

Role of Self Help Groups in Women Empowerment – A Study with Reference to Vellore District

¹G. Geetha, ²Dr. S. Dhanasekaran

¹Ph.D. Full Time Research Scholar, Department of Economics, Thiruvalluvar University, Serkkadu, Vellore – 632 115

²Assistant Professor, Department of Economics, Thiruvalluvar University, Serkkadu, Vellore – 632 115

Abstract

Women are a necessary part of each economy. All-round development and agreeable growth of a country would be conceivable just when women are considered as equivalent accomplices in progress with men. In the majority of the agricultural nations today, increasingly more accentuation is laid on the requirement for the development of women and their dynamic cooperation in the standard of the development process. The empowerment of women is a holistic idea. It is multi-dimensional in its methodology and covers social, political, and economic aspects. Self-Help Groups have been instrumental in engaging grass-root women in several areas. Confirmations from various areas uncovered that there are positive improvements realized in terms of all the group members becoming literate; mitigating village disputes, improving health and education of children and keep the village roads clean and giving exposure to all the members of the group to carry on the bank's transactions. Self-Help Groups have helped from multiple points of view in replacing moneylenders, changing cropping patterns, expanding utilization of organic pesticides and manures, making seed banks; and creating better awareness on nutrition, well-being, health and hygiene. Subsequently, this study is an attempt to understand the Role of Self Help Groups in Women's Empowerment in Vellore District.

Keywords: Self-Help Groups, Women Empowerment

Introduction

Women form a part of human resources. Except if this segment of the populace is offered freedoms to demonstrate their abilities, the development would be defective. It was in the antiquated period the women were perceived similarly to men and indeed, they were top of the families and took an interest similarly in dynamic like men. It is just when excess arose and business creation began, markets came to assume a part. It is at this crossroads, there came an adjustment of the job of male and female. Then, at that point came the sexual orientation-based division of work primarily carrying men to outside, paid business and women in neglected and homegrown work. The sexual orientation uniqueness was the outcome since this period and women had been ceaselessly and continually separated in getting their due share in the development interaction. Subsequently, causing women to stay at home to persistently play out the homegrown exercises like dealing with the youngsters, cook and wash for the family which have not been perceived as work till the 1981 Census in India. Because of making the men as providers of the family, the female individuals additionally began appointing themselves an optional part next just to men and as such, they are treated as auxiliary residents in the general public. The facts confirm that the less fortunate the family, the more prominent is reliance on women's pay. Notwithstanding a few advances made since freedom in the existences of women, a sex

investigation of generally friendly and economic information exhibits that women in India keep on being moderately impeded in the issue of survival, health, nutrition, literacy and productivity.

Constitutional Provisions for Women

Women as a free group comprise 48.46% of the nation's all-out population according to the 2011 Census. The significance of women as a significant human resource was perceived by the Constitution of India which agreed fairness to women as well as enabled the State to receive proportions of positive segregation in support of themselves. Various Articles of the Constitution extraordinarily repeated the responsibility of the constitution towards the financial development of women and maintaining their political right and interest in dynamic.

Legislations and Laws for Women

The State instituted a few women-explicit and women-related enactments like to ensure women against social segregation, brutality and outrages and furthermore, to forestall social disasters like youngster relationships, settlement, assault, the practice of Sati and so forth The Equal Remuneration Act, Hindu Marriage Act, The Marriage (Amendment) Act, The Immoral Traffic (Prevention) Act, Dowry Prohibition Act, Child Marriage Restraint Act, Prevention of Domestic Violence Act, is a milestone law in going about as an impediment just as giving lawful response to the women who are survivors of any type of aggressive behavior at home. Aside from these, there are various laws that may not be sexual orientation explicit yet have consequences on women.

National Policies for Women

The National Policy for Empowerment of Women 2001 has as its objective achieving headway, development and empowerment of women in all circles of life through the formation of a more responsive legal and general set of laws touchy to women and mainstreaming a sexual orientation point of view in the development interaction. The fortifying and development of important institutional instruments and execution of worldwide commitments/responsibilities and participation at the global, local and sub-territorial level was another responsibility.

