHG participation's influence on economic, social, and psychological empowerment (Kabeer, 1999).

The statistical analyses conducted to validate the measurement model and examine hypothesized relationships among constructs. Exploratory Factor Analysis (EFA), Confirmatory Factor Analysis (CFA), and Structural Equation Modeling (SEM) were utilized. Reliability and validity were assessed using Cronbach's alpha, Fornell-Larcker Criterion, and Heterotrait-Monotrait (HTMT) ratio coefficients. The results confirmed the constructs' discriminant and convergent validity and the significance of the hypothesized paths.

Scale reliability was analyzed using SPSS 26 and Smart PLS4. Cronbach's alpha for the constructs indicated good to excellent internal consistency: Capacity Building and Skill Development (CBSD) at 0.818, Entrepreneurship and Livelihood Promotion (ELP) at 0.895, Empowerment of Rural Women (ERW) at 0.939, Functions of Self Help Groups (FSHG) at 0.861, and Mission Shakti (MISS) at 0.785, presented in table-1. These values demonstrate that the scales reliably measure their respective constructs, ensuring the data's consistency and dependability for further analysis (Nunnally, 1978).

Constructs	Cronbach's alpha (standardized)	Composite reliability (rho_c)	Average variance extracted (AVE)
CBSD	0.818	0.820	0.532
ELP	0.895	0.895	0.589

ERW	0.939	0.976	0.887
FSHG	0.861	0.905	0.654
MISS	0.785	0.790	0.510

Source: Author's Estimation

A two-stage SEM approach validated the hypothesized model. First, Confirmatory Factor Analysis (CFA) confirmed the measurement model's reliability. Second, a structural model tested variable relationships. Exploratory Factor Analysis (EFA) ensured significant factor loadings for measured variables (Hair, Ringle, & Sarstedt, 2013).

4.1. Exploratory Factor Analysis

Exploratory Factor Analysis (EFA) was conducted to assess the factor loadings of the proposed items and their alignment with respective constructs. The Kaiser-Meyer-Olkin (KMO) statistic of 0.880 and Bartlett's Test of Sphericity ($\chi^2 = 5454.328$, $p < 0.05$) confirmed the adequacy of the sample and the suitability of the data for factor analysis (Hair et al., 2013), presented in table-2. All proposed items exhibited significant loadings on their respective factors, with factor loadings exceeding the acceptable threshold of 0.40. For Capacity Building and Skill Development (CBSD), items had loadings ranging from 0.643 to 0.800, indicating strong correlations with the CBSD construct. Items for Entrepreneurship and Livelihood Promotion (ELP) demonstrated loadings between 0.723 and 0.809, reflecting their effectiveness in measuring this construct. The Functions of Self-Help Groups (FSHG) items showed loadings between 0.709 and 0.779, suggesting reliable measures of FSHG functions. Mission Shakti (MISS) items had loadings from 0.428 to 0.831, with MISS2 at 0.428 showing a weaker correlation, warranting further review. Empowerment of Rural Women (ERW) items displayed high loadings between 0.806 and 0.898, confirming their strong alignment with the ERW construct, shown in figure-1. Overall, these results validate the measurement model and support the use of these items in subsequent analyses.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.880
Bartlett's Test of Sphericity	Approx. Chi-Square	5454.328
	Df	276

	Sig.	.000
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Source: Author’s Estimation

4.2. Measurement Model Assessment (CFA)

The measurement model, evaluated through Confirmatory Factor Analysis (CFA), examines relationships between constructs and indicators using Composite Reliability (CR) and Average Variance Extracted (AVE) to assess internal consistency and convergent validity (Sarstedt et al., 2014). CFA includes goodness-of-fit indices for each latent construct individually and for all constructs together in a pooled model (Schreiber et al., 2006). Testing for multivariate normality revealed deviations from normal distribution, suggesting that maximum likelihood (ML)-based chi-square values may be exaggerated (Curran et al., 1996). The five-factor pooled measurement model, illustrated in Figures 1, was assessed for common method bias (CMB) as outlined by Podsakoff et al., 2003). Convergent validity of the pooled model was confirmed with AVE values above 0.5 and CR values exceeding 0.7 (Fornell&Larcker, 1981), as shown in Table-1. Discriminant validity, evaluated using the Heterotrait-Monotrait (HTMT) ratio, was achieved with values below 0.85 (Kline, 2015), supported by diagonal values surpassing the correlations in respective rows and columns, indicating valid differentiation between constructs (Fornell&Larcker, 1981).

