International Journal of Social Science and Human Research

ISSN (print): 2644-0679, ISSN (online): 2644-0695

Volume 08 Issue 05 May 2025

DOI: 10.47191/ijsshr/v8-i5-90, Impact factor- 8.007

Page No: 3622-3629

Women's Mobility Through SHG Participation: A Study in Cuttack

Sarita Rout, Ph.D.[1], Prof. Bikram Keshari Mishra[2]

[1]Research Scholar, Department of Sociology, Ravenshaw University, Cuttack

[2]Professor and Head, Department of Sociology, Ravenshaw University, Cuttack

ABSTRACT: It is often argued, the status of women in India has always been one of subjugation, suffering and exploitation in many ways. Be it in politics, employment or education, women continue to lag behind men. Of course, as one observes, nothing remains constant for ever. Things change over time. Women in large number are coming frontward and joining all realms of public sphere thereby competing with men on equal footing. Further, they have begun to take care of their own life and also of their family. There has been no dearth of initiatives on the part of the government of India aimed at women's development. SHG is one such initiative that seeks to make women capable of self-expression and self-realization in some way or the other. The present paper focuses precisely on the role of SHGs in women's lives. It examines the role of SHGs in women's life in line with the following respects: women's social life, income generation, skilling, challenges they encounter and the like. With the pursuit of exploratory design, simple random sampling has been used for eliciting the desired information by taking a sample size of 50. Five SHGs have been chosen for the purpose. It is found that SHGs have been playing a very important role in women's mobility: in enabling them to generate their own income, raising their earning capacity, enhancing their confidence and promoting their savings.

KEYWORDS: SHG, Mobility, Micro Finance, Gender.

INTRODUCTION

Gender inequality exists as a reality in the social system which is reflected in unequal gender relations. The reported cases of violence against women are symptomatic of such unequal gender inequality. The effort by various nations to minimize such inequality through implementation of gender specific policies and initiatives is no more surprising. The reason is quite obvious. Oppression and empowerment do not go together. In this drive India is no exception. It has been undertaking a plethora of legislations, policies and remedial steps from time to time since Independence with a view to minimize disparities of all kind in the gender reality.

The introduction of Self-Help Group (SHG) programme in 1975 in India is a case in point. It has been launched with a view to empower women in social, economic and cultural sphere. Through SHG participation, it expects women to gain independence and security; build self-confidence and self-esteem; access opportunities for education and self-improvement; engage in community development activities; and improve lives of individuals (CUTS International, 2015). SHG as conceptualized seeks to make women capable of income generating skills and emerge as entrepreneurs. The growth female entrepreneurship, particularly among the women of rural area, is supposed to strengthen the rural economy which ultimately acts as a boost to the national economy. Ganapathi and Sannasi (2008) analyze the issues that influence the female entrepreneurs. Earlier, there was a hesitation among women to undertake any kind of work, job and business apart from housework. Of late, there has been a shift in one's approach to life. It's no more surprising to see women coming out of the four walls of the house and showing their readiness to participate in different type of entrepreneurial activities. Needless to mention, the entire act of entrepreneurship has never been a trouble-free affair. Women do encounter challenges while carrying out their entrepreneurial activities and create need-based strategies to overcome these challenges. The present paper represents an exercise to empirically examine the functioning of such SHGs and their effectiveness in bringing differences, if any, in women's lives. It will briefly explain the reasons for joining the SHGs, the employment generation programmes and earning activities provided through SHGs, and different challenges encountered by members of SHGs.

