

# Economic Empowerment of Women Through SHGs

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## **Abstract**

*Micro finance activities with Self Help Groups (SHGs) strategy gained momentum in the rural as well as semi urban areas. They mobilised women in the grass root to involve in financial and entrepreneurial activities. This is hoped to empower women in general and more economically. Measuring empowerment is a methodological task. An attempt is made in this paper to measure the economic empowerment of women members of SHGs.*

**Key words:** SHGs, Micro Finance, Economic Empowerment

## **Introduction**

Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society. It is about creating just and equitable societies. Women often face discrimination and persistent gender inequalities, with some women experiencing multiple discrimination and exclusion because of factors such as ethnicity or caste. The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs). Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments. Women usually invest a higher proportion of their earnings in their families and communities than men.

Economic empowerment refers to access to financial resources, decrease of vulnerability of women during crises situations, eliminating the dependency on money lenders, increase in the income of women and the freedom to use that income, financial self reliance

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and ownership of income generation assets. Women access to saving and credit gives them a greater economic role in decision making. When women control decision regarding credit and saving, they will optimize their own and the household's welfare. The investment in women economic activities will improve employment opportunity for women and then have a trickle down and out effect.

### **Review of literature**

Research studies pertaining to women empowerment has taken several dimensions in the recent years. According to Carr et.al (1996) economic empowerment is seen as a change or material gain plus increased bargaining power or structural change which enables women to secure economic gains on an ongoing and sustained basis. In the South Asian context, women empowerment cannot come out without organizing them. There are several reasons for this: women can pool what little resources they have, they pool their savings as a means of acquiring credit, and they pool their labour to undertake income generating activities, which would be difficult to do on individual basis. Women's group acts as collateral for the loans availed by individual women, who would otherwise have been denied access to credit. For Pandian (2002) economic empowerment is the initial aspect of women development Economic empowerment means greater access to financial resources inside and outside the household, reducing vulnerability of poor women to crises situation like famine ,flood, drought and significant increased in women's income Economic empowerment gives women the power to retain income and use it at her discretion. It provides equal access and control over various resources at the household level and outside.

Based on National policy for empowerment of women (2010) Economic empowerment of women refers to ensuring provision of training, employment and income generation activities with the ultimate objective of making all women economically independent and self reliant through organizing women in to Self Help Groups, training in self employment and increasing access to credit for consumption and production, the establishment of new and strengthening of existing micro credit mechanism and micro finance

institution will be undertaken so that the outreach of credit is enhanced. Other supportive measures would be taken to ensure adequate flow of credit through extant financial institutions and banks, so that all women below the poverty line have easy access to credit.

According to Goel, (2004) economic empowerment is to ensure provision of training, promoting of income generation activities with both forward and backward linkages with ultimate objective of making women economic independent and self reliant.

Within the framework of Micro finance, the hypothesis (Mayox, 1999) is that, greater access to women to micro credit could increase their income and increase their control on income and resources. Economic empowerment is about women's access to the savings and credit. When women control decision regarding saving and credit, they will optimize their own and household welfare. The investment in women economic activity will improve employment opportunity for women thus have a "trickledown' and out" effect. The financial sustainability and feminist empowerment paradigms emphasized women's own income generation activities. In the poverty alleviation paradigm, the emphasis is more on increasing income at the household level and the use of loans for consumption. In the feminist empowerment paradigm, individual economic empowerment is seen as dependent on social and political empowerment. Underscoring the importance of economic empowerment in the overall empowerment of women, Vishwanathan (1997) opines that once economic empowerment is achieved it would have major implications on the overall empowerment of women. Intra family relationship and work culture will change resulting in social empowerment and equitable participation of women in decisions concerning the family.

Batliwala's economic empowerment approach attributes women's subordination to lack of economic power. She discusses the process of economic empowerment through the organization around saving, credit, income generation. In the long women's framework of empowerment, she depends on the access to resources as the second level of empowerment. She highlights the important of access to

productive resources and credit in the process of empowerment. To understand various components of empowerment, the level of attainment of economic empowerment and the indicators used to understand economic empowerment of women are access to saving, saving to credit and income generation.

