

ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS IN KERALA

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ABSTRACT

The empowerment of women is crucial for the development of the country. Bringing women into the main stream of development is major concern for the Government of India. That is why the year 2001 has been declared as the "Year of women Empowerment" Women's empowerment is critical to the socio economic progress of the community and bringing women into the main stream of national development has, therefore, been a major concern of the government. The Ministry of Rural Development has special components for women in its programmes and funds are "women component" to ensure flow of adequate resources for the same. One of the major schemes implemented by the Ministry of Rural Development having women's component is the SGSY.

KEYWORDS: SGSY- Swarnjayanti Gram Swarozgar Yojana, SHG- Self Help Group

INTRODUCTION

The role of women in economic development is most intimately related to the goal of comprehensive socio economic development and is a strategic question for the development of all societies. Any development strategy which neglects the need for enhancing the role of women cannot lead to comprehensive socio economic development

The exceptionally high rates of malnutrition in India are rooted deeply in the soil of inequality between men and women. The poor care meted out to girls and women by their husbands and by elders is the first major reason for levels of girl child malnutrition that are markedly higher in India as part of South Asia than anywhere else in the world.

Surviving through a normal life cycle for resource- poor women is greatest challenge. A primary way that parents discriminate against their girl children is through neglect during

illness. When sick, little girls are not taken to the doctor as frequently as are their brothers. A study in Punjab shows that medical expenditures for boys are 2.3 times higher than for girls.

India's maternal mortality rates in rural areas are among the highest in the world. A factor that contributes to India's high maternal mortality rate is the reluctance to seek medical care for pregnancy- it is viewed as a temporary condition that will disappear.

Women and girls receive far less education than men. This is mainly due to social norms and fears of violence. India has the largest population of non-school-going working girls. India's constitution guarantees free primary school education for both boys and girls up to age 14. This goal has been repeatedly reconfirmed, but primary education in India is not universal. Overall, the literacy rate for women is low.

Women work longer hours and their work is more arduous than that of men. Whether it is subsistence farming or commercial agriculture-when measured in terms of the number of tasks performed and time spent, working hours put by women are greater than men.

Globally women face violence inside and outside the family throughout their lives. In India the number of crimes against women has almost doubled between 1990 and 1999. These are just the reported cases. The vast majority of crimes against women simply do not get recorded. While the large number of reported crimes is a positive sign in as much as it shows that women are speaking up and the police are recording their complaints, what is disturbing is the low rate of conviction.

Legal protections of women's rights have little effect in the face of prevailing patriarchal traditions. Exposure to and interactions with the outside world are instrumental in determining the possibilities available to women in their daily lives. The situation of women is affected by the degree of their autonomy or capacity to make decisions both inside and outside their own household. The position of women in northern India is notably poor.

Women Empowerment in India

India Constitution in its fundamental rights has provisions for equality, social justice and protection of women. These goals are yet to be realized. Still women continue to be discriminated, exploited and exposed to inequalities at various levels. So the concept of empowerment as a goal of development projects and programmes has been gaining wider acceptance.

By women empowerment would be able to develop self-esteem, confidence, realize their potential and enhance their collective bargaining power. Women's empowerment can be viewed as a continuum of several interrelated and mutually reinforcing components (Marilee, Karl, 1995). They are:

- Awareness building about women's situation, discrimination and rights and opportunities as a step towards gender equality. Collective awareness building provides a sense of group identity and the power of working as a group.
- Capacity building and skill development, especially the ability to plan, make decisions, organise, manage and carry out activities to deal with people and institutions in the world around them.
- Participation and greater control and decision making power in the home, community and society.
- Action to bring about greater equality between men and women.

Thus empowerment is a process of awareness and capacity building leading to greater participation, greater decision making power and control and transformative action. The empowerment of women covers both an individual and collective transformation. It strengthens their innate ability through acquiring knowledge, power and experience.