Empowerment

Empowerment is the way toward empowering or approving a person to think, act, and make a move and control work in a self-sufficient manner. It is simply the condition of sentiments enabled to assume responsibility for one's own predetermination. It incorporates the two powers over resources (Physical, Human, Intellectual and Financial) and over philosophy (Belief, qualities and mentalities). It isn't simply monetary autonomy, nor admittance to schooling, or sexual opportunity, or authority over proliferation, however a mix of expanding their social, political, economic and profound strength, both exclusively and aggregately, eliminating the hindrances that punished and kept women from being coordinated into their particular social orders – from being subordinate, minimized, denied, persecuted, stifled, defrauded, and escaping the disguise of upsides of male-controlled society. Empowerment especially incorporates authority over resources and philosophy. It prompts a developing inborn

capacity, more noteworthy self-certainty, and an inward change of one's cognizance that empowers one to beat outside obstruction. This view predominantly stresses on two significant angles. First and foremost, it is an ability to accomplish wanted objectives yet not control over others. Besides, the thought of empowerment is more pertinent to the individuals who are frail whether they are male or female, or group of people, class or position.

Women Empowerment

The idea of the empowerment of women as an objective of development undertakings and projects has been acquiring more extensive acknowledgment during the 1990s. Women's cooperation in grassroots associations is progressively perceived as significant to their empowerment and as a path for them to help shape development strategies. Indeed, the Eighth Five Year Plan (1992-97) made a shift from 'development' to 'empowerment of women. Arrangements, projects and activities intended to help and elevate the low-pay women, had moved from a "government assistance approach" to an "empowerment approach". Consequently, various measures had been taken by the Government toward this path for the social and economic liberation of women. Since women's empowerment is the way to the financial development of the local area, carrying women into the standard of public development has been a significant worry of government. The Ministry of Rural Development has uncommon parts for women in its projects.

Other than Swarnagayanti Grameen Swarazgar Yojana (SGSY), the Ministry of Rural Development is executing different plans having women's part. They are the Indira Awas Yojana (IAJ), National Social Assistance Program (NSAP), Restructured Rural Sanitation Program, Accelerated Rural Water Supply Program (ARWSP) the (recent) Integrated Rural Development Program (IRDPA), the (past) Development of Women and Children in Rural Areas (DWCA) and the Jawahar Rozgar Yojana (JRY). Over the most recent fifty years, the idea of women empowerment has gone through an ocean change from government assistance arranged way to deal with a value approach.

Tools of Self-Help Group

Self-Help Groups have been instrumental in engaging grass-root women in a few regions. Confirmations from various districts uncovered that there are positive upgrades acknowledged as far as all the group individuals getting proficient; relieving town debates, improving health and instruction of youngsters and keep the town streets perfect and offering openness to every one of the individuals from the group to carry on the bank's exchanges. Self-Help Groups have helped from various perspectives in supplanting cash moneylenders, changing editing design, expanding utilization of natural pesticides and composts, making seed banks; and making superior mindfulness on nutrition, health and cleanliness.

Self-Help Groups have additionally provoked the inclusion of individuals in standard saving and inward loaning, helped them start micro endeavors and oversee loaning plans, profit government credit, work bank accounts and common assets and keep up monetary records. In addition, Self-Help Groups have been instrumental in individuals getting naturally cognizant, utilizing Eco-filter latrines, building and utilizing and fixing water gathering structures, partaking in governmental issues. Women have

acquired specialized abilities, and essential standards of the board, and group building. These groups are additionally getting combined and as such, they help women of various locales to join by and large for normal reasons. The women in the Self-Help Groups keep themselves involved through different exercises, such as selling the items they make, which are regularly homegrown, and other associated exercises, including sewing of garments, planning of desserts and pickles, workmanship things, and so on. The benefits acquired from deals is then split between the individuals from the group and is effectively utilized like fixes of their homes, purchasing family things, on schooling and on generally speaking improvement of their economic and societal position.

Self-Help Groups have another vital task to carry out especially in the exchange of innovation to the client group populace. It has been found by the individuals from Self-Help Groups that they offer them a hierarchical base, enormous resources, and admittance to present-day innovation promoting business and pay age. Hence, Self-Help Group development among the rural poor in various pieces of the nation is arising as a truly solid and proficient mode for innovation move. The Self-Help Group is a suitable choice to accomplish the goals of rural development and to get local area interest in all rural development programs.

Review of Literature

Uma Devi and Lakshmi Narasaiah (2017) examined in their study on women empowerment through SHG and furthermore distinguished the degree of SHG being the integral asset to reduce destitution by setting out work open doors. The aftereffects of the investigation were drawn from the chose SHGs of Andhra Pradesh. The creator uncovers that the empowerment of SHG individuals can be seen through pay age exercises. They have set up pay age exercises like pickle making, dairy exercises, papad making, and cultivating related exercises and so forth. This has improved the job and expectations for everyday comforts.