4.3. Discriminant Validity

Discriminant validity is evident among all the study constructs. To validate this, the Heterotrait-Monotrait (HTMT) technique proposed by Fornell and Larcker (1981) was utilized, which evaluates discriminant validity by analyzing the inter-correlations between a specific construct of interest and all other indicators in the model.; values below 0.85 indicate the achievement of discriminant validity (Kline, 2015. Table-3 displays Heterotrait-Monotrait (HTMT) ratio-coefficients for the latent variables: Capacity Building and Skill Development (CBSD), Entrepreneurship and Livelihood Promotion (ELP), Empowerment of Rural Women (ERW), Functions of Self Help Groups (FSHG), and Mission Shakti (MISS). HTMT ratios, all below 0.85, confirm good discriminant validity. Notable ratios include CBSD and ELP (0.389), CBSD and ERW (0.361), and

CBSD and FSHG (0.402), indicating moderate correlations. CBSD and MISS (0.087), ELP and MISS (0.092), highlighted in table-3, and other pairs show low correlations, confirming each construct's distinctness (Kline, 2015; Gaskin & Lim, 2016).

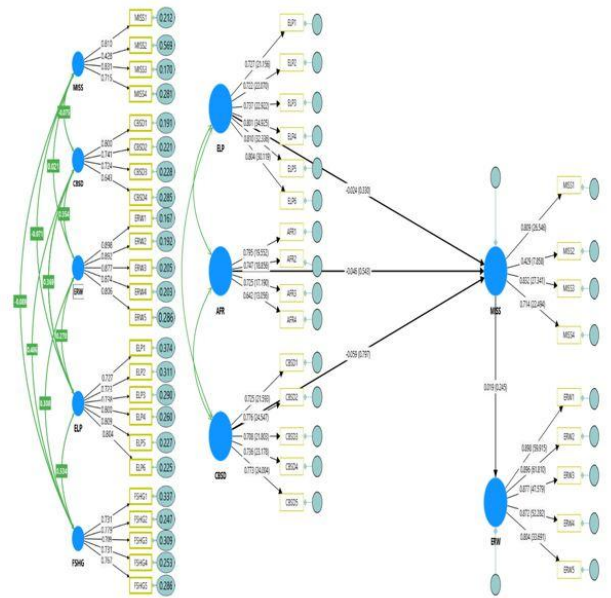


Figure 1: Five factor Structure Model

Figure 2: Five factor Structure Model

Latent variables	CBS D	ELP	ER W	FSH G	MIS S
CBSD					
ELP	0.389				
ERW	0.361	0.284			
FSHG	0.402	0.546	0.311		
MISS	0.087	0.092	0.049	0.089	

Source: Author’s Estimation

5. Structural Model Assessment

The proposed theoretical framework was evaluated using Structural Equation Modeling (SEM) with maximum likelihood estimation. SEM's factor loadings and parameter estimates are key to understanding relationships between latent constructs and observed indicators (Bollen, 1989; Kline, 2016). Factor loadings, which are standardized coefficients, reflect the strength and direction of relationships between latent variables and their indicators, showing how much variance in each observed variable is explained by its latent

counterpart (Brown, 2015). Parameter estimates include path coefficients, error variances, and covariance, offering insights into hypothesized structural relationships and assessing model fit (Kline, 2016; Kaplan, 2009). T-values and p-values associated with these estimates indicate the statistical significance of relationships, crucial for testing theoretical hypotheses (Brown, 2015). The structural model is manifested in figure-2.

