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Enhancing Decision-Making Attributes of Rural Women in Odisha Under Mission-Shakti Programme

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HIGHLIGHTS

- Decision-making ability of rural women is shaped by enterprise, marketing and financial domains under the Mission Shakti programme.
- Socio-economic and socio-psychological factors exhibited strong associations with the overall decision-making behaviour of rural women in Keonjhar and Khurdha districts.
- Comparative analysis highlighted marginal yet meaningful differences in decision-making scores across the two districts, reflecting the programme's role in strengthening women's empowerment.

ARTICLE INFO

Keywords: Decision-making behaviour, Rural women, Socio-economic activities, Mission Shakti programme.

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ABSTRACT

Decision-making constitutes a core dimension of women's empowerment and requires systematic strengthening through participatory and context-specific interventions. The present study, undertaken during 2023–24 in Keonjhar and Khurdha districts of Odisha, evaluates the decision-making behaviour of rural women engaged in the Mission Shakti programme. A sample of 200 respondents (100 from each district) was assessed across three critical decision-making domains: enterprise, marketing and financial decisions. Findings revealed marginal yet noteworthy inter-district variations, with mean scores for enterprise decision (13.48 in Keonjhar; 13.44 in Khurdha), marketing decision (7.60 in Keonjhar; 7.85 in Khurdha), and financial decision (7.65 in Keonjhar; 7.60 in Khurdha). Correlation analysis indicates that decision-making authority positively influences enterprise, marketing and financial decisions, which highlights the importance of autonomy. Social independence and decision-making ability were positively associated with marketing decisions. Regression results showed that socio-psychological factors, especially group membership and perception, significantly influenced enterprise decision-making, while marketing and financial decisions were mostly affected by structural and external factors. Model accuracy confirmed that marketing decisions are relatively more consistent. The study concludes that Mission-Shakti has played a constructive role in enhancing rural women's decision-making capacity, but targeted interventions are required to address the persistent gap.

INTRODUCTION

Women's empowerment has been widely recognized as a critical dimension of socio-economic development, particularly in rural regions of India. In Odisha, the Mission Shakti programme plays a pivotal role in strengthening women's economic conditions, income-generating activities, and decision-making capacities, especially across tribal and non-tribal districts. Earlier research on women's empowerment and demographic processes (Kishor, 2000; Nain & Kumar, 2010; Slathia et al., 2014; Singh et al., 2017)

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highlighted that empowerment is closely linked with decision-making autonomy within households and communities. Women constitute about 48.46% of India's population (Census, 2011), representing a significant human resource whose development is essential for sustainable and inclusive economic growth. Relevant studies (World Bank, 2012; Klapper & Singer, 2011; Hausmann et al., 2011) have emphasised the role of economic stratification in shaping women's financial inclusion and prosperity. In Odisha, women account for 49.5% of the total population, where 32.59 per cent of state's populace living below the poverty line, placing the state sixth in poverty rankings (Panda & Bhol, 2025). To address deep-rooted poverty and promote socio-economic upliftment, the Government of Odisha launched the Mission Shakti programme in 2001. As a flagship initiative, Mission Shakti focuses on holistic empowerment through capacity building, income-generation support, and strengthening women's participation in economic activities.

The programme enhances women's livelihoods by facilitating micro-enterprise development, promoting technical, procurement, and marketing decisions, and supporting financial inclusion through savings mobilisation, credit access, and enterprise loans. Women's economic activities include the collection and sale of minor forest products, honey production through apiary units, and value addition of forest-based resources (Mohanty, 2013). Mission Shakti also strengthens creditworthiness by building SHG corpus funds, enabling women to access institutional finance for micro-enterprise expansion. Women's empowerment is a long-term process involving greater agency, improved access to resources, and enhanced control over life choices (Mathew, 2013). Empowerment of rural women requires access to material, human, and social resources, supported by strategies that enable participation in economic opportunities (Kabeer, 1999). Malhotra et al. (2002) further emphasised that empowered women must possess not only resources but also the capability to identify, utilise, and transform these resources into meaningful outcomes. This study is grounded in the broader framework of rural women's empowerment, focusing specifically on their rights to land, leadership roles, participation in policymaking, and involvement in community-level programmes. Central to this empowerment is decision-making behaviour, which acts as a catalyst for advancing economic independence and strengthening women's participation in livelihood systems under the Mission Shakti programme.

