

REFLECTIONS OF WOMEN'S EMPOWERMENT IN THE VILLAGE DEVELOPMENTS IN PAZHVERKADU

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Abstract

The term 'Gender mainstream' was defined by ECOSOC in 1997, and the United Nations has been emphasizing gender equality for more than 30 years. But only 14 countries worldwide offer full legal protection to women, according to the report 'Women, business and the law 2023', recently published by the World Bank (2023). In terms of gender inequality, India ranks 108th out of 193 countries in the 2022 Gender Inequality Index (Diya Mehta, 2024). Moreover, the concept of empowerment is mostly associated with an alternative approach to developing local and cross-rooted community-based initiatives; then it was realised that women's empowerment is an essential effort for community development. So that women's empowerment has been on the minds of a number of development study scholars and practitioners, most notably (Batliwala, 1993), (Kabeer, 1994), Jo Rowlands (1997), and Haleh Ashfar (1998). In light of the aforementioned understanding, this study aims to explore the social contributions of fisherwomen in Pulicat, as well as the changes that have taken place within the community. For that purpose, the researcher adopted a qualitative research approach and used focus groups and in-depth interviews to collect data from fisherwomen who have been members of SHGs in the Pazhaverkadu villages of Tamil Nadu. The samples were selected through purposive sampling for In-depth Interviews and Volunteer sampling for focus group discussions. The study found that women's empowerment is reflected in village development.

Key Words: Social development, Women empowerment, SHGs, Fisher women, Pazhaverkadu

Introduction

The concepts of gender equality and gender mainstreaming have been subjects of debate championed by the United Nations for many years. Gender equality is one of the 17 SDGs that nations worldwide aim to achieve by the year 2030. Consequently, gender equality has become a prominent topic of discussion worldwide; among the 193 nations, 14 have announced achieving it.

Gender equality is a fundamental prerequisite for eradicating global poverty. When women are empowered, the benefits extend across multiple spheres—reaching the children who depend on them, local communities, and the global economy (Ahern Clare, 2019). Global recognition of the importance of gender equality for achieving sustainable development and eradicating poverty has been increasing in recent years. Gender equality means equal rights, opportunities, and treatment for individuals, regardless of their gender identity. To fully achieve social, economic, and political progress, societies must recognize the benefits of

gender equality (Petrina Darrah, 2023). According to Bain (2025), although women make up 50 percent of the world's population, only one-third are in the workforce, earn only one-tenth of the world's income, and own just over 1 percent of total wealth.

UN Women, the United Nations agency dedicated to gender equality, is leading the way in advancing gender equality in India. They work with the government, civil society organizations, and the private sector to advance gender equality through various programs and partnerships (ISDM, 2024). Tabassum (2025) stated that 'Indian women, who were once confined to domestic chores under rigid patriarchal norms, have made remarkable progress in education, employment, and greater participation in politics and social movements. Legal reforms, constitutional guarantees, government programs, and global influences have contributed to this progress. However, the journey has been incomplete and uneven. Many women, especially from rural, tribal, and marginalized communities, continue to face systemic discrimination, violence, and discrimination in access to resources, and social constraints that hinder their autonomy and development. The digital age, improved access to education, and grassroots activism have opened up new avenues; yet structural inequalities and cultural attitudes persist, often silently shaping the lived realities of Indian women' (Tabassum,2025). It shows, countries like India, where there is a deep-rooted patriarchal society and a high level of gender discrimination, it is essential to empower women first to achieve gender equality.

Several studies have confirmed that such empowerment leads to social change and progress. Hans, Mallya and Tiwari's study shows that initiatives aimed at involving women in social development, when well planned and implemented, can have measurable positive effects on the economy, society, mental health, and politics (Hans Basil, Mallya M Manjula, and Tiwari Richa, 2025). Another study by Ghoshal and Sarkar Sukanta (n.d) stated that "the empowerment of women would result in overall development of society, both at the micro and macro levels. Active participation of women in economic activities and decisions would contribute to overall economic development.

When discussing women's empowerment, Tabassum (2025) also emphasizes the importance of adopting a multifaceted, regional approach to understanding and addressing women's issues. According to Tabassum, for true empowerment, policies alone are not enough; it requires social change, inclusive dialogue, and the active participation of both men and women in dismantling patriarchal structures. As India advances economically and technologically, it must ensure that women are not left behind and are placed at the centre of

development efforts. The transformation of Indian women is not just a measure of progress; it is a prerequisite for the nation's overall development.

