

**Empowerment of Rural Women and Self-help Groups: Role of Mission Shakti in
KBK Districts of Odisha**

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Abstract:

In recent years, Mission Shakti has emerged as a critical program for empowering rural women and promoting the development of Self-Help Groups (SHGs) in the KBK districts of Odisha. This abstract highlights the study's focus on Mission Shakti's role in empowering rural women and Self-Help Groups (SHGs) to enhance livelihoods in the Koraput district of Odisha. The research investigates the impact of Mission Shakti through an econometric analysis of data collected from a comprehensive survey of SHG members. The study examines the impact of Mission Shakti on women empowerment and SHGs' development in KBK districts of Odisha. We analyze the factors that determine women's participation in SHGs and assess the impact of Mission Shakti on women's empowerment and SHGs' performance. This study provides valuable insights for policymakers, development practitioners, and stakeholders interested in promoting inclusive and sustainable development through women's empowerment and SHG strengthening in rural areas. It contributes to a deeper understanding of Mission Shakti's impact on rural women's lives, emphasizing the significance of SHGs as platforms for empowerment and poverty reduction in Koraput district of Odisha.

Keywords: Rural Women, Self-Help Groups (SHGs), Mission Shakti, Livelihood, financial inclusion and Women Empowerment.

Introduction

Envisioning the Millennium Development Goals (MDGs), gender equality and women's empowerment emerge as the third intrinsic goal among the eight. The significance of women's role in society, as articulated by Mahatma Gandhi, underscores the civilization index. "Train a man and you train an individual; train a woman and you build a nation." Societal and structural inequalities place women in an unequal share of the poverty burden, elevating it to a significant global issue.

The term 'Women's Empowerment' was officially defined by the United Nations following the Fourth World Conference on "Women: Action for Equality, Development and Peace" in Beijing in 1995. The United Nations outlined five components of Women's Empowerment: women's sense of self-worth, their right to make choices and determine them, their access to opportunities and resources, their power to control their lives within and outside the home, and their ability to influence social change for a more just social and economic order, both nationally and internationally (United Nations, 1995.)

In a world grappling with persistent gender disparities, empowering rural women becomes pivotal for achieving gender equality and sustainable development. In India, where a substantial portion of the population resides in rural areas, initiatives like Mission Shakti have been introduced to foster women's self-help groups (SHGs) and propel their empowerment. The Koraput district of Odisha has been a focal point for Mission Shakti, making a substantial impact on women's lives through SHG promotion.

Mission Shakti, a government initiative under the Ministry of Rural Development, aims to empower women by promoting self-help groups, primarily targeting the poorest and most vulnerable women in rural areas. The mission endeavors to provide financial and social empowerment through the establishment of self-sustaining SHGs. These groups are designed to empower women towards self-reliance and financial independence, enabling them to take control of their lives and contribute to the well-being of their families and society.

Governments, development agencies, and local women's organizations have utilized SHGs as a means to address gender inequalities. However, the effectiveness of these groups in empowering rural women remains uncertain. In Odisha, the government has implemented Mission Shakti, focusing on the Koraput district, which has emerged as a crucial program for empowering rural women through the development of SHGs.

On International Women's Day in 2001, the Government of Odisha introduced the Odisha Mission Shakti Scheme with the primary objective of financially empowering women through self-help groups. The scheme offers institutional and capacity building, financial inclusion,

livelihood skill development, and market linkages. Beneficiary SHGs gain access to seed money, revolving funds, and interest-free loans through the Mission Shakti loan. The scheme aims to foster women's independence, leading to sustainable livelihoods, heightened self-confidence, and financial capability.

Participation in SHGs can lead to women's empowerment, evident in positive changes in income, savings, and loan repayments, along with skill improvements. This empowerment is attributed to the support and social capital women accumulate through regular group meetings, providing access to resources such as credit, training, loans, or capital. Consequently, women can translate their choices into desired actions, resulting in shifts in spending and saving patterns and ultimately manifesting in various forms of empowerment—economic, political, social, and psychological.

Mission Shakti and Self-Help Groups (SHGs)

Self-help groups (SHGs) represent community-based micro-finance institutions strategically established to uplift women's economic status. Typically consisting of 10-20 women, these groups pool their resources, savings, and extend low-interest loans to one another. At the village level, SHGs operate as a cohesive support system, offering a platform for women to engage in discussions about their challenges, share experiences, and collectively seek solutions.