METHODOLOGY

The study was conducted during 2023–24 in Keonjhar and Khordha districts of Odisha, representing two socio-economically and culturally distinct regions of the state. A multistage random sampling technique was employed to ensure representativeness. The two districts were selected purposively due to their substantial participation of rural women in Mission Shakti activities. Odisha comprises 30 districts, of which 18 are predominantly non-tribal and 12 are tribal-dominated. In Keonjhar district, two blocks Anandapur and Ghasipura were selected through random sampling from a total of thirteen blocks. Similarly, in Khordha district, two blocks Balianta and Balipatna were chosen randomly from among ten blocks. Subsequently, two Gram Panchayats (GPs) were randomly selected from each chosen block. These included Mochinda and Fakirpur from Anandapur block, Balarampur and Bailo from Ghasipura block, and Bhingarpur and Kakarudrapur from Balianta block, along with Deulidharpur and Majhihara from Balipatna block. Selection at each stage was carried out using the lottery method to minimize bias.

From each selected Panchayat, Self-Help Groups (SHGs) were randomly chosen, followed by the random selection of individual members. The distribution of SHGs included: Mochinda (4 SHGs), Fakirpur (3 SHGs), Balarampur (3 SHGs), Bailo (7 SHGs), Bhingarpur (6 SHGs), Kakarudrapur (6 SHGs), Majhihara (6 SHGs), and Deulidharpur (5 SHGs). Based on SHG membership, the number of respondents selected from each Panchayat was as follows: Bhingarpur (28), Kakarudrapur (30), Majhihara (31), Deulidharpur (11), Mochinda (19), Fakirpur (15), Balarampur (17), and Bailo (49). A total sample of 200 rural women respondents actively engaged in Mission Shakti activities constituted the final study group. Data were collected to assess decision-making behaviour across three key areas, namely enterprise decision, marketing decision, financial decision. The mean scores were computed by dividing the total obtained score by the number of respondents in each decision-making dimension. Gap percentage was also calculated using the formula:

$$\text{Gap Percentage} = \frac{\text{Maximum Score - Obtained Score}}{\text{Maximum Score}} \times 100$$

Data were analysed using a combination of descriptive and inferential statistical techniques. Descriptive statistics such as mean, standard deviation, frequency, percentage, and gap analysis were employed to summarise the decision-making performance of rural women across different dimensions. Pearson's correlation coefficients were computed to examine the association between socio-personal variables and the three major decision categories. Multiple linear regression analysis was used to determine the influence of socio-psychological factors including personality traits, motivation, attitudes, group membership, and perception on enterprise, marketing, and financial decisions. Model accuracy was assessed using RMSE (Root Mean Square Error) and MAE (Mean Absolute Error) to evaluate the reliability and consistency of regression outputs. Trend analysis further facilitated comparative interpretation of decision gaps across the two districts and decision categories.

RESULTS

Decision-making behaviour of rural women under mission shakti

The decision-making performance of rural women engaged in the Mission Shakti programme was assessed across three functional domains: enterprise, marketing, and financial decisions. A consolidated analysis of the two districts (Table 1) revealed varying levels of decision gaps across decision criteria. In enterprise decisions, both Keonjhar and Khordha districts exhibited consistent gaps in value chain analysis and selection of area. In Keonjhar respondents reported higher gaps in raw material selection and

Table 1. Enterprise decision, Marketing and Financial decision of rural women of Keonjhar district and Khordha district

Decision Category	Criteria of Decision	Keonjhar Mean Score	Keonjhar Gap (%)	Khordha Mean Score	Khordha Gap (%)
Enterprise Decisions	Selection of an enterprise	2.28	24.00	1.98	34.00
	Selection of area	1.85	38.33	1.52	49.33
	Selection of raw materials	1.75	41.66	2.05	31.66
	Processing procedures	2.05	31.66	2.04	32.00
	Value chain analysis	1.75	41.66	1.75	41.66
	SHG enterprise promotion of producer group	2.05	31.66	2.05	31.66
	Food product and value addition	1.75	41.66	2.05	31.66
Marketing Decisions	Cost price decision	1.75	41.66	2.05	31.66
	Selection of area where market will be established	2.05	31.66	2.05	31.66
	Selecting materials to be disposed in the market	1.75	41.66	1.73	57.66
	Analysing the sale activities	2.05	31.66	2.02	67.33
Financial Decisions	Taking money from bank/institutions	2.05	31.66	2.05	31.66
	Buying and selling opportunities	1.80	40.00	1.80	40.00
	Value chain analysis of the products	1.75	41.66	1.73	57.66
	Disposing products with good price	2.05	31.66	2.02	67.33