However, in India, frequent efforts are taken by the government and non-government organisations to empower women at the grassroots level. Most of these initiatives were applied in the society through self-help groups. Self-help groups were started in India during 1970s; *Mysore Resettlement and Development Agency* is a development organisation started a system for microcredit besides the *Grameenbanking* model which is adopted from Bangladesh. This concept introduced by Dr.Mohammad Yunis, he wanted to help landless, marginalised women folk to undertake petty shops with little amount of loan given from his own pocket. Later, it was turned into an effort of grand success with its innovative approach to encourage the poor and helpless women to banking habits through small savings and credit activities, which gained global attention in the name of *Bangladesh Grameen Bank* as a group-lending programme. 'This was an experiment in giving credit to very resource-poor without any collateral' (Bullen & Sokheang, 2015).

India also adopted that approach to encourage women to develop their resource towards social and economic empowerment. Initially SHGs were functioned as micro credit system especially among rural women, now it was expanded to men. Now SHGs extended beyond micro credit system to concern about local issues for the quality of life which is brings social empowerment as well as political empowerment to the women. For this purpose, the current study concentrated on to explore women empowerment and the social contributions of fisherwomen in Pulicat, as well as the changes that have taken place within the community.

Objectives

- To analyse the women's empowerment in the fishermen community at Pazhaverkadu
- To identify the women's contributions to the development of society in Pazhaverkadu
- To analyze women's empowerment and societal reflections in Pazhaverkadu

Methodology

The current study adopted a descriptive research design and a qualitative research approach. The researcher used in-depth interviews and focus group discussions to collect data, and purposive and volunteer sampling techniques to select participants.

Study Area: Pulicat/Pazhaverkadu

Pazhaverkadu, known as Pulicat in ancient history. Pulicat occupied by Dutch settlers in 1609 and later it was occupied by Britons in 1825, thus becoming an integral part of Madras Presidency. Now it is located in Tiruvallure district, particularly on the seaward side of Sri

Harikotta Island blockade that segregate Pulicat Lake from the Bay of Bengal. This lagoon is the second largest brackish water lagoon in India, measuring 759 square kilometres. The Bay of Bengal and Pulicat lagoon are the main resources for the fishing community who are settled in and around Pazhaverkadu. There are nearly 35 villages situated around Pazhaverkadu which fall within the Thiruvallur parliamentary constituency of the Thiruvallur District in Tamil Nadu. The researcher concentrated only on the fishermen community, and most of the fishermen's habitation is situated in the coastal area of the Bay of Bengal in Pazhaverkadu. A total of 13 villages are located in this coastal area; all these habitations are mostly occupied by the traditional fishermen community, which is called Pattinavar, and some of the others were Parayars, Irulars, Nayakkars, Muslims, and other communities who worked as a profession of fishing and fish-related works.

The researcher selected three villages from 13 fishing villages based on population density. A total of 3 members were selected for in-depth interviews using purposive sampling, based on the availability and concerns to share their experience from the SHG in their village, corresponding to one participant from each village. For this purpose, Ms. Amul from Thirumalainagar, Vijaya from Koonankuppam, and Gnanasundary from Arangamkuppam have been given the opportunity to participate in these interviews. Then three focus group discussions were conducted, with one group from each village. A total of 20 participants volunteered: 6 from Koonankuppam, 6 from Thirumalainagar, and 8 from Arangamkuppam.

Data Analysis

Women's role in the village through SHGs:

Among the villagers, 50 percent of the population is female, and this group is vulnerable in society. The family dynamics have become significantly flexible over the last 10 to 15 years (after SHGs) in contrast to the rigid, patriarchal Oor panchayat. For women, SHGs are the primary facilitators of transformation, especially in women's mobility in and around the village. This mobility encouraged women's education and employment beyond the village limits. Participants in SHGs' collective actions have been ensured access to village infrastructure, such as Anganwadis, Schools, bank facilities, Health care, and Police protection.

An economically disadvantaged community was heavily dependent on informal moneylenders, borrowing at excessive interest rates during emergencies. They created a cycle of dues and significant social distress. Since the establishment of SHGs, this dependence has decreased.

The fishing community faces significant seasonal vulnerability, with active employment typically limited to nearly eight months of the year due to the fishing prohibition period, seasonal shifts, village terms, etc. During the remaining months of enforced unemployment, the SHGs serve as a vital economic safeguard. The SHGs facilitate a collective social security and use members' accumulated savings to provide and distribute essential household supplies. This role transforms SHG from a simple microfinance group into a crucial community resilience structure that ensures food, security, and financial stability during the lean season.

