

# Role of Self Help Groups in Empowering Women: A Case Study of Puri District in Odisha

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**Abstract:** *In rural development discourse, particularly the development and empowerment of women self help group (SHG) play a vary pivotal role. SHG has been looked upon as a successful means to alleviate poverty and brought about development among the rural community, particularly the women folk. SHG has become a base for socio-economic development of rural women. SHG has successfully enabled extremely impoverished rural women to engage in self-employment activities which allow them to generate income begin to build wealth and empires them socially and economically. The present paper in an earnest attempt in making assessment of role of SHGs in empowering women in rural village of Puri district of Odisha.*

**Keywords:** Development, Economic Environment, Self Help Groups, Shackle Poverty, Self-employment, Social Integrity, Women Friendly

## Introduction

Empowerment of women in a necessary to dismantle the social construction of gender, which for long subordinated women in family, caste, class, religion or society. Women's empowerment in a process in which, a woman get greater control over resources, material, human and intellectual access over financial resources and control ever decision making in the home, community society and nation through gaining poor Self Help Groups have become instructional in empowering rural women, not only by liberty them from shackle of poverty but also enhanced their social, economic and political status too. Self Help Groups has become a buzz word for social scientist working on different issues. Yet, it has remained a popular approach in development interventions. In India, especially, it is defined as 'small' economically homogenous and affinity group of poor people, who join hand together to save some money or grains regular mutually to contribute to a common fund. It is claimed that these groups tend to meet the emergency need of their members usually consists of 10-15 members by periodically collateral free loans and term decided by the group itself which generates the less then the moment rate of interest. So, theoretically, SHG as an organization said to practice collateral decision making and resolve conflict through collateral leadership. Besides, the objective being to meet the emergency, within it own set as rules, the try to empower the deprived section of society especially women economically and socially which are reported to noticed in term of saving of SHGs. Self Help Groups as an idea was first involved from Grameen Bank of Bangladesh founded in 1975 by Prof. Mohamohad Yunush. In India the total number of SHG, promoted under National Rural Livelihood Mission (NRLM) more than 30 laces as for NABARD Micro-Finance Report, as on march 2012, about 79.6 laces SHGs with on estimate memberships of 9.7 cores, have saving accounts in the banks, with aggregate bank balance of rupees 6551 corers.

## Importance of the Study

A Study on Self Help Groups is of paramount importance because these groups of anti-poverty agenda. These groups' works for the eradication of poverty goals like empowering women, developing leadership ability among poor, increasing school enrolment, and improving nutrition So in brief, the significance of Self Help Groups empowering the rural woman is enormous. Basically the role of these groups is manifold; generating a sense of social integrity among its member and encouraging collective efforts of combating different ill practices prevalent across rural societies like dowry, alcoholism etc. Encouraging smooth credit flow in rural areas; promoting poor households access to formal banking system; acting as pressure group to ensure proper functioning of Grampanchayat, promoting social justice by strengthening the voice of economically venerable sections of the society. Hence, SHG ensures gender equality through economic empowerment of women as well as inculcating leadership skill among them.

## Origin and Concept of the SHGs

The pioneering efforts of providing micro credit were made by Prof. Mohammad Yunus of Chittagong University of Bangladesh in 1975. The worldwide impetus really took off after the 1997. World Micro Credit Summit held in Washington DC targeted at eradicating poverty of 100 million poorest families within 2005. Declaration of 2005 as the international year of Micro Finance and awarding Prof. Mohammad Yunus and Grameen Bank with the Noble Peace prize in 2016 are recent phenomena which highlights the significant of this movement, this was the exclusively

established for the poor “If women are given power, there must be a reformation in the society”. The Self-help Group Organizations are functioning with this motto. A SHG is a small economically homogeneous affinity group of the rural emergency and needs to provide collected free loan decided by the groups (Abhanap 2000). They have been organized as useful tool to help the poor and as alternative mechanism to meet the urgent credit needs of poor through thrift (Rao 2001). SHGs is a media for the development of saving habit among the women as participants, decision makers or beneficiaries in the democratic, economic, social, cultural, sphere of life (Jain 2003). The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups, groups cohesiveness, Spirit of thrift, demand based lending collateral free women friendly loan, poor group pressure in repayment, skill training capacity and empowerment (N. Lalitha). The Self-help Group supplemented which the mutual and co-operative help can be powerful riches in their socio-economic development. The poor rural women can save the bankable and SHGs, as clients, result in the wider outreach, lower transition, cost and much lower risk cost for the banks. These women are taken loading is done. Mainly on trust with a bare documents and without any security. Amount loan are small, frequent, for short duration, finally periodic meeting and non-traditional saving.