Ailayah and P. Babu (2017) dissected the impact of SHG in women's empowerment through auxiliary information investigation. The investigation brought up the women support in SHGs has made a striking impact has enabled the rural helpless women at different levels. The women combine in SHG stretching out shared help to tackle their issues. Further, he added the methodologies applied by the development projects to analyze the empowerment of women. The examination in general reasons that SHG engages women in all circles.

Lalitha and Vijayakumar (2016) distinguished the SHG program as an arrangement for admittance to credit and working with women empowerment. The creator says, the SHG women individuals with the help of investment funds and frugality foster their economic conditions by expanding their investment funds, acquiring limit and use on family exercises like the opportunity to utilize pay for individual necessities, having ledger and utilizing the reserve funds to buy on anything for their own requirements. It was likewise found, in the examination, that there is a gradual change in empowerment pointers among the women in the wake of joining SHG like expanded investment, aware treatment from the relatives.

Selvi and Shanmugam (2016) investigated the pay and consumption example of women after joining the SHG. They made a near report among when joining the SHG on the month to month pay level of the respondents from the Erode District of Tamil Nadu. From the investigation, it was tracked down that the month to month pay level of the respondents has generally expanded in the wake of joining the SHG and furthermore distinguished that the individuals have engaged with the pay age exercises autonomously and that has helped the individuals to improve their pay level and thereby intensified their expectations for everyday comforts

Saravanan (2016) described the effect and impact of SHG on the socio-economic status of rural women of Tamil Nadu. He broke down auxiliary information on SHG from NABARD and different sources and found that engaging women centers around an all-encompassing social development and not simply focusing on their economic requirements. He investigated the no of SHGs and the degree of Bank linkages in and around Tamil Nadu and tracked down that fundamental family pay, way of life and furthermore the food security has expanded radically in view of microfinance. The SHG has enabled women economically as well as on their self-certainty which is the key for maintainable financial development.

Statement of the Problem

There are a few limitations that check the interaction of women's empowerment in India. Destitution, the truth of life for by far most of the women in India, is a significant factor that stances challenge in understanding women's empowerment. In a helpless family, young ladies are the fundamental casualties; they are malnourished and are kept the chance from getting better instruction and different offices. The absence of mindfulness about legitimate and established arrangements and disappointment in acknowledging it is another factor that ruins the interaction of empowerment. A large portion of the women doesn't know about their legitimate rights. It is seen that the proper area credit was extremely restricted and scarcely accessible for little borrowers. The Self-Help Groups related micro-financing is focused generally on women. The experience has shown that the economic exercises have not been crossed past the micro-scale. The women who have been taken up economic exercises scarcely elevated to deliver results of worldwide significance. It is in this build-up, this investigation has been endeavored to break down the effect of Self-Help Groups on the empowerment of women.

Objectives of the Study

1. To present the idea, development and development of Self-Help Groups during the examination time frame both at Tamilnadu level and Vellore District level.
2. To investigation the variables deciding Psychological Empowerment, Social Empowerment, Political Empowerment and Health Empowerment.

Research Methodology

The present study is based on both primary and secondary data. The primary data has been collected with the help of a sample survey of members of Self-Help Groups in Vellore district. Totally 125

questionnaire were distributed. Out of this, 100 filled-in questionnaire were collected. Hence, the sample size for the present study is 100 Self-Help Group members in Vellore district. In the Vellore district, the sample study areas were Vellore Block, Katpadi Block, Gudiyattam Block, and K.V.Kuppam Block. The convenient sampling method was used to collect the primary data. The secondary data was collected through records, journals, articles, magazines and the internet.

Limitations of the Study

The current investigation makes an endeavor to contemplate the effect of Self-Help Group on women empowerment based on the experience of the Self-Help Group individuals. The job of NGOs in advancing Self-Help Groups isn't concentrated as it may give scope from another point to the investigation of women empowerment through Self-Help Groups.

Analysis and Discussion

There are four sorts of women empowerment that were examined in this examination in particular Psychological Empowerment, Social Empowerment, Political Empowerment and Health Empowerment.

Psychological Empowerment

Mental Empowerment or Self-Empowerment can be estimated through various traits. A five-point scale with various properties is coaxed among the respondents where the mental empowerment is estimated with their reactions. The credits incorporate a force of dynamic, expanding availability to data, upgraded self-certainty, etc. Lion's share of women have communicated emphatically towards the characteristics and have firmly concurred that their self-characteristics have enabled in the wake of joining the SHG.