value-addition processes, suggesting limited knowledge of input quality and enterprise structuring. Conversely, Khordha women demonstrated substantially higher gaps in selecting enterprise area (49.33%) and moderately high gaps in value chain analysis (41.66%), indicating weaker exposure to enterprise planning and site-based decision-making. Marketing decisions showed the widest performance gaps, especially in Khordha district. While Keonjhar respondents exhibited moderate gaps in cost price determination (41.66%) and selection of materials (41.66%) for sale, women in Khordha displayed significantly higher gaps in selecting materials for disposal (57.66%) and analysing sales activities (67.33%). These results highlight a pronounced need for skill enhancement in pricing strategies, demand forecasting, and understanding market dynamics. Financial decision-making displayed similar constraints across both districts. The highest decision gaps were observed in value chain analysis of products (41.66% in Keonjhar; 57.66% in Khordha) and buying–selling opportunities (40% in both districts). Khordha women experienced the greatest difficulty in disposing products at profitable prices (67.33%), suggesting limitations in negotiation skills, price estimation, and financial literacy. Overall, marketing decisions demonstrated the largest performance gaps, followed by enterprise and financial decisions, indicating the need for targeted capacity-building interventions in value chain management, marketing intelligence, pricing strategies, and financial decision-making.

The comparison of decision-making performance among rural women in Keonjhar and Khordha districts reveals distinct gaps across enterprise, marketing, and financial decision categories under the Mission Shakti programme. In enterprise decisions, both districts exhibit notable deficiencies in value chain analysis and selection of enterprise area, with Keonjhar women additionally showing higher gaps in raw material selection and value-addition processes, indicating limited understanding of input quality, process flow, and enterprise structuring. Khordha women demonstrate substantially higher gaps in enterprise area selection (49.33%) and similarly elevated gaps in value chain analysis (41.66%), suggesting weaker exposure to enterprise planning and location-based decision-making. Marketing decisions reflect the widest performance gaps, especially in Khordha, where women reported severe limitations in selecting materials for market disposal (57.66%) and analysing sales activities (67.33%), underscoring the need for improved competencies in pricing strategy, demand forecasting, and market analysis; in contrast, Keonjhar women show comparatively moderate gaps in cost pricing and product selection. Financial decisions display similar constraints across both districts, with significant gaps in value chain analysis (41.66% in Keonjhar; 57.66% in Khordha) and buying–selling opportunities (40% in both districts), while Khordha women face the greatest difficulty in disposing products at profitable prices (67.33%), indicating limitations in negotiation skills, profitability assessment, and financial literacy. Overall, marketing decisions present the most substantial challenges, particularly in Khordha, while enterprise and financial decision gaps point toward structural weaknesses in planning, resource assessment, and value chain comprehension, highlighting the need for targeted capacity-building interventions in enterprise planning, market intelligence, pricing strategy, and financial management across both districts.

Correlation between socio-personal variables and decision-making behaviour

Correlation analysis (Table 2) revealed that decision-making authority is positively correlated with enterprise, marketing, and

Table 2. Correlation coefficients of decision-making categories with socio-personal variables

Variables	Enterprise Decision	Marketing Decision	Financial Decision
Age	-0.1937	0.0387	0.0612
Education	-0.1679	0.0301	-0.0771
Housing	0.0931	-0.0387	-0.1542
Social independence	-0.1467	0.2384	0.0355
Decision-making ability	-0.1326	0.2252	-0.3792
Decision-making authority	0.0334	0.0277	0.4683
Employment creation	-0.2020	0.3220	-0.4694

financial decisions, indicating that higher autonomy enhances the decision-making ability of rural women across economic domains. Decision-making ability exhibited a significant positive correlation only with marketing decisions, while showing a negative association with enterprise and financial decisions. Social independence demonstrated positive correlations with marketing and financial decisions, emphasizing the importance of mobility and community engagement in building confidence and knowledge for economic decision-making.