### Working SHGs

SHGs are a working in demarcated manner. The upper limit of members in a group is restricted to 20. Among them a member is selected as the representative. The animator is selected for the period of two years. The group members meet every week. They discussed about the group saving, relations of Sangha funds, bank loan, repayment of loan by members, objectives of the group, social and community programme action.

### Role of the Self Help Groups

The Self Help Groups of Rural Women consists of members who the poor are having losing capacity and who deposits on money lenders for meeting heir consumptions needs and social obligations. Formation of women into Self-Help Group paved a way to develop their economic standards, thereby building self-confidence. Women in SHGs have been also encouraged by government as well as NGOs. To undertake Self-employment ventures with locally available resources. Availability of Micro-Credit helped SHGs women a lot and many women came forward and established Micro enterprises. At present a number of NGOs and financial institutions have been offering micro finance especially to rural women micro enterprises. They also motivate training programs to develop their entrepreneurial skill and capacities specific training in manufacturing of service sectors is available for the prospective rural women micro entrepreneurs. These institutions have been encouraging women to start Micro Enterprises. As a result Micro-entrepreneurship is gradually growing importance among the rural women, although the Self-help Groups are giving special opportunities to rural poor women. The members of Self-help Groups are forming a section of society which faces similar problems. They, therefore, Self-help Groups are helping each other members to solve to their some problems. Self-help Groups promote a small saving among their members, the saving is kept with bank and this small saving becomes day to day deposits will be increased in big deposits. This is the common fund which stands in the name of the SHG. This deposited money is used to share small financial problems by their group members. Self Help Groups provide small loan amount to its members from the common fund. All the members agree to share the responsibilities of book-keeping, organizing meeting, maintain the Register and so on.

### Functions and characteristics of SHGs

The SHGs usually generate common fund out of small saving from persons of groups collected on a regular basis by curtailing unproductively expenditure; sometimes the internal savings generated are supplemented by external resources loaned/donated by the voluntary agencies involved in promoting and strengthening of SHGs. The voluntary agencies provide financial support to start micro enterprises and also a suitable place for marketing the producers of women entrepreneurs. In order to activate the system of rural marketing, the voluntary agencies insist SHG members to undergo training for technology, up gradation and to give up to date market information for creating awareness on the matter of pertaining to the price trend of commodities in the marketing system in rural areas; the SHG members my easily sell their products in the villages which pave the way for self-sustainability among women entrepreneurs. Micro credit programmes extend small loan to poor people for self-employment projects that generate income allowing them to care about themselves and their families. SHG are small economically homogeneous affinity groups of rural poor voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per the group member’s decisions.

- Homogeneity is regular meetings.
- Regular Saving (Thrift).
- Bank linkage (Loan).
- Homogeneity refers to the sharing similarities. Similarly of gender, caste, age, religion and professional activity. In cases it was homogeneity of gender; at time a part under section, physically challenged, comes around to frame a group’ in other were women of a particular caste form their groups. The second impotent characteristic of the group is regular saving by the group members and get guidelines to regulate those saving. These rules are as follows:
- Rules about regular saving and meetings etc.