Table 1: Attributes towards Psychological Empowerment

S. No.	Psychological Empowerment	SA	A	N	D	SDA	Total
1	Decision-making power.	60 (60%)	20 (20%)	8 (8%)	8 (8%)	4 (4%)	100 (100%)
2	Access to information and resources.	74 (74%)	13 (13%)	6 (6%)	5 (5%)	2 (2%)	100 (100%)
3	A range of options to make choices.	44 (44%)	24 (24%)	20 (20%)	7 (7%)	5 (5%)	100 (100%)
4	A feeling that one can make a difference.	46 (46%)	23 (23%)	19 (19%)	5 (5%)	7 (7%)	100 (100%)
5	Ability to speak for yourself.	42 (42%)	20 (20%)	22 (22%)	10 (10%)	6 (6%)	100 (100%)
6	Not feeling alone; feeling part of a group.	63 (63%)	12 (12%)	12 (12%)	7 (7%)	6 (6%)	100 (100%)

7	Understanding that a person has rights.	62 (62%)	14 (14%)	12 (12%)	5 (5%)	7 (7%)	100 (100%)
8	Confidence to move around independently.	63 (6%)	12 (12%)	12 (12%)	7 (7%)	6 (6%)	100 (100%)
9	Effective change in one's life and society.	62 (62%)	14 (14%)	12 (12%)	5 (5%)	7 (7%)	100 (100%)
10	Increasing one's self-image.	74 (74%)	11 (11%)	3 (3%)	7 (7%)	5 (5%)	100 (100%)

The majority of the respondents are strongly agreed that all the factors of Psychological Empowerment influence the Role of Self Help Groups in Women's Empowerment.

Social Empowerment

Social empowerment can be viewed as admittance to information, data, securing abilities to lead the life in the public eye. Social empowerment is estimated at individual, group and local area levels. For people, it is found as far as information upgrade, receiving abilities as indicated by the need, character development, Self-certainty to confront the difficulties. At a group level, empowerment is assessed dependent on interest, taking the right choice on the issue, talking on the public gathering, meeting the public authority authorities for social issues, for the local area, arranging local area development and social developmental projects.

Table 2: Social Empowerment

S. No	Statements	SA	A	N	D	SDA	Total
1	Freely speaking in SHG meetings	30 (30%)	30 (30%)	21 (21%)	14 (14%)	5 (5%)	100 (100%)
2	Teaching / Training someone else	33 (33%)	39 (39%)	15 (15%)	8 (8%)	6 (6%)	100 (100%)
3	Speaking during public meetings	6 (6%)	20 (20%)	6 (6%)	19 (19%)	47 (47%)	100 (100%)
4	Presenting cultural programme in public	40 (40%)	13 (13%)	31 (31%)	7 (7%)	9 (9%)	100 (100%)
5	Taking up leadership positions in the Society	33 (33%)	39 (39%)	15 (15%)	8 (8%)	6 (6%)	100 (100%)
6	Performing bank transactions	30 (30%)	29 (29%)	22 (22%)	14 (14%)	5 (5%)	100 (100%)
7	Going to government office without fear	24 (24%)	31 (31%)	25 (25%)	11 (11%)	9 (9%)	100 (100%)
8	Talking to government officials without fear	49 (49%)	25 (25%)	18 (18%)	6 (6%)	3 (3%)	100 (100%)

The majority of the respondents are strongly agreed that all the factors of Social Empowerment influence the Role of Self Help Groups in Women's Empowerment.

Political Empowerment

SHG centers development around all levels like Social, Economic, Psychological, Political and Health. Aside from social and economic empowerment, political empowerment assumes an unavoidable part in regular daily existence. It shows that individuals should realize political attention to deal with their life serenely. This helps individuals to take an interest in grama sabha gatherings, challenging nearby races and mindful elements of the panchayat framework.

Table 3: Political Empowerment

S. No.	Statements	SA	A	N	D	SDA	Total
1	Increased participations in Gram sabha meetings	2 (2%)	5 (5%)	6 (6%)	13 (13%)	74 (74%)	100 (100%)
2	Increase in the awareness of government schemes	6 (6%)	21 (21%)	6 (6%)	19 (19%)	48 (48%)	100 (100%)
3	Participating in leadership positions	2 (2%)	4 (4%)	14 (14%)	31 (31%)	49 (49%)	100 (100%)
4	Participating in the discussions of the community	24 (24%)	31 (31%)	25 (25%)	11 (11%)	9 (9%)	100 (100%)
5	Participated in rally/campaigns	32 (32%)	39 (39%)	15 (15%)	8 (8%)	6 (6%)	100 (100%)

The majority of the respondents are strongly disagreed that all the factors of Political Empowerment influence the Role of Self Help Groups in Women's Empowerment.

