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A comparative study on women empowerment through self-help groups of Khordha district

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Abstract

In the areas of social, political, economic, and education, self-help groups have a favourable influence. It is significantly advancing rural communities and rural residents. SHGs also provide an opportunity of acquiring a way of collecting money, developing skills, and reducing social isolation; they also impart a sense of interpersonal connection, social intimacy, social confidence, etc. Self-Help Groups are a successful method for empowering women in rural and urban communities by bringing women from all walks of life together. Purposefully, the current study is being conducted in the Khordha area of Odisha. For the purpose of choosing the self-help groups, stratified random sampling was used. The primary data were collected by interviewing all the members from the 8 self-help groups by a well structure schedule. From each group ten members were interviewed and from eight groups a total of 80 members were interviewed. Numerous schemes for improving rural areas are being carried out by the Indian government and several state governments.

Keywords: Self-Help Groups, Income, Expenditure, Savings

Introduction

“Millions of women in our hamlets know what unemployment means. Give them access to economic activities and they will have access to power and self-confidence to which they hitherto have been strangers”- Mahatma Gandhi.

“When women forward the family moves, the village moves and the nation moves”- Pandit Jawaharlal Nehru”.

Every culture needs women to function. As a result of women's empowerment in the nation, there has been a gradual realisation of the crucial role of women over the past year, and her influence on family financial well-being is rising. “When women forward the family moves, the village moves and the nation moves”- Pandit Jawaharlal Nehru.

Since 1990's women have been identified as key agents of sustainable community development and their equality and empowerment are seen as central to a more holistic approach towards establishing new patterns and process of development that are sustainable (Handy and Kassam, 2004) [17]. The World Bank (2001) has suggested that empowerment of women should be key aspect of all social development programs. In rural India, women have long been overlooked and undervalued. They were working in the family sector doing some domestic chores and other supportive work. Although they comprise a sizable segment of population. They don't have much control over finances and assets. The idea of self-help groups dates back to 1975, when Bangladeshi professor Mohammed Yunus established the first self-help groups at the Grameen Bank, then known as the Bangladesh Grameen Bank. To instill the practise of thriftiness among the rural poor, he attempted to recruit women at the grassroots level to form a group. This modest effort was so potent that the main message was broadcast over the entire planet. Women Self-Help Groups began to proliferate as a result in the 1990s, particularly in India. Self-help groups feel that their beliefs and principles are the finest forms of assistance.

In Indian society, women are still seen as inferior to men and only allowed in the home. The home was designated as the province of women in the traditional and orthodox Indian society, who were also given primary responsibility for childrearing, childbearing, and other household duties. "Even nearly 73 years after India's independence, women are still seen as weak and disadvantaged groups in Indian society".

The word "Empowerment" was first used in 1985 at the International Women's Conference in Nairobi, Kenya. Social, economic, cultural, legal, and political empowerment is just a few of the numerous facets of women's empowerment. The process of enhancing an individual's or group's capacity to make decisions and translate those decisions into desired actions and outcomes are referred to as empowerment by the World Bank.

In a manner similar to this, the Government of India announced the National Mission of Empowerment of Women on the eve of International Women's Day on March 8, 2010, for the all-around advancement of women.

Self-help group's earliest forms

SHGs were first conceptualised by Prof. Mohammed Yunus, who also founded the Grameen Bank of Bangladesh. Founded in 1976, self-help groups. In order to give microcredit and microfinance to rural women, he founded Grameen Bank of Bangladesh in 1975. He also invented the terms. The recipients of these loans are business owners who are too poor to be eligible for conventional bank loans. In 2006, Prof. Yunus received the Nobel Prize for his contributions to development.

In the context of this society, particularly in rural India, the concept of group engagement is not new. In the past, there have been in our communities, centred on a certain activity for the wellbeing of their residents. A self-help group (SHG) is a village-based financial intermediary committee that is often made up of 10-20 local men or women.