## Objectives of the Study

- ❖ To understand the position of the women;
- ❖ To define and discuss the nature of women empowerment;
- ❖ To delineate the importance of the SHG in women empowerment;
- ❖ The study the working of SHG in Puri district;
- ❖ To discuss of government and civil society initiatives with regards to SHG formation and promotion;

## Review of Literature

According to Lalita and Nagrjun (2002) Empowerment literally means “becoming powerful” empowerment of rural poor demands that members of village committees should have their own organization, which work serve their own economic needs and interest exclusively. Moreover sufficient knowledge about the needs and problems of rural poor has not been supplied to the policy making agencies if SHGs are promoted the group members can articulate the problem in better manner. Mukundan and Hillari (2008) Report that one of the most basic cause for the womens inferior status is the inadequacy of the legal system to keep peace in the changing needs and times to provide them with the frame work which would enable them to contribute their ability fully to society. Discrimination between senses may stem from attitudes, customs, traditions and cultural norms, the victims of discrimination look upon low for equality and justice law includes not only the provisions of the constitution and legislation but also judgment and government decisions and actions. NCSW Report (2009) states that Self-Help Groups have taken the form of a movement for women especially rural women’s social and economic development. SHGs have arisen out of the perceived problem of womens lack of access to resources at both the household and the village level. In the past 20 years Self-Help Groups have become significant institutions for rural development in India. This has been particularly true in the case of poor woman. Neeta Tapan (2000) in her book entitled “Need for Women Empowerment” has mentioned about various aspects related to women empowerment. As far as political participation of women is concerned, she observed that the percentage of women voters remains comparatively low. This may be due to various reasons. One of the reasons for low voting which stand true for both men and women is that franchise is a right and not a duty. Women further exercise this right to a somewhat lesser extent due to household responsibilities, negative attitude of male members or lack of interest in politics.

## Methodology

In this study both primary and secondary have been adopted as regards the secondary sources, books and journals related to the topics have been studied in different libraries. The Government Reports of different NGOs including that of Puri district have been persuing with regards to primary sources data have been collected from different stakeholders like NGOs, Government Office, Civil society activist, and opinion lenders through interview schedules and focused group discussion. For the study NGOs and SHGs activities in the block of the Puri district were selected at the outset.

## Hypothesis

Self-Help Groups expand the livelihood opportunities for the rural poor women.

## Analysis and Interpretation

The present Study is related to the economic and social empowerment of the women in west Odisha. For this study 11 blocks were selected from Puri district of Odisha.

**Table 1**  
**Age Group**

| S.L. No. | Age Group | No. of Respondents | Percentage (%) |
|----------|-----------|--------------------|----------------|
| 1        | Below -25 | 15                 | 6              |
| 2        | 26-35     | 78                 | 31.2           |
| 3        | 36-45     | 91                 | 36.4           |
| 4        | 46-55     | 49                 | 19.6           |
| 5        | Above 56  | 17                 | 6.8            |
|          | Total     | 250                | 100%           |

Source: Primary data

The table-1 indicates that the majority of the respondents belong to the age group of the 36-45, 36.4 percent, 31.2 percent of the respondents belong to 26-35 age group, 19.6 percent respondents belong to 46-55 age group, only 6.8 percent of the respondents above years of 55 age group, and respondents who are below 25 years only 6 percent of age are also vary

less in proportion. Age-wise composition respondents are an importance factor which determines the earning potential of the women SHGs. In our research since majority of the women SHG members in the study area are within the age group of 36-45, found to be well involved in group activity for their economic need and the most potential group in the younger women, who constitute within the age group of 26 to 35 years. It seems women belong 25 years of age are abysmally in their presence in SHG activities.

**Table 2**  
**Caste Category**

| S.L. No. | Caste   | No. of Respondents | Percentage (%) |
|----------|---------|--------------------|----------------|
| 1        | General | 73                 | 29.20          |
| 2        | OBC     | 114                | 45.60          |
| 3        | SC      | 56                 | 22.40          |
| 4        | ST      | Nil                | Nil            |
| 5        | Others  | 7                  | 2.80           |
|          | Total   | 250                | 100%           |