Influence of socio-psychological factors on decision-making behaviour

Multiple regression analysis (Table 3) revealed that group membership and perception significantly influence enterprise decision-making, highlighting the role of collective participation and cognitive awareness in empowering rural women. For marketing and financial decisions, none of the socio-psychological factors showed statistical significance, suggesting that these decisions are more strongly influenced by external structural factors such as market access, resource availability, and financial support systems rather than psychological attributes. Nevertheless, positive coefficients for perception, attitudes, and group membership indicate that these factors still contribute directionally to decision-making performance.

The coefficient plot (Figure 1) provides a visual comparison of how socio-psychological factors influence enterprise, marketing, and financial decisions of rural women participating in the Mission Shakti programme. A clear pattern emerges from the graph: enterprise decisions show the strongest positive responsiveness to socio-psychological factors, particularly group membership and perception. These two factors display the highest positive coefficients, indicating that women who are more engaged in SHG activities and possess clearer understanding and awareness of their enterprise environment tend to make more informed enterprise-related decisions. In contrast, marketing decisions exhibit generally lower and less consistent coefficients, suggesting that marketing-related decision-making is less influenced by internal psychological traits and more dependent on external factors such as market exposure, price fluctuations, and demand conditions. The slight positive role of group membership implies that socially connected women are marginally better at navigating marketing choices, though the influence remains limited. For financial decisions, the coefficients remain low across all factors, highlighting that financial decision-making is more structurally driven shaped by access to credit, financial literacy, institutional support, and previous financial experience. Nevertheless, small positive coefficients for perception and attitude indicate that women with better awareness and more positive orientations may show marginal improvement in financial decision-making.

The graphical pattern depicts that perception and group membership exert the most consistent positive influence across all three decision domains, establishing them as key levers for strengthening women's decision-making capabilities. Interventions aimed at enhancing awareness, confidence, and SHG participation therefore hold strong potential for improving enterprise, marketing, and financial decisions among rural women.

Model accuracy: RMSE and MAE

To evaluate the predictive strength and stability of the models used for assessing the decision-making behaviour of rural women, two standard error metrics Root Mean Square Error (RMSE) and Mean Absolute Error (MAE) were computed for enterprise, marketing, and financial decision models (Table 4). Lower RMSE and MAE values indicate better model accuracy, reduced prediction error, and greater consistency in estimating decision scores. Among the three models, the marketing decision model displayed the lowest RMSE (1.1230) and MAE (0.8964) values, signifying superior predictive performance and relatively uniform decision-making patterns among respondents in marketing-related tasks. This enhanced consistency may be attributed to the regular exposure of SHG women to market-based activities such as selling, pricing, and

Table 3. Combined regression analysis of enterprise, marketing and financial decisions with socio-psychological factors

Decision Category	Factors	Estimated Value	Standard Error	t-value	p-value
Enterprise Decision	Intercept	14.5531	1.1863	12.268	0.0000000000000002
	Personality trait	-0.3230	0.2422	-1.334	0.1838
	Motivation	0.1592	0.2329	0.684	0.4951
	Attitudes	-0.1600	0.2195	-0.729	0.4669
	Group membership	0.3806	0.2115	1.799	0.0736
	Perception	0.4331	0.2016	2.148	0.0330
Marketing Decision	Intercept	10.86234	0.86507	12.557	0.0000000000000002
	Personality trait	0.07226	0.17659	0.409	0.683
	Motivation	-0.27194	0.16982	-1.601	0.111
	Attitudes	-0.14815	0.16008	-0.926	0.356
	Group membership	0.19123	0.15426	1.240	0.217
	Perception	0.11666	0.14703	0.793	0.428
Financial Decision	Intercept	10.143430	1.104642	9.183	0.0000000000000002
	Personality trait	-0.224436	0.225490	-0.995	0.321
	Motivation	0.004779	0.216855	0.022	0.982
	Attitudes	0.066819	0.204410	0.327	0.744
	Group membership	0.034597	0.196986	0.176	0.861
	Perception	0.103238	0.187748	0.550	0.583