The establishment of WSHGs (Women Self-help Groups) in India began in 1986-1987 at the initiative of the National Bank for Agricultural and Rural Development (NABARD). But after 1991-1992, when self-help groups were linked with banks, the real work began. 1992 began with 225 Groups. Self-help Groups were given permission by the Indian Reserve Bank to create savings accounts in 1993 so they could use banking services. In accordance with a report from 2006, NABARD calculates that there are 33 million members in 2.2 million self-help groups in India that have accessed bank loans through its linkage programme. 4,29,199 self-help groups exist in Odisha as a whole.

SHGs have a variety of antecedents, but they typically emerged as a result of integrated development initiatives carried out by Non-Governmental Organisations (NGOs) with the assistance of donors. SHG-bank linkage is the largest scheme involving financial intermediation by self-help groups. NABARD, India's top bank for rural development, introduced this scheme in 1992. By March 2002, the programme had reached 7.8 million families, 90% of which were made up of women. The percentage of banks taking part in the programme that received their loan repayments on schedule was above 95%. It also included 2,155 Non-Governmental Organisations (NGOs) and other organisations that promote self-help.

The Hon'ble Chief Minister of Odisha, Naveen Patnaik, announced the commencement of "Mission Shakti" on March 8, 2001, with the goal of empowering women throughout the state. The Mission Shakti movement established about six lakh women's self-help groups (WSHGs), and the Odisha government approved a proposal for a distinct Mission Shakti department that would only work for those women. Currently, 6 million Mission Shakti are in the workforce.

Specific objective of the study

1. To study the impact of SHGs on income of members.
2. To study about expenditure and saving of household of members.

Methodology

This chapter is devoted to presenting the methodology used to achieve the study's goals. It covers the description of the study area, the study's sampling design, and the analytical instruments used. As a result, this chapter offers insight into the theoretical foundation for research design.

1. Describe the research area
2. Designing samples and gathering data
3. Analytical Framework

Describe the research area

30 administrative geographical entities known as districts make up the state of Odisha, which is located on India's east coast. In terms of both land and population, it is the eighth-largest state overall. In India, the state has the third-largest number of Scheduled Tribes. One of them is the Khordha district. It is the most urbanised district in all of Odisha. Khordha is the fifth-largest district in terms of people and the sixth-smallest district in terms of area. The district is split into the Bhubaneswar and Khordha subdivisions, each of which is further separated into ten blocks, including Bhubaneswar, Jatni, Balipatna, Baliana, Khordha, Bolagarh, Begunia, Tangi, Banpur, and Chilika. The Population of the district as per 2011 census is 22,51,673. The male and female population of the district is 11,67,137 & 10,84,536 respectively. The density of the population is 800 per sq. km. Its population growth rate over the decade 2001-2011 was 19.65%. There are 929 females for every 1000 males.

Designing samples and gathering data

Due to the researcher's convenience in gathering pertinent data, the current study is being conducted on purpose in the Khordha District of Odisha. The district's secondary data, including the number of effective SHGs and the number of self-help groups. DRDA (District rural development agency) office source. 8 effective self-help groups were chosen at random from a list of 902 self-help organisations after gathering the necessary information. The choice of self-help groups was made using stratified random sampling. Interviews with each of the eight self-help groups' eight participants served as the major source of data. There were 80 responders in all, with 10 from each SHG. According to the planned schedule, the interview took place.