Source: Primary data

Caste system is an age old phenomena in Indian society which has a lot of socio-economic and political implications. At their backdrop caste wise classifications of respondents in the put most important and in considered as an important factor in the analyzing, the social composition of the study area. In our study area find well recognized social groups like Scheduled Caste, Scheduled Tribe, Other Backward Caste and General caste. The above table-2 shown that 45.6 percent of the SHG members were belong to the Other Backward Caste, 22.4 percent of the respondents are belong to the Scheduled caste, 28 percent SHG members were of other caste like SEBC, and 29.2 percent respondents are belongs to General caste like Brahmin and Karan. The Scheduled caste consists mainly of the Kaibarta, Chamara, Pana, Bauri and the Other Backward Caste consist the mainly Telly, Tanti, Chasa, Gouda, Gudia etc. The other backward caste constitute majority among the sampled self-help groups members in the study area. Thus the social composition of the respondents clearly indicates that more proportion of women members from OBC category are involved in SHG activities and the proportion of SEBC women involved in SHG activities in abysmally low.

**Table 3**  
**Economics Status**

| S.L. No. | Economic Status by SHG member | No. of Respondents | Percentage (%) |
|----------|-------------------------------|--------------------|----------------|
| 1        | BPL                           | 147                | 58.80          |
| 2        | APL                           | 75                 | 30.00          |
| 3        | Other                         | 28                 | 11.20          |
|          | Total                         | 250                | 100.00         |

Source: Primary data

As per data reflected in table-3 majorities of the respondents belong to BPL category, while minimum respondents belong to APL category and others constituted a lower proportion. Data shows that highest proportion of women involved in the SHG activities are from BPL category, since majority village women are from poor economic background. They joined SHG activities to earn some income so that they can able to support their family financially and improve the economic condition of their family.

**Table 4**  
**Level of Education by SHG members**

| S.L. No. | Level of Education | No. of Respondents | Percentage (%) |
|----------|--------------------|--------------------|----------------|
| 1        | Illiterate         | 61                 | 24.40          |
| 2        | Primary            | 86                 | 34.40          |
| 3        | Secondary          | 68                 | 27.20          |
| 4        | Intermediate       | 27                 | 10.80          |
| 5        | Degree             | 8                  | 3.20           |
| 6        | Above              | Nil                | Nil            |
|          | Total              | 250                | 100.00         |

Source: Primary data

Education is the most important factor that shapes and protects the individual life of the respondents are from low educational background i.e. primary level; Data regarding education on our study are most of the background of the respondents has been reflected in table-4 data which shows that since majority women SHG members have at least

primary level education, they can able to read and write and can understand the group objective. However as major proportion of SHG members are illiterate, they find difficulty to do their group activities, so they need spend training and capacity building. Majority of the respondents have studied up to primary level 24.4 percent category women respondents are illiterate, 27.2 percent SHG members have their education up to secondary, 10.8 percent of the respondents have completed higher secondary level and 3.2 percent of respondents have studied up to Degree level. Illiterate and low levels of education are mainly responsible for the backwardness of the women. Thus in study area as majority of women are illiterate with primary school background, they could not perform well the group activities.

**Table 5**  
**Level of Income**

| S.L. No. | Income Level     | Before Joining SHG |                | After Joining SHG |                |
|----------|------------------|--------------------|----------------|-------------------|----------------|
|          |                  | No of Respondents  | Percentage (%) | No of Respondents | Percentage (%) |
| 1        | Below RS 2000    | 119                | 47.60          | 37                | 14.80          |
| 2        | Rs 2001- Rs 4000 | 75                 | 30.00          | 88                | 35.20          |
| 3        | Rs 4001- Rs 6000 | 56                 | 22.40          | 96                | 38.40          |
| 4        | Rs 6001- Rs 8000 | Nil                | Nil            | 22                | 8.80           |
| 5        | Above Rs 8001    | Nil                | Nil            | 7                 | 2.80           |
|          |                  | 250                | 100            | 250               | 100.00         |