THE GENESIS OF SELF-HELP GROUPS (SHGS)

The SHG is a 20th century movement which emerged first in Bangladesh in the seventies. The concept of SHG owes its origin to the Grameen Bank of Bangladesh. The profound economist Prof. Mohammed Yunus of Chittagong University, Bangladesh was the originator of this action research project, namely Grameen Bank. This project was started in 1976 and got its recognition as a bank from the government in 1983. It has been a pioneer project in which Grameen banks provide micro credit to landless poor, particularly rural women, to encourage self-employment and alleviate poverty. Subsequently, many other institutions also came forward to work on the issues of poverty, empowerment of poor and rural women of the Bangladesh through the SHG structure (CUTS International, 2015). The movement of SHG started in India in 1975 with a modified form of Bangladesh model of SHG. In 1987, "Mysore Resettlement and Development Agency (MYRADA)" promoted Credit Management Groups (CMGs) alike to SHGs. Around 300 SHGs were formed in MYRADA's projects at that time. An action research project on SHG was undertaken by MYRADA which is sponsored by National Bank for Agriculture and Rural Development (NABARD), Government of India. In the year 1991-1992, NABARD started a project of linking SHGs with Banks, in consultation with the Reserve Bank of India (RBI), and other Commercial Banks and NGOs. In India, though the SHG movement started in 1975, the real functioning happened during 1991-92 when the SHGs were lined to the banks. Banks are the dominant agency to sanction micro credit in India. In 1993 RBI also permitted SHGs to open saving accounts in different banks which was a great boost towards the movement (Pradeep and Rakshitha, 2016). Subsequently, the state government of Odisha adopted the concept of SHGs including programmes like ICDS (Integrated Child Development Services) and DWCRA (Development of Women and Children in Rural Areas). The schemes like RMK (Rashtriya Mahila Kosh) also provided financial assistance to these women's groups. However, in 2001 the Odisha government started an umbrella project namely Mission Shakti which includes all SHGs of the state. This project aims at the economic and social empowerment of women of Odisha by providing them skill development trainings, capacity building programmes and awareness programmes for micro- financing etc. (Patel, 2011).

CONCEPT OF SHGS

Sahoo (2021) explains, a Self-Help Group (SHG) stands for a small group of women (10-20) who are willingly ready to contribute to a common fund to be loaned to its members as per the group decision. An SHG works for the group's harmony, execution of group decision, and economic empowerment as prime focus and for fulfilling other common interests of the members for instance area development, awarenesses among members and leadership construction through democratic functioning. It is a concrete mechanism to extend micro credit to the rural women in order to make them enterprising women and enter entrepreneurial activities. It is one of the informal associations of women. The women choose their leader on a democratic principle. They save money, lend to each other and in addition they can also take loans from economic institutions such as banks. Sahoo (2013) analyses about the functional structure of SHGs for utilization of saving, provision of credit, payment of loans and collecting opinions of SHG members regarding their progress in the process of decision making.

SHG AND WOMEN'S DEVELOPMENT

The United Nations observes 1975 as the international women's year which coincide with the first world conference of women held in Mexico during 19 June - 2 July 1975. The idea of women's empowerment was defined at the International Women's Conference at Nairobi in the year 1985. This conference defined empowerment as "A redistribution of social power and control of resources in favors of women. It is "the process of challenging existing power relations and of gaining greater control over the sources of power". The government of India declared 1975 as the year of women's empowerment. Nagaraja and Kongalappa (2014) define empowerment as a dynamic multidimensional process which facilitate women to recognize their own identity and power in all domains of life. With empowerment women get access to knowledge and resources, and more active participation in decision making process, and the ability to strategize their lives, and control over the situations which also influences life and autonomy in customs, beliefs and practices. Women's empowerment requires a drastic change in one's approach to marriage, family, husband-wife relations, attitudes to parenting and socialization of children. It's about getting freedom in the decision-making process at all levels. Empowerment is a process of creating awareness, building the capacities resulting in greater participation of women in decision making and exercise of their control over power and resources.