Mission Shakti stands as a pivotal force in the nationwide promotion of SHGs. This initiative has played a crucial role in facilitating the establishment of over 7 million SHGs, encompassing a membership exceeding 90 million women. Notably, the SHGs fostered by Mission Shakti transcend mere financial empowerment; they serve as catalysts for social empowerment. By cultivating a robust support network, these groups grant women access to education, healthcare, and various social welfare schemes, thereby enhancing their overall well-being and resilience.

Women Empowerment

Women's empowerment is a transformative process that grants women control over their lives, enabling decision-making and access to previously inaccessible resources. Recognized as a critical facet of social and economic development, women's empowerment yields positive effects on overall societal well-being.

The establishment of Self-Help Groups (SHGs) under Mission Shakti has proven instrumental in significantly enhancing women's economic and social empowerment (Behera and Dora, 2016). By joining SHGs, women gain access to financial resources, allowing them to initiate businesses, contribute to family income, and elevate their living standards. The social

empowerment derived from SHGs is equally noteworthy, providing women with a support system that facilitates access to education, healthcare, and social welfare initiatives.

Mission Shakti and SHGs have exerted a substantial impact on women's empowerment in India, yielding various positive outcomes:

- **Increased Financial Inclusion:** SHGs have bridged the financial gap for women, granting them access to resources previously beyond reach. Through low-interest loans and credit facilities, SHGs empower women to launch businesses, contributing significantly to family incomes. Mission Shakti's success in promoting SHG formation in Odisha is evident in the substantial increase from approximately 15,000 SHGs in 2001 to over 600,000 in 2020.
- **Improved Livelihoods:** SHGs have played a pivotal role in fostering women's self-reliance and financial independence. A notable 70% of SHG members in Odisha have successfully initiated their businesses, leading to enhanced livelihoods and improved living standards. This surge in women entrepreneurs is a testament to Mission Shakti's effectiveness in elevating the livelihoods of women in Odisha.
- **Social Empowerment:** SHGs have cultivated a robust support system, enabling women to access education, healthcare, and social welfare schemes. This has contributed to an enhancement of women's social status and their active participation in community activities. Government reports affirm that SHGs in Odisha have been instrumental in fostering social empowerment, further improving the social standing of women.
- **Women's Participation in Decision-making:** SHGs have empowered women to actively engage in decision-making processes at both household and community levels, fostering increased gender equality. Mission Shakti's success is underscored by the significant rise in the number of SHGs in Odisha, reaching over 600,000 by 2020. This surge reflects the program's triumph in promoting the formation of SHGs and, consequently, women's active participation.
- **High Women's Participation:** Mission Shakti has effectively promoted women's participation in SHGs in Odisha (Sethi and Patra, 2018). Government reports indicate that over 90% of SHG members in Odisha are women. This exceptional level of women's participation signifies the program's triumph in encouraging and sustaining women's active involvement in SHGs.

I. Statement of the problem of the study

In the context of rural India, women encounter numerous obstacles that impede their engagement in economic and social endeavors. Challenges such as limited access to education, healthcare, financial resources, and gender discrimination persistently affect their opportunities. Recognizing these hurdles, the Government of Odisha initiated the Mission Shakti program. This initiative seeks to empower rural women by fostering their participation in self-help groups (SHGs) and providing essential financial and institutional support.

While Mission Shakti has demonstrated promising outcomes in other regions of Odisha, its impact on women's empowerment in the Koraput district lacks comprehensive research. Hence, the problem statement for this research paper aims to investigate the role of Mission Shakti in promoting the empowerment of rural women and the development of SHGs in the Koraput district of Odisha, addressing the following key questions:

1. Level of Participation: What is the current level of participation of rural women in self-help groups in the Koraput district of Odisha, and how has it evolved since the implementation of Mission Shakti?
2. Factors Influencing Effectiveness: What factors influence the effectiveness of Mission Shakti in promoting the empowerment of rural women and the development of SHGs in the Koraput district of Odisha?
3. Challenges Faced: What challenges do rural women encounter in participating in SHGs in the Koraput district, and how can these challenges be addressed to promote greater participation and empowerment?
4. Impact on Economic and Social Empowerment: What is the discernible impact of SHGs on the economic and social empowerment of rural women in the Koraput district, and how does this impact vary across different groups of women, such as those from different castes or ethnicities?
5. Program Improvement Strategies: How can the Mission Shakti program be enhanced to better promote the empowerment of rural women and the development of SHGs in the Koraput district of Odisha?

This research seeks to provide a comprehensive understanding of the dynamics between Mission Shakti, women's empowerment, and SHG development in the specific context of the Koraput district. By addressing these questions, the study aims to contribute valuable insights that can inform policy, programmatic improvements, and further research initiatives, ultimately fostering more effective strategies for empowering rural women in this region.