Most significantly, the SHGs have challenged the traditional exclusion of women from the political sphere, while the Oor Panchayat barred women from meeting in public spaces, speaking against any men, and restricted them to their domestic space. Now, the SHGs have created space to gather as a women's group and discuss their own village issues, and to collectively address the fishermen's issues. The SHG's participation encouraged women's involvement in the political space, and they made use of their village facilities. In the family, they support their children to continue their higher and professional education.

The same village men who used to prevent women from interfering in their village problems through village restrictions are now inviting self-help group leaders and members to speak to government officials about their village problems. They also use women to lead protests to make the villagers' demands known to the government. This is possible only through self-help groups. Self-help groups can be seen functioning in the orchards as tools to shake up the restrictive patriarchal society and as catalysts for the villagers.

1. The researchers conducted in-depth interviews with Ms. Amul, a treasurer of the Sakthi Women Self-Help Group, using unstructured questions.

Ms. Amul started by sharing her experience of joining the SHGs. "Our group started in 2004 under a different name. I joined six years ago and have managed the accounts since then, as well as overseeing our small rental business."

After forming, the Sakthi SHG secured a loan and launched an event supply business. They offer shamianas, catering equipment, tables, and chairs for rent. Rental revenue from these items is systematically used to repay the loan. The respondent highlighted that collective savings generated through the Self-Help Group are a vital financial asset, supporting annual recreational activities and family celebrations, thus contributing significantly to well-being.

Ms. Amul stated that "after participating in the SHG, I personally felt better, it increased my confidence, and I can speak in front of males in any meeting. Now I have my savings, and I can do whatever I need without depending on my husband's resources. I can support my

husband and family during the financial crisis. I can also help my child pay school fees.

Continuing about the impact of the group, she said, “Group activities give me the chance to visit banks and government offices, participate in meetings, protests, or campaigns, and interact with officials, political leaders, and others. Through SHG, I’ve gained economic freedom and savings, and the experience has empowered me psychologically by teaching me how to engage with people.”

ii. Another participant, Ms. Vijaya, a Vice-president of the Vamburi Self-Help Group from Koonankuppam.

According to Vijaya, the self-help group provides financial support, which was the first time these community members had experienced it.

“Our group has been active since the Tsunami”, Vijaya explained. “We have successfully secured and repaid multiple loans: initially, three rounds of ₹25,000; followed by three rounds of up to ₹45,000; and most recently, a loan of ₹3 lakhs for business expansion.”

Vijaya shared honestly about the systemic restrictions women faced in the village. Beyond the economic empowerment, SHGs play an important role in psychological empowerment and social development. Since the SHGs started, the members have worked to eradicate the issues rooted in the village, like dowry demands and child marriage. The group addresses the growing suicide rate among young people through counselling and awareness programs. Also, educating young girls on personal disinfection and menstrual hygiene.

Vijaya highlighted the group’s transition into social activism over the last five years. “We have led several struggles, including the fight against plastic usage, protests against local liquor shops, and demands for better banking infrastructure.”

She recalled with pride how she bravely faced threats from officials while advocating for alcohol prohibition. Her persistence led to the closure of local liquor shops, a major milestone for the group. She remains deeply concerned about public alcoholism and the alarming spread of alcohol addiction among school children.

The group’s support extended to the Pazhaverkadu General Hospital, which suffered from a severe shortage of staff and equipment. In response to the community's needs, the members organized protests that led to significant institutional changes, including the appointment of new doctors and nurses, the permanent stationing of an ‘108-Ambulance’ service in the area, and the provision of modern medical equipment to the facility.

The group also serves as a safety net for the fishing community. Since fishing is seasonal (6 months of work followed by 6 months of unemployment), the SHG uses its collective savings

to provide households with essential goods during the lean season.

iii. Another in-depth interview with Ms. Gnanasundari, the head of No. 1 Self-Help Group, using unstructured questions. The researcher met the informant at her home in Arangamkuppam, and the interview lasted nearly 45 minutes.

Gnanasundari established her first Self-Help Group (SHG) before the Tsunami and has served as both a member and a leader for over 20 years. She has been instrumental in founding more than 10 SHGs in the same village, encouraging countless women to build financial security through collective savings. Today, she serves as a respected mentor to all the SHGs in her community.

"I have been an SHG member since the 1990s, despite only having a 5th-standard education," Gnanasundari expressed. "Early in my headship, I took my members to the bank to receive a loan. At that time, I was the only one who could sign my name; everyone else used thumbprints. The bank manager teased our team for this lack of literacy. Resolute to change this, I taught every member how to sign their names in Tamil. When we visit him for our next loan, every member signs the documents by hand. The manager was deeply impressed and commended me for the effort I took to empower the group."