It is believed that the development of any nation is inevitably associated with the social and economic advancement of its women. It is believed, participation in SHGs often brings desirable changes and improvement in the livelihood status of women in developing countries. SHGs carry the potential to impact poverty and improve women's lives in some way or the other. It is argued, participation in SHGs results in improvement in social and economic life of women, apart from promotion of self-confidence and self-respect (Tripathy, 2021). Shireesha (2019) based on her Chittoor study in Andhra Pradesh views SHGs as a movement, which is gradually getting wide spread all over the country and playing a significant role in empowering women in some way and promoting gender equality. As she opines, in a country like India characterized by unequal gender relations, SHG as a government-driven catalyst has been creating group awareness, sense of togetherness, self-confidence, income generating skills, multiple livelihood options, some degree of financial freedom among women. In addition, it tends to improve women's socio-economic conditions and encourages them participate in decision making processes in family and village levels. The study in Cuttack by Sahoo (2013) on the issue is equally interesting. To him, SHGs have to a large extent been effective in relaxing the financial burdens of women in rural and urban belts.

In other words, one may view Self-help group as an instrument for women's financial independence. It offers access to a wide range of entrepreneurial activities that continue to emerge as their livelihood options. Through this, they acquire the much-needed skills for creating their own income. Micro Finance as a participative model support to fulfill the needs of women in some way or other. It may be defined as "the provision of thrift, credit and other financial services to the poor in rural, semi-urban and urban areas to help raise their income levels and improve their living standards" (NABARD,1999 as cited in Jana & Kali, 2017). It tends to strengthen their enterprise by extending financial support in an institutional way. The idea of Gurumoorthy (2002) in this respect is quite worth mentioning. To him, SHGs are a sustainable alternative in the larger direction of rural development thereby contributing to women's freedom in some way. Through its micro credit support, it is enabling women learn certain skills, earn their income and emerge as entrepreneur. Further, it informs women how to mobilize and manage saving, appraise credit needs, maintain linkages with the banks and implement financial self-discipline. Despite all facilitations from the government side, women often struggle to maximize the benefit from the scheme owing to lack of education, lack of proper awareness about the supportive provisions and lack of proper implementation etc. According to Ajit, et al., (2017), the problems experienced by the women in SHGs can be broadly classified into four categories: Personal, Social, Economic and Livestock related problems. The problems in general include lack of formal education, conflict over decision making among the group members, low profit from vocational activities, insufficient bank loan and the like. Based on his study in the Tumkur district of Karnataka with a sample size of 240 members covering 48 SHGs, he concludes that the SHGs have been playing a significant role in the advancement of women in almost every way: financial, social and psychological.

MATERIALS AND METHODS

The present study is an attempt to understand the role of SHGs in the promotion of women's economic position through entrepreneurial activities and the challenges faced by them. The fieldwork was carried out in Barang Block situated in Cuttack district of Odisha. The focus of the research relates to the following objectives.

Objectives

- To understand the nature of women's engagement in SHGs.
- To study the effect of women's SHG participation in their lives.
- To ascertain whether such SHGs bring any difference in women's lives.
- To make sense of the challenges, if any, women faced in the SHG-related activities.

Tools and Techniques: The researcher uses exploratory research design for the purpose of the study. Interview schedule is used as the tool for the data collection. The interview schedule consists of both close and open-ended questions.

Sampling Techniques and Sample Size: The present field research makes use of **s**imple random sampling with a sample size of 50 respondents drawn from five SHGs of Baranga Block Cuttack.

Methods for Data Collection: Both primary and secondary sources have been utilized for the collection of data. Regarding the primary source, the researcher has visited five SHGs of Baranga block: Swabhiman SHG, Maa Tarini SHG, Om Shree SHG, Maa Mangala SHG and Baba Amareswar SHG. Besides, books, journals, government reports etc have been consulted for the collection of secondary information.