Analytical tools

Both tabular and functional have been used to arrive at the final results

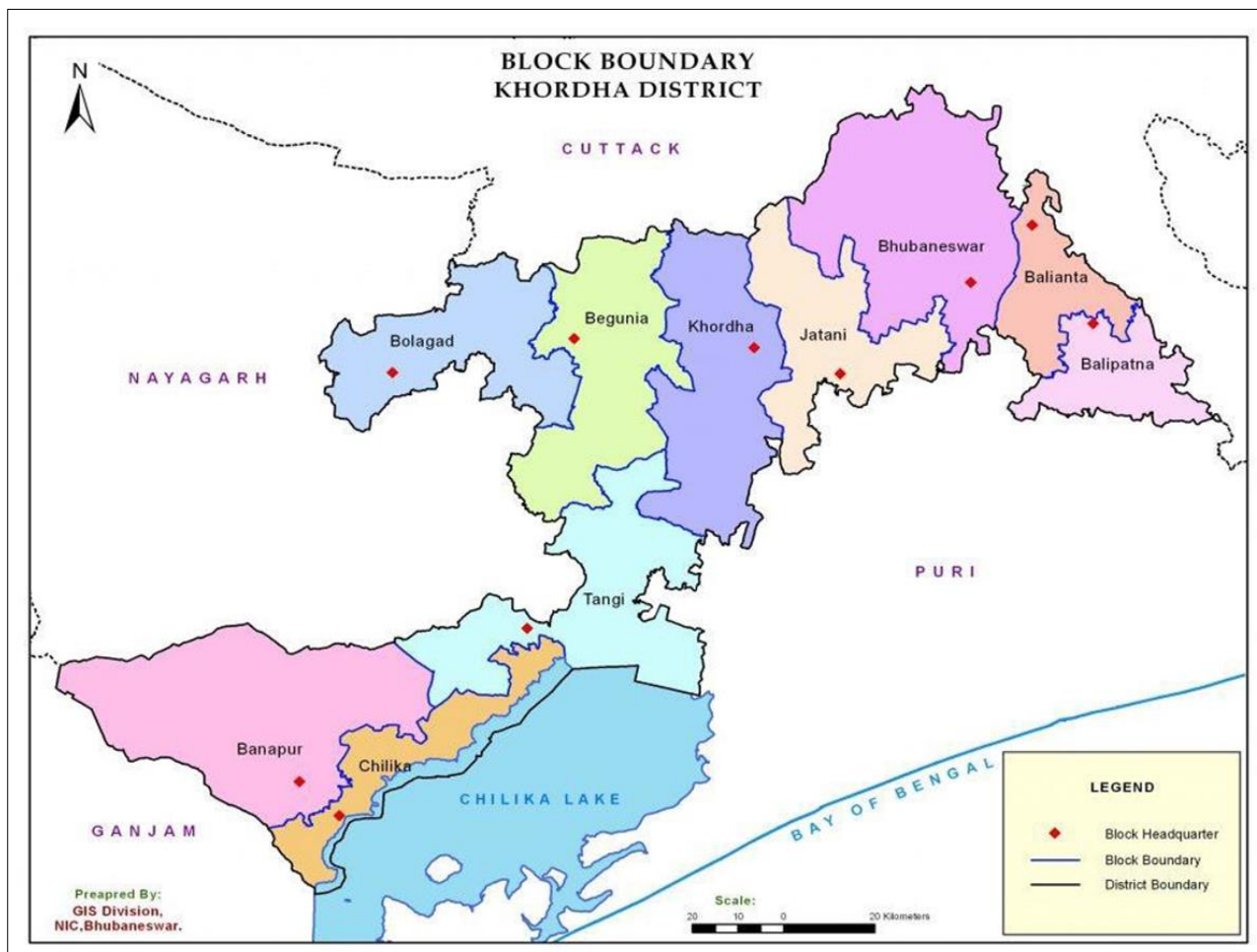
- A. Paired t-test
- B. Gini co-efficient

Results

The results of the analysis of the field data and secondary data, which were gathered from various sources, are provided in this chapter in line with the study's goals.

4.1.1 Income

The main factor affecting peoples' standards of living is their income. After joining SHGs, the members' income increased. As a result, they are able to handle their personal expenses on their own and make greater contributions to the household's income and spending for a higher standard of life.