Need and Significance of the Study

Women participation in entrepreneurial activities abroad is growing rapidly. According to Suriyamurthi (2009) 25 percent of business in china, 40 percent of all business in Hungary and 38 percent of business in Poland 32 percent of business in Mexico, 25 percent of business in France are established by women entrepreneurs. 38 percent of business in USA are established by women and employed 27.5 million. They generate annual sales \$3.6 trillion. In addition 23 percent of private firms in Japan 1/3 of new business, since 1990 in Germany and 1/3 of new business in Europe and 25 percent of self employed sector in U.K were established by women entrepreneurs.

It is evident that 50 percent of world population do the 2/3 of world work hours receive 10 percent of world income and own less than 1 percent of the world property (ILO Report 1980). Women owned business are becoming increasingly important in the economies of almost all countries. To the U.S economy they contribute more than \$250 million annually and create new business opportunities at 2 to 3 times the rate of their male counterparts.

Similarly in India, women constitute nearly 50 percent of national population and a very important human resource for the nation's development. According to the survey report Indian women constitute 47 percent of total urban population. The participation of women in the country's GDP is as low as 8 percent though their work participation was 19.7 percent in 1981. In India according to the Census 2001, the female labour force participation rated in their total population is 25.7 percent but it is 31 percent in rural and 11.6 percent in urban areas. They are engaging in different sectors. It is estimated that the invisible work of house wives contribute nearly 1/3 of India's GNP. Over the last few decades, women have come forward to establish their own enterprises. The development of women entrepreneurship, political and social empowerment of women is essential for reducing unemployment in the rural areas in India.

The 1990s saw a proliferation of women SHG across India, particularly in the south. Without land or paid employment, many of the world's poor turn to self employed activities to generate income. The poor are faced with the challenge of acquiring credit to take loans to engage in various productive activities, without necessary collateral (eg. land) required by formal lending institutions. Micro credit institutions have become increasingly popular as a way to mobilise poor communities through the provision of loans through specialised financial institutions. Small groups are formed and loans are allocated to members based on group solidarity instead of formal collateral. Micro credit schemes through SHGs have been particularly targeted towards poor women, who are often discriminated against not only by institutions but also with their own house holds. The provision of loans to women may then serve the dual goals of increasing household wealth and empowering females. So study about SHGs in the industrially developed district Ernakulam and industrial backward district Idukki assume significance

The study is beneficial to a large number of rural people in Kerala. It also benefits the government to increase assistance to SHGs in Kerala and ultimately lead to the development of the state of Kerala.

Statement of the Problem

Economic development of a country means a process by which per capita income of that country moves upward over a period of time. Like any other countries of the world, India has been endowed with rich natural and human resources who need proper utilization by adopting modern technology for growth and development of the economy. Therefore, entrepreneurship is essential for proper use of renewable and non renewable natural resources and to provide employment to the unemployed youth. The empowerment of women is crucial for the development of the country. In India, where population maintain equal ratio of males and females the emergence of women entrepreneurs have great relevance and importance otherwise it will be amounting to neglecting 50 per cent of the entrepreneurial talent of the country. Creative entrepreneur is the backbone of a nation's industrialization and economic development. Bringing women into the main stream of development is major concern for the Government of India. Therefore the Government of India launched a new programme known as SGSY for developing the women entrepreneurship and creating self employment opportunities. Kerala is a state where unemployment is very crucial. The implementation of these types self employment programmes assumes due relevance. This study titled empowerment of women through SHG's make an analysis of the economic empowerment of women in industrially developed Ernakulam district and industrially backward Idukki district is very relevant.

Objectives of the Study

The proposed study is intended to carry out the following objectives in view:

1. To study the profile of the respondents.
2. To assess the effectiveness SHGs in the economic empowerment of women.

Hypothesis

Based on the above objectives the following hypothesis is formulated.

There is no economic empowerment of women through SHGs.