According to the Department of Mission Shakti, Government of Odisha, there are 32751 SHGs in Cuttack district. They are involved in several livelihood related activities. The Directorate of Mission Shakti has been taking care of the formation, functioning and monitoring of the SHGs for women's upliftment. The Directorate of Mission Shakti in convergence with Food Supplies & Consumer Welfare Department, Department of Women and Child Development, Directorate of Fisheries, Directorate of Animal Husbandry & Veterinary Services, Directorate of Horticulture of the Government of Odisha is instrumental to the promotion of women's entrepreneurship. The Department in partnership with ORMAS (Odisha Rural Development and Marketing Society) and RSETI (Rural Development and Self Employment Training Institute), provides skill development training and promotes livelihood related activities of various kinds including the marketing support to women in SHGs. In such SHGs, women get engaged in a number of vocational activities and acquire skills eventually. They are engaged in tailoring, weaving, farming, mushroom, flower, vegetable cultivation, incense sticks, badi, papad, pickle, sattu, phenyl, leaf / paper plate, spices making etc.

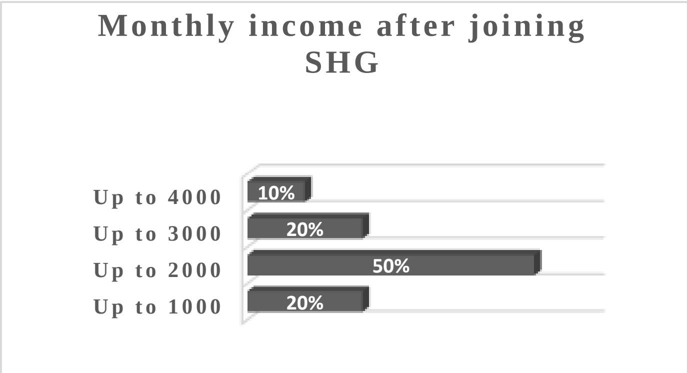
RESULTS AND FINDINGS

i. Reason for Joining SHG

Sl. No.	Reasons	Number	%
1	To generate income	20	40%
2	To obtain loan	17	34%
3	Promoting savings	13	26%
Total		N=50	100%

Evidently, there is no single reason behind women's involvement in SHG. Field experience reveals that the factors motivating women to join SHG are many. To begin with, SHG is viewed as an income generating source for many women. Some women join SHG as they see the scope for getting financial help (micro credit) from different government affiliated banks in order to start their own enterprise. This will promote their savings. In other words, learning income-oriented skills, earning some amount of income, obtaining loan, making bank savings constitute the prime considerations urging the women to be part of SHGs. In addition, it also adds to their enhanced status in the locality. It is learnt, after joining the group, a member has to save an amount of 100 rupees in every month. In the nearest government affiliated banks, the members of the group are supposed to open a joint account in the name of SHG. The president and secretary of that particular are entitled to operate the account. To obtain credit from the bank, it needs to have minimum saving of five thousand rupees in the joint account. Then only they can be eligible to obtain credit from the bank for investment in different income generating activities. This is how the SHG grows and its members promote their savings in banks.

ii. Monthly Income in the SHG



Evidently, SHG is becoming a source of earning for many women. From the primary data it is found that after joining SHG, around 80% of respondents earn an amount of Rs. 2000 onwards on monthly basis. They have attained a stage wherein they have been accessing micro-credit from the banks for investment in different income-generating activities such as incense sticks making, mushroom farming, pickle making, phenyl making etc. As they opine, it ensures them some degree of financial security in some way with the increment of their income.