Health Empowerment

Health is exceptionally significant for all human creatures living on the planet. Particularly women ought to be more moderate about their health. SHGs are assuming a significant part in spreading attention to health in rural regions. India has its most noteworthy populace dwelling in rural regions. The majority of individuals are living in rural regions not having offices like multi-forte clinics, essential health communities, and other clinical offices. Because of the absence of clinical offices in rural regions, women can't keep up great health that keeps women unhealthy.

Table 4: Health Awareness after Joining the SHG

S. No	Change in Health Awareness	Frequency	Percentage (%)
1	Health and Hygiene	52	52%
2	Vaccination	55	55%
3	Contraceptive Usage	24	24%
4	Care during pregnancy	43	43%
5	Care of Infant	62	62%
6	Awareness of personal health care/needs	61	61%
7	Awareness about existing health services	74	74%
8	Knowledge about Family Planning	67	67%

The majority of the respondents are strongly agreed that all the factors of HealthEmpowerment influence the Role of Self Help Groups in Women's Empowerment.

FINDINGS

- The majority of the respondents are strongly agreed that all the factors of Psychological Empowerment influence the Role of Self Help Groups in Women's Empowerment. The women SHG members have strongly agreed towards the fact that due to the involvement in SHG, they have gained a lot of self-confidence and are able to make decisions, deal effectively with themselves and are able to make a self-identity as SHG members, thus empowering themselves psychologically.
- The majority of the respondents are strongly agreed that all the factors of Social Empowerment influence the Role of Self Help Groups in Women's Empowerment. Being in SHG, they have developed the ability to speak freely and frankly in public meetings, and have learned to make bank transactions. Also, the respondents have agreed that SHG has given them the knowledge and confidence to take leadership positions and are able to train others on this but on the contrary nearly one fourth are not even able to speak in public gatherings and organize any social programme or event for the betterment of the society.
- The majority of the respondents are strongly disagreed that all the factors of PoliticalEmpowerment influence the Role of Self Help Groups in Women's Empowerment. Though SHG has empowered them in all ways, when it comes to politics, the hitches are still prevalent.
- The majority of the respondents are strongly agreed that all the factors of HealthEmpowerment influence the Role of Self Help Groups in Women's Empowerment. In general, it can be seen and validated that the awareness of different health aspects and discussions on different health care needs have increased to a good extent after joining the SHG.

- Though savings as such is a good quality either it may be joint or in the name of husband, only saving account in the name of women will increase her confidence and also provides economic independence to women in rural families.
- Those groups who are regular in group savings are given the revolving fund. Because of the regularity in savings and repayment of RF loan, they are appreciated and recommended for the Income Generation (IG) loan.
- The majority of the respondents have undergone the training programme and still few percentages of the respondents had not participated and attended in some of the main training activities because of some family commitments and they regret it too.

SUGGESTIONS

It is observed from the study, the following recommendations were given by the researcher, which may help to strengthen the SHGs and take strategic decisions on forthcoming Poverty Alleviation Programmes in the District and State.

1. Micro Financial Institutions and NGOs should change the misconception of the public that by joining SHG, the members will get credit or loans for their own use. Instead of that, it gives an opportunity for the individual to create self-employment or to become an entrepreneur.
2. SHGs should create business opportunities and markets in all the industries, to promote their products.
3. SHGs should motivate senior women and widows to take part in all the programmes and give them the confidence to start a business, which will give them the confidence to lead the life independently.
4. 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.
5. More and more training programmes on income generation and self-employment should be provided. This would enable SHG members in getting access to credit, get out of the low-paying occupation and earn more money.
6. Tamil Nadu government should provide the place and space for the SHGs, to run their business without facing any problem so that the groups will work effectively.
7. Media can encourage people to become a member of SHGs. The media should emphasize on publicity, about the benefits of the SHGs by this more people will involve in SHGs.
8. Most of the women living in rural areas are unaware of their legal rights in the family as well as in society. So, it is the responsibility of the government to conduct awareness programmes in rural areas on legal rights for the empowerment of women in society.