Map 1: Khordha District

Table 1: Before and after the respondents joined SHGs, their monthly household incomes

SL. No.	Monthly revenue for families	No. of respondents	
		Before entering SHG	After entering SHG
1	Less than 2000/-	64(80.00)	0
2	2001-4000/-	10(12.50)	34(42.50)
3	4001-5000/-	2(2.50)	25(31.25)
4	Above 5001/-	4(5.00)	21(26.25)
Total		80(100.00)	80(100.00)

Source: Primary data

Note: Numbers in brackets indicate percentages of the total

The respondents' prior and subsequent monthly incomes are shown in Table 4.1.1. 80.00% of respondents reported a monthly family income of less than Rs. 2000 prior to joining a SHG, whereas 12.50%, 2.50%, and 5% of respondents, respectively, had a monthly family income of between Rs. 2001-4000, Rs. 4001-5000, and beyond Rs. 5001. After joining the SHG, none of the respondents had a family income of less than Rs. 2000 per month. The percentage of income has climbed to 42.50%, 31.25%, and 26.25%, respectively, in the categories of 2001-4000, 4001-5000, and above 5000. It is clear from the Table that the respondent's family's monthly income grew as a result of joining SHG.

The "paired t-test" is used to investigate whether there has been a significant increase in the SHG member's income of the sample respondents.

Table 2: Income generation before and after entering SHG was compared using a paired t-test for significance.

Entering SHG	Mean	Standard Deviation	DF	T-Value
Before	2393	4725	158	25.83
After	4753			

DF- Degree of Freedom

The test result shows that calculated t-value 25.83 which is significant at 1 per cent level of significance with 158 degree of freedom. This indicates, there is significant difference in increase in income level of the Self-help Group members after joining SHG.

Gini Ratio

In the case of people involved in various activities in the study region, the Gini co-efficient of concentration ratio was used to assess the degree of inequality in the income distribution in the families of SHG members both before and after joining SHGs. The Gini ratio's range would be 0 to 1. A gini ratio of 0 would indicate perfect equality in the distribution of income, with each person reserving the exact same amount. An individual would reserve the different income, or perfect inequality in income, if the gini ratio was one.

The formula was used to get the gini ratio.

$$G = 1 - \frac{\sum_{k=1}^n (P_k - P_{k-1})(Q_k - Q_{k-1})}{100}$$

Where,

G is the concentration Gini coefficient.

Pk is the cumulative percentage of SHG members Qk is the Cumulative income percentage

N represents how many classes were used in the analysis.

Gini coefficient Before entering SHG After entering SHG

G 0.489 0.154

To examine the income distribution of SHG members' households both before and after they entered SHGs in the study area, the Gini ratio was calculated. The computed Gini ratios before and after entering SHGs show unequivocally that there are not complete income equality among the women beneficiaries. However, the Gini ratio's drop from 0.489 to 0.154 indicates that the wealth disparity between SHG members has lessened as a result of joining SHGs.

Per-Capita Earnings

We can determine a family's level of living and average income per person in the family by looking at their monthly per capita income. The total monthly income of a family is divided by the number of individuals in the family to determine the per capita monthly income of the household. All 80 sample respondents were divided into four income categories based on their monthly family per capita income:

less than Rs. 500, Rs. 500–1000, Rs. 1000-1500, Rs. 1500-2000, and beyond Rs. 2000. The following table 4.1.3 shows how the sample SHG members are distributed based on their monthly family per capita income.

Table 3: Per-Capita Earnings of the respondent before and after entering SHGs

SL. No.	Per-Capita Earnings	No. of Respondents	
		Before entering SHG	After entering SHG
1	Rs1000-2000/-	35(43.75)	14(17.50)
2	Rs2000-3000/-	21(26.25)	32(40.00)
3	Rs3000-4000/-	18(22.50)	24(30.00)
4	Above Rs4000/-	6(7.50)	10(12.50)
Total		80(100.00)	80(100.00)

Source: Primary Data

Note: Numbers in brackets indicate percentages of the total.

The aforementioned Table 4.1.3 illustrates that, prior to joining the SHG, 43.75 percent, 26.25%, 22.50%, and 7.50% of the members, respectively, had a monthly family per capita income of Rs. 1000-2000, Rs. 2000-3000, Rs. 3000-4000, and above Rs. 4000/-, but that number rose to 17.50%, 40.00%, 30%, and 12.50% after joining the SHG. The sample SHG members boost the family's income by using the loan funds productively, which causes the per capita income to rise as a result of joining SHGs.