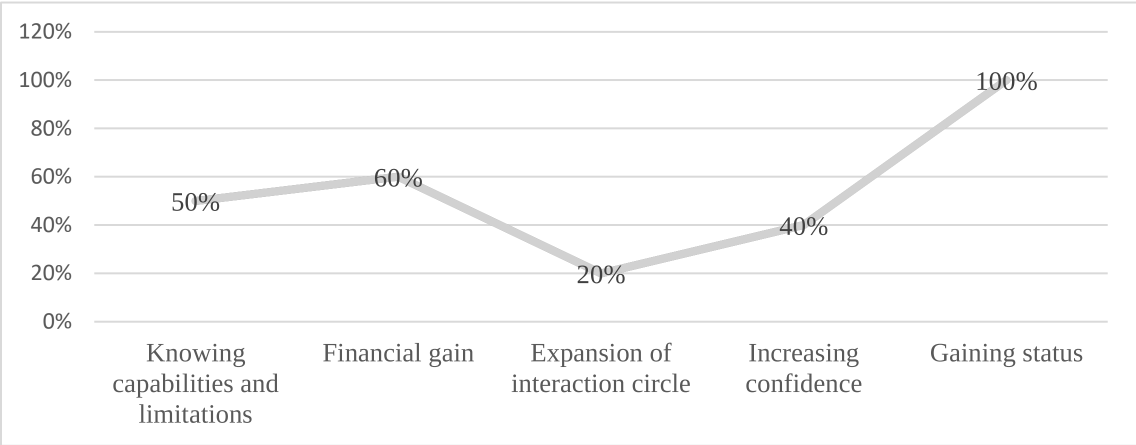
iii. Training and its Barriers

Sl. No.	Training through SHG	Number	%
1	Trained	35	70%
2	Not trained	15	30%
Total		N=50	100%

The field data suggests, the government has been doing its best to provide skill and vocational training free of cost to registered SHG members and make them aware about income generating activities. The sole motive is to promote its members as entrepreneurs and make them skilled. The idea is to make its members independent by providing various skilful trainings in order to enable them to start an enterprise and earn a good amount of income. It is worth mentioning, though such training programmes are conducted by the RSETI in partnership with Directorate of Mission Shakti, Government of Odisha, there are women who lag behind and are unable to attend the training workshops owing to familial constraints. To begin with, the training session is between 10 AM to 5 PM. Women are often occupied with household responsibilities including preparing the kids to go to schools. This prevents them from having access the training programme. Fixed Time is one of the major challenge due to which some members are not getting the benefit of being trained under the SHG scheme. As a respondent named Sabita Barik utters, "the span of training time (10. AM -5.00 PM) is too long and it is difficult for me to manage both household chores and SHG training at the same time". Besides, under the RSETI provisions, one member can get trained for one programme at one time only. After the completion of first training, one cannot take second training immediately. There has to be minimum one year gap between two training programmes accessed by a member. Respondents opine, they have obtained trainings on incense sticks making homemade item making, fish and mushroom farming, tailoring and parlour course etc. The data depicts that, 10% women members get training of incense sticks making, 25% of members get the tailoring training, 20% of women members get the training of making homemade items, like, sattu, badi, pickle, papad, and 15% of the respondents get fish and mushroom farming training.

Cent percent of the respondents eagerly point out the necessity for bringing reforms in the training schedule. One, the training should be imparted in the evening hours instead of 10. AM -5.00 PM. Two, women in the SHGs should be given trainings by the government on quarterly basis not on yearly basis.

iv. Benefits from SHG Participation



Note: Multiple responses

The primary goal of SHG is to make women skilled, confident and economically secure in some way. Study reveals, the SHG has been beneficial in bringing mobility in women's lives in ground reality in many ways which is as follows.

Promotion of one's potential - SHG has helped its members acquire certain skills that are income-oriented. Further, it provides a platform wherein they also learn group management skills, apart from learning to balance household work with SHG work.