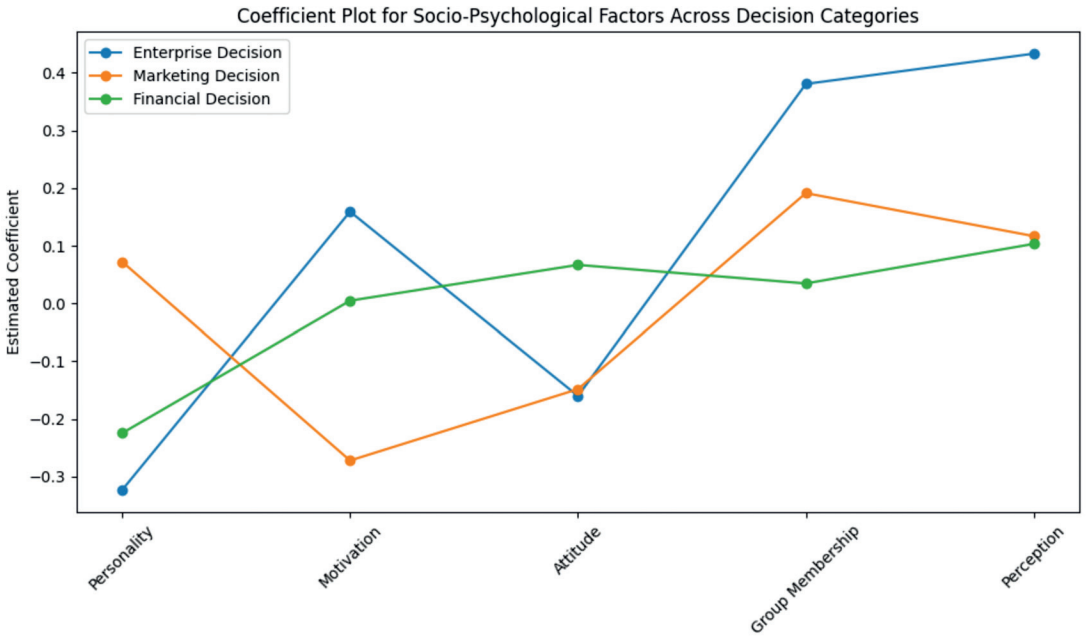

Figure 1. Coefficient plot for socio-psychological factors across decision categories

Table 4. RMSE and MAE Values for Decision-Making Models

Model	RMSE	MAE
Enterprise decision	1.5400	1.1971
Marketing decision	1.1230	0.8964
Financial decision	1.4340	1.1650

product handling, which form routine components of their livelihood operations. As these activities are frequently conducted collectively within SHGs, the resulting shared learning environment likely contributes to reduced variability in marketing decisions.

The enterprise decision model exhibited the highest RMSE (1.5400) and MAE (1.1971) values, indicating wider variability in enterprise-related decision-making. This variability may stem from differences in individual experience, technical knowledge, exposure to enterprise management practices, and access to training. Similarly, the financial decision model showed moderate error levels (RMSE = 1.4340; MAE = 1.1650), suggesting that financial decision-making remains uneven among respondents, possibly due to varying degrees

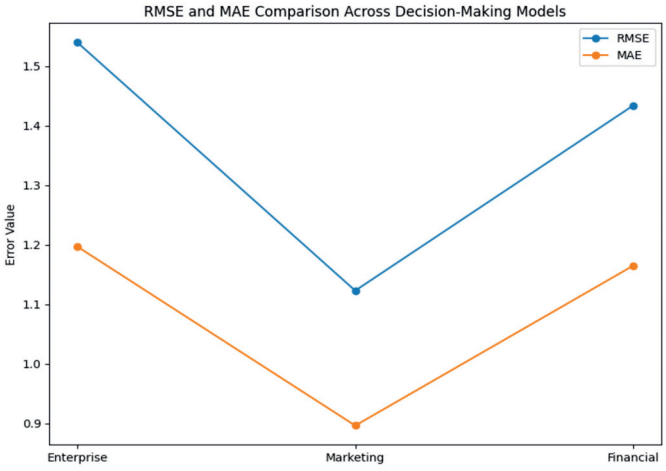

Figure 2. RMSE–MAE comparison graph

of financial literacy, credit access, and familiarity with value chain concepts. Overall, the findings suggest that while rural women exhibit relatively consistent marketing decisions, significant scope exists for targeted interventions to improve enterprise and financial decision-making skills.