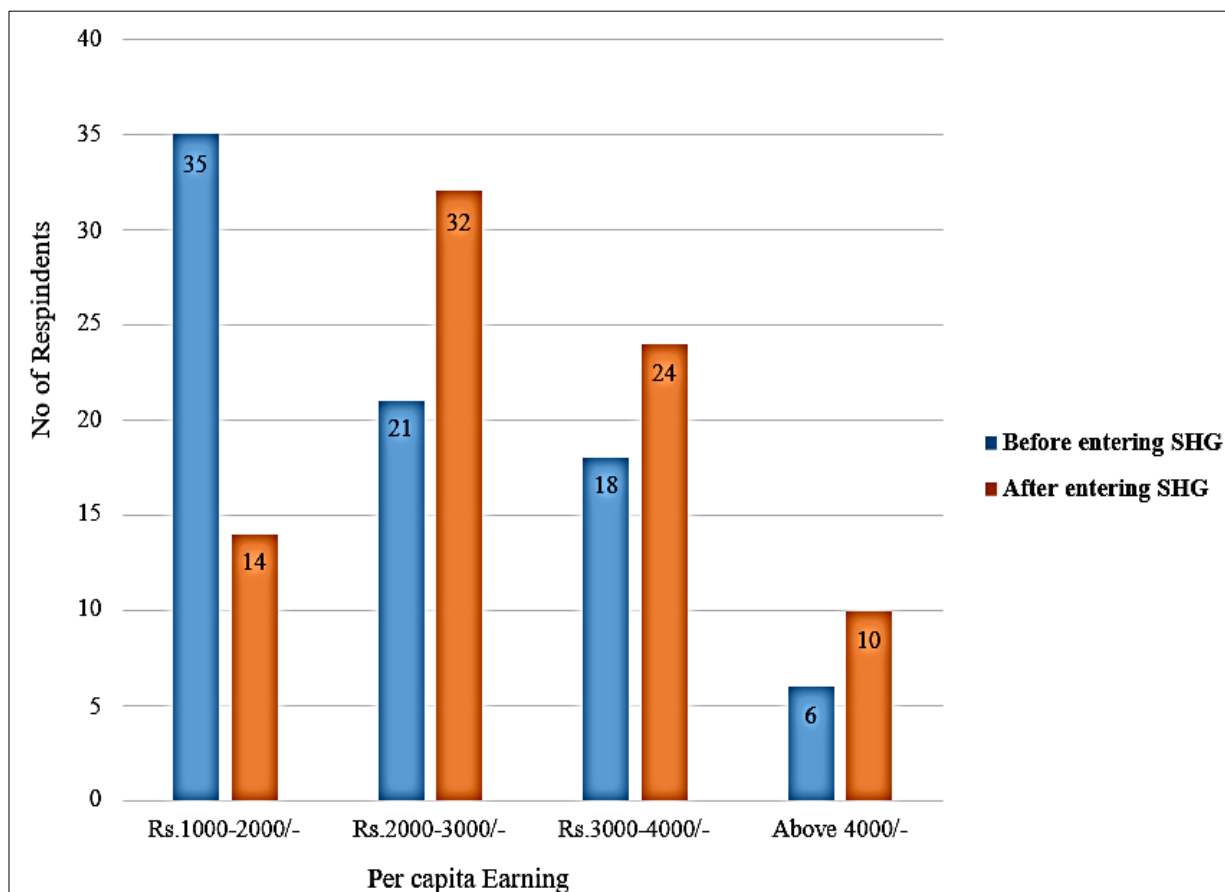


Fig 3: Per capita Earning of Respondents

Average income generated from SHGs

Regarding spending, savings, loan arrangements, and other aspects of the family budget, the income share of the SHG members is significant. Women are able to take part in all family decision-making as their proportion of household

income increases. Women who are economically independent empower their families and contribute to the advancement of the nation. The following Table provides the typical income from SHG activities.