Bhatt (1998) discusses the role of the savings in empowerment stating that savings an important impact on the lives of the women as they ensure financial discipline and result in improved repayment rates. They expand the total pool of resources available to the poorest and savings also become a form of social security in times of crisis. Pandey (2003) points out that savings generated by the individual members are the assets of the community organization and that is the first step towards self reliance. Women control over her income and saving is an indicator of the instant of control that she has over her life. In a typical patriarchal context women's control over income and earnings are severely constrained, as they bear disproportionately greater burden of household survival, in poor working households. This lack of control exacerbates their burden (Standing 1991).

The women married or unmarried, they still feel that their earnings should be of help to other family members. Rao and Hussain (1991) in their study of garment workers found that 60.0 per cent of the married women gave their salary earnings to their husbands or their mothers-in-law. Thus the family hierarchy was not disturbed even though the women were the major earners (Benerjee 1983). The author concludes that employment by itself does not change women's status. It does not give them more control in the family nor does the wage provides for independent life .It is also found that in some regions where husband and wife are employed together or family members together, the cash is handed over to the male (Desai and Krishnaraj 1987). Dabla (1997) in his study of working women in Kashmir states that women despite earning salary always remained dependent on their husbands and in some cases even in emergency they could to be shifted to last. Although the income earning and savings are the important criteria for analyzing economic status of women, it is important to understand the way this money is spent.

In short, we can say that empowerment of women is an essential starting point and a continuing process for realizing the ideas of liberalization and women have always been at work, only the definition of work and workplace have not been realistic enough to include their contribution to the economy and society. The purpose of selecting this topic for study is to highlight the contribution made by women both in rural and urban areas and strengthening their integration and empowerment to economic development.

From the review of literature on women empowerment we understand that Women empowerment and Self employment, Women entrepreneurship, Women and microfinance, SHGs, Women education, Women in organizations and Women in Politics have been researched from various dimensions. However, needs further research to diagnose their role in women empowerment. In this regard we have to get a clear answer to the following questions.

- Whether SHG movement has positive impact on women's economic status?
- To what extent micro finance activities empower women economically?
- How efficiently by rural women are organized for micro finance activities at the grass root level.

Keeping this in mind, this paper attempts to analyse the role of SHGs in the economic empowerment of women.

## **Objectives**

The specific objectives of the research are:

1. To know how SHGs movement helps economic empowerment of rural women.
2. To analyze a rural women empowerment in terms of increase in income, consumption level, and savings.
3. To examine the financial management skill among the SHGs members.

## **Hypothesis**

H<sub>1</sub>: Micro finance activities with self help group

movement have resulted in rural women empowerment.

H<sub>2</sub>: Urban women are more empowered than rural women.

## **Methodology**

The study is undertaken in the Dakshina Kannada district of Karnataka State in India. To investigate the above objectives and verify the hypothesis's at field level, the study is based on primary data which is supported by other analytical and empirical studies concerning the topic.

Interview method is widely used to collect the detailed information for the study. To collect primary data by organizing field survey among the members of SHGs, three stages random sampling technique is used. In the first stage out of five taluks of the district, two sampled taluks were selected they are Mangalore and Bantwal. In the second stage, from each sample taluks, sample women members of SHGs were selected at random. Here care is taken to see that SHGs from Mangalore represents more urban and sample SHGs from Bantwal represents rural. In the third stage, from each sampled SHG, Sampled members were selected in 40 to 50 per cent range i.e. 5 in number and as such a total of 300 members were selected representing equally rural and urban (rural-150 and urban-150).

Apart from primary data, relevant data from various sources such as books, journals, reports etc., published by the Government of India and Karnataka, Financial institution, articles, dailies and internet publications.

## **Tools of analysis**

In order to capture the empowerment of women as an impact of micro finance activities through SHGs Likert Five Point Range Technique is used and later to determine the various components of empowerment and to compare the rural and urban cases index number is used. Opinion survey of the member respondents on various parameters of empowerments were collected in a range of four level score. ('Very much', 'much', 'somewhat', and 'not at all'). The corresponding scores were multiplied by the number of respondents and average scores of each parameter were computed

separately for rural and urban cases using the following formula.

$$\frac{x_1s_1 + x_2s_2 + x_3s_3 + x_4s_4}{N}$$

Where  $x_1, x_2,$  and  $x_3 \dots$  are visible variables responses and  $s_1, s_2, s_3 \dots$  are response scores and  $N$  is total number of respondents. Using index number technique attempt is made to construct empowerment index.