Table-4: Structural Model Fit Indices	Estimated model	Null model
Chi-square	919.201	8406.278
Number of model parameters	58.000	24.000
Number of observations	589.000	n/a
Degrees of freedom	242.000	276.000
P value	0.000	0.000
ChiSqr/df	3.798	30.458
RMSEA	0.069	0.224
RMSEA LOW 90% CI	0.064	0.220
RMSEA HIGH 90% CI	0.074	0.228
GFI	0.870	n/a
AGFI	0.839	n/a
PGFI	0.702	n/a
SRMR	0.055	n/a
NFI	0.891	n/a
TLI	0.905	n/a
CFI	0.917	n/a
AIC	1035.201	n/a
BIC	1289.150	n/a

Source: Author’s Estimation

A standard bootstrapping technique is used to determine the implication of path coefficients, p-values, t-values, and value of R². The approach involved employing 5000 bootstrap samples methodologies (Reinartz et al., 2009; Hair et al., 2014). A good model should have an SRMR value of less than 0.08 (Henseler et al., 2016; Hair et al. 2014), given in table-4. In this study, the SRMR value is 0.055, which is lower than the threshold, signifying a good model fit. SRMR (Standardized Root Mean Square Residual) is a statistic that measures the discrepancy between the estimated model and the observed data. A lower SRMR indicates better model fit. The estimated model shows a chi-square value of 919.201 with 242 degrees of freedom, yielding a significant p-value of 0.000, indicating a good fit. The chi-square to degrees of freedom ratio (ChiSqr/df) is 3.798,

suggesting a reasonable fit. The Root Mean Square Error of Approximation (RMSEA) is 0.069, within the acceptable range, with a 90% confidence interval from 0.064 to 0.074. Goodness of Fit Index (GFI) and Adjusted GFI (AGFI) are 0.870 and 0.839, respectively, reflecting a good fit. The Parsimony GFI (PGFI) is 0.702, indicating adequate model complexity. The Standardized Root Mean Square Residual (SRMR) is 0.055, below the 0.08 threshold, and the Normed Fit Index (NFI), Tucker-Lewis Index (TLI), and Comparative Fit Index (CFI) are 0.891, 0.905, and 0.917, respectively, all suggesting a good fit. The Akaike Information Criterion (AIC) is 1035.201 and the Bayesian Information Criterion (BIC) is 1289.150, supporting the model's adequacy. In contrast, the null model has a higher chi-square of 8406.278 with 276 degrees of freedom and a p-value of 0.000, showing a poor fit, as indicated by a ChiSqr/df ratio of 30.458 and RMSEA of 0.224. These results demonstrate that the estimated model fits the data well, while the null model does not, confirming the validity of the proposed measurement structure

5.1. Hypothesis Testing

In the context of structural equation modeling (SEM), hypothesis testing allows researchers to evaluate the significance and strength of path coefficients, thereby testing the proposed theoretical model against observed data (Hair et al., 2019). To ascertain the significance and relevance of the relationships in the structural model, t-values are compared to the critical t-values for a significance level of 0.05, given in Table-5.

Table-5 : Path Coefficients details of structural Model						
Path coefficients- Mean, STDEV, t- Values, P-values	Hypotheses	Original sample (O)	Sample mean (M)	Standard deviation (ST DEV)	T statistics ((O/ST DEV))	P values
AFR -> ERW	H1	0.334	0.343	0.083	4.041	0.000
CBSD -> ERW	H2	0.238	0.235	0.079	2.998	0.003
ELP -> ERW	H3	0.132	0.135	0.078	1.692	0.091
ELP -> MISS -> ERW	H4	0.003	0.002	0.007	0.356	0.722
AFR -> MISS -> ERW	45	0.001	0.002	0.008	0.158	0.875
CBSD -> ERW	H6	-	-	0.00	0.402	0.6

> MISS -> ERW		0.003	0.002	7		88
MISS x ELP -> ERW	H7	-0.121	-0.106	0.113	1.068	0.286
MISS x CBSD -> ERW	H8	0.047	0.062	0.125	0.375	0.708
MISS x AFR -> ERW	H9	0.026	0.021	0.094	0.275	0.784

Source: Author's Estimation

Direct Effects:

H1:AFR -> ERW: The path coefficient is 0.334 with a t-value of 4.041 and a p-value of 0.000, indicating a significant positive effect of AFR on ERW.