The RMSE–MAE comparison plot (Figure 2) illustrates the predictive accuracy of the three decision-making models enterprise, marketing, and financial used in the study. The marketing decision model exhibits the lowest RMSE (1.1230) and MAE (0.8964), indicating that predictions generated for marketing decisions are more consistent and closer to actual values. This suggests that rural women demonstrate more uniform behaviour in marketing-related decision-making, likely due to regular exposure to market interactions through SHG activities. Conversely, the enterprise decision model shows the highest RMSE (1.5400) and MAE (1.1971), implying greater variability and reduced model precision in enterprise-related decisions. This variability may be attributed to differing levels of training, experience, and resource access among women engaged in enterprise activities. The financial decision model displays moderate error values (RMSE = 1.4340; MAE = 1.1650), indicating uneven financial decision-making skills across respondents. Overall, the plot confirms that marketing decision-making is the most consistent among rural women, while enterprise and financial decisions reflect broader disparities requiring targeted capacity-building interventions.

DISCUSSION

The study assessed the decision-making behaviour of rural women under the Mission Shakti programme across enterprise, marketing, and financial domains in Keonjhar and Khordha districts. Results revealed notable decision gaps in enterprise planning in both districts, particularly in the selection of enterprise area and value chain analysis. While women in Keonjhar also struggled with raw material selection and value-addition processes, Khordha women displayed similar gaps but with stronger constraints in location

selection, reflecting limited exposure to enterprise planning and supply chain understanding. Marketing decisions showed the widest gaps, especially in Khordha, where women faced difficulties in analysing sales activities and selecting products for market disposal. Keonjhar women performed comparatively better, suggesting greater practical market exposure. Financial decision-making remained a challenge across both districts, with Khordha showing higher gaps in pricing decisions, value chain analysis, and buying–selling opportunities, indicating limited financial literacy and weaker market-linked financial understanding.

Socio-personal factors demonstrated varied influences. Decision-making authority was positively associated with all decision categories, highlighting the importance of autonomy. Age, education, decision-making ability, and employment creation positively influenced marketing decisions but showed negative associations with enterprise and financial decisions. Housing status was positively linked with enterprise decisions but negatively with marketing and financial decisions.

Among socio-psychological factors, group membership and perception consistently showed positive effects across all decision categories, emphasizing the role of collective participation and awareness-building. The lower RMSE and MAE values for marketing decisions further indicate greater consistency in marketing behaviour compared to enterprise and financial decisions. Overall, the findings suggest that decision-making among rural women is shaped by intertwined socio-personal and psychological factors, underscoring the need for targeted capacity-building in enterprise planning, market intelligence, pricing, and financial literacy within the Mission Shakti framework.

CONCLUSION

The study demonstrates that the decision-making behaviour varies significantly across enterprise, marketing, and financial domains, reflecting differences in exposure, experience, and socio-economic conditions. While marketing decisions showed comparatively higher consistency, substantial decision gaps were evident in enterprise planning and financial management, particularly in value chain analysis, pricing, and selection of enterprise area. Socio-personal variables such as decision-making authority and socio-psychological factors like group membership and perception emerged as strong positive determinants of decision performance, underscoring the critical role of autonomy, collective learning, and awareness-building. These findings highlight the need for strengthening SHG-based capacity-building strategies. Policy initiatives should prioritise district-specific strategies, improved market linkages, digital learning tools, and enhanced access to financial services to reduce decision gaps and promote sustainable livelihood outcomes. The study affirms that empowering rural women through targeted interventions, participatory leadership, and continuous mentoring can significantly enhance their decision-making capabilities, thereby advancing the broader objectives of Mission Shakti.

DECLARATIONS

Ethical approval and informed consent: Informed consent was sought from the rural women respondents of the study during the course of the research.

Conflict of interest: The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be constructed as a personal conflict of interest. The authors declare that during the preparation of this work, thoroughly reviewed, revised and edited the content as needed. The authors take full responsibility for the final content of this publication.

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