II. Objectives of the Study:

In light of the recognized benefits of Self-Help Groups (SHGs) and the Government of Odisha's commitment to advancing women's empowerment, a series of measures have been implemented to promote SHGs in the state. A key strategy for achieving women's empowerment is the encouragement of Women-led Self-Help Groups (WSHGs). To operationalize this strategy, the government has adopted a mission-oriented approach, unveiling 'Mission Shakti' in March 2001. This initiative specifically provides microcredit support to WSHGs in the KBK region. The primary objectives of this paper are delineated as follows:

1. Impact Assessment on SHGs Formation and Functioning: Evaluate the influence of Mission Shakti on the establishment and operational efficacy of self-help groups (SHGs) in the Koraput district of Odisha.
2. Relationship Analysis between Mission Shakti and Women's Participation: Scrutinize the correlation between Mission Shakti and the level of women's participation in SHGs within the Koraput district of Odisha.
3. Impact Assessment on Financial Inclusion: Investigate the effect of Mission Shakti on promoting financial inclusion in the Koraput district of Odisha, particularly within the context of SHGs.
4. Impact Assessment on Livelihood Improvement: Assess the influence of Mission Shakti on enhancing the livelihoods of women in the Koraput district, examining changes in economic prospects attributable to the mission.
5. Impact Assessment on Social Empowerment: Examine the impact of Mission Shakti on fostering social empowerment within the Koraput district of Odisha, particularly in terms of enhancing the social standing and influence of women.

This paper endeavors to provide a comprehensive analysis of the multifaceted impacts of Mission Shakti in the specific context of the Koraput district. By addressing these objectives, the research aims to contribute valuable insights into the program's efficacy, its role in women's empowerment, financial inclusion, livelihood improvement, and social empowerment. The findings can inform policy decisions, programmatic enhancements, and further research initiatives, thereby facilitating a more nuanced understanding of the outcomes of Mission Shakti in the targeted region.

III. Hypotheses:

The empowerment of rural women stands as a pivotal objective within India's developmental programs, with the state of Odisha implementing various initiatives to foster

economic and social empowerment. One such initiative, the Mission Shakti program, holds particular significance. This analysis aims to scrutinize the impact of Mission Shakti on the empowerment of rural women in the Koraput district of Odisha, emphasizing the role of self-help groups (SHGs). The study is structured to test the following hypotheses:

Hypothesis 1: Mission Shakti has positively influenced the formation and operational effectiveness of SHGs in the Koraput district.

Hypothesis 2: Mission Shakti exhibits a positive impact on enhancing women's participation in SHGs within the Koraput district of Odisha.

Hypothesis 3: Mission Shakti contributes positively to financial inclusion in the Koraput district through its facilitation of SHGs.

Hypothesis 4: Mission Shakti has a positive impact on improving the livelihoods of women in the Koraput district.

Hypothesis 5: Mission Shakti positively influences social empowerment within the Koraput district.

This analysis employs a rigorous examination of each hypothesis to assess the specific impacts of Mission Shakti on SHGs and, consequently, on the empowerment dimensions of women in the Koraput district. By testing these hypotheses, the study endeavors to provide empirical insights into the program's effectiveness and its role in fostering positive changes in women's economic, social, and overall empowerment. The outcomes of this research may contribute valuable evidence to inform policy decisions, refine program strategies, and guide future initiatives for the empowerment of rural women in Odisha.

IV. Literature Review

The literature review holds a pivotal role in academic writing, serving as a concise summation of prior research on the topic. By scrutinizing existing literature, one can pinpoint knowledge gaps and uncover avenues for further investigation. The objective is to furnish readers with sufficient information to determine their interest in delving deeper into the subject. In this study, the literature review encompasses a compilation of academic research papers, national and international journal articles, as well as government reports, consolidating current knowledge on women's empowerment and the role of Self-Help Groups (SHGs). Numerous studies have probed into the ramifications of Mission Shakti on the evolution and functioning of SHGs.

Research by Mishra and Hota (2015) indicates that Mission Shakti has had a constructive impact on SHG formation and women's active participation in Odisha. Their study also underscores how SHGs have elevated women's livelihoods and social standing. Panda and Rath's

(2020) findings stress that Mission Shakti significantly contributes to women's economic empowerment in Odisha, primarily through SHG formation and improved access to credit. Sahoo (2013) conducted a study emphasizing the pivotal role of SHGs in advancing financial inclusion among rural women in Odisha.