Table 4: Income from activities

SL. No.	Activity	Avg. Income (Rs.)
1	Badi and Masala Badi Making	8,680
2	Fish Cultivation	2500
3	Badi, Pampad and ArishaPitha Making and Tailoring	1620
4	Pampad, Badi making and School bag	1120
5	Chatua	2350
6	Badi, ArishaPitha making and Tailoring	1527
7	Sanitation Work and School MDM	1700
8	Badi making and Tailoring	2640

Note: MDM (Mid-day meal)

From the above Table 4.1.4 it is evident that from their activities the highest average income is Rs. 8,680/- from making of Badi and Masala Badi, the 2nd highest income is Rs.2,640/- from making of Badi and Tailoring work, 3rd highest income is Rs. 2,500/- from Fish cultivation, 4th is Rs.2,350/- from making of Chatua, 5th is Rs. 1,700/- from Sanitation work and School MDM, 6th is Rs. 1,620/- from Making of Badi, Pampad, Arishapitha and Tailoring work, 7th is Rs. 1,527/- from making of Badi, Arishapitha and Tailoring work, and 8th is Rs. 1,120/- from Pampad, Badi making and School bag selling work.

To study about expenditure and saving of household of members

Developing nations like India are plagued by poverty and unemployment. A number of factors, such as geographic location (urban/rural), educational attainment, economic standing, social position (caste and class), and age, have a significant impact on how economically empowered women

are. During the planning periods, the Government of India and the State Government conducted a number of schemes to combat poverty and encourage meaningful employment. Self-help groups (SHGs) method, however, is more appealing and requires less work.

If a woman gains control as a result of having more access to financial resources, she is considered to be economically empowered. The ways to achieve economic empowerment are to raise income, have access to finance, and have the capacity to decide how to use money and credit within the family.

Expenditure

Since the income of the SHG members has improved, the family's expenses have gone up. The rise in family spending reflects an improvement in the general state of affairs. As part of the household income, they are able to spend money on things the family needs. Studying the respondents' monthly family expenditure before and after joining SHGs allows for an analysis of the effect of SHGs on family spending.

Table 5: Prior to and after entering SHGs, the respondents' monthly household expenses

SL. No.	Monthly household Expenditure	No of respondents	
		Before entering SHGs	After entering SHGs
1	Less than 2000/-	71(88.75)	12(15.00)
2	2000-4000/-	5(6.25)	46(57.50)
3	4000-6000/-	4(5.00)	22(27.50)
Total		80(100.00)	80(100.00)

Source: Primary Data

Note: Numbers in brackets indicate percentages of the total.

Table 4.2.1 makes it abundantly clear that, prior to joining the SHG, 88.75 percent of the respondents had monthly household expenses of less than Rs. 2000. However, after joining the SHG, the number has dropped to 15 percent, indicating that their monthly household expenses have increased as a result of a rise in income. Only 5.25 percent of the respondents' monthly spending is accounted for between Rs. 2000 and Rs. 4000, but that percentage rose to 57.5 percent. Before joining the SHG only 5.00 per cent were spending from Rs. 4000-6000/- per month now 27.5 per cent are spending the same amount.

This clearly indicates that after joining the SHGs their purchasing power has significantly improved as a result they are able to spend more for better standard of living.

Expenditure Pattern

The rise in spending is proof of the SHGs' advantageous impact. Food, housing, health care access, clothing, education, leisure time, security, and entertainment are all components of a standard of life. The bulk of SHG participants are from the lower income bracket and live in poverty, hence they generally spend relatively little. In the research area, household spending includes money spent on things like food, clothes, housing, education, ceremonies,

healthcare, entertainment, and other costs. To better understand the respondents' spending habits, the percentage of expenditures on various items was compared between before and after joining SHGs. The following Table details the monthly expenditures on various items made by survey respondents who fit the sample.