Currently, 13 groups function regularly in the village, though some have become inactive. While most of the group focused on savings, one group has successfully launched a Panthal (Rental Shamiyana) business. The loans secured through these SHGs support the dynamics of community needs, including repairs to boats, fishing nets, and motors, as well as the purchase of new boats. Sometimes the participant used their loan for infrastructure, such as building or renovating homes, and for children's education, marriages, and medical emergencies.

"We maintain a respectful relationship with the Oor Panchayat (village council) and our husbands, valuing their guidance," she noted. Since the Tsunami, NGOs have provided frequent training in business management, tailoring, and financial stability.

Social Participation of Women

In focus group discussions, participants shared their experiences of social participation.

Estuary Problem

The villages from Koonankuppam to Koraikkuppam were settled by the fishing community, whose primary profession is saltwater or deep-sea fishing. These villages are surrounded by sea and river water, making them look like islands. Fishermen would dock their boats in the river and access the sea through the estuary. Here, a periodic problem is the accumulation of sand at the estuary, which creates blockages that prevent boats from passing and disrupts the

local economy. According to the participants, the government has always failed to clear these sandbars regularly.

Amul, a treasurer of *Sakthi Kuzhu* from Thirumalainagar, stated that “IFAD invited all SHG members to participate in a campaign and protest to clear the accumulated sand in the estuary area. Due to strict family restrictions, many women of our village, including me, attended the protest without prior permission from the family, only informing our husbands of our participations after we returned home”.– Amul (45).

Transport Problem

Historically, the 13 fishing settlements that make up Pazhaverkadu's coastal environment were geographically separated from the mainland by a river-sea confluence, making them essentially an island. Residents had to rely solely on boat transport to access essential services before permanent infrastructure was established. A strategic intervention was launched in the wake of the 2004 Tsunami under the Tsunami Emergency Assistance Project (TEAP), which was financed by the Asian Development Bank (ADB) with an approved budget of ₹17.15 crore.

After finishing the bridge in 2010, it connected Light House Kuppams to the Pazhaverkadu mainland, measuring 453.6 meters in length and 12 meters in breadth. Particularly, this bridge,

When the bridge was finished in 2010, it created a permanent connection between Lighthouse Kuppam and the mainland, measuring 453.6 meters in length and 12 meters in breadth, constructed over the Kosasthalaiyar River. The newly built bridge, which provided motorized transportation such as MTC buses and shared autos, replaced reliance on river travel by boat. It brought many changes to their lives: their children were sent to school and college, and the educated began working in companies instead of fishing. In addition to providing the island's residents with dependable access to the Government Hospital, schools, marketplaces, and banking institutions, this link also connects the neighbourhood to the larger transit system serving Chennai and Ponneri.

Kavitha, a 27-year-old resident of Arangam Kuppam and a member of Vetrippookkal, stated that the construction of the bridge has greatly improved our student community's day-to-day access to schools and colleges. The students rely on the MTC bus to reach educational institutions on the island from Pazhaverkadu and Ponneri; the service is irregular.

Kavitha and Rajalakshmi highlighted the ripple effects of these delays, stating that

“The MTC buses do not arrive on time, which directly affects the attendance of students and

office-goers. As a mother, once I send my children to school, I expect them to reach their destination safely. However, we have had instances where teachers called to inform us that our children had not arrived at school. It was only then that we realized the severity of the issues regarding the bus timings. In response, members of Self-Help Groups (SHGs) from all affected villages organized a protest to demand a more regularized, punctual bus schedule. Through our collective efforts, we succeeded in our demands”. – Kavitha (27).

Rajalakshmi added that “the bus problems caused other complications in addition to affecting school attendance. Some schools would turn away late students, while others would let them into class without marking attendance. As a result, students wandered the streets rather than returning home. We made the decision to take action and protest in order to safeguard the welfare and future of the next generation”. – Rajalakshmi (50), a head of Vannaththupookkal, Koonanguppam.

Wine shop near the school and the bank

Rajalakshmi, a 50-year-old resident from Koonanguppam, detailed the social challenges that accompanied the local infrastructure. She highlighted a significant safety concern regarding the proximity of liquor outlets to essential public spaces.

“Most of our girls were studying at the Government Higher Secondary School in Pazhaverkadu. On the way to school, there is a bank, and unfortunately, a wine shop is also located nearby. Whenever we visited the bank, we observed customers from the wine shops loitering with liquor, harassing women through teasing and verbal abuse. Over time, women became hesitant to visit the bank or the bus stand, and this environment began to negatively impact the school-going girls as well. In response, our Self-Help Groups (SHGs) across the villages organized frequent protests to demand the shop's removal. Now the bank has been relocated, but the wine shop remains in the same place. No issue in visiting the bank now.” –Rajalakshmi (50).