### Sample Profile

Age is an important factor in determining the effectiveness of any action taken to improve the condition of people. The question of age assumes significance in the context of the study as it is supposed to reflect the involvement in the different aspects of the empowerment. Further it is also necessary to know the age composition of the SHGs members to provide proper guidance and suggestions so that they can actively participate in the processes of empowerment.

Table No.1 provides information on the age structure of the respondents. Age-wise classification of the data indicates that nearly 28.0 per cent of the respondents in rural areas are between the age group of 51-60 years, followed by 27.0 per cent respondents in the age group of 31-40, around 15.0 per cent of the respondents constitute of age group between 21-30, 4.7 per cent in the age group of 18-20 and only 3.3 per cent in the age group of above 60. Whereas, in urban areas the majority of respondents that is 34.0 per cent are in the age group of 31-40, followed by 24.7 per cent in the age group of 51-60, 22.7 per cent of the respondents in the urban area is represented by the age group 41-50.

**Table No.1: Age composition of the respondents**

Note: Figures in parenthesis indicate percentage

14.0 percent of the respondents are in the age group of 21-30, and 3.3 percent of the respondents are above 60 years and just 1.3 percent belongs to the age group of 18-20. It is clearly noticed that both in urban and rural areas majority of women members in SHGs are belonging to the age group of 31-50.

Religion is an important factor affecting the growth of people. In this study respondents are classified in to different religions. Table No.-2 shows that in rural areas around 61.3 per cent of the respondents belong to Hindu religion, 26.7 per cent of the respondents are Muslims and around 12.0 per cent of the respondents are Christians whereas in urban area 72.0 per cent of the respondents are Hindus, followed by around 26.7 per cent Muslims and 1.3 per cent are Christians.

**Table No. 2: Religion of the respondents**

Education is one of the important ingredients of social and economic development. All over the world, the movement for improving womens' status has always emphasized education as the most significant instrument for social change.

**Table No. 3: Education level of the respondents**

*Note: Figures in parenthesis indicate percentage*



The Table No. 3 shows that majority of the respondents in rural areas i.e. 48.6 per cent are just primary level educated, 18.7 per cent of the respondents have studied up to higher primary school, around 8.0 per cent of the respondent studied up to SSLC, 2.0 per cent of the respondents have studied PUC, and only one per cent have completed degree. Around 21.0 per cent of the respondents are illiterate.

As far as the respondents' in urban area are concerned, around 42.0 per cent have studied up to primary, 13.0 per cent of the respondent have studied higher primary school, 26.0 per cent of the respondents have completed SSLC, 3.0 per cent of the respondents have studied PUC and just one per cent are graduate. Even in urban area around 13.3 per cent of the respondents are illiterate.

Marital status is an important factor which determines the living arrangement. In rural area 80.0 per cent of the respondents are married, 10.0 per cent are unmarried, 3.0 per cent of the respondents are widow and around 6.7 per cent of the respondents are divorcee. In urban areas 80.7 per cent of the respondents are married, 8.0 per cent are unmarried, 1.3 per cent of the respondents are widows and 10.0 per cent of the respondent constitute of divorcees.

**Table No. 4: Marital status of the respondents**

However, women in the study area both in rural and urban cases, with low income and social profiles become members of the SHGs. Therefore, it will be interesting to analyze their interest to involve themselves in the SHGs movement and the motivations for them to become members of the SHGs. Further, it is interesting to analyze

their economic profile and the economic empowerment after joining the SHGs movement.

### **Economic empowerment**

To find out extent economic empowerment has taken place indicators like Income improvement, consumption, saving, economic decision making investment, managing economic activity, employment assets position and standard of living. Likerts scale of opinion from the sample SHGs members on these empowerment variables are presented in Table No. 5

**Table No. 5: Economic Empowerment Scores**

*Note: Figures in parenthesis indicate per cent age*

**Income Improvement** is an important indicator of economic empowerment. The Table No. 5 shows considerably in rural areas 60.0 per cent of the respondents say that after joining SHGs their incomes improved, 20.0 per cent said that it has improved somewhat and around 26.7 have told it has not improved at all. In case of urban areas 53.3 percent respondents income has improved somewhat, 6.7 percent respondents income has improved much, 3.3 percent of the respondents income have improved very much and around 36.7 percent of the respondents had not improved at all. If we consider the improvement of income factor as compared to urban areas, in rural areas income improvement is better and the observation of the present study is that in rural because SHGs are providing training in self employment and income generating activities.