Table 6: Pre- and post-joining SHG spending percentages on various items

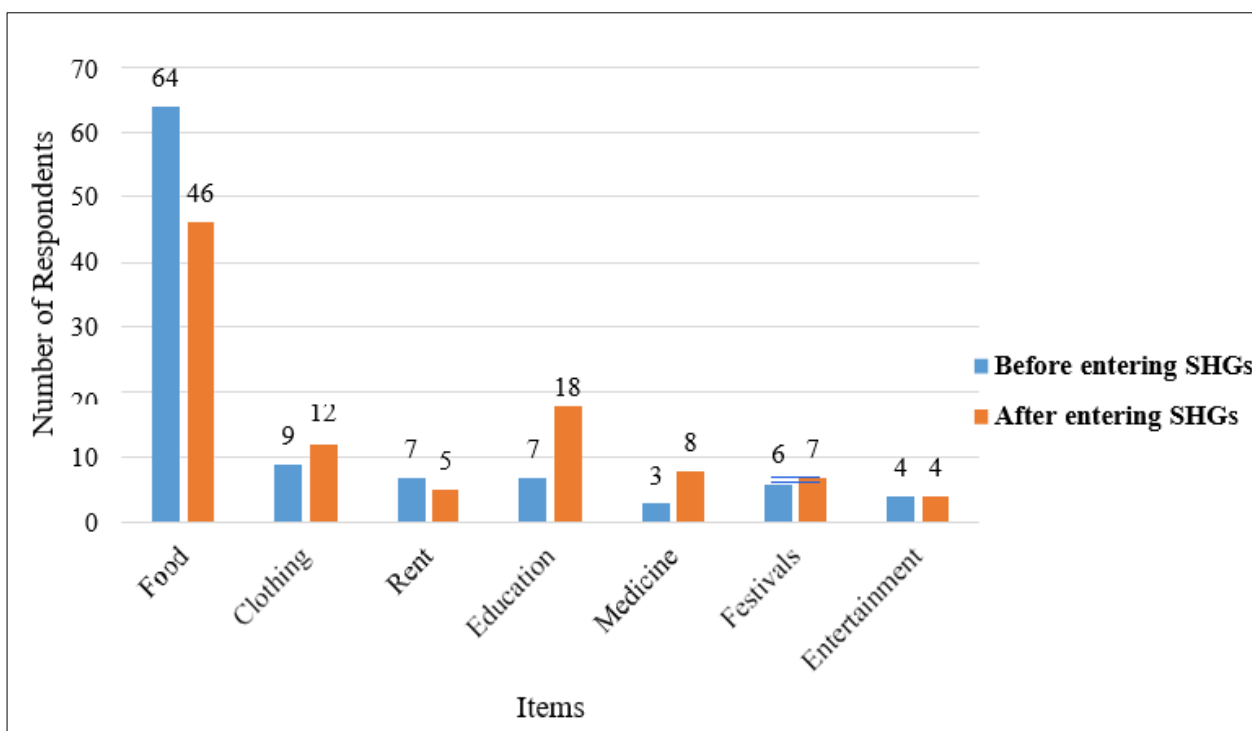
Particulars	Percentage (Before Entering)	Percentage (After Entering)
Food	64.00	46.00
Clothing	9.00	12.00
Rent	7.00	5.00
Education	7.00	18.00
Medicine	3.00	8.00
Festivals	6.00	7.00
Entertainment	4.00	4.00
Total	100.00	100.00

Source: Primary Data

The study's findings are consistent with Engel's Law, which states that as income rises, food spending would decline. From Table 4.2.2, it is seen that before joining of SHG the

expenditure on various items were food (60.00 %), clothing (9.00 %), rent (7.00 %), education (7.00 %), medicine (3.00 %), festivals (6.00 %) and entertainment (4.00 %) but after

joining SHGs increase to food (46.00 %), clothing (12.00 %), rent (5.00 %), education (18.00 %), medicine (8.00 %), festivals (7.00 %) and entertainment (4.00 %).



Source: Primary Data

Fig 4: Pre- and post-joining SHG spending percentages on various items.

Savings

It has been revealed from the Table 4.3.1 that before entering SHG only some of the respondents had no saving habit (45.00 per cent), chit fund (30.00 per cent), post office (16.25 per cent) and in bank (8.75 per cent) but after entering SHGs all the members have savings in the bank and almost all have jondhan account. In Bank (91.25 per cent) and Only 8.75 per cent have post office savings Bank account.