Methodology

The study is analytical and descriptive in nature. The universe of the study includes all the beneficiaries of SHGs in Ernakulam and Idukki districts. Both primary and secondary data were used for the study. Primary data is collected through interview schedule to the selected respondents. Secondary data required for the study are collected from books, journals and other periodicals and reports of the Government and other agencies.

Sampling Design

There are 8 blocks in Idukki District and 15 blocks in Ernakulam district. Out of 8 blocks in Idukki district and 15 in Ernakulam district 4 are randomly selected from each district and out of the selected blocks, 100 SHGs are randomly selected and from each SHG 2 members interviewed. Thus a total number of 200 SHG members are taken from both Ernakulam and Idukki district for the study.

Scope of the Study

The present study covers only the SHG members in Ernakulam and Idukki district. It is confined to demographic aspects of the sample respondents and the empowerment of women in the study area.

Tools of Data Collection

Both primary and secondary data are used for the study, the primary data was collected by using structured interview schedule and the secondary data was collected from various publications of both central and state governments and NABARD.

Analysis of Data

The data were analyzed and interpreted by using various statistical tools like percentage and Wilcoxon signed Ranks Test.

Results and Discussions

Personal Profile of the Respondents

In this part the personal profile of the SHG members are analyzed. For analyzing the personal profile seven variables are used. They are:

The age of SHG members, Number of years with SHG, Marital status of the SHG members, religion, and number of household members and main occupation of the SHG members. The age wise classification of the members are shown in table 1

Table 1
Age –Wise Classification of Respondents

Age	Ernakulam		Idukki	
	No. Respondents	Percentage	No. Respondents	Percentage
18 – 30 Years	2	2.0	9	9.0
31 – 42 Years	18	18.0	41	41.0
43 – 54 Years	64	64.0	49	49.0
Above 55 Years	16	16.0	1	1.0
Total	100	100.0	100	100.0

Source: Survey data

Age wise classification of the respondents in both Ernakulam and Idukki districts are shown in Table 1. It is evident from the table that majority i.e 82 percent in Ernakulam and 90 percent in Idukki belongs to the age group of 31-42 and 43-54. Respondents in the category of below 30 and above 55 are few.

Table 2 shows the education wise classification of respondents.

Table 2
Education-Wise Classification of Respondents

Qualification	Ernakulam		Idukki	
	No. Respondents	Percentage	No. Respondents	Percentage
Below 10th	58	58.0	39	39.0
SSLC	36	36.0	35	35.0
Plus Two	4	4.0	25	25.0
Degree	2	2.0	1	1.0
Total	100	100.0	100	100.0

Source: Survey data

Table 2 shows that majority of the respondents (58 percent) have the educational qualification of below SSLC, 36 percent have SSLC qualification in Ernakulam. In Idukki 39 percent have below S.S.L.C qualification and 35 percent have SSLC qualification and only a few have Degree or Plus Two qualification in both the districts. It reveals that majority of the respondents are not highly educated. The table 3 shows that how long they are with SHG.

Table 3
Classification on the Basis of No. Years with SHG

Experience	Ernakulam		Idukki	
	No. Respondents	Percentage	No. Respondents	Percentage
1 – 5 Years	26	26.0	53	53.0
5 – 10 Years	72	72.0	47	47.0
Above 10 Years	2	2.0	0	0.0
Total	100	100.0	100	100.0

Source: Survey data

Classifications of respondents on the basis of No. of Years with SHG are shown in Table 3. It is evident from the table that 26 percent in Ernakulam and 53percent in Idukki have 1-5 years with SHG, 72 percent in Ernakulam have 5-10 years upon with SHG .But only 47 percent have 5-10 year experience with SHG in Idukki . Only 2 percent in Ernakulam have more than 10 year experience and in Idukki none have more than 10 years with SHG. Majority in both districts have 1-10 years experience with SHGs.