Furthermore, research by Patnaik and Biswal (2021), Singh et al. (2021), and Mohanty and Behera (2021) accentuates Mission Shakti's positive impact on socio-economic empowerment, financial inclusion, and women's entrepreneurship. Barik et al.'s (2020) and Sahu and Sahoo's (2020) studies underscore the program's contribution to heightened participation of women in decision-making processes and improved social empowerment.

Studies by Pradhan and Satapathy (2019), Pani and Mohapatra (2021), and Sahoo et al. (2021) delve into Mission Shakti's influence on financial inclusion, economic status, and social empowerment of women. Dash and Sahoo's (2021) research accentuates the pivotal role of SHGs in bolstering economic and social empowerment among women in rural Odisha.

Moreover, studies such as Dash (2017) and Pani and Mohapatra (2021) underline SHGs and Mission Shakti's pivotal role in enhancing the income, asset base, and decision-making participation of women. While the existing literature underscores the vital role of SHGs and Mission Shakti in empowering rural women in Odisha, there is a persistent need for further research to comprehend the specific mechanisms underpinning these interventions and to pinpoint potential challenges or limitations (Mohanty and Pattanaik, 2019).

Governments, development agencies, and grassroots women's groups have sought to rectify gender inequalities through women's SHGs. However, the extent to which these groups empower rural women remains unclear. The Government of Odisha has initiated Mission Shakti, a special provision to empower women by promoting SHGs. Launched on International Women's Day in 2001, Mission Shakti's primary goal is to financially empower women through Women Self Help Groups (WSHGs). This scheme offers various programs, including institution building, capacity building, financial inclusion, livelihood skill development, and market linkages. Beneficiary SHGs can avail seed money, revolving funds, and Mission Shakti loans with no interest rates. The scheme aims to render SHGs independent, thereby automatically empowering women and enabling them to achieve sustainable livelihoods, self-confidence, and financial capabilities.

SHG participation is believed to lead to women's empowerment through improvements in income, savings, loan repayments, and skill acquisition. Regular SHG meetings provide group support, allowing women to accumulate social capital and gain access to resources like credit,

training, loans, or capital. This process facilitates the transformation of women's choices into desired actions, culminating in economic, political, social, and psychological empowerment.

Recognizing women as a significant human resource, Kaur et al. (2007) assert that effective participation and equal opportunities can enable women to play their roles effectively. The concept of women's empowerment has evolved through critiques and debates by the women's movement globally, especially by third-world feminists. The rapid progress in SHG formation has transformed into an empowerment movement among women across the country (Sahoo, 2013). The United Nations (1995) emphasizes the value of investing in women's capabilities and empowering them as a surefire way to contribute to economic growth and overall development.

Empowerment, according to the World Bank (2002), is the process of increasing the assets and capabilities of individuals or groups to make purposive choices and transform them into desired actions and outcomes. Empowered individuals have the freedom to choose and act, influencing the course of their lives and decisions affecting them. Empowerment involves gaining control over circumstances, encompassing both control over resources and ideology (Batiwala, 1994; Sen & Batliwala, 2000). Kabeer (1999) emphasizes "power" as the ability to make choices, and "empowerment" is the process of acquiring the ability to make choices for those who are denied such ability. Empowerment can be seen as a means of creating a social environment conducive to decision-making individually or collectively for social transformation, strengthening innate abilities through knowledge, power, and experience.

Despite safeguards in poverty alleviation programs, it was observed that women in rural areas, especially from poor families, couldn't benefit. Self-Help Groups are considered a significant tool in the participatory approach for the economic empowerment of women. Comprising 10-20 local women in a village, SHGs encourage small regular saving contributions until there's enough capital for lending within the group. These SHGs are then linked to banks for the delivery of microcredit. The approach emphasizes capacity building, planning activity clusters, infrastructure development, technology, credit, and marketing. SHGs represent a unique financial intermediation approach in India.

Women's participation in SHGs has evidently transformed the lives of poor women, empowering them not only as individuals but also as family and community members and society at large. SHGs have instilled confidence in the minds

V. Methodology

This research is specifically focused on a descriptive study conducted in a particular district, employing a commonly utilized survey method. The study's sample comprises self-help groups that have received loans from Mission Shakti, as well as individual group members who have benefited from these loans. To mitigate potential bias stemming from self-selection, only self-selected comparison groups and group members are incorporated into the study. Additionally, to circumvent bias arising from non-random selection, the study is executed region-wise, encompassing households, self-help groups, and their members in each selected region.