Source: Primary data

In the table represent data on the income level of the respondents before and after joining SHG activities is clearly notice a change in the status of the income level of the respondents. Data indicates that there in a rise is income level of the respondents after joining SHGs. To find the change in income level of the respondents, we have to compare their income level in pre or post joining of the SHG activities. Before joining SHG activities about majority women had the income below Rs 2000/-, nearly one third women had the income between Rs 2000/- to 4000/-, and some women could managed to earn income between Rs4000/- to Rs 6000/-. In the pre joining stage no one found to have an income within the range of Rs6000/- to 8000/- and below. However in the post SHGs joining stage we could notice the change in income level of the respondents. After joining SHG, the change of the respondents with low level income i.e. less than Rs 2000/- has been reduced to 14.80%, the proportion of respondents with income level Rs 2000/- to Rs 4000/- has been increased from 30.00% to 35.20%, similarly the proportion of respondents with the range of income between Rs 4000/- to Rs 6000/- has been increased from 22.40%. It is not worthy that in the pre joining stage, while no one have within the income level of Rs 6000/- to Rs 8000/- but in the post joining stage 8.80% of respondents managed to earn such a range of income. Similarly in the pre joining stage while none a single respondents had income above Rs 8000/-, but such an income was earned by 2.80% of the respondents in the post joining stage. It mainly determines the level of education, volume of assets and status of health etc. Every family wants to intrude their income level. The chance in earning alternative income motivates the respondents to join the Self-help Groups. The status of income of the group members of before joining SHGs was average but not sufficient in their lives. They decided to join SHGs for the purpose of generating income level.

**Table 6**  
**Level of Saving**

| S.L. No. | Level Saving   | Before Joining SHG |                | After Joining SHG |                |
|----------|----------------|--------------------|----------------|-------------------|----------------|
|          |                | No of Respondents  | Percentage (%) | No of Respondents | Percentage (%) |
| 1        | Below Rs 100   | 108                | 43.20          | 62                | 24.80          |
| 2        | Rs 101- Rs 300 | 74                 | 29.60          | 82                | 32.80          |
| 3        | Rs 301- Rs 500 | 63                 | 25.20          | 96                | 38.40          |
| 4        | Rs 501- Rs 700 | 5                  | 2.00           | 7                 | 2.80           |
| 5        | Above Rs 701   | Nil                | Nil            | 3                 | 1.20           |
|          |                | 250                | 100            | 250               | 100.00         |

Source: Primary data

The level of the saving of respondents in the pre and post joining of the SHG activities is clearly visible in the collected from the respondents of our study area. Here also noticed a great change in the saving levels of the respondents. In the pre joining stage majority respondents had very little saving i.e. less than Rs100/- but in post joining stage, the

proportion of respondents with such a low saving declined to almost half of it. Similarly in the pre joining stage respondents who had the saving level between Rs 101/ to Rs 300/, their proportion increased by more than 3 percent in the post joining stage. The saving level of one fourth proportion of respondents was confined within Rs 301/ to Rs 500/ and the proportion of respondents with such a saving have increased to 38.40%, in the post joining stage. The saving level of the respondents within the range of Rs 501/ to Rs 700/ and beyond has not noticed with anyone in the pre joining stage where as about 2.80% of respondents managed to have a saving level of Rs 501/ to 700/ ,and vary few respondents could manage to save an amount of above 701/.

**Table 7**  
**Level of Expenditure**

| S.L. No. | Level of Expenditure | Before Joining SHG |                | After Joining SHG |                |
|----------|----------------------|--------------------|----------------|-------------------|----------------|
|          |                      | No of Respondents  | Percentage (%) | No of Respondents | Percentage (%) |
| 1        | Below Rs 2000        | 146                | 58.40          | 73                | 29.20          |
| 2        | Rs 2001- Rs 4000     | 62                 | 24.80          | 106               | 42.40          |
| 3        | Rs 4001- Rs 6000     | 42                 | 16.80          | 62                | 24.80          |
| 4        | Rs 6001- Rs 8000     | Nil                | Nil            | 7                 | 2.80           |
| 5        | Above Rs 8001        | Nil                | Nil            | 2                 | 0.80           |
|          |                      | 250                | 100            | 250               | 100.00         |