Table 4
Classification of Respondents on the Basis of Marital Status

Marital status	Ernakulam		Idukki	
	No. Respondents	Percentage	No. Respondents	Percentage
Married	88	88.0	100	100.0
Unmarried	2	2.0	0	0.0
Widowed	10	10.0	0	0.0
Total	100	100.0	100	100.0

Source: Survey data

Table 4 shows that majority of respondents (88%) in Ernakulam District are married 100 percent respondents in Idukki District are married. Only 2 percent are unmarried and 10 percent are widowed in Ernakulam District.

Table 5
Religion- Wise Classification of Respondents

Religion	Ernakulam		Idukki	
	No. Respondents	Percentage	No. Respondents	Percentage
Islam	2	2.0	14	14.0
Hindu	74	74.0	44	44.0
Christian	24	24.0	42	42.0
Total	100	100.0	100	100.0

Source: Survey data

Religion wise classifications of the respondents are shown in Table 5. The religion wise classification shows a different picture in Ernakulam and Idukki District. 2 percent belongs to Islam in Ernakulam, but it was 14 percent in Idukki and majority 74 percent are Hindus in Ernakulam but only 44 percent are Hindus in Idukki , 24 percent are Christian in Ernakulam but Christian constitute 42 percent in Idukki. Classification of members on the basis of number of members in the family are shown in table 6.

Table 6
Classification on the Basis of Number of Members in the Family

No. members	Ernakulam		Idukki	
	No. respondents	Percentage	No. respondents	Percentage
Up to 3	16	16.0	11	11.0
4	52	52.0	35	35.0
5	14	14.0	33	33.0
6 and Above	18	18.0	21	21.0
Total	100	100.0	100	100.0

Source: Survey data

Majority of the respondents i.e 82 percent in Ernakulam and 79 percent in Idukki have only 3-5 members in the family. But 18 percent percent in Ernakulam and 21 percent in Idukki have 6 or more than 6 family members. Majority are not over burden by having more number of members in the family. The occupation wise classification of the members are shown in table 7.

Table 7
Occupation Wise Classification of Respondents

Occupation	Ernakulam		Idukki	
	No. respondents	Percentage	No. respondents	Percentage
Farm Own Employed	2	2.0	23	23.0
Farm on Contract	0	0.0	10	10.0
Farm Day Labour	0	0.0	5	5.0
Non-farm Own Employed	98	98.0	12	12.0
Non-farm Day Labour	0	0.0	20	20.0
Unemployed	0	0.0	30	30.0
Total	100	100.0	100	100.0

Source: Survey data

Occupation wise classification of the respondents is shown in Table 7. The occupation wise classification of respondents reveals that 98 percent in Ernakulam district are non-farm own employed and only 2 percent farm own employed. But in Idukki 30 percent are unemployed and remaining spreads over Farm Own Employed, Farm Own Contract, Non-farm Day labour etc.

The personal profile of the respondents reveals that majority belongs to the age group of 31 to 54 and majority have educational qualification of SSLC or below and most of them have experience up to 10 years and most of the respondents in both districts are married and major portion of the respondents are Hindus and Christians in both districts. Majority of the respondents have 3 to 5 dependents.

Economic Empowerment of Women Through SHGs

Poverty and unemployment are the major problems of any under developed country, to which India is not exception. At the end of ninth plan various schemes were implemented to reduce poverty and to promote gainful employment. But the more attractive scheme with less effort is of self help groups. They have been recognized as a useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of the poor through thrift. SHG is medium for promoting the habit of saving among the women and to enhance the equality of status of women as participant, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. Table 8 shows the income of the SHG members before and after joining the SHGs.