H2:CBSD -> ERW: The coefficient is 0.238 with a t-value of 2.998 and a p-value of 0.003, suggesting a significant positive effect of CBSD on ERW.

H3:ELP -> ERW: The coefficient is 0.132 with a t-value of 1.692 and a p-value of 0.091, which is not statistically significant at the 0.05 level.

Indirect Effects:

H6: ELP -> MISS -> ERW: The path coefficient is -0.003 with a t-value of 0.356 and a p-value of 0.722, indicating no significant indirect effect of ELP through MISS on ERW.

H7: AFR -> MISS -> ERW: The coefficient is -0.001 with a t-value of 0.158 and a p-value of 0.875, showing no significant indirect effect of AFR through MISS on ERW.

H8: CBSD -> MISS -> ERW: The coefficient is -0.003 with a t-value of 0.402 and a p-value of 0.688, indicating no significant indirect effect of CBSD through MISS on ERW.

Moderation Effects:

H7:MISS x ELP -> ERW: The interaction coefficient is -0.121 with a t-value of 1.068 and a p-value of 0.286, showing no significant moderation effect of MISS on the relationship between ELP and ERW.

H8:MISS x CBSD -> ERW: The coefficient is 0.047 with a t-value of 0.375 and a p-value of

0.708, indicating no significant moderation effect of MISS on the relationship between CBSD and ERW.

H9:MISS x AFR -> ERW: The coefficient is 0.026 with a t-value of 0.275 and a p-value of 0.784, showing no significant moderation effect of MISS on the relationship between AFR and ERW.

To Sum up, AFR and CBSD have significant direct effects on ERW, while the indirect and moderation effects involving MISS are not statistically significant

5.2. R² and f² effect size

The value of R² is employed to evaluate the portion of variability in the dependent variable that can be accounted for by one or multiple independent variables (Fassott et al., 2016). In this study, the value of R² is found to be acceptable based on the study's requirements. Falk and Miller (1992) suggest that a value above 0.10 is acceptable for R². Conversely, R² values are categorized into three ways: 0.60 as good, 0.33 as moderate, and 0.19 as weak (Chin et al., 2003).

Table-6: R-square and R-square adjusted	R-square	R-square adjusted
ERW	0.164	0.154
MISS	0.010	0.005

Source: Author's Estimation

The R-square value of 0.164 for Empowerment of Rural Women (ERW) indicates that the constructs account for 16.4% of the variance in ERW, which is acceptable according to Falk and Miller's (1992) threshold of 0.10. This suggests a moderate explanatory power, aligning with the classification of a weak to moderate model (Chin et al., 2003). The adjusted R-square value of 0.154 for ERW, which accounts for the number of predictors, further supports the model's validity. In contrast, the R-square values for Mission Shakti (MISS) are quite low, at 0.010 and 0.005 for R-square and adjusted R-square, respectively, indicating minimal explanatory power and suggesting that the model has limited effectiveness in explaining variations in MISS.

Cohen's f^2 is a measure of the proportion of variance in the dependent variable that is explained by a predictor variable, relative to the unexplained variance. A f^2 of 0.02, 0.15, and 0.35 is considered small, medium, and large, respectively (Cohen,1992). Cohen's f-square measures the proportion of variance in the dependent variable explained by a predictor variable relative to the unexplained variance. In this study, the f-square values for all paths and interactions are quite low, reflecting minimal impact. AFR to ERW (0.050) and CBSD to ERW (0.028) show a small effect, indicating that these predictors have a minor influence on Empowerment of Rural Women.ELP to ERW (0.009) and other interaction effects (e.g., MISS x ELP to ERW (0.005)) also demonstrate low effect sizes, suggesting minimal moderation impact.AFR to MISS (0.000) and CBSD to MISS (0.002) have negligible effects, indicating that these predictors have little to no impact on Mission Shakti.

Generally, the low f-square values across all tested paths and interactions suggest that the predictors and their interactions have a low moderation impact on the dependent variables in this model represented in Table-7.