Anganwadi and Primary Education in the Village

One of the participants mentioned that the women folk demanded Primary Schools and Anganwadis for the villages through the SHGs.

Pushpa, a member of the *Valamburi Self-Help Group from Koonaguppam*, shared the village's history of educational advocacy: “Initially, our village had no Anganwadi or School facilities, so we used our Self-Help Group (SHG) to demand them. Eventually, a school was established, but it had only one teacher for five classes. Furthermore, the teacher was not regular. We had to approach the Thiruvallur District Collector to demand that both the school

and the Anganwadi function properly. Because of our persistence, the village school was eventually upgraded to a High School. Now, we are demanding a Higher Secondary School—at the very least for our girls—so they can complete their education safely nearby.”

– Pushpa (56).

Health Care Unit and Social Security

In Pazhaverkadu, there is a government health care unit. All the people in the Pazhaverkadu area benefited from government services. According to the participants, the hospital staff did not recognise the fishermen community and ill-treated them who were coming from any fishermen kuppam (slum).

Rajalakshmi (50) stated that “Initially, at the Pazhaverkadu hospital, there were no permanent doctors. Medical staff would visit for only two hours before leaving; if questioned, they would simply state, 'Our duty is over,' and depart. We lacked basic injections and medicines, and we were treated with a complete lack of dignity—as if we were lesser beings with no voice.

However, the environment where we were once marginalized has been transformed. Today, we are welcomed and provided with the care we need. This change occurred because we organized into women’s groups and staged protests. Through the collaborative efforts of the IFDP, MSSRF, Chennai Social Service Society, and the South Indian United Fishermen’s Association, we submitted petitions to the necessary authorities.

As a result of our efforts, three doctors now provide 24-hour care. We have dedicated nurses and a maternity ward. Dr. Asin, Dr. Shankar, and Dr. Divya treat us like friends.

The quality of care has improved dramatically. For instance, recently, when a fisherman arrived with a severed finger from a boat accident and was bleeding copiously, the nurse immediately took the case for admission. The doctor immediately administered an injection and stitched the wound on-site. In the past, such an injury would have resulted in an immediate referral to the General Hospital in Madras, leaving us to panic over the perceived severity of the wound. Now, we receive life-saving treatment right here in our community. We no longer need to travel to Ponneri for X-rays or maternity services; the care we fought for is finally available at Pazhaverkadu.

Furthermore, we are now jointly conducting village campaigns, specifically focusing on drug de-addiction and promoting an alcohol-free lifestyle, as liquor consumption is unfortunately prevalent across all age groups in our area”. –Rajalakshmi.

“During this process, we identified a house in our village where alcohol and drugs were being stored and sold illegally. As a united Self-Help Group, we filed a formal complaint and assisted the police in arresting the individuals involved. We were experiencing a rise in thefts and robberies in our area. Through our Self-Help Group, we formally registered a complaint with the authorities. As a result, the police initiated regular patrols, which helped monitor the situation and provided our people with a much-needed sense of security,” added by Pushpa (56).

Findings and Conclusion

Women from SHGs have played a significant role in improving village infrastructure. Through active participation and collaboration with non-governmental organizations and government agencies, these groups have successfully advocated for improvements in the following:

Education & Healthcare: Schools, Anganwadis, and Hospitals.

Connectivity: Bridges, Road facilities, and Transport services.

Financial Services: Establishing local banking facilities.

NGOs have been instrumental in connecting women through SHGs with one another and with external political and social service agencies. This cross-sectoral collaboration has used women’s empowerment as a primary driver for overall village development. This research provides clear evidence that women’s empowerment occurs at multiple levels through SHGs. The study concludes that in marginalised settings such as the fishing village of Pazhaverkadu, there is a significant gap between grassroots mobilisation and institutional power. While the movement of SHGs has successfully created social infrastructure and improved local well-being, it requires a powerful agent.

Women’s political participation also has occurred through SHGs. Although women have been successfully nominated for the Panchayat Union elections, they have been excluded from the traditionally male-dominated village panchayat (Oor Panchayat). Even as observers, their presence is limited, indicating that while women have been “empowered” to manage finances and local infrastructure, they have not yet dismantled the patriarchal structures that govern traditional social power. Empowerment in the orchard has reached a structural level but has not yet penetrated the village's traditional cultural core.

Acknowledgement

The author is thankful to the Indian Council of Social Science Research, New Delhi, for funding and encouragement in undertaking the study, and to the concerned officials of ICSSR. The cooperation and support extended by fishermen and women groups during data collection for the successful study have been memorable, for which the author is thankful.

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