Table 8
Monthly Income of the SHG Members Before and After Joining SHG in Ernakulam District

Sl.No	Monthly income	Before Joining SHG		After Joining SHG	
		No. respondents	Percentage	No. respondents	Percentage
1	Less Than 1000	1	1.0	0	0
2	1000 – 2000	28	28.0	4	4.0
3	2000 – 3000	35	35.0	22	22.0
4	3000 – 4000	26	26.0	35	35.0
5	4000 – 5000	3	3.0	17	17.0
6	5000 - 6000	4	4.0	11	11.0
7	Above 6000	3	3.0	11	11.0

Source: Survey data

Test Statistics (b)

	Income after Joining SHG – Income Before Joining SHG
Z	-8.293(a)
Asymp. Sig. (2-tailed)	.000

- a. Based on negative ranks
- b. Wilcoxon Signed Rank Test

Since the asymptotic significance value is less than 0.05, we reject the null hypothesis that there is no difference in income before and after joining SHG in Ernakulam district. The number of positive and negative ranks for Income after Joining SHG – Income before Joining SHG is given in the following table. It is trivial from the table that for all the respondents Income after Joining SHG is higher than Income before Joining SHG

Ranks

	N	Mean Rank	Sum of Ranks
Income after Joining SHG – Income Before Joining SHG			
Negative Ranks	0(a)	.00	.00
Positive Ranks	84(b)	42.50	3570.00
Ties	16(c)		
Total	100		

a Income After Joining SHG < Income Before Joining SHG

b Income After Joining SHG > Income Before Joining SHG

c Income After Joining SHG = Income Before Joining SHG

Monthly income of the SHG members before and after joining the SHG in Idukki district is shown in table 9.

Table 9
Monthly Income of the SHG Members Before and After Joining SHG in Idukki
District

Sl.No	Monthly income	Before Joining SHG		After Joining SHG	
		No. respondents	Percentage	No. respondents	Percentage
1	Less Than 1000	1	1.0	0	0
2	1000 – 2000	14	14.0	0	0
3	2000 – 3000	25	25.0	16	16.0
4	3000 – 4000	28	28.0	28	28.0
5	4000 – 5000	20	20.0	27	27.0
6	5000 - 6000	5	5.0	12	12.0
7	Above 6000	7	7.0	17	17.0
	Total	100	100	100	100

Source: Survey data

Test Statistics (b)

	Income After Joining SHG – Income Before Joining SHG
Z	-7.719
Asymp. Sig. (2-tailed)	<0.001

a. Based on negative ranks

b. Wilcoxon Signed Rank Test

Since the asymptotic significance value is less than 0.05, we reject the null hypothesis that there is no difference in income of SHG members before and after joining SHG in Idukki District. The number of positive and negative ranks for Income after Joining SHG – Income before Joining SHG is given in the following table. It is trivial from the table that for all the respondents Income after Joining SHG is higher than the Income before Joining SHG.

		Ranks		
		N	Mean Rank	Sum of Ranks
Income After Joining SHG – Income Before Joining SHG	Negative Ranks	0(a)	.00	.00
	Positive Ranks	71(b)	36.00	2556.00
	Ties	29©		
	Total	100		

- a Income After Joining SHG < Income Before Joining SHG
- b Income After Joining SHG > Income Before Joining SHG
- c Income After Joining SHG = Income Before Joining SHG

Monthly employment of the SHG members before and after joining the SHG are shown in table 10.

Table 10
Monthly Employment of the SHG Members Before and After Joining the SHG in Ernakulam District

Sl.No	Monthly No. employment	Before joining SHG		After joining SHG	
		No. respondents	Percentage	No. respondents	Percentage
1	8 – 12	26	26.0	2	2.0
2	12 -16	56	56.0	14	14.0
3	16 – 18	8	8.0	33	33.0
4	18 – 20	10	10.0	35	35.0
5	20 -22	0	0	9	9.0
6	Above 22	0	0	7	7.0
	Total	100	100	100	100

Source: Survey data

Test Statistics(b)

	Number of Employment After Joining SHG – Number of Employment Before Joining SHG
Z	-8.283(a)
Asymp. Sig. (2-tailed)	.000

- a Based on negative ranks.
- b Wilcoxon Signed Ranks Test

Since the asymptotic significance value is less than 0.05, we reject the null hypothesis that there is no difference in number of employment of SHG members before and after joining SHG in Ernakulam District. The number of positive and negative ranks for number of employment after joining SHG – number of employment before joining SHG is given in the following table. It is trivial from the table that for majority the respondent's number of employment after joining SHG is higher than the number of employment before joining SHG.