**Consumption** Inadequate productive resources and basic consumption goods are the major determinant of under nutrition in developing country. The above Table No. 5 shows the improvement in the consumption level of SHGs. In rural area 13.3 percent of the respondents' consumption has improved significantly, 53.5 per cent of the respondents' and 33.0 percent's not at all. Compared to this, in urban areas consumption level has improved very much of 6.7 per cent of the respondents, another 20.0 per cent respondents shown much improvement, around 66.7 per cent of respondents say some what improvement, and just 6.7 per cent respondents says no improvement. From the above analysis, we can conclude that in urban areas peoples consumption level has improved

**Savings** If there is an improvement in income and immediate consumption are fulfilled, then only poor can think of saving. The concept of SHGs believes in the habit of thrift and saving. By making it compulsory they have made savings possible even for very poor women who never thought that they can save. The present study found that 86.7 per cent of the respondents save in rural areas only, 13.3 per cent do not save anything. Whereas in urban areas 93.3 per cent of the respondents are saving and only 6.7 per cent do not save.

**Economic Decision Making** Women's access to saving and credit gives them a greater economic role in decision making. Through their

decision about saving and credit, they will optimize their own and the house hold welfare. Table No. 5 shows that in rural areas around 86.7 percent of the respondents have gain the economic decision making power after joining the SHGs only 13.3 per cent did not get any power. Situation in urban areas is not good compared to the rural areas because in urban areas only 80.0 per cent of the respondents have gained decision making power to some extent and around 20.0 per cent don't exercise and economic decision making power because still women feel that only man should take decision regarding economic matters and they are happy with the present condition.

**Investment Change** The investment in women's economic activities will improve employment opportunity for women and then have a trickle down and out effect. The present study has found that the SHGs have not played effective role as they have done in case of income, consumption and savings. In case of rural areas only 6.7 per cent of the respondents, and 3.3 per cent of the respondents have made investment change and remaining all did not have any change at all.

**Managing Economic Activity** Table No 5 show that in rural areas 40.0 per cent of the respondents have improved much their ability of managing economic activities, and around 60.0 per cent of the respondents says that SHGs have improved their ability whereas in urban areas 13.3 per cent of the respondents' ability has improved much, 3.3 per cent said improved marginally and majority of the respondents i.e. 53.0 per cent have not improved at all.

**Employment** As far as the employment is concerned SHGs have motivated women to work. Table No. 5 shows in rural areas 53.0 per cent of respondents have improved, 46.7 per cent said not improved at all. In urban areas only 6.7 per cent of the respondents said some what improvement and 93.3 have told it has not improved at all.

**Asset Position Improvement** Above Table shows that in rural areas SHGs have improved much the asset position of around 46.7 per cent respondents, 46.7 per cent have observed some what improvement, only 6.7 per cent of the respondents have not noticed any improvement .In urban areas just 20.0 per cent of the respondents

have found some what improvement in their asset position whereas 80.0 per cent did not noticed any improvement at all.

**Standard of Living** Improvement in the standard of living is the true indicator of development and it directly affects the quality of life .The development which improves the quality of life is real development. All development strategies aims at this particular aspect. The SHGs from the beginning are trying to improve the life of the poor by removing socio-economic hurdled in the way of development. Table 5 shows that in rural areas 86.7 percent respondents said that their standard of living has improved somewhat and 13.3 percent said that it has not improved at all. In urban areas 73.3 percent of the respondents have stated that after joining SHGs their standard of life has improved and 26.7 per cent of the respondents said it has not affected at all.

**Sense of Security** After joining SHGs due to the improvement in the economic and social conditions, the sense of security among the respondents has improved some what by 46.7 percent of the respondents in the rural areas, and 53 .3 per cent respondents have told that sense of security after joining SHGs not improved at all. In Urban areas 53.3 per cent of the respondents felt sense of security has improved somewhat and 46.7 per cent of the respondents said they do not feel any kind of security.