Source: Primary data

From the ground data obtained from field are clearly notice a change in the expenditure level of the respondents in the post joining of SHG. The main purpose of earning is to satisfy their basic needs and the level of income and expenditure are correlated to each other. Out data shows that before joining SHGs majority of the respondents spent an amount below Rs.2000 per month ,nearly one fourth of respondents spent an amount between Rs.2001/- to Rs.4000/-, and about 16.8 percent of the respondents spent an amount between Rs.4001/- to Rs.6000/-. No one of the SHG members had any spending of the before joining SHGs. After joining Self-help Groups, the level of expenditure had increased considerably. The data indicates that 29.2 percent of the Respondents spent an amount below Rs.2000/- per month. 42.4 percent of the Respondents spent an amount between Rs.2001/- to Rs.4000/-, 24.8 percent respondents spent an amount between Rs.4001/- to Rs.6000/-, 2.8 percent of the SHG members spent an amount of between Rs.6001/- to Rs.8000/-, only 8 percent respondents could afford to spend amount above Rs.8001/- per month.

**Table 8**  
**Socio-Economic Status after Joining SHG**

| S.L. No. | Socio-economic status after joining SHG | No. of Respondents | Percentage (%) |
|----------|---|--------------------|----------------|
| 1        | Yes                                     | 213                | 85.20          |
| 2        | No                                      | 37                 | 14.80          |
|          |   | 250                | 100.00         |

Source: Primary data

Data has clearly show the changes witnessed in the socio-economic status of the respondents in post joining of the SHG activities, highest proportion of women SHG members admitted that their socio-economic status has changed after joining SHG activities. Still a major chunk of the respondents did not find any change in their socio-economic status even after joining SHG activities. From the available data are can vary clearly notice the change in the socio-economic status of the respondents in the post joining of the SHG activities. Now their socio-economic condition is better than their condition of living in pre joining stage. By joining the SHG activities they have earned some income per month. They have gained some knowledge and enhanced their social status. SHG activities are enabled they are now capable of earning and supporting their husband financially them manage family in more effective manner and so also the case with taking care of their condition. From our study observation, we found a great change in the status of rural women after joining abled being active in income generation through SHG activities.

### Suggestion

On the basis of present study, a few suggestions are put forward for the agencies and department that are involved in the formation and smooth working of SHGs of Puri district in Odisha.

- ✚ The group members should collectively utilize the benefits of different government schemes so as to enhance their living standard.
- ✚ Self-help groups should extend the area of their business and try to reach to local markets for their home making products.
- ✚ Senior women should also be encouraged to participate in the programme as they have good experience of making different sort of things.
- ✚ It is essential to literate the illiterate members in a minimum time frame. So that those members can take part more effectively in the working of SHGs.
- ✚ The banking system can and must improve its functioning by working with local government and voluntary organization.
- ✚ There should be regular evaluation and monitoring of SHGs through different useful agencies like government, bankers, NGOs, etc.
- ✚ Training programmes should be conducted from time to time not only for the group leaders but also for the group members. To enhance, the participation of all the members.
- ✚ Members of SHGs, who sell their products in the market, face many problems regarding price of the product, storage of products. If government will give proper facility for marketing, proper space for products and better price for the products of SHGs than group will work more effectively.
- ✚ The factors responsible for poor performance of functioning of SHGs should be investigated, examined and analysed scientifically to resolve the emerging problems, difficulties and challenges being faced by them.

### Conclusion

To conclude, the present study by examining role of SHGs in empowering rural women of Puri district has unfolded the truth that the income of the women have increased after joining the SHGs along with considerable increase. In their monthly expenditure the study has found that women able to save more after joining SHGs and also achieved financial independence. They utilize the loan for more income generating purposes and are able to take decisions in their family. Status in family and community has improved for women after joining SHGs. As per the study findings, it has been found that SHGs have played a very significant role in emerging rural women, particularly improving the socio-economic conditions of the illiterate poor rural women of the study area. Besides; their enrolment in SHG activities has increased their level of political awareness and exposure for meaningful participations in public sphere. However bottleneck mars the functional efficiency of their illiterate women, which needs attentions towards their capacity building. It promotes gender equality and social transformations in the study area. To translate it into reality, it requires a multi-pronged approach.

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