Ranks

	N	Mean Rank	Sum of Ranks
Number of Employment After Joining SHG – Number of Employment Before Joining SHG			
Negative Ranks	1(a)	19.00	19.00
Positive Ranks	88(b)	45.30	3986.00
Ties	11©		
Total	100		

- a Number of Employment After Joining SHG < Number of Employment Before Joining SHG
- b Number of Employment After Joining SHG > Number of Employment Before Joining SHG
- c Number of Employment After Joining SHG = Number of Employment Before Joining SHG

Table 11
Monthly Employment of the SHG Members Before and After Joining the SHG in Idukki District

Sl.No	Before Joining SHG			After joining SHG	
	Monthly No. employment	No. respondents	Percentage	No. respondents	Percentage
1	8 – 12	12	12.0	0	0
2	12 -16	52	52.0	18	18.0
3	16 – 18	26	26.0	21	21.0
4	18 – 20	10	10.0	39	39.0
5	20 -22	0	0	14	14.0
6	Above 22	0	0	8	8.0

Source: Survey data

Test Statistics(b)

	Number of Employment After Joining SHG – Number of Employment Before Joining SHG
Z	-7.949(a)
Asymp. Sig. (2-tailed)	.000

- a Based on negative ranks.
- b Wilcoxon Signed Ranks Test

Since the asymptotic significance value is less than 0.05, we reject the null hypothesis that there is no difference in number of employment of SHG members before and after joining SHG in Idukki District. The number of positive and negative ranks for number of employment after Joining SHG – number of employment before Joining SHG is given in the following table. It is trivial from the table that for majority the respondent's number of employment after Joining SHG is higher than the number of employment before Joining SHG.

Ranks

		N	Mean Rank	Sum of Ranks
Number of Employment After Joining SHG – Number of Employment Before Joining SHG	Negative Ranks	1(a)	56.50	56.50
	Positive Ranks	84(b)	42.84	3598.50
	Ties	15(c)		
	Total	100		

a Number of Employment After Joining SHG < Number of Employment Before Joining SHG

b Number of Employment After Joining SHG > Number of Employment Before Joining SHG

c Number of Employment After Joining SHG = Number of Employment Before Joining SHG

It was found that there is an increase in income as well as number of employment of the SHG members both in Ernakulam and Idukki districts. So on the basis of the above analysis we can reject the null hypothesis that there is no economic empowerment of women through SHGs.

Findings and Conclusion

Empowerment of women has emerged as an important issue in our country. In India nearly half of the population consists of women. But in Kerala more than half of the population is women. In India their work participation rate is less than half of men. The role of women in the development of nation is very important nowadays. So women should be respected both in the society as well as in the family. To increase the status of women, they must be empowered economically. Income of the SHG members before joining SHG and after joining SHG was analyzed and Wilcoxon signed ranks test was conducted to find out the significance of difference. It was found that majority of the respondents Income after Joining SHG are higher than the Income before Joining SHG in both Ernakulam and Idukki districts.

Wilcoxon signed ranks test was also conducted to find out the significance of difference in the number of employment before and after joining SHGs. The test shows that for majority the respondent's number of employment after Joining SHG is higher than the number of employment before Joining SHG in both Ernakulam and idukki districts.

On the basis of the above analysis the null hypothesis that " **there is no economic empowerment of women through SHGs**" can be rejected.

It is evident from the study that in Ernakulam and idukki districts the SHGs have been playing a vital role in the empowerment of women. This is an important institution for improving the life of women on various social, political and economic components. The number of women inclined towards SHG is increasing which implies that women are aspiring for empowerment. It was found that the SHGs are helping for the economic empowerment of its members. Since

majority of the SHG members are women we can conclude that the SHGs are help full for the empowerment of women and eradication of poverty in the study area.

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