Table-7: Cohen's f^2 and effect size	f-square	Effect
	f-square	
AFR -> ERW	0.050	Low moderation impact
AFR -> MISS	0.000	Low moderation impact
CBSD -> ERW	0.028	Low moderation impact
CBSD -> MISS	0.002	Low moderation impact
ELP -> ERW	0.009	Low moderation impact
ELP -> MISS	0.002	Low moderation impact
MISS -> ERW	0.002	Low moderation impact
MISS x ELP -> ERW	0.005	Low moderation impact
MISS x CBSD -> ERW	0.001	Low moderation impact

		n impact
MISS x AFR -> ERW	0.000	Low moderation impact

Source: Author's Estimation

6. Implications of the Study

This study offers crucial insights into enhancing rural empowerment programs and self-help groups, highlighting key areas for social, managerial, and practical improvements. The findings guide policymakers and practitioners in refining strategies and addressing challenges to achieve more effective outcomes and sustainable impact.

a. Social Implications

The study underscores the critical role of rural women's empowerment and the success of self-help groups in fostering socio-economic development. By showcasing the positive impact of initiatives like Mission Shakti on rural women's empowerment, the findings advocate for policies and programs that bolster socio-economic conditions in underserved communities, leading to greater gender equality and social cohesion. This aligns with previous research on the empowerment of women as a key driver for community development (eKabeer, 1999; Agarwal, 2018). The emphasis on capacity building and entrepreneurship also contributes to poverty reduction and the improvement of quality of life in rural areas (Smith, 2015).

b. Managerial Implications

For managers and policymakers, the study offers valuable insights into the effectiveness of rural development interventions. The need for targeted strategies to amplify the impact of self-help groups and empowerment initiatives is highlighted. Managers can utilize these findings to refine program designs, allocate resources more efficiently, and implement best practices that enhance the benefits for rural women. This is consistent with existing literature on the importance of context-specific program designs in rural development (Chambers, 1983; IFAD, 2019). Moreover, the study's results provide a basis for developing training and support mechanisms tailored to the unique challenges of rural

entrepreneurs and self-help groups (Datta & Gailey, 2012).

c. Practical Implications

The practical implications of the study offer a framework for the continuous evaluation and improvement of rural development programs. The application of Structural Equation Modeling (SEM) serves as a rigorous methodology for assessing relationships between various factors and their impact on empowerment and performance (Fornell & Larcker, 1981; Hair et al., 2019). Practitioners can leverage these insights to design evidence-based interventions, monitor their progress, and make data-driven decisions. The study emphasizes the importance of ongoing evaluation to ensure that programs remain relevant and effective, ultimately leading to more sustainable outcomes (Patton, 2011).

7. Suggestions and prospective notes for future research

Future research should focus on several key areas to enhance the understanding and effectiveness of rural empowerment programs and self-help groups. Longitudinal studies could provide valuable insights into the long-term impacts of these interventions on rural women's socio-economic conditions, offering a clearer picture of sustainability. Expanding research to include cross-cultural comparisons would enable the evaluation of these programs across different cultural and socio-economic contexts, potentially revealing unique challenges and success factors. Additionally, integrating qualitative methods such as interviews and focus groups could complement quantitative findings, offering deeper insights into participants' experiences.

Furthermore, investigating the role of technology in these programs could highlight how digital tools and platforms might improve access to resources and market opportunities. Sector-specific studies could help tailor interventions to address the needs of particular industries, while policy analysis could assess the influence of different frameworks on program success. Comparing various models of self-help groups and empowerment initiatives, along with detailed economic impact assessments, could identify the most effective strategies and enhance overall program effectiveness. Developing

new measurement tools and evaluation metrics will be crucial in refining the assessment of these interventions and ensuring their continued relevance and impact.

8. Conclusion

This study highlights how effective rural empowerment programs and self-help groups are in improving the lives of people in rural areas. It shows that specific strategies and well-planned actions are crucial for making these programs work well. The research provides useful information for making these initiatives better and suggests areas for future studies to keep improving and adapting these programs to meet changing needs.

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