Comparative analysis of these variables on women empowerment is attempted across rural and urban areas, the respective score of variables are presented in Table No. 6.

With regard to economic empowerment also, rural case scores better than urban case. Here it is interesting to notice that in managing economic activity , improvement in asset position scored by rural sample women are remarkably higher than their urban counter parts. This indicates that the SHGs Movements have better impact in rural area in terms of improved capacity of managing economic activity, employment generation and improvement in assets positions. It is also noticed that SHGs Movement has helped to improve income level of rural women. However, scores on saving improvement, investment change, economic decision making are significantly low.

A comparison between the rural and urban cases indicates that SHGs Movement empowered rural women more than urban women members. Micro finance activities with SHGs Movement resulted in rural women empowerment significantly, Hence, Hypothesis (H1) is proved. However, comparison between rural and urban women members shows that rural women are more empowered than the urban women. Hence, H2 is disproved.

**Table No. 6: Rural and Urban Comparison (Economic empowerment)**

## **General Findings**

The overall analysis of economic empowerment of women shows that SHG movement with micro finance activities has to do a lot to empower women in the grass root level.

A beginning is set, for the economic empowerment in the form of improved personal capacities of the women in the grass root level. The present study has found that, the micro finance activities with Self Help Movement experienced women empowerment both in rural and urban areas.

Compared to urban areas SHGs and their impact on women is found very strong in rural areas, all the indicators used to measure economic empowerment, show this point. Obviously in rural areas awareness about the various SHGs is more and in fact every women is member of one or the other SHG, whereas, in urban areas a major portion of women living below the poverty line do not know the existence of such agencies, either because of their ignorance or lack of motivation by the staff of SHGs.

Economic condition of women in rural areas is found to be better than their counterparts in urban areas, because in rural areas, poor women are working in multiple jobs at a time in addition to the beedi rolling and agriculture. But in urban areas, majority of poor women are engaged in beedi rolling and very a few are engaged in other activities. As a result of that they earn less income.

Another important finding of the present study is that asset holding in the form of gold, land and houses is also very less among urban women because of high cost of living in city compared to rural areas. The study reveals that the respondents had experienced great relief from the burden of debt from money lenders but not completely liberated from debt as they have continued to borrow money from different SHGs at the same time.

In the absence of income generating activities among majority of the respondents, the standard of living continued to be low. Very few respondents have taken loan for productive purpose, so it is necessary to sensitize the members about the productive use of loan so that economic empowerment can be achieved.

It is interesting to note that even now there is a sizable section of the women that is left out of the whole SHG Movement precisely because thrift is the passport to the entry into SHGs and they do not possess. These SHGs run by the NGOs are performing better than SHGs run by the Government. The researcher has found that women in rural areas are more active and involved in the SHG movement, compared to urban women who show very limited interest in such movement.

SHGs have created a general sense of awareness among the women and have succeeded in developing their communication skill, leadership quality and also general knowledge. Further they have created a lot of self confidence among poor women which led to their personality development also. Very interesting finding of the present study is that women both in rural and urban areas are getting good support from their families' particularly from the male members.

### **Conclusion**

SHGs have been identified as a way to poverty alleviation and women empowerment. And women empowerment aims at realizing their identities, power and potentiality in all spheres of life. But the real empowerment is possible only when a woman achieves increased access to economic resources, more confidence and self motivation, more strength, more recognition and say in the family matters and more involvement through participation. Although it is a gradual and consistent process, the women should build their mindset for taking additional effort willingly for their overall development. SHGs have the potential to have an impact on women empowerment. Self Help Group concept has been mooted among the rural and semi urban women to improve their living conditions.

Thus SHGs have been showing the way ahead to alleviate the people from the poverty along with women empowerment. With the help of this, SHG programme has become the common vehicle in the development process. Women can start economic activities through SHG movement. Even with the limited monetary help the members of SHGs could expand their horizon of productive activities which have become their means of living. Economic and social upliftment



took place with SHG movement. In this way, SHG concept is getting greater support from women as well as from the financial institutions. Grass root level experience tells that SHG movement empowers women members in different ways. However, sustainability of the SHGs requires them to follow some financial principles. Microfinance activities need to see beyond mere financing, mainly its positive economic impact on the members.

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