Table 7: Savings Amount per Month (by each member)

Saving Amount	No. of Respondent	
	Before entering SHGs	After entering SHGs
Less than Rs. 100/-	60(75.00)	15(18.75)
Rs. 100-300/-	20(25.00)	55(68.75)
More than Rs. 300/-	0	10(12.50)
Total	80(100)	80(100)

Source: Primary Data

From the above Table 4.3.2 it shows that before entering SHGs 60 respondents (75.00 per cent) were saving less than Rs. 100/-, 20 respondents (25.00 per cent) were saving Rs. 100- 300/- but after entering 15 respondents (18.75 per cent) were saving less than Rs. 100/-, 55 respondents (68.75 per cent) were saving Rs. 100-300/- and 10 respondents (12.50 per cent) were saving more than Rs.300/-per month.

Indebtedness

In the past, low-income women in India have borrowed from the informal economy because they lack access to traditional banking and credit systems. The respondents obtained loans with even higher interest rates due to their financial need. Due to the presence of microfinance, the institutional credit facility is made accessible to the rural poor. The main sources of debt

in the research areas were banks, friends, and family members. The following Table displays the distribution of respondents based on their degree of debt.

Table 8: Sources of Debt for the SHG members

SL. No.	Sources	No. of Respondents	
		Before entering SHGs	After entering SHGs
1	Money Lenders	44(55.00)	4(4.00)
2	Bank	0	56(56.00)
3	Friends and relatives	36(45.00)	0
4	SHGs	0	40(40.00)
Total		80(100)	100(100)

Source: Primary Data

Prior to joining SHGs, the majority of respondents (55.00%) relied on payday lenders for credit, as seen in Table 4.3.3. None of the respondents to the poll used banks; 45.0% borrowed money from friends and relatives. However, there was a noticeable change in the members' borrowing behaviour once they joined SHGs; they now moved to banks and SHGs with 56 and 40%, respectively. This proves beyond a shadow of a doubt that SHG women use credit after joining SHGs.

Conclusion

A number of plans and programs have been implemented in the country as well as in the state for upliftment of the women and improve their participation in the Decision making process in the family. Still there is a gap and the desired result has not yet been realized at the ground level. Therefore the present study “A Comparative study on women empowerment through self-help Groups of Khordha District” is undertaken.

The livelihood of rural women has significantly improved as a result of the Self Help Group programme in particular. The current research not only shows the beneficial effects of self-help groups on a number of socioeconomic factors affecting rural females, but it also substantially supports the results of past studies. The vast majority of SHG members were successful in finding additional employment thanks to numerous SHG funding efforts. Their income level also increased as they took on more jobs. When they participated in group activities, the income level dramatically increased. The increased cash is additionally distributed evenly among all the members. The SHGs also aid in raising standards of living, enabling rural households to invest more in children's education and family health. The members' savings levels also improved. One of SHGs' major accomplishments is enabling its members to participate in family decisions about social and economic issues.

It is a crucial tool for women to develop self-esteem in rural households where men are predominating. The SHG membership also raised awareness of and facilitated access to institutional credit sources. In the new economic era, SHG became a potent tool for eradicating poverty and empowering the underprivileged. Given that women are the most vulnerable group in society, the rapid advancement of SHG is a positive tool for women's empowerment. SHGs have helped members' living conditions, but they have also changed many of their perspectives and attitudes.

The effectiveness of SHGs on the economic empowerment of women has been investigated in the current study in terms of an increase in income, the number of jobs, and access to savings in the after-SHG condition as opposed to the before-SHG position. The study concluded that SHGs have benefited rural poor women's socioeconomic advancement and the cause of women's empowerment. The SHGs also had challenges with the marketing of their goods, including fierce rivalry, slow funding, etc. The Government must take well-planned policy steps to solve these issues. The overall socioeconomic success has been accomplished by SHG in Khordha district among the rural women flock, according to all these women's empowerment metrics.

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