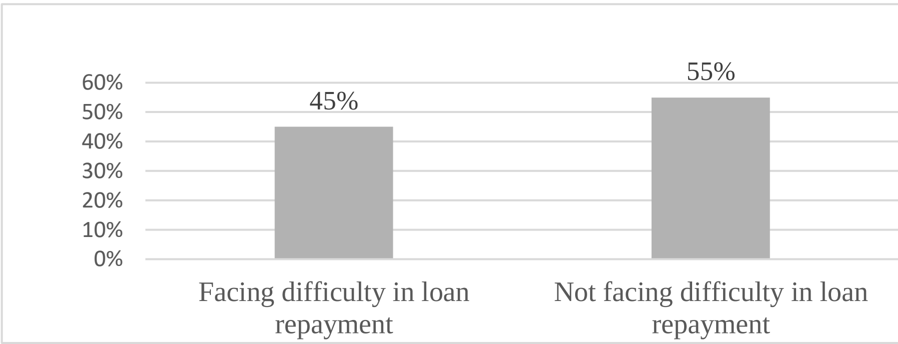
Financial gain – Increment in earning is another gain**.** As discussed earlier 80% of the women are now earning a monthly income of Rs. 2000 onwards.

Expansion of interaction circle – Women's interaction is no more confined to family and its members. SHG has given them an opportunity to engage in interactions beyond family. As part of their SHG work and entrepreneurship, they are now required to go to bank, go to the market to sell the products and interact with others concerning SHG activities.

Increasing confidence –With financial gain through entrepreneurial activities in SHGs, women experience of freedom, financial flexibility and confidence. As Sakuntala Rout, a respondent from Maa Tarini SHG says "Before joining SHG I was extremely nervous and hesitant. I was shy of talking to others outside my family. Things have changed after my involvement in SHGs. Now I am communicating the things to the bank directly and discussing with the vendors in the market for sell and purchase of our product".

Gaining status – Cent percent of the respondents corroborate the fact that all of them experience an enhancement in status in their everyday life. As Bharati Rout, a respondent states, earlier I was insignificant, unrecognized in my family. No body knew me beyond family. With SHG involvement, I have succeeded in developing some kind of independent identity as an SHG member. I am getting the freedom, to put my opinions in the decision-making process of the group as well as in the family.

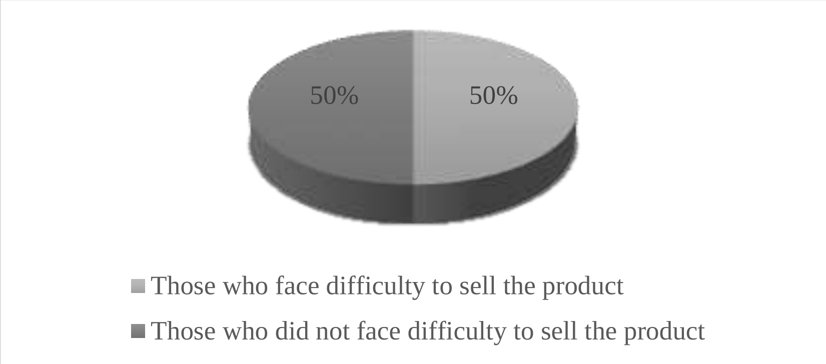
v. Problem of Repayment of Loan



To start an enterprise different SHG are accessing the financial help from different government affiliated banks. There is a fixed tenure in which period they have to repay the loan amount. The researcher found that the members basically taking loan from nearer government banks like UCO BANK, (Ramdaspur) AND CANARA BANK (Marthapur) in the study area. These banks are providing loan to registered SHGs in low interest rate and also these SHGs are repaying the loan monthly with a fixed amount in a timely manner. If they able to repay the loan in targeted period they are also getting subsidies, but the group which make default in the repayment of loan are facing many problems to access their savings and also getting further loans.

The cases like loss in the enterprises, and decrease of market price of their products, low level of income, non-cooperation from family members and when they are not facilitated by proper market system to sell their products are the situations due to which members find it problematic to repay the loan. On the other hands majority respondents did not face any difficulty in the loan repayment, as they are doing well with their enterprise. With the enterprise, they are earning a good income with which they repay the bank loans monthly, and the rest profit get divided among the members of the group.

vi. The Problem of Marketing



Women in SHGs are engaged in a series of income generating activities such as mushroom farming, pickle and Papad making, fish farming, flower farming, etc. The availability of bank loans facilitates such activities and tends to simplify women's endeavours. However, this remains one part of the story. Despite such facilitations, serious difficulties do persist on the marketing front. Almost fifty percent of the respondents opine that they are unable to sell their products as they do not have requisite contact with the vendors in the market. Consequently, these products remain with them unused and unsold indefinitely resulting in loss of profits. Even the seed money invested in making of the products remains unretrieved. They go on to argue, those who have effective contact with vendors, they never confront such difficulty in selling their products. In fact, fifty percent of the respondents state that they have never faced any obstruction in selling their products. In other words, as it evident from the field, marketing is a problem for those SHG members who have zero connections with the vendors and who do not know the requisite trick how to channelize the product from its producer to the vendor.

Despite, the existing constrains concerning the absence of effective communication with the vendors, mechanisms for effective marketing for sale of the products and the like, it is encouraging to observe that the SHG members do not lose their optimism in the entire enterprise. Far from being pessimists, cent percentage of respondents opine that the SHG participation will be profiting and truly income generating if attention is given to the following constitutions: the state administration can come forward openly to extend helping hand to SHGs in hours of their prices; it can engage its governmental wings and other non-government organizations to take leading role in establishing a strategic linkage between the producer and the vendor in selling the products; this will go a long way in truly promoting SHG products, establishing effective market linkage for movement of the product from its producers to the consumers through the vendors. Further necessary steps can be contemplated to provide requisite trainings/knowledge/skills to the SHG members regarding promotion of marketing and popularization of products. This will ultimately strengthen the SHG from within and promote women's income generation activities in the real sense.

MAJOR FINDINGS

It is worth mentioning, participation in SHG has brought mobility in women's lives in many ways. It has enabled women to discover life beyond kitchen, engage in income-oriented work beyond family, evolves one's own social circle thereby contributing to wider interactions, learn certain skills and add to one's confidence.

- To begin with, SHG is viewed as an income generating source for many women. women join SHG as they see the scope for getting financial help (micro credit) from different government affiliated banks in order to start their own enterprise. This will promote their savings. It is found that Majority (40%) of the respondents joined SHG in the hope of getting a source of income and to increase their savings and making themselves financially independent in some way or other.
- Evidently, there is a possible earning among women after joining in the SHGs. considerably three-fourth of the women have their income Rs. 2000 onwards.
- The researcher found that majority (70%) of women get trained under the SHG programmes. As explained by the respondents, they are getting the trainings like incense sticks making homemade items making, fish and mushroom farming, tailoring and parlour course etc. at free of cost.

- As the respondents' experiences, before joining the group they were nervous, unaware about their strength and limitations. Participation in the SHG make them aware about their capabilities and limitations, boosted financial gain, expanded interaction circle, with that enhanced the confidence and status.
- Evidently, majority of respondents did not face any difficulty in the loan repayment, as they are doing well with their enterprise. On the other hand, major reasons like, loss in the enterprises, and decrease of market price of their products, low level of income, non-cooperation from family members are the situations due to which members face difficulty to repay the loan.
- There is equal split of responses regarding the marketing problem one half of the respondent agreed, that they face difficulty to sell their product in the market because of the reasons like, less knowledge about the market system and lack of marketing training and skill provisions, where as other half of the respondents did not face any difficulty as they have good knowledge and tie -up with the vendors to sell their products in the market.

CONCLUSION

Empirical insights reveal a different narrative. SHG is not simply just another development at a notional level. It is almost running as a movement in rural India thereby drawing women from the four walls of the kitchen to livelihood generating enterprises. In the light of the findings, it is no more difficult for one to realize the fact that motivation plays an important role in women's association with SHG, this includes a housewife's desire to earn money by doing some additional work outside kitchen. The trend is quite visible in the present study whereby it is observed that there is a growing desire among women especially home makers to earn some money by doing some productive work through SHGs. The moot idea is to have one's own income and promote one's own saving in back. Its worth noting, association with SHG aids in promoting mobility in women's lives and championing their interests in many ways including skill acquisition, income generation, confidence building, expansion of one's interaction circle, enhancement of one's dignity and the like. SHG can truly be a mass movement in rural India if the state administration conducts necessary training programmes for such women in flexible hours that too on quarterly basis and if it engages necessary governmental and non-governmental agencies for movement of SHG products directly from producers to consumers through the vendors. This is how the government can inject energy to SHGs through appropriate trainings and market linkage.

REFERENCES

1) Ajit, B., et al. (2017). Problems faced by SHG members among Self-Help Groups in Karnataka. International Journal of Science, Environment and Technology, 2(6), 1080-1085.
2) Chutia, A. (2022). Women empowerment and its conceptual perspectives. Journal of Positive School Psychology, 5171-5176.
3) Ganapathi, R., & Sannasi, S. (2008). Women entrepreneurship: The road ahead. Southern Economist, 46(18), 36-38.
4) Gurumoorthy, T. R. (2000). Self-help groups empower rural women. Kurukshetra, 48(5), 37-31.
5) Hashimy, S. Q., & Ibrahimy, H. (2023). Role of self-help groups in socio-economic development of women in India. Law and Social Policy Review, 1(1), 50-66.
6) Jana, Subrata., & kali, Sukhen. (2017). Economic Empowerment and Financial Inclusion of Poor People in India through Microfinance. Journal of Social Science and Humanities Research, 2(7), 76-86
7) Midya, D. K., Hota, Ananya, & Das, Ashim. (2021). Empowerment of Women through Self Help Group: SHG participants' perception about enhancement of their capacity. Journal of the Indian Anthropological Society, 56, 109-126.
8) Nagaraja, N., & Kongalappa, H. S. (2014). A Study on Women Empowerment through Self-Help Groups. International Journal of Engineering and Management Research (IJEMR), 4(6), 176-181.
9) Patel, A. M. (2011). Women self-help Groups in Orissa: Challenges and opportunities. Orissa Review, 67(7-8), 50-53.
10) Pradeep, M. D., & Rakshitha Rai, R. P. (2016). Women Empowerment through Self Help Groups-Interventions towards Socio-Economic Welfare. International Journal of Management, IT & Engineering, 6(1), 424-441.
11) Sahoo, A. (2013). Self Help group & woman empowerment: A study on some selected SHGs. International Journal of Business and Management Invention, 2(9), 54-61.
12) Sahoo, B. K. (2021). Role of Self-Help Groups in the Empowerment of Women in Odisha, The Third Voice Reality and Vision,3(2), 33-40.
13) Sahoo, P., & Sahoo, R. K. (2022). A study of efficacy for empowering women through SHG. IJAR, 8(1), 363-371.
14) Self-Help Groups: A Catalyst for Women Empowerment, 2015, CUTS International
15) Shireesha, E. (2019). Empowerment of Women through Self-Help Groups. International Journal of Scientific Development and Research (IJSDR), 4(12), 13-16.
16) Tripathy, A. K. (2021). Women Empowerment through SHGs: A Case Study of Jalgaon District of Maharashtra. IJTSRD,5(6), 24-39
17) Uma, H.R., & Rupa, K.N. (2013). The role of SHGS in financial inclusion: A case study. International Journal of Scientific and Research Publications, 3(6), 1-5.

18) Vinodhini, R. L., & Vaijayanthi, P. (2016). Self-help group and socio-economic empowerment of women in rural India. Indian Journal of Science and Technology, 9(27), 67-89.
19) https://www.un.org/en/conferences/women/mexico-city1975 retrieved on 29th November 2024
20) https://missionshakti.odisha.gov.in/ retrieved on 29th November 2024
21) https://missionshakti.odisha.gov.in/district-pages/cuttack retrieved on 18th December 2024