9. Successful women entrepreneurs have to be given a common platform to share their experiences with other members. Such interactions would instill confidence in the members and encourage them to improve their entrepreneurial abilities and help them to update the manufacturing methods and marketing strategies.
10. To motivate women entrepreneurs, the government should create a separate department for SHGs and open branches in all village panchayats. This step will motivate women to come forward and face challenges in the real world.

CONCLUSION

Microfinance isn't an answer for all destitution-related issues in the public eye. In any case, on the opposite side, giving microcredit and microfinance backing to the rural regions will upgrade their economic conditions and in this way engage them socially. Under the Integrated rural development programs, different destitution annihilation programs were carried out, yet among the program, one program that truly freed every one of the rural women once again from their homes is Swarna Jayanthi Swarozgar Yojana. Under this plan, the SHGs were framed.

In the Vellore region, the "Area Rural Development Agency (DRDA)" has carried out this plan from the State and Central government. Additionally, under DRDA, the Block Development Office conveys the projects and plans to the towns, though BDO officials and gram seva select the recipients dependent on the beneath destitution line and a group of 12-15 women were assembled and made as a group where women save consistently. A spinning advance is appropriated to keep up and produce a credit stream inside the group and reimbursement status is observed. This improves the women to help each other in their crises. This is the stage where the rural poor get alleviated from the hold of the cash moneylenders. At the point when this stage is reached, the women were prepared on some pay age action and upheld monetarily through pay age credits to set up their endeavor. This would engage rural women economically. At the same time, the job in the family dynamic, local area government assistance, and social investment are supported that engage them socially. Indeed, even women assemble each week to examine group matters, archive the exchanges, coincidentally, figure out how to look after records, monetary literacy, and group gathering improve their mindfulness level in all angles.

In the Vellore region, the example study areas were Vellore Block, Katpadi Block, Gudiyattam Block, and K.V.Kuppam Block. In every one of the squares, before the development of SHG, the women were very little engaged and the greater part of them were housewives. This initiative made them compulsory to come from their homes and made them to participate in different aspects.

REFERENCES

- K Uma Devi, Lakshmi Narasaiah. Women empowerment through self-help groups: An empirical study in Kurnool district of Andhra Pradesh. *Int J Appl Res* 2017;3(1):101-105.
- Ailayah K. & Babu P. (2017). Women Empowerment through Self-Help Groups. *Social Science International Research Journal*. Vol. 3, Issue 2.Pp- 186-189.

- Lagare, M.G., Talathi, J.M., Deorukhakar, A.C. and Naik, V.G. (2016). Impact of women self-help groups (SHGs) on income, employment, investment and saving in the south Konkan region. *Agric.Update*,11(3): 204-208.
- M. Saravanan (2016) the Impact of Self-Help Groups on the Socio-Economic Development of Rural Household Women in Tamil Nadu - A Study, *International Journal of Research -Granthaalayah* 4(7(SE)):22-31.
- Manimekalai, N: "Impact of Various Forms of Micro Financing on Women" (2004), Research report Submitted to Department of Women and Child Development, Ministry of Human Resource Development, Government of India, 2004, pp.14-15.
- Tharu, Manisha, and Ram Ganesh Yadav. "Effects of Technological Development through Electronic Communication in Women Empowerment." *International Journal of Humanities and Social Sciences (IJHSS)* 7.5 (2018): 93-100.
- Dahiya, Rajesh, and Saroj Yadav. "Economic empowerment of women through skill upgradation." *International Journal of Humanities and Social Sciences (IJHSS)* 7.3 (2018): 13-18.
- Shaheen, Aamer, Sadia Qamar, and Muhammad. Hafeez-Ur-Rehman. "Magical Realism As A Tool For Women Empowerment In Our Lady Of Alice Bhatti By Mohammed Hanif." *International Journal of Linguistics and Literature (IJLL)* 3.4 (2014):107-116
- Sharma, Sangeeta, and Ak Bhattacharyya. "Regional Rural Banks, Microfinance and Women Empowerment." *International Journal of Agricultural Science and Research (IJASR)* 7.4 (2017): 251-256
- Tewari, Rajani. "Women's Empowerment Through Walt Whitman And Keki N. Daruwalla's Poems." *International Journal of English and Literature (IJEL)* 9.6 (2019):29-36
- Kamala, Sarah, and Uma Jyothi. "Poverty Alleviation Through Income Generation: Role Of Women Self Help Groups." *International Journal of Educational Science and Research (IJESR)* 7.6 (2017):73-80