The research employs two distinct questionnaires:

- (a) A questionnaire elucidating the operational mechanisms of Women Self Help Groups (WSHGs).
- (b) Another questionnaire delving into the experiences of group members as beneficiaries.

The study incorporates both primary and secondary data. Primary data is gathered from a sample of women's SHGs in Koraput district, Odisha. A survey is conducted to amass information on the socio-economic characteristics of SHG members, encompassing factors such as age, education, income, and their access to credit and other resources. The survey also captures data on SHG activities, including participation in income-generating ventures, savings, and involvement in decision-making processes.

Secondary data, drawn from various sources such as government reports and surveys conducted by independent organizations, supplements the primary data. The analysis employs a combination of descriptive and inferential statistics to draw insights from the gathered information.

Scope of the Study

This study is limited to the KBK districts of Orissa, focusing on the analysis of Mission Shakti's role in promoting and supporting self-help groups (SHGs) for the rapid expansion of outreach among rural women in the KBK district. The primary data has been collected using various sampling techniques, specifically addressing aspects such as micro-borrowing, saving patterns, family living conditions, income generation, and productivity among rural women. Questionnaires have been meticulously designed on two separate sheets, with a primary emphasis on evaluating the influence of Mission Shakti in fostering self-help group members' well-being and the formation of self-help groups.

The researcher deemed it valuable to assess the impact of Mission Shakti and SHGs on rural women, conducting an in-depth exploration through a questionnaire system. The focus of the questionnaire was on women's work participation in family living and the transformative effects on the economic entitlement of rural women, influenced by various governmental and non-governmental policy preferences. However, some limitations are evident, as respondents might not feel comfortable or inclined to respond openly.

Implications of the study

The implications of the study based on the stated objectives are as follows:

- The study will provide insights into how Mission Shakti has influenced the establishment and operations of SHGs in Koraput district. It may identify the challenges faced by SHGs and suggest improvements for their functioning. The findings can be used to enhance the effectiveness of Mission Shakti in supporting and promoting the growth of SHGs.
- The study will examine the connection between Mission Shakti and the level of women's involvement in SHGs. It may reveal the factors that contribute to increased participation of women in SHGs, such as access to resources, training, and support provided by Mission Shakti. The findings can inform policymakers and program managers on strategies to enhance women's engagement in SHGs through targeted interventions.
- The study will assess how Mission Shakti has influenced financial inclusion in Koraput district. It may identify the extent to which SHGs supported by Mission Shakti have improved access to financial services, credit, and savings for women. The findings can guide efforts to enhance financial inclusion and design policies that promote women's economic empowerment through improved access to financial resources.
- The study will evaluate the effects of Mission Shakti on the livelihoods of women in Koraput district. It may identify the changes in income, employment opportunities, and skills development resulting from the intervention. The findings can inform the design and implementation of programs that aim to improve women's livelihoods, particularly in rural areas.
- It may identify changes in women's social status, decision-making power, and their ability to exercise agency within their households and communities. The findings can contribute to the understanding of the broader societal implications of Mission Shakti and inform strategies for promoting women's social empowerment.

Overall, the study's implications will provide valuable insights into the effectiveness of Mission Shakti in promoting self-help groups, women's participation, financial inclusion, livelihood improvement, and social empowerment in Koraput district of Odisha. The findings can guide policymakers, development practitioners, and program managers in enhancing the impact and reach of similar initiatives aimed at women's empowerment in other regions.

VI. Excuses and apologies

I try my best to go through articles, journals, books, reports and websites to make the research work a qualitative one. I would like to visit various libraries and universities to collect

information and to meet personally the coordinators of various Mission Shakti, meetings, the secretaries of SHGs, group members, households and to have a living talk with downtrodden people of KBK districts. The work involves direct interview method. I doubt a few might not have revealed truth and the real pictures. I accept this failure with humility and mild pessimism. Nonetheless, it is a worthwhile venture.

VII. Conclusion

Empowerment is the process of obtaining basic opportunities for marginalized people, either directly by those people, or through the help of non-marginalized others who share their own access to these opportunities. Empowerment also includes encouraging, and developing the skills for, self-sufficiency, with a focus on eliminating the future need for charity or welfare in the individuals of the group. This process can be difficult to start and to implement effectively. With reference to women it means women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally. The core SHG philosophy in women empowerment through increasing employability, self-sufficiency and inculcating a habit of saving among the rural women will inevitably involve a significant change in attitude, change in work practices and challenging vested interests. For women's empowerment to be addressed, women need to be enabled to define their priorities